



# SunWise Essential Series – changes for 2012

CI Investments and Sun Life Financial announce a series of enhancements and changes to SunWise Essential Series, effective January 2012.

Here are the highlights:

## Age 55 LWA Election

With SunWise Essential Series Income Class, clients can easily adjust their retirement plans should they need income earlier than age 65.

- Under the Age 55 LWA Election, clients can elect to withdraw their Lifetime Withdrawal Amount (LWA) when they, or their spouse, are age 55.
- It is available for the One-Life Income Stream at 4% or the Two-Life Income Stream Option at 3.5%.
- Once clients have elected the Age 55 LWA Election and start withdrawing their LWA, they are still entitled to make additional deposits, which can increase their LWA.
- And similar to other SunWise Essential Series contracts, clients will be entitled to Guaranteed Lifetime Withdrawal Benefit (GLWB) Resets. However, age tiered withdrawals do not apply.

## SunWise Essential Series and CI Private Investment Management

- CI Private Investment Management (“PIM”), available in SunWise Essential Series, combines several key features to provide high net worth investors with an effective way to manage their assets now and for future generations.
- Built on a flexible, competitive platform, PIM investment solutions are designed to enhance client accounts from a tax, asset allocation and cost perspective, all backed by the strength of CI Investments’ award winning portfolio management expertise.
- PIM’s pricing structure offers competitive management fees that are lower than traditional retail products, allowing account balances to compound at a greater rate. Tiered management fee reductions are applied to larger account balances.