



Guaranteed interest products

Different guarantees to meet different needs.

An advisor can help.

Find an advisor

Different guarantees to meet different needs

While all guaranteed interest products are designed for people who want to protect their principal and earn a guaranteed rate of return, different products have different features. There are short-term, long-term and flexible-maturity dates, as well as a daily interest investment.

Because of their many features, guaranteed interest products are an important component of both registered and non-registered savings plans – as well as retirement income plans.

Types of guaranteed interest products:

Guaranteed investment certificates (GICs)

- GICs are one of the safest and simplest investments you can make.
- GIC rates are guaranteed for a fixed period of time.
- Available through Sun Life Financial Trust Inc., our GICs also offer flexible maturity dates and a 45-day rate guarantee.

[Learn more about GICs](#) 

Insurance GICs

- Insurance GICs are accumulation annuities that work like a GIC, with the added benefits of a life insurance contract.
- You can choose from a range of investments, each with a fixed rate of interest.
- Because an insurance GIC is an insurance contract, you can name a beneficiary for direct settlement at death, which avoids the cost and delays associated with probate and estate settlement.

[Learn more about insurance GICs](#) 

Invest in guaranteed interest products

Step 1: Find an advisor

An advisor's job is to help you understand how different products – each with their own features and options – can best meet your particular needs. Talk to your advisor; if you don't have an advisor, find one you're comfortable working with. There's no cost to talk to an advisor.

[Find an advisor](#)

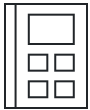
Step 2: Meet with your advisor

To get the most out of the meeting with your advisor, take some time beforehand to think carefully about what you want to achieve. To help your advisor recommend the right products for your needs, it will be helpful if you gather some basic information about your income, assets and liabilities – including your savings, investment and pension plan statements.

Step 3: Make your investment

Your advisor will handle the paperwork for you. You'll need to submit an application for a policy that will be evaluated by the insurance company. Depending on your age and the type and amount of coverage you want, you will need to answer a medical questionnaire. We may also ask you for additional medical or financial information.

How advisors help >



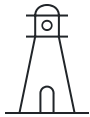
Net worth calculator



How does compound interest work?



World markets worrying you? 4 questions to ask your financial advisor



Find an advisor

Quick links ▾

[Sign in / Register](#)

[Submit a claim](#)

[Find a form](#)

Plan sponsors & advisors ▾

[Suncentral](#)

[SLFD Advisor hub](#)

[Plan advisor site](#)

[Plan sponsor site](#)

About us ▾

[Who we are](#)

[Newsroom](#)

[Sustainability](#)

[Donations and sponsorships](#)

Careers ▾

[Become an employee](#)

[Become an advisor](#)

[Student and new graduate programs](#)

Contact us ▾

[Contact us](#)

[Support](#)

[Talk to an advisor](#)

Life's brighter under the sun

We acknowledge that Sun Life operates in many Territories and Treaties across Canada. Our Canadian headquarters in Waterloo are on the traditional territory of the Anishnaabeg, Haudenosaunee Confederacy and the Mississaugas of the Credit First Nations.

Today, Canada is still the home to many Indigenous, First Nations, Inuit, and Metis peoples from all across Turtle Island. We are grateful to have the opportunity to work in this territory. We offer this acknowledgment as a stepping stone towards honouring the original occupants, as a testimony to the

oppression faced by Indigenous peoples, and our commitment to Indigenous communities and employees of Sun Life.

© Sun Life Assurance Company of Canada. All rights reserved.

[Legal](#)

[Privacy](#)

[Security](#)

[Accessibility](#)

[Sitemap](#)

[Feedback](#)



SLF