



## NewsFlash

Connecting you with Sun Life Financial solutions to help you grow your business.



### Special announcement

## 2017 - 2018 Sun Life Financial dividend scale announcement

### **A message from Léo Grépin, Senior Vice President, Individual Insurance and Wealth**

The Board of Directors of Sun Life Assurance Company of Canada (Sun Life Financial) approved a recommendation to decrease the dividend scale for participating policies issued by Sun Life Financial. Effective **April 1, 2017**, the new dividend scale interest rate\* will decrease 50 basis points to 6.25% with updates to mortality, expense and lapse experience.

The current economic uncertainty, recent equity market returns and the ongoing low interest rate environment create downward pressure on the dividend scale interest rate. To help clients understand potential variability, we continue to recommend that you reference the alternate dividend scales (current minus 1% and minus 2% for Sun Par) when discussing values from the illustration. Sun Life Financial's combination of a long-term investment strategy, a large well-established par account and a prudent management philosophy continues to provide strong returns for our participating policy owners.

### **Key highlights**

- The Sun Life dividend scale interest rate\* will decrease by 50 basis points (bps), resulting in a new dividend scale interest rate of 6.25%
- The 2017 dividend scale will reflect updated mortality, expense and lapse experience
- The new dividend scale applies to all Sun branded participating plans
- The Sun Life Participating account is a well-diversified and high quality asset portfolio of almost \$9 billion
- Sun Par Protector and Sun Par Accumulator continue to be very competitive product offerings providing clients with lifetime protection

Our participating policy owners continue to be well served by Sun Life Financial's strong capital position, and financial strength. Thank you for your ongoing support of our continued goal to help Canadians achieve lifetime financial security with a trusted global financial

services leader.

More details on the impact of the dividend scale change will be communicated in January 2017.

Please see the [Q & A](#) for additional information on the dividend scale.

Léo

\* The dividend scale interest rate is not the portfolio yield of the Sun Life Participating Account. The rate is based on the portfolio yield and is used in calculating the dividend scale.

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