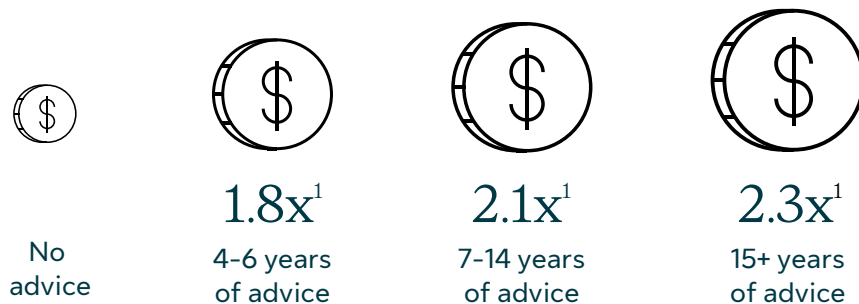


Value of advice: more than your investment performance

Investment returns do matter but don't represent the whole picture of your financial well-being. As advisors, we can help you build and work towards reaching your goals in your financial roadmap with more confidence and less worry. We go beyond the facts and figures to uncover what matters most to you to help build your holistic investment and protection strategies. And we offer irreplaceable human-to-human advice.

Build your net worth

Canadians who work with an advisor can build over 2 times more assets over time.¹



Beyond the bucks

The peace of mind that comes with having an advisor you trust by your side is invaluable.



¹ Montmarquette, C. and Alexandre Prud'Homme, A. (2020). More on the value of financial advisors Cirano. <https://cirano.qc.ca/files/publications/2020RP-04.pdf>

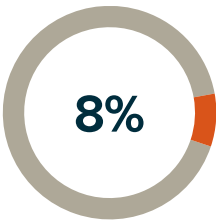
² The Investment Funds Institute of Canada. (2023). Canadian Mutual Fund & Exchange-Traded Fund Investors Survey. https://www.ific.ca/wp-content/themes/ific-new/util/downloads_new.php?id=28669&lang=en_CA

³ FP Canada. (2024). Financial Stress Index 2024. https://www.fpcanada.ca/docs/default-source/financial-stress-index/2024-financial-stress-index-report.pdf?sfvrsn=cd9335c7_3

⁴ Russell Investments (June 2024). Why work with a financial advisor? https://russellinvestments.com/-/media/files/ca/en/insights/value-of-advisorclient_en.pdf

How do you put a number on the value on advice? It depends...

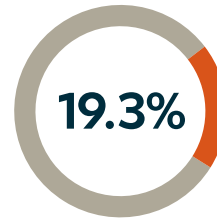
Research starts by breaking it in to four buckets.⁴



Active rebalancing and asset allocation

Actively reviews and modifies your financial strategies based on:

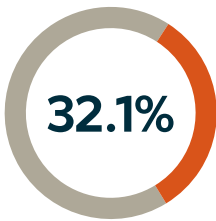
- goals and objectives
- tax-efficiency



Tax-smart strategies and investing

Gets the most out of your money by providing strategies for:

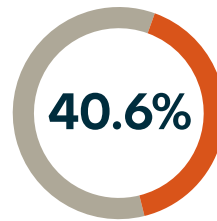
- accumulation and decumulation during lifetime
- maximizing your estate and lowering taxes



Customized family wealth strategies

Makes legacy planning easier by bringing together the external professionals** you work with to help you review:

- beneficiary designations and probate planning techniques
- wills, powers of attorney, health directives
- gifts and income splitting among your family



Behavioural coaching

Offers lifetime advice and helps ensure you're financially protected and your coverage and investments meet your needs, especially during major life events such as:

- a large purchase
- unexpected illness or death
- marital status and family changes

$$\begin{matrix} 40.6\% & & 32.1\% & & 19.3\% & & 92\% \\ \text{Behavioural} & + & \text{Customized} & + & \text{Tax-smart} & = & \text{Value of advice}^* \\ \text{coaching} & & \text{family wealth} & & \text{strategies} & & \\ & & \text{strategies} & & \text{and investing} & & \end{matrix}$$

*Actions not directly related to investment performance

The bottom line

The value of advice isn't the active management and performance of your investments. It's the holistic financial strategy, customized advice and guidance you get to help you reach your goals.

**Advisors must follow all regular compliance and privacy rules before contacting the Client's external professional advisors or discussing any Client information with them. Advisors and Sun Life Assurance Company of Canada do not provide legal, accounting or taxation advice to Clients. Before acting on any recommendation or suggested action, Clients must seek advice from a qualified professional, including a thorough examination of their specific legal, accounting and tax situation. Sun Life Assurance Company of Canada is the insurer and is a member of the Sun Life group of companies. © Sun Life Assurance Company of Canada, 2024. 810-5279-09-24