



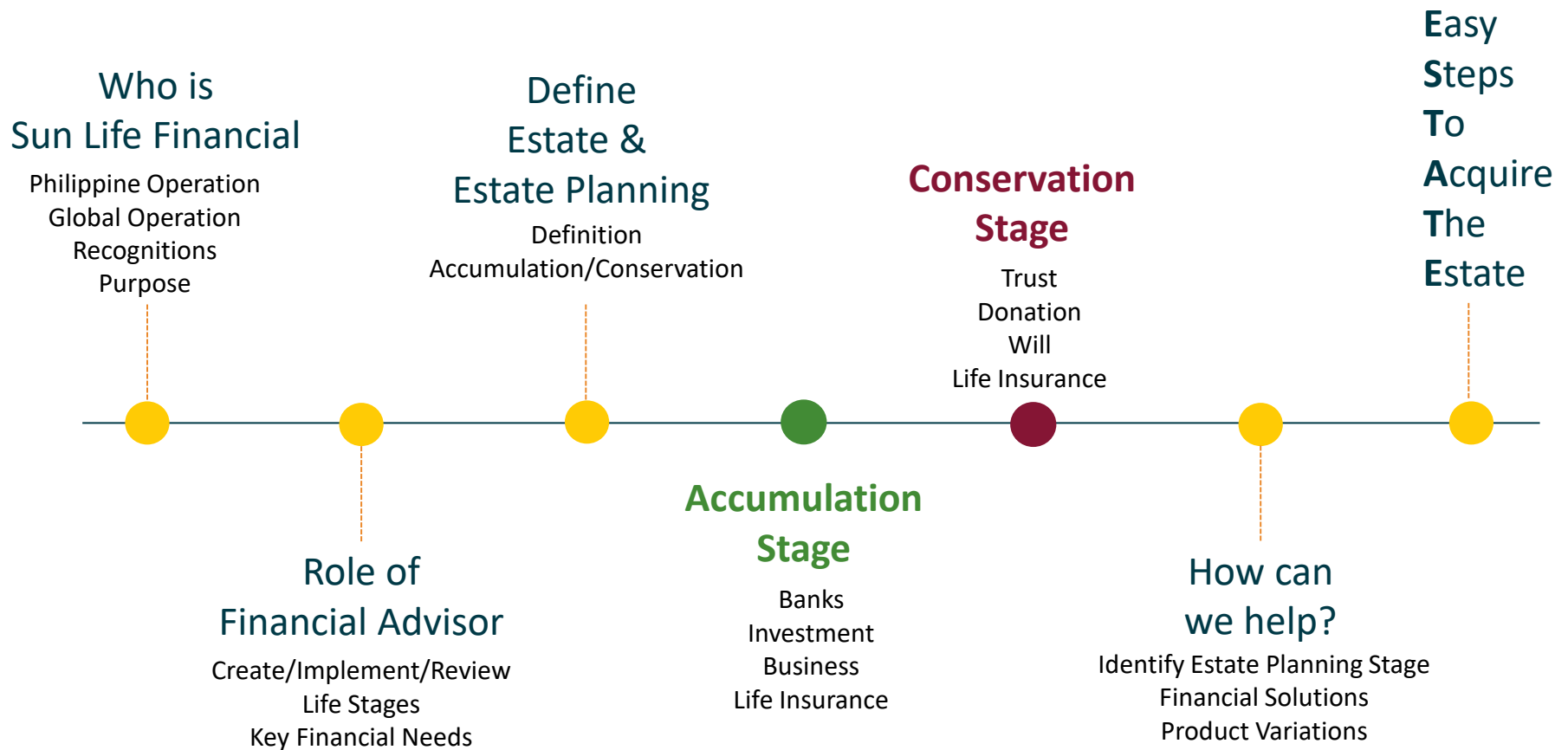
Easy Steps To Acquire The Estate

Estate Planning Client Presentation

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Topics & Discussions



Who is Sun Life Financial?

Estate Planning Client Presentation

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Who is Sun Life Financial?

PHILIPPINE OPERATION



first and oldest....

CLASS E.
CONDITIONAL POLICY.

SUN LIFE
Assurance Company
OF CANADA

Pioneers
in the Philippines
1895

one of the LARGEST!

Congratulations
for being number

1

Life's Brighter
under the sun

Sun
Life Financial

experience
Sun Life

Sun Life

RETIREMENT

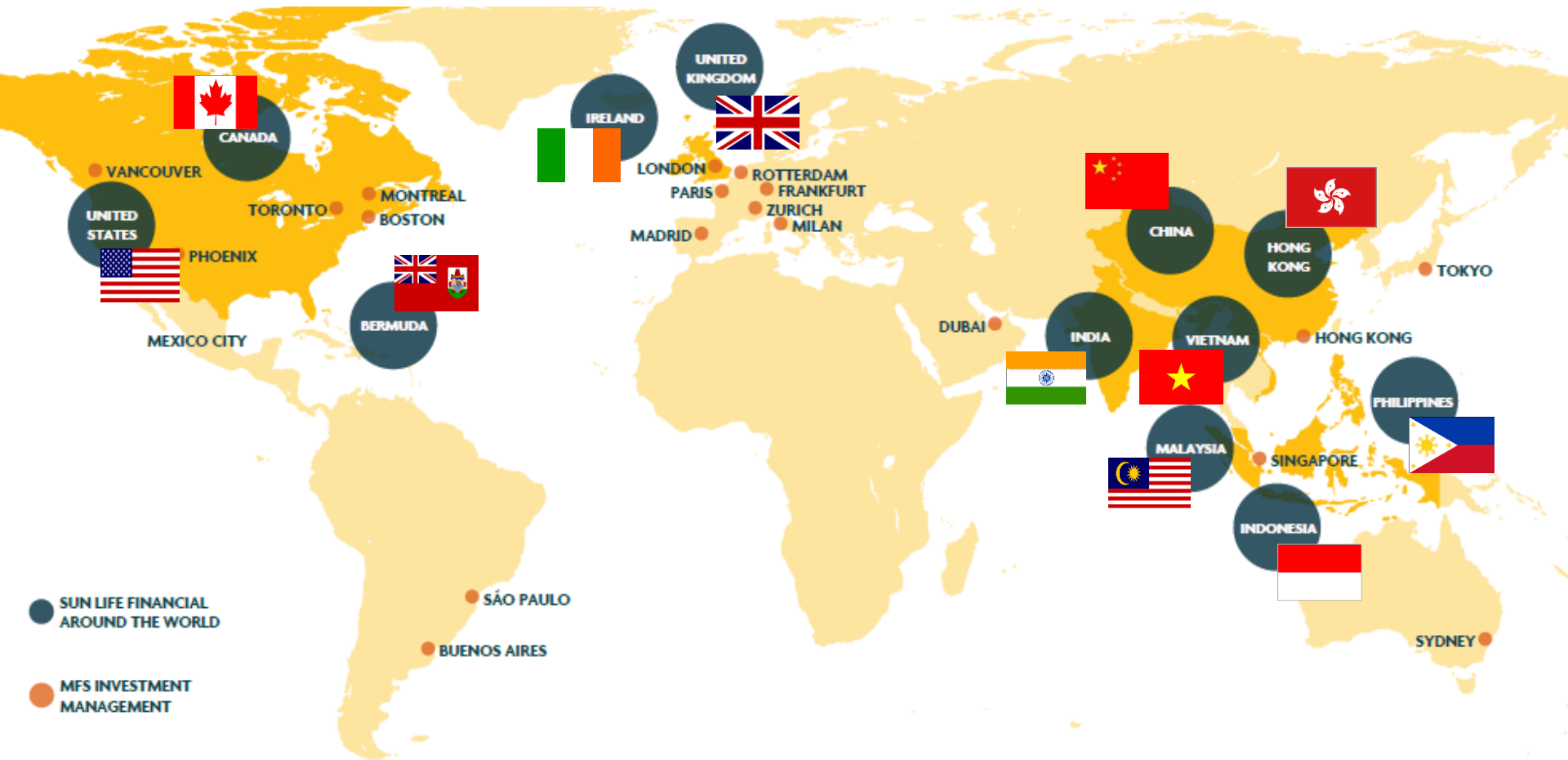
ESTATE TRANSFER

HEALTH PROTECTION

EDUCATION

Who is Sun Life Financial?

GLOBAL OPERATION



Who is Sun Life Financial?

SLF: PUBLICLY LISTED



Who is Sun Life Financial?

SLF: FINANCIAL STRENGTH



STANDARD
& POOR'S

AA (Very Strong)
March 2019



MOODY'S

Aa3 (High Quality)
March 2019



A+ (Superior)
March 2019

WE SH1NE FOR YOU



- Credit rating companies rate institutions/countries
- It provides investors an idea if the company is viable investment place

Who is Sun Life Financial?

EMPLOYER OF THE YEAR



Sun Life of Canada (Phils.), Inc. named
“Employer of the Year Award” and was recognized in the
2015 Customer Experience in Financial Services



2015 Customer Experience in Financial Services (CXFS)



**“Life Insurance Company of the Year”
at the 19th Asia Insurance Industry Awards**

Who is Sun Life Financial?

LIFE INSURANCE OF THE YEAR



Sun Life of Canada (Phils.), Inc. named
“Life Insurance Company of the Year” at the
19th Asia Insurance Industry Awards



“Life Insurance Company of the Year”
at the 19th Asia Insurance Industry Awards

Purpose

To help Clients
achieve lifetime
financial security &
live healthier lives.

Role of Financial Advisor

Estate Planning Client Presentation

Role of Financial Advisor...



THE FINANCIAL PLAN

Role of Financial Advisor...

YOUR LIFE STAGE



GETTING STARTED

Building Confidence & Independence



MOVING UP

Prioritizing family above all



PREPARING AHEAD

Nurturing health and wealth



LEAVING A LEGACY

Ensuring lasting golden years

YOUR KEY FINANCIAL NEEDS



Emergency Fund



Income Protection



Health Protection



Education



Retirement



Estate Transfer



Savings for Milestones

Liquidity

Protection

Accumulation

Transfer

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Estate and Estate Planning

Estate Planning Client Presentation

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Define Estate...

Estate

An estate is the **total property of whatever kind** that is **owned by a decedent** prior to the distribution of that property

According to
LAW

Real or Immovable
Personal or Movable

According to
NATURE

Liquid
Semi-Liquid
Frozen

According to
OWNERSHIP

Common
Public
Res-Nulius

Define Estate...

Estate

An estate is the **total property of whatever kind** that is **owned by a decedent** prior to the distribution of that property

- The estate shall be appraised at its ***FAIR MARKET VALUE*** as of the time of death.
- However, the value of real property as of the time of death shall be **whichever is higher of:**
 - ✓ **The fair market value as determined by the Commissioner, or**
 - ✓ **The fair market value as shown in the schedule of values fixed by the Provincial and City Assessors.**

Define Estate Planning...

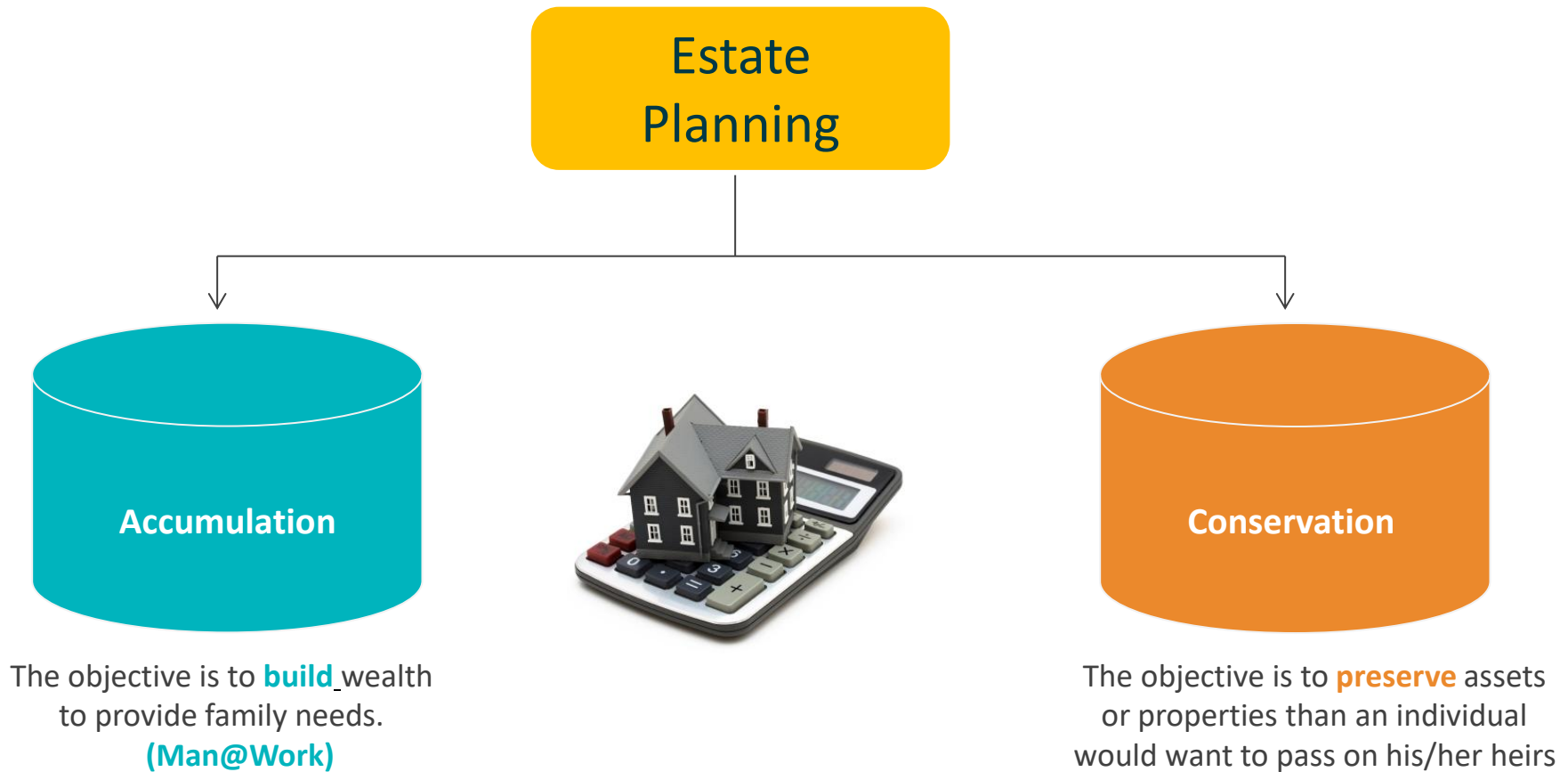
The orderly arrangement of one's material assets to achieve the objectives one sets for himself and his family.

To do this, a person would need to accomplish two (2) major tasks:

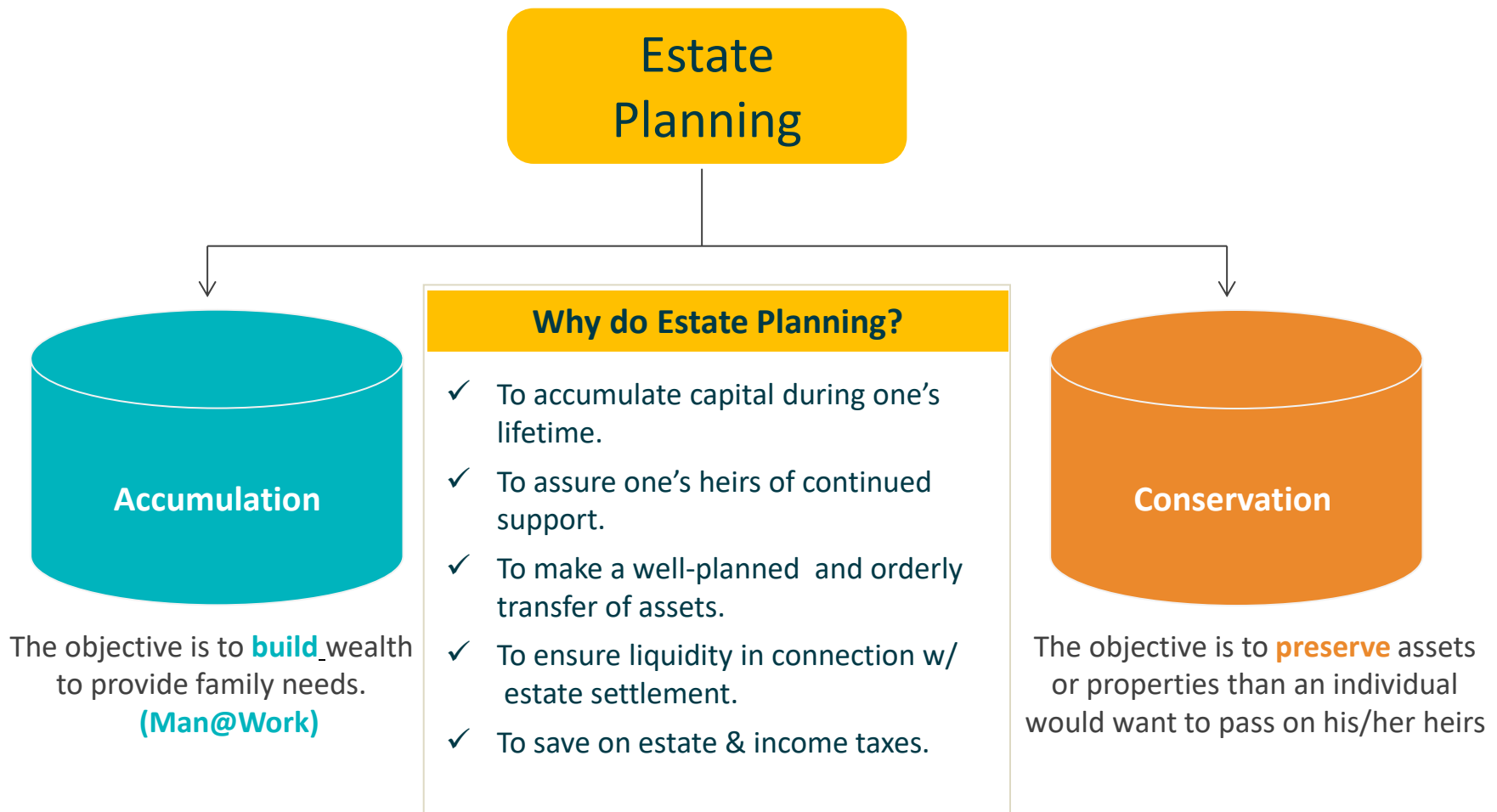
- ✓ **accumulate his assets; and**
- ✓ **conserve or distribute his assets.**



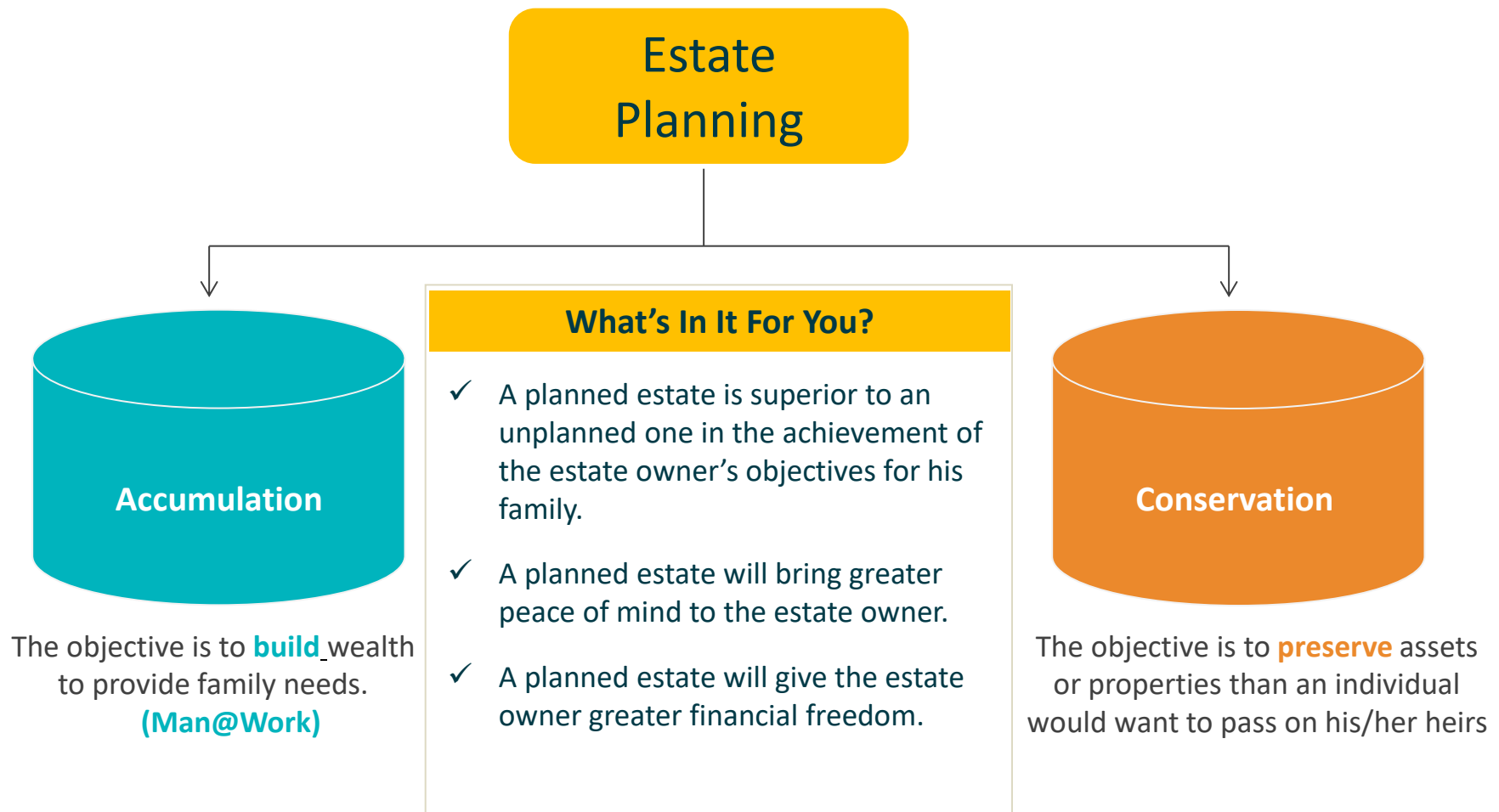
Define Estate Planning...



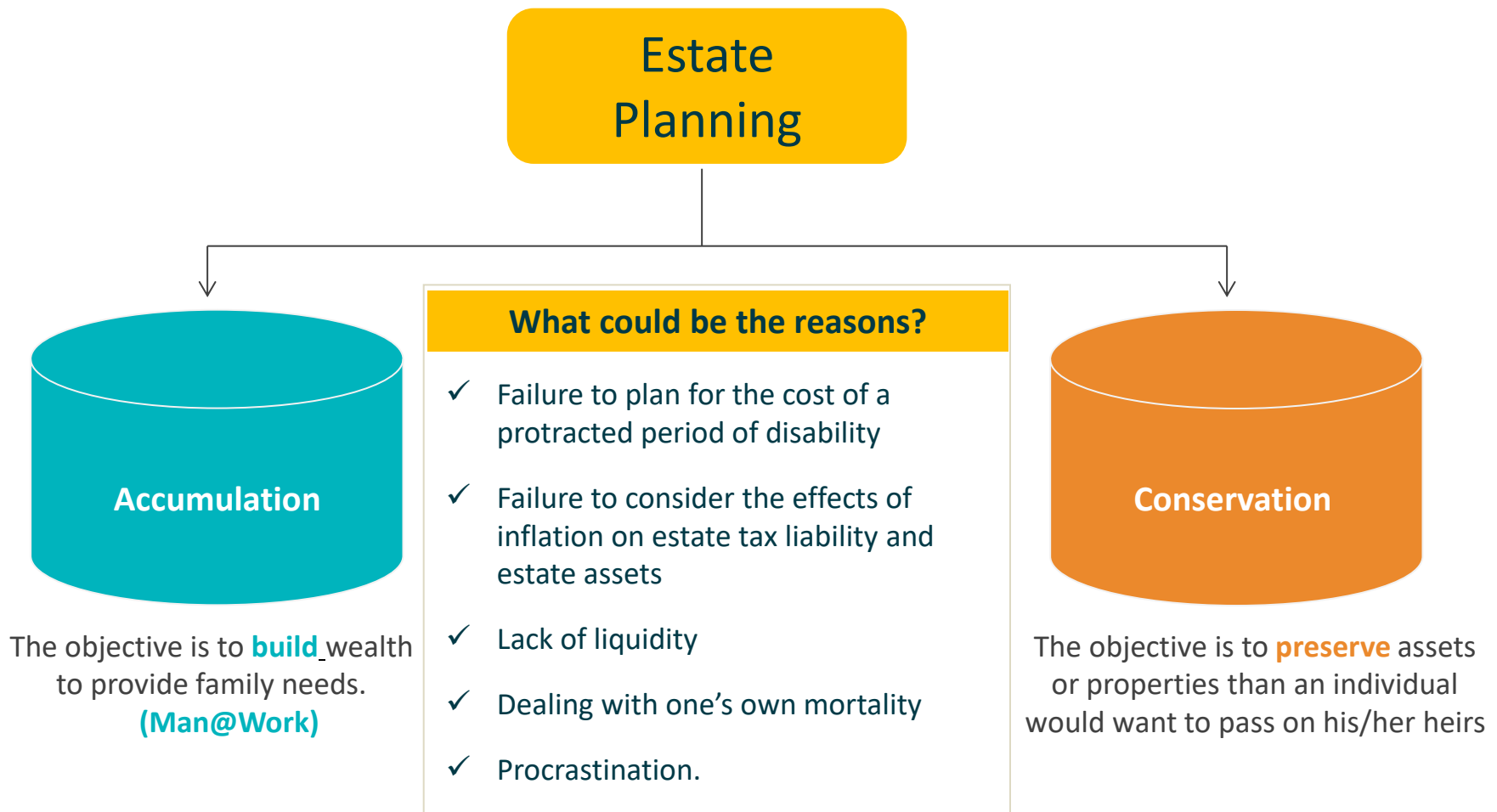
Importance of Estate Planning



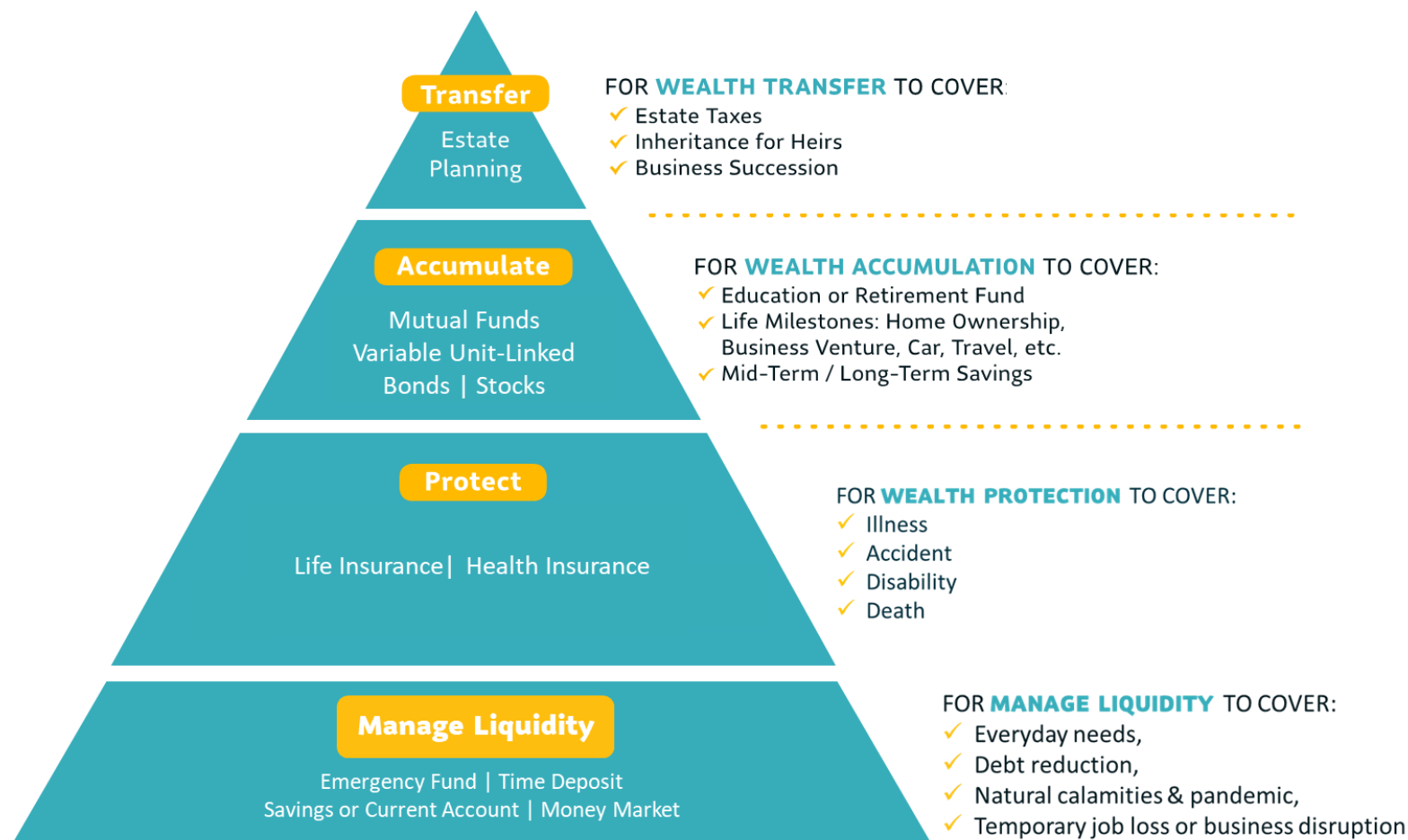
Advantages of Estate Planning



Impediments to a well-planned estate



Understand & Appreciate Estate Planning



Managing your wealth means managing your future.

Estate Planning

Accumulation Stage

Estate Planning Client Presentation

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Estate Planning

LET'S START WITH THE FIRST STAGE

Estate
Planning

Accumulation

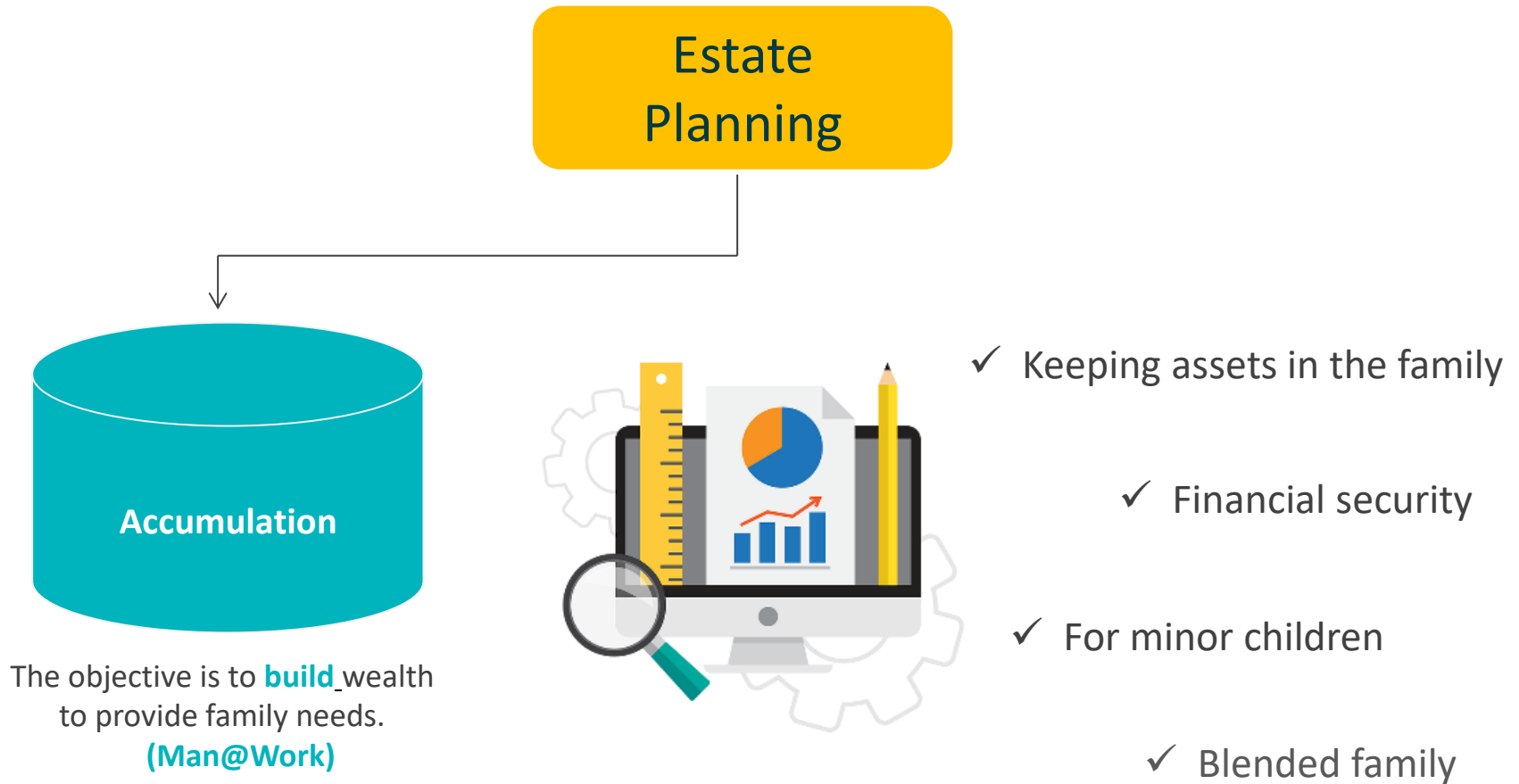
The objective is to **build** wealth
to provide family needs.
(Man@Work)



*Before distribution &
preservation,
one needs to
create/accumulate
wealth first..*

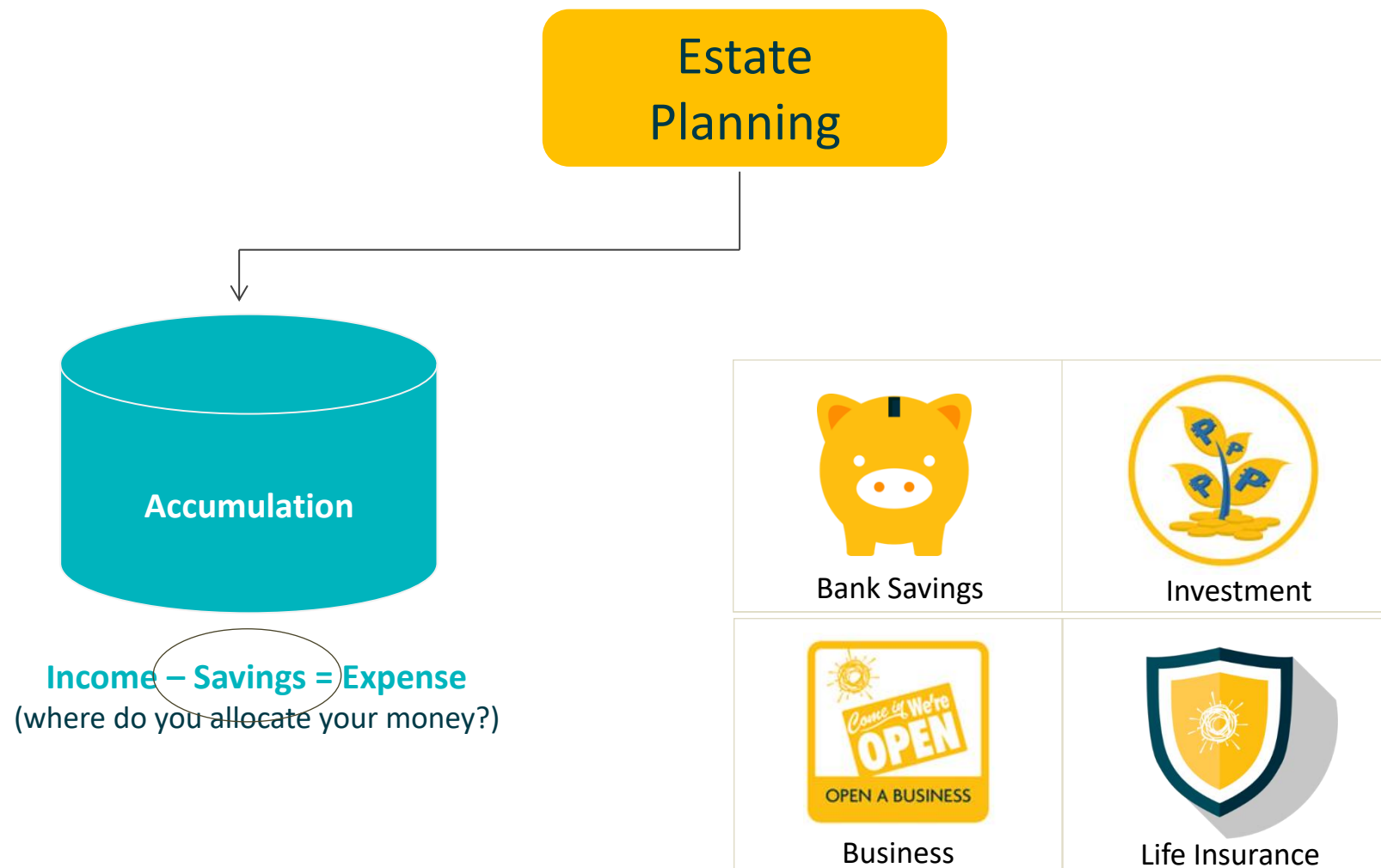
Estate Planning

FIRST STAGE: WHY WE SHOULD ACCUMULATE WEALTH?



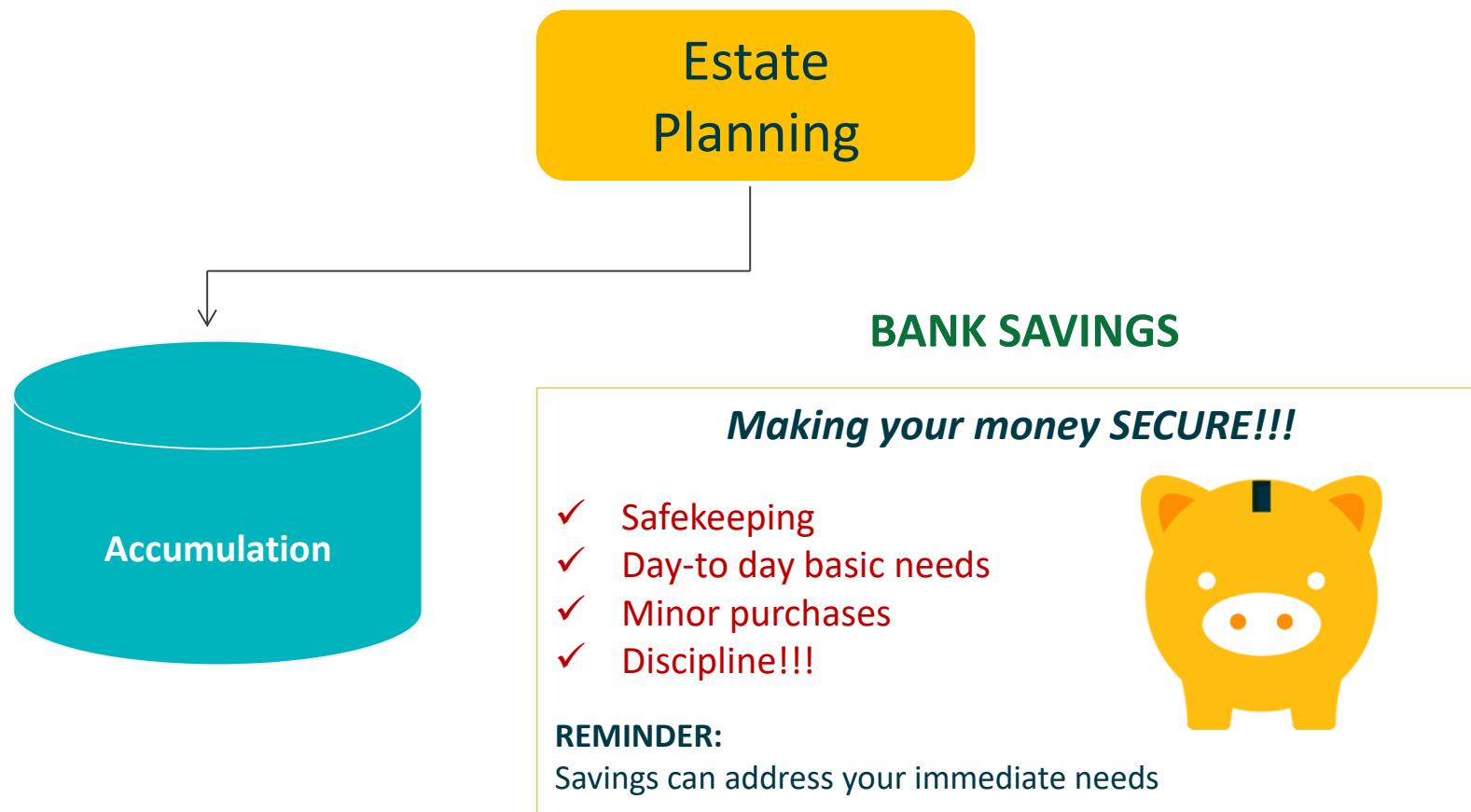
Estate Planning

WAYS OF ACCUMULATING ASSET



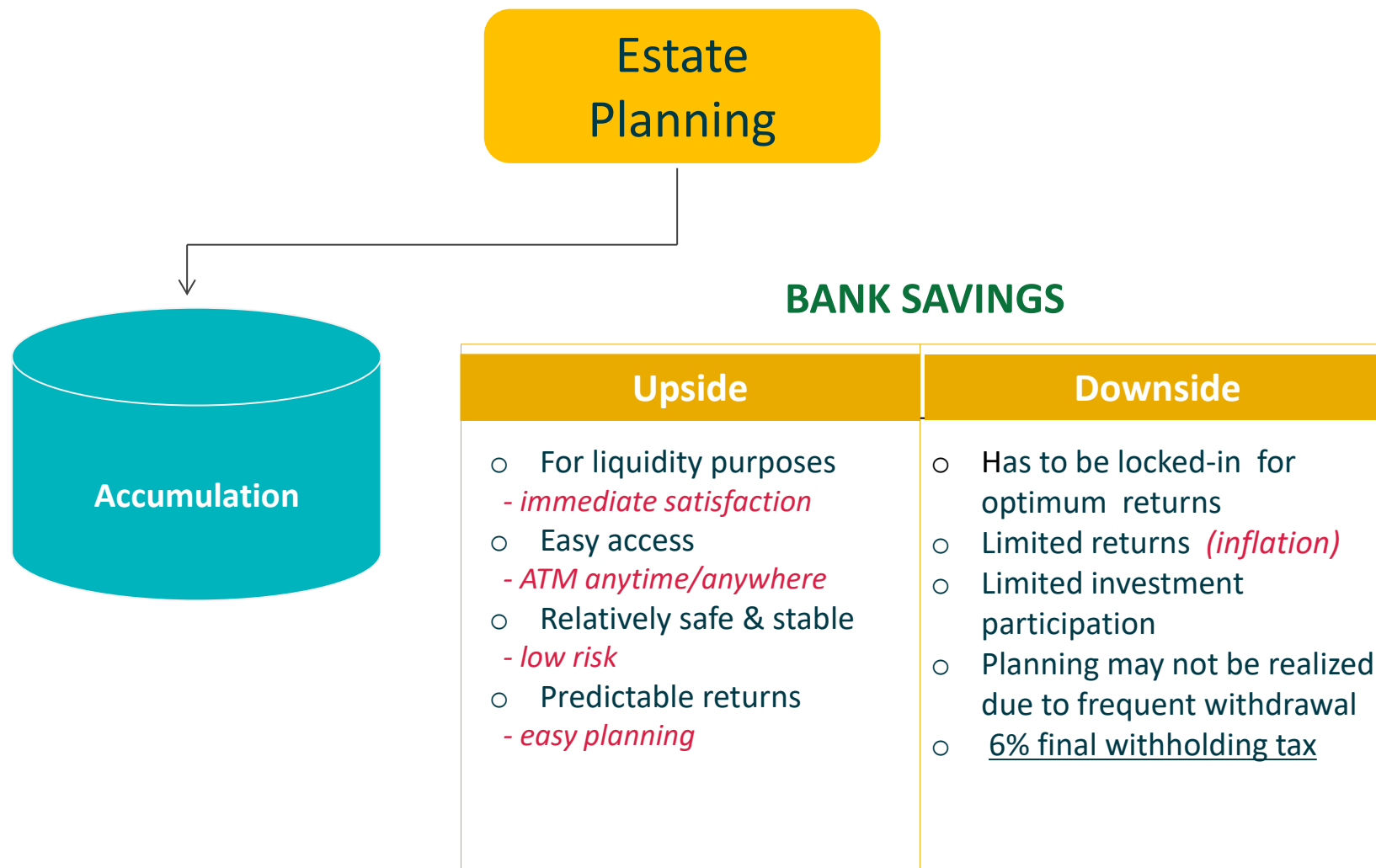
Estate Planning

BANK SAVINGS



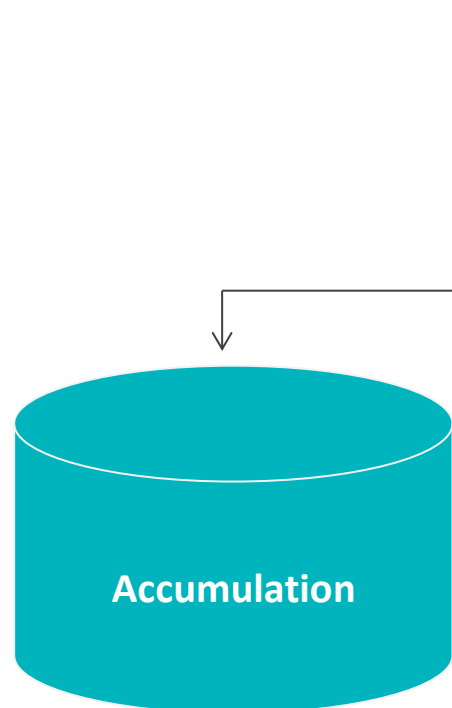
Estate Planning

BANK SAVINGS



Estate Planning

BANK SAVINGS



Estate
Planning

BANK SAVINGS

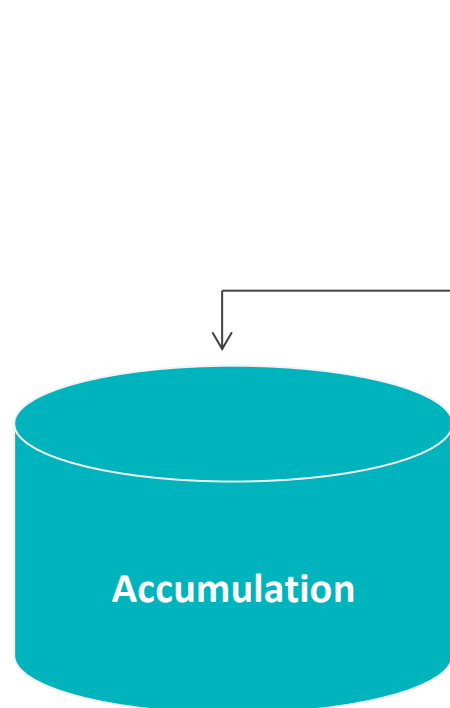
RECAP

- ✓ putting your money in the bank is a means of ***safekeeping***.
- ✓ for short-term goals, day-to-day needs and ***minor purchases***.
- ✓ The returns from savings ***rarely outpace inflation***.



Estate Planning

INVESTMENT



Estate
Planning

INVESTMENT

Committing your money to GROW!!!

- ✓ Disposable Income!!! --- **EXCESS!**
- ✓ The returns are **generally** higher than savings
- ✓ The objective is to beat inflation
- ✓ Knowledge & Patience!!!

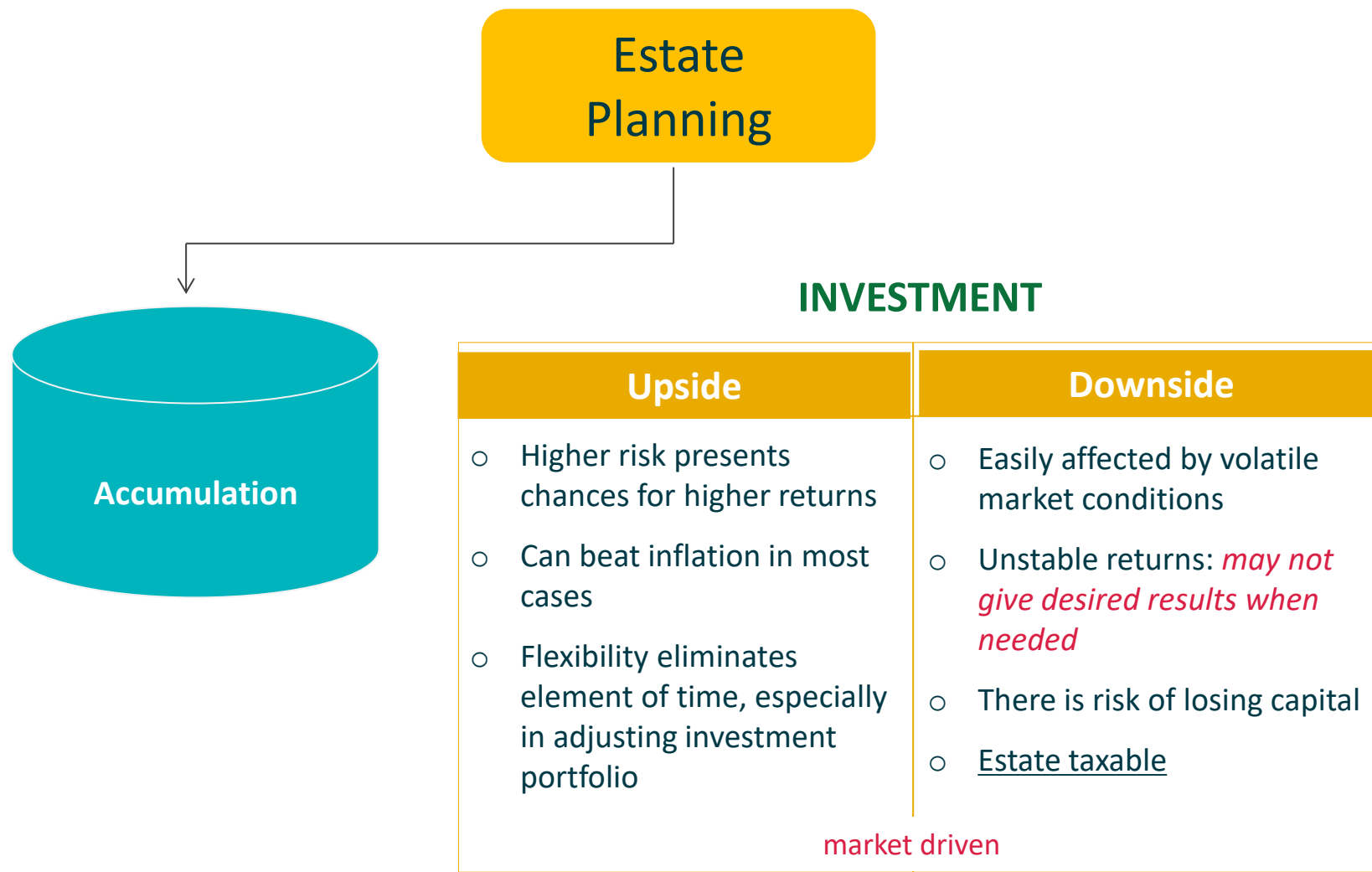
REMINDER:

Investing is about long-term commitment. It's not about *quick win*.



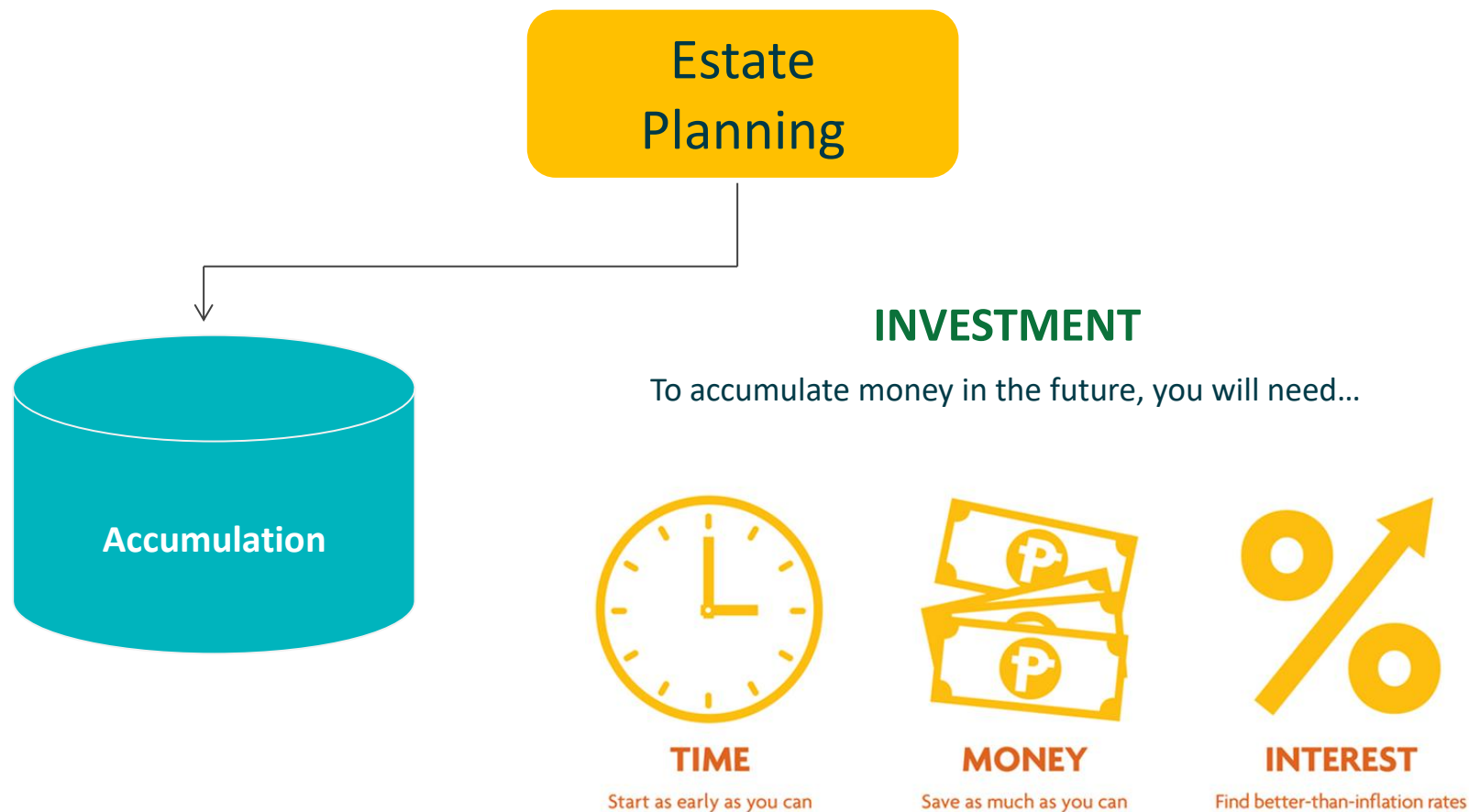
Estate Planning

INVESTMENT



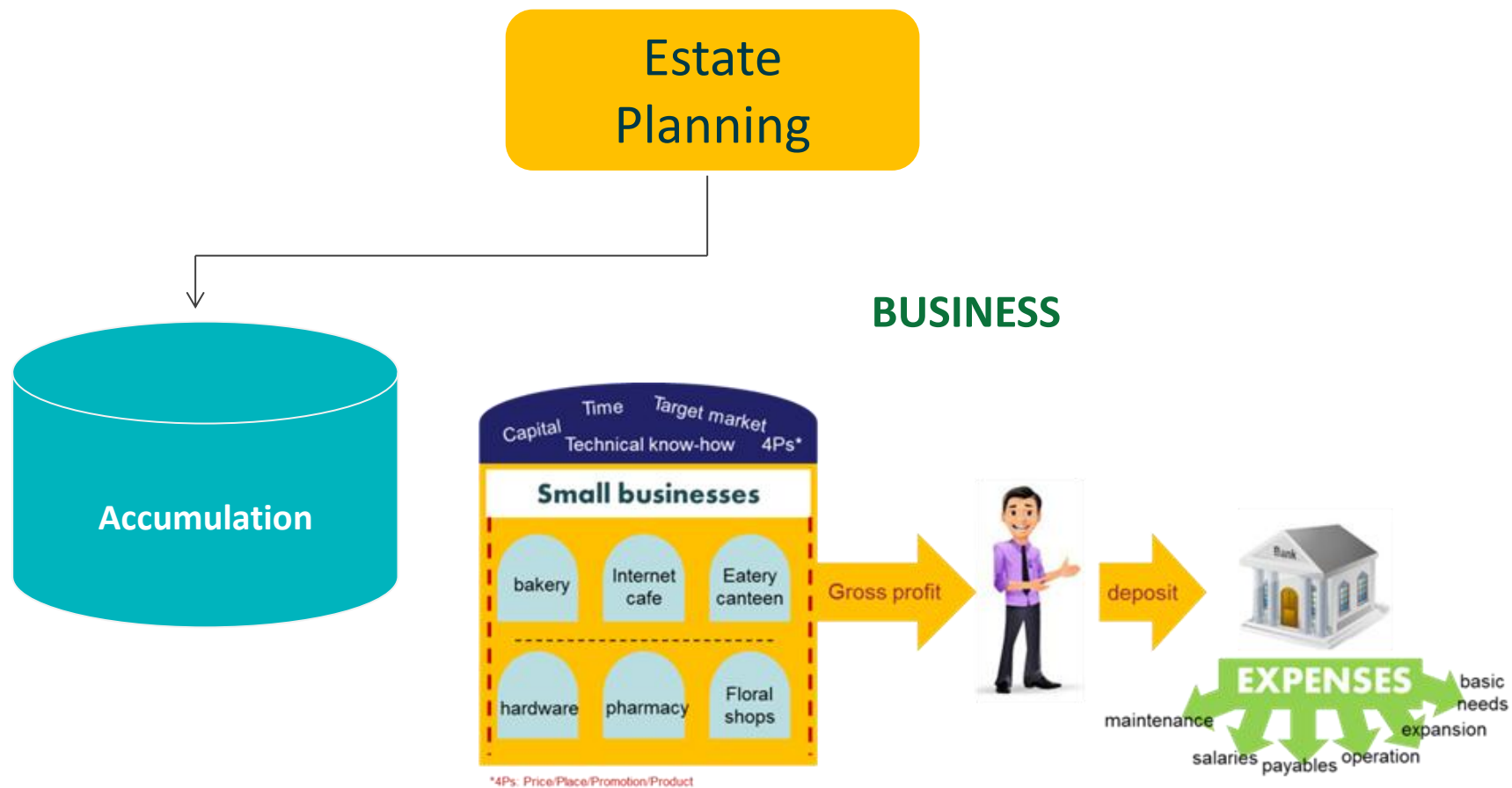
Estate Planning

INVESTMENT



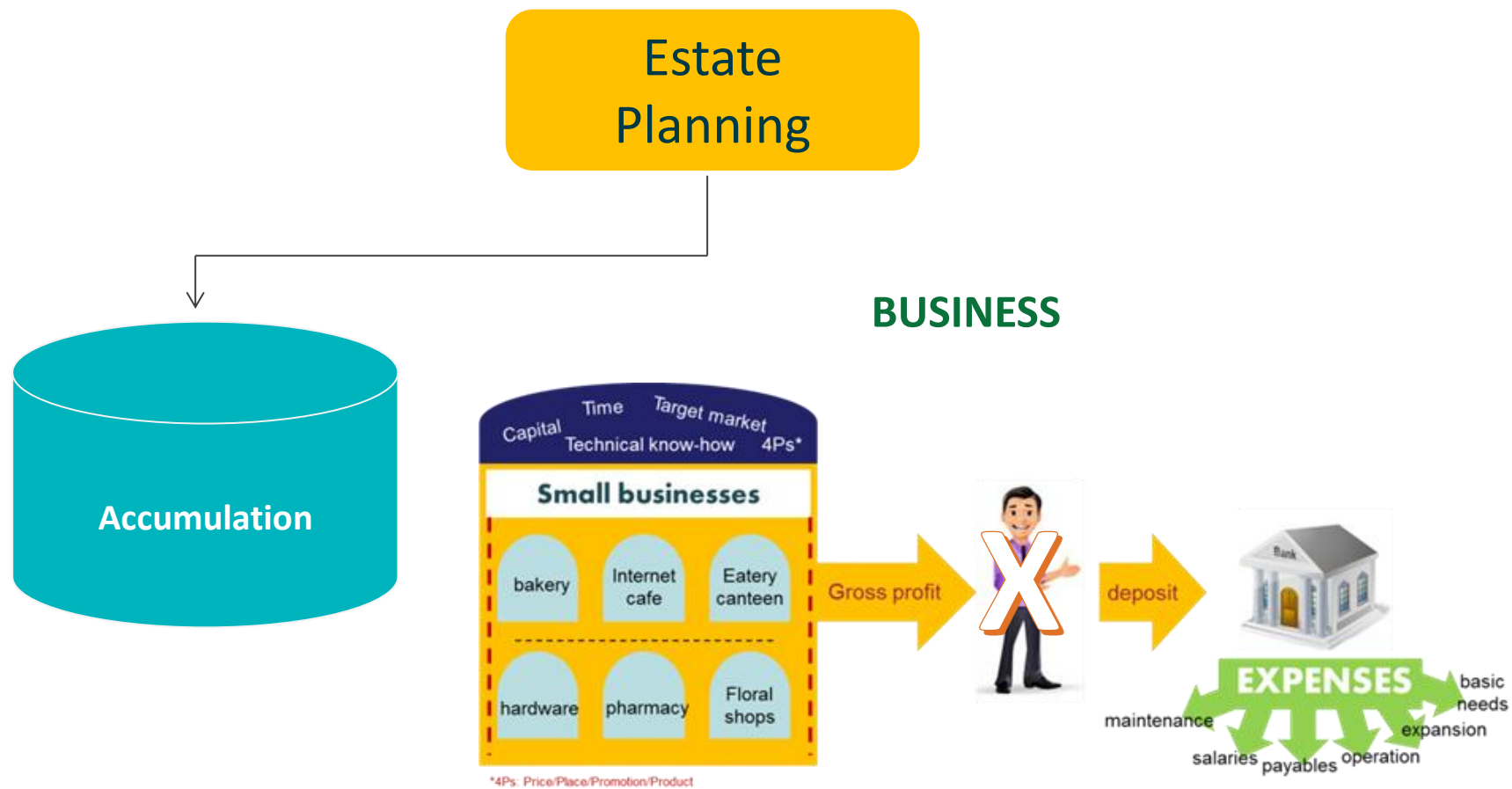
Estate Planning

BUSINESS



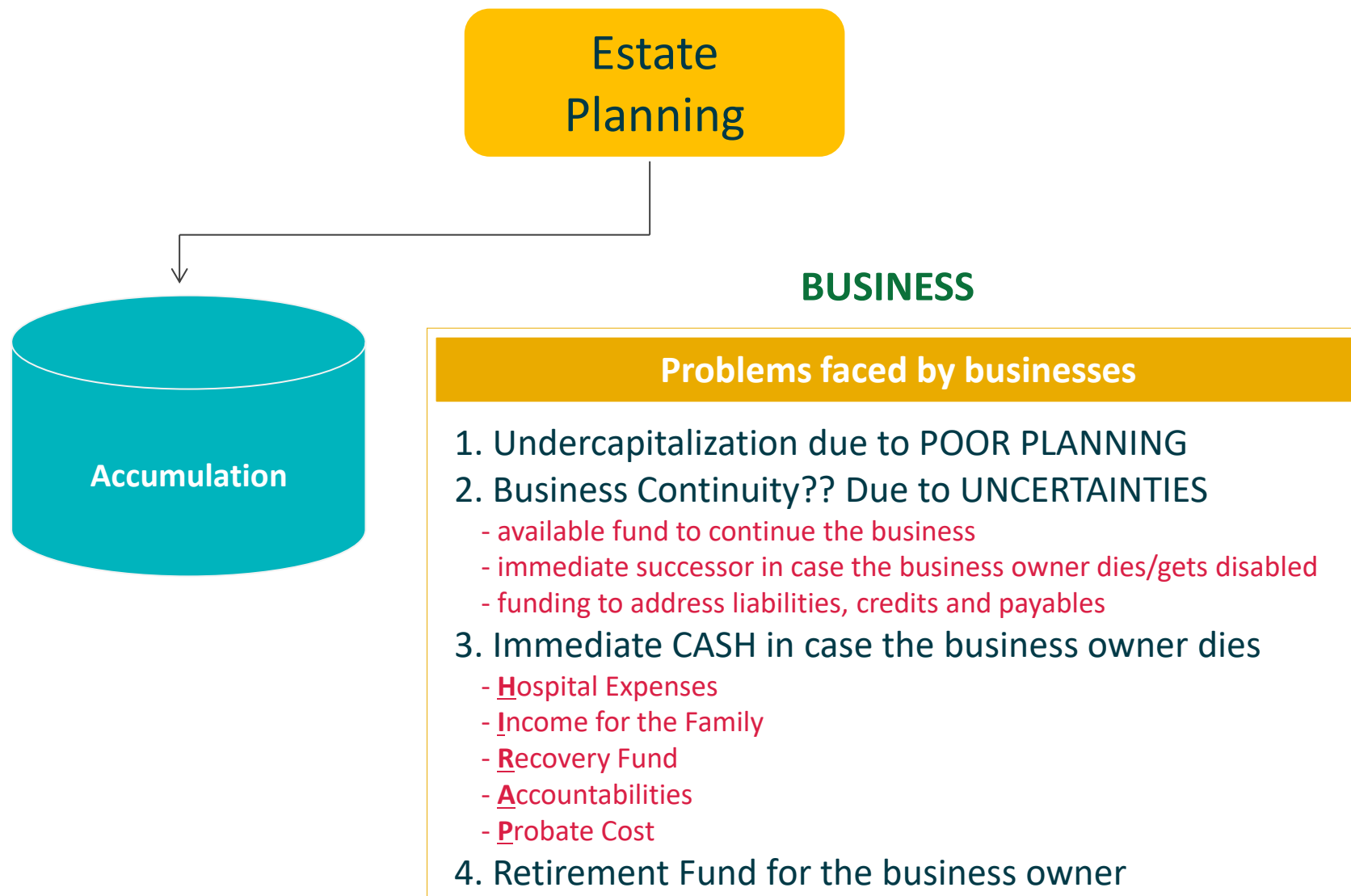
Estate Planning

BUSINESS



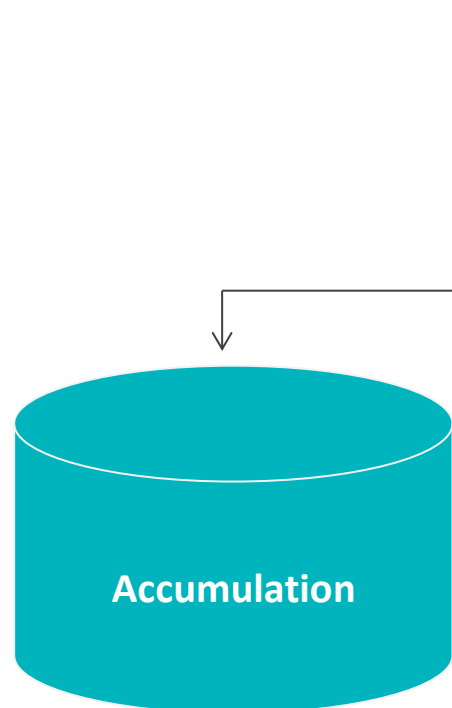
Estate Planning

BUSINESS



Estate Planning

LIFE INSURANCE



Estate
Planning

LIFE INSURANCE

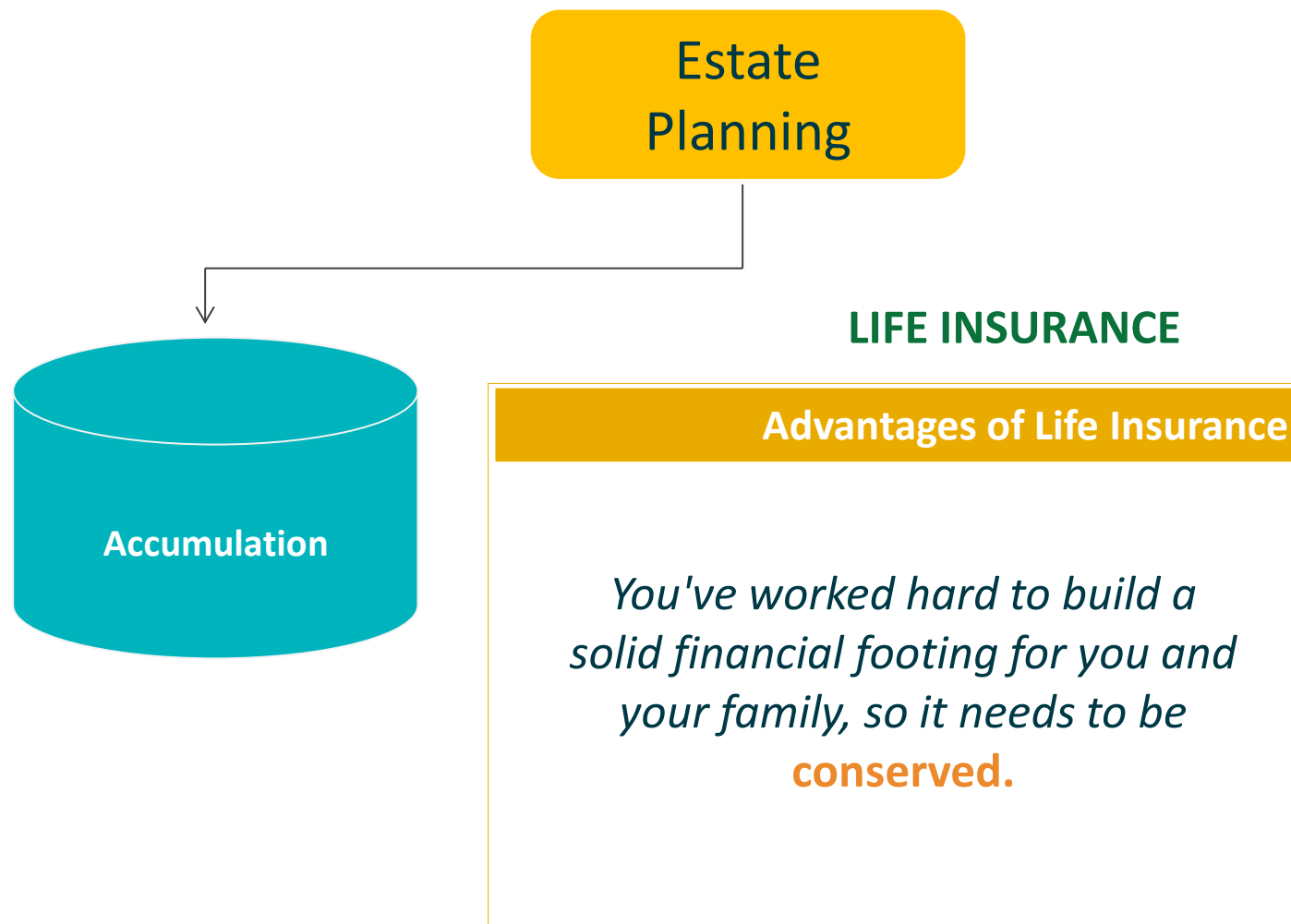
Advantages of Life Insurance

1. Surest and safest way of accumulating wealth
2. You only put in a small amount of money
(discounted peso method).
3. There is a scheduled interest *(Cash Value)*
4. There is a systematic way to pay the premium
5. Provides READY MONEY for your family



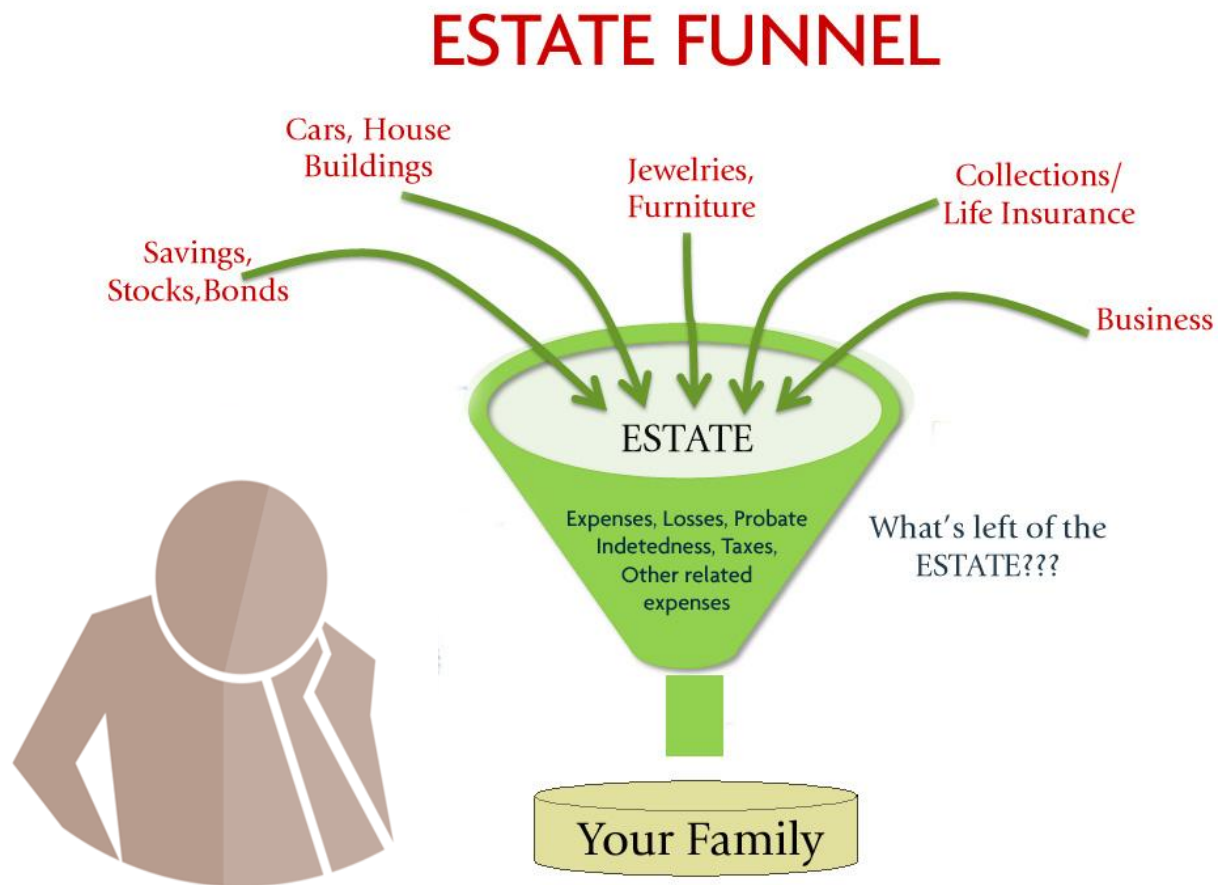
Estate Planning

LIFE INSURANCE



Estate Planning

FOR THE UNPLANNED ESTATE



if you don't plan your estate properly, a portion might only go to expenses and taxes

Estate Planning Conservation Stage

Estate Planning Client Presentation

Estate Planning



Dapat ang PAMANA ay hindi maging PABIGAT sa pamilya

Estate Planning

LET'S GO TO THE SECOND STAGE

LEAVING A LEGACY:

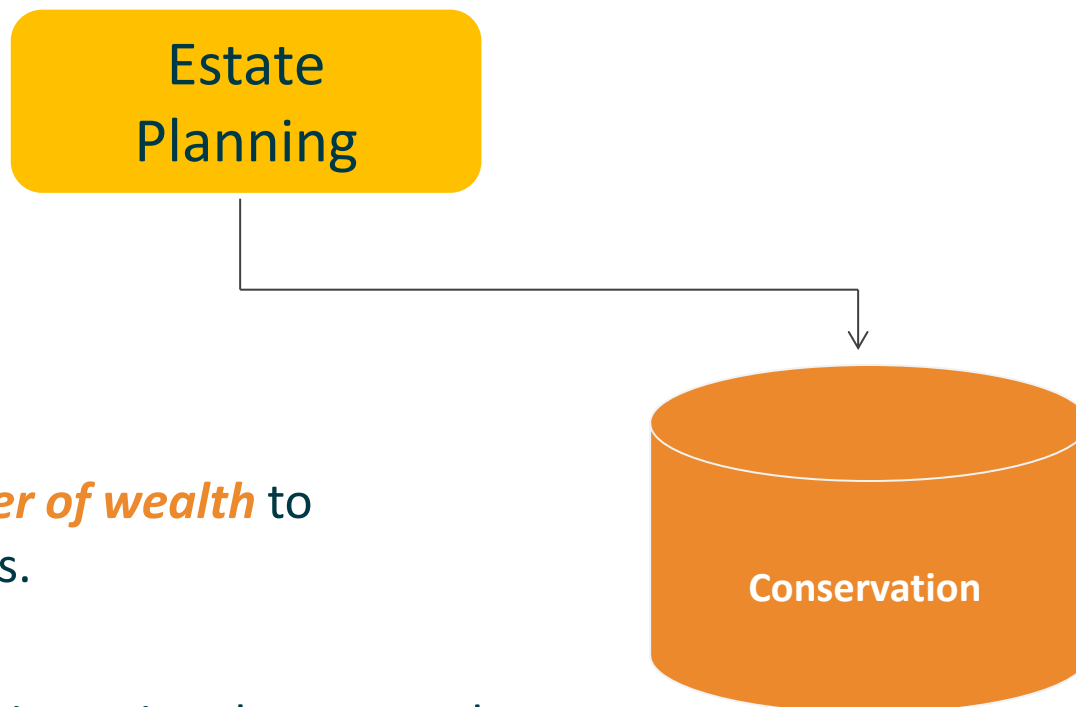
1. These are people who are preparing to get their finances in order. Ready for disposal of their wealth.
2. Ensuring that their retirement fund will last during their golden years.

3. Planning for estate transfer.



Estate Planning

LET'S GO TO THE SECOND STAGE



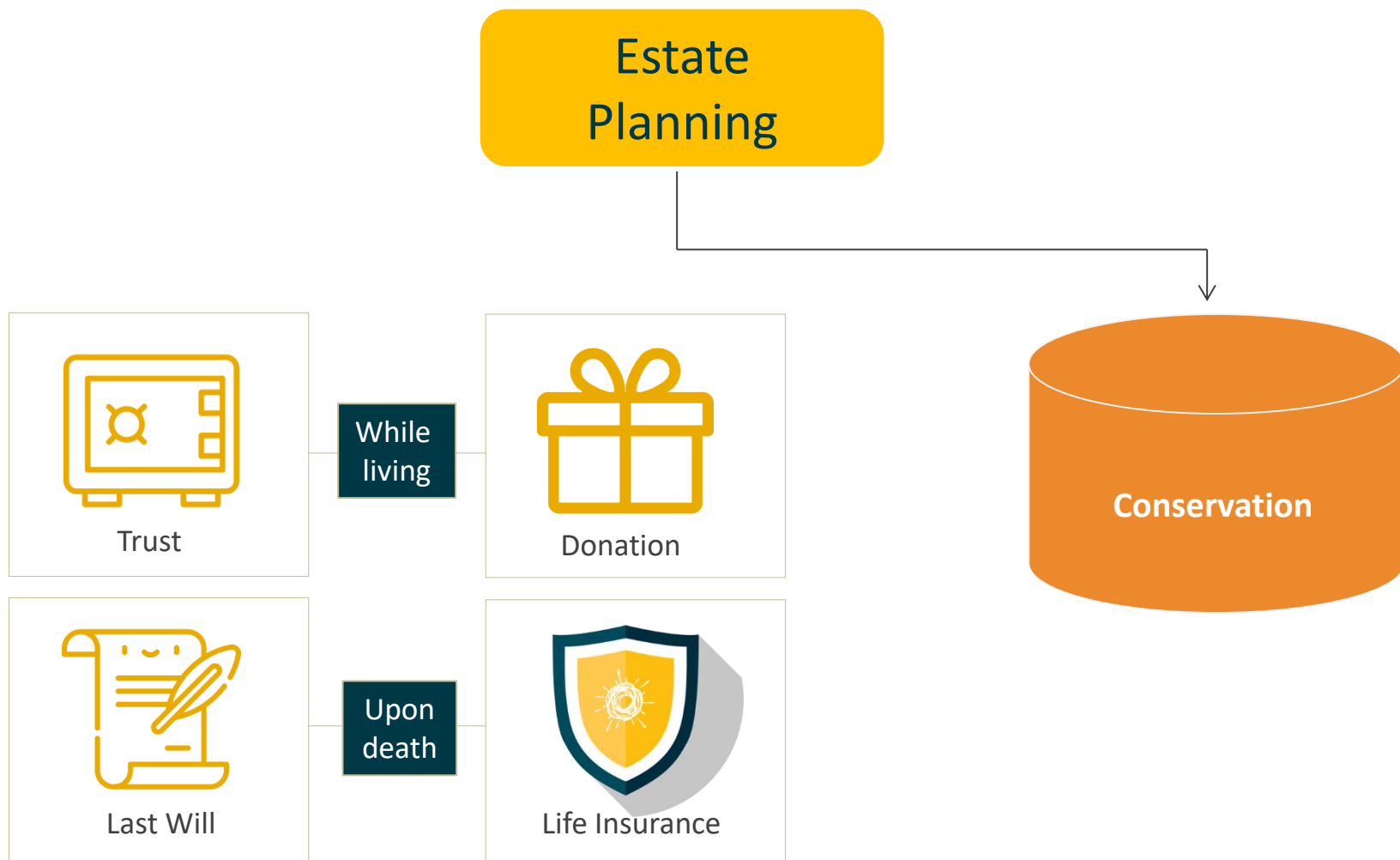
Why conserve?

To have an *orderly transfer of wealth* to the heirs and beneficiaries.

To provide *estate liquidity* in paying the cost and expenses at death and avoid sale of assets at a sacrificed price.

Estate Planning

SOME WAYS TO CONSERVE



Estate Planning

I TRUST You...

Estate
Planning



```
graph TD; A[Estate Planning] --> B[(Conservation)];
```

The diagram consists of a yellow rounded rectangle at the top center containing the text 'Estate Planning'. A line extends from the bottom of this rectangle, moving down and then right, ending in an arrow pointing to an orange cylinder on the right side of the slide. The cylinder contains the text 'Conservation'.

TRUST

A **legal entity** that **holds property** for the **benefit** of a specific person, group of people, or organization known as the **BENEFICIARY**.

A Trust always involves some kind of property, e.g., real estate, shares of stocks, commercial paper, promissory notes, bonds, interest in business, and art or stamp collection, etc.

Estate Planning

I TRUST You...

Estate
Planning



```
graph TD; A[Estate Planning] --> B[Conservation]
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WHY CREATE A TRUST?

- To establish supervision of your assets in case you become unable to personally oversee them
- To provide for minors (e.g. your children) who might lack the financial experience needed to appropriately administer their assets.
- To transfer your assets more easily to your beneficiaries in the event of your death.
- To help reduce certain types of estate taxes.

Conservation

Estate Planning

DONATION

Estate
Planning



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graph TD; A[Estate Planning] --> B[Conservation]
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DONATION

- An act of liberality whereby a person (donor) disposes gratuitously of a thing or right in favor of another (donee) who accepts it.
- When a person donates to another, the gift in excess of Ps. 250,000 in any taxable year is subject to a donor's tax.
- Donor's Tax is at **6%** regardless of the relationship between donor and donee.

Conservation

Estate Planning

THIS IS WHAT I “WILL” DO

Estate
Planning



```
graph TD; A[Estate Planning] --> B[Conservation]
```

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LAST WILL & TESTAMENT

- An act whereby a person is permitted, with the formalities prescribed by law, **to dispose a certain degree of his estate, to take effect after his death.**
- It is a legal declaration of a man's intentions, which he wills to be performed after his death.
- ***"I will give what's mine at a proper time"*** --- as opposed to donation.

Conservation

Estate Planning

THIS IS WHAT I “WILL” DO

Estate
Planning

```
graph TD; A[Estate Planning] --> B[Conservation];
```

LAST WILL & TESTAMENT

SUCCESSION:

These are your heirs who will succeed your properties upon your death.

The inheritance includes all the property, rights, and obligations of a person which are not extinguished by his death.

Conservation

Estate Planning

THIS IS WHAT I “WILL” DO

Estate
Planning

```
graph TD; A[Estate Planning] --> B[Conservation]
```

LAST WILL & TESTAMENT

LEGITIME:

The legitime is the **minimum percentage** that an heir should get as prescribed by law.

Its purpose is to protect those heirs for whom the testator is presumed to have an obligation to reserve certain portions of his estate.

This **system is a limitation** upon the freedom of the testator to dispose of his property.

Conservation

Estate Planning

HOW IMPORTANT IS LIFE INSURANCE?

Estate
Planning

LIFE INSURANCE

Life Insurance as Estate Conservation

Did you know that **LIFE INSURANCE** is a highly specialized technique used by financial advisors to help clients effectively **conserve** their estate?



Conservation

Estate Planning

HOW IMPORTANT IS LIFE INSURANCE?

Estate
Planning

LIFE INSURANCE

How can Life Insurance be used in Estate Conservation?

- To provide estate liquidity
- Availability of property readily convertible into cash
- Provides cash immediately for estate settlement



Conservation

Estate Planning

HOW IMPORTANT IS LIFE INSURANCE?

Estate Planning

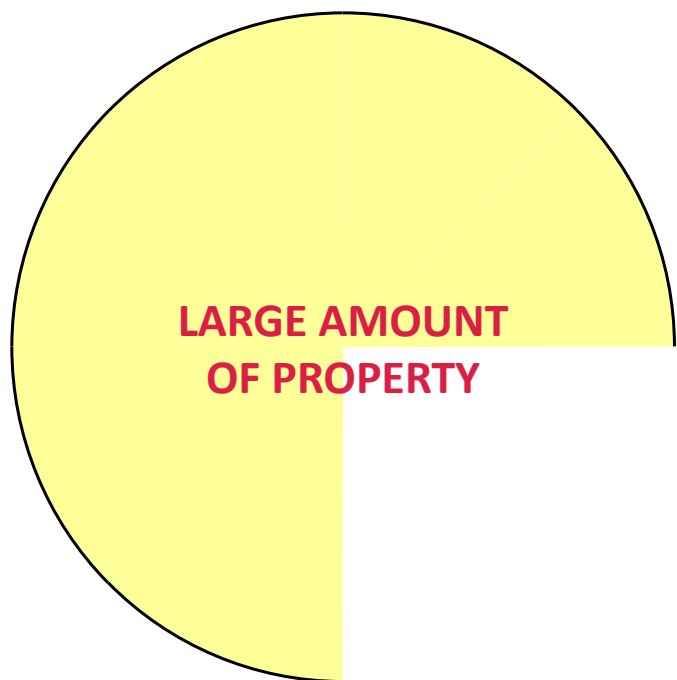
Let's talk about FACTS...

1. You've worked hard to be able to accumulate assets and ensure your family and their future.
2. When something happens, you would want that your loved ones will be the only ones who will benefit from that hard-earned wealth.
3. Unfortunately, it is also a **FACT** that if a person ***fails to plan his estate***, there's a chance that the things you've worked hard might not go to its rightful heirs.

Estate Planning

COST-EFFICIENT TRANSFER

THIS IS THE PROBLEM



**LARGE AMOUNT
OF PROPERTY**

Estate
Planning



In the event of death, estate tax due is up to **6% of the Fair market Value** of your property (net estate).

Are you aware of this?

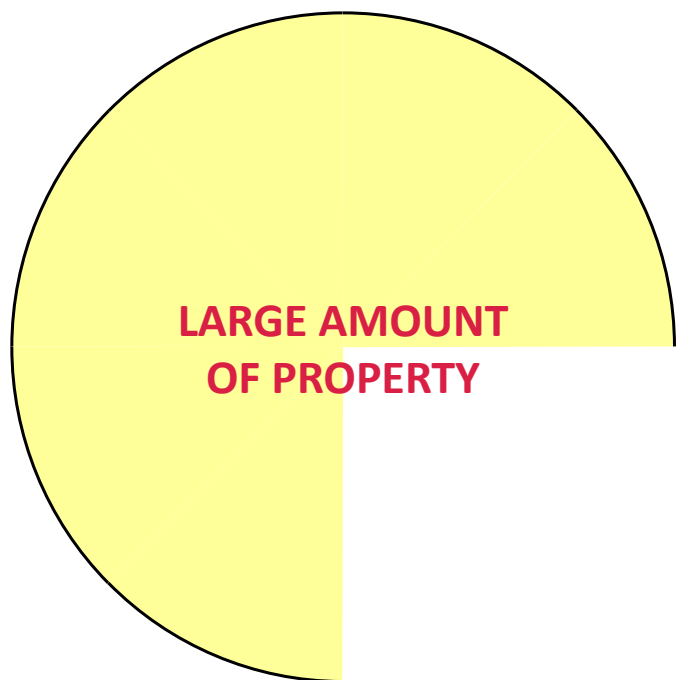
ESTATE SETTLEMENT FACTS

Conservation

Estate Planning

COST-EFFICIENT TRANSFER

THIS IS THE PROBLEM



**LARGE AMOUNT
OF PROPERTY**

Estate
Planning

In the event of death, Do you have a **“liquid fund”** that can help you settle your estate liability and other related expenses?

DISTURBING QUESTION

Conservation

Estate Planning

COST-EFFICIENT TRANSFER

Estate
Planning

THIS IS THE PROBLEM

Determining the Net Estate

- The basis of the computation of the estate tax is the worth of the **net estate**.
- The net estate is arrived at by deducting from the gross estate certain allowable deductions.

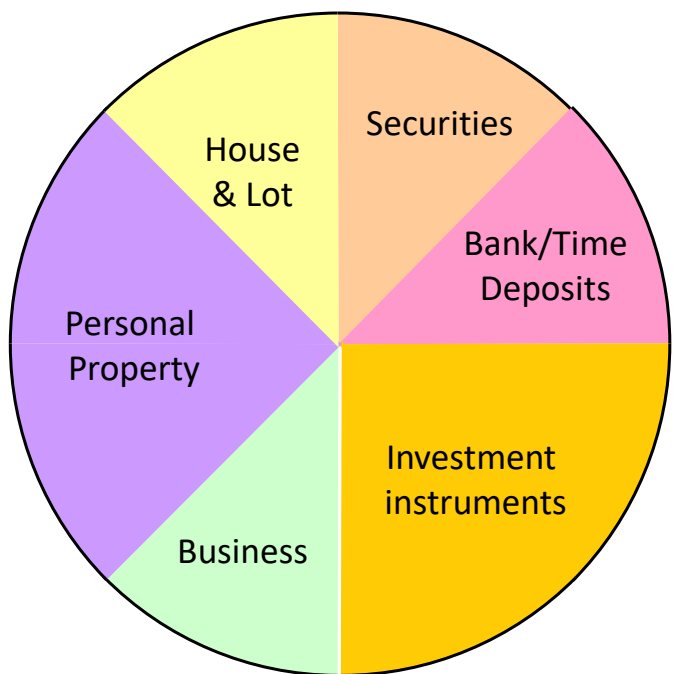
Conservation

Estate Planning

COST-EFFICIENT TRANSFER

Estate Planning

Breakdown of your Properties



SAMPLE COMPUTATION:

Total Estate: Ps. 35,000,000

Less:

Allowable Deduction

Standard Deduction: Ps. 5,000,000

Family Home: Ps. 10,000,000

Net Estate: Ps. 20,000,000*

Conservation

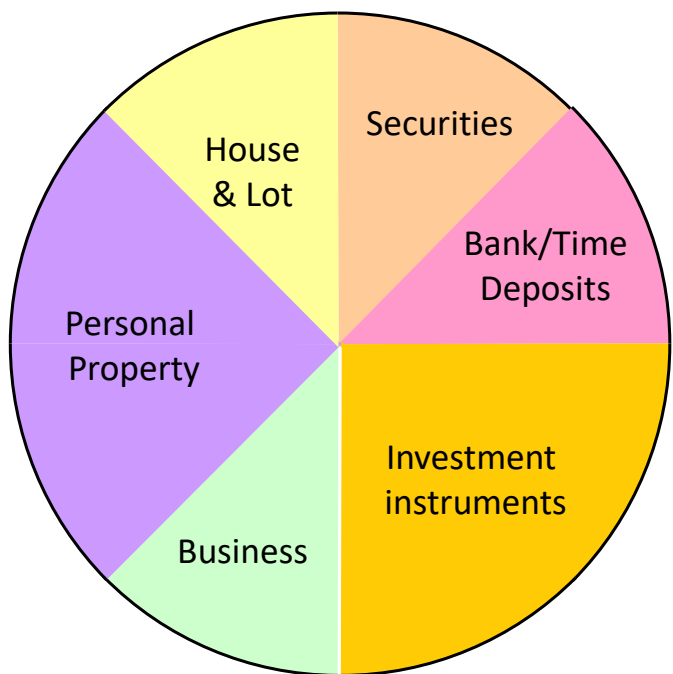
*certain allowable deductions in the form of expenses, indebtedness, and taxes MAY BE INCLUDED

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Estate Planning

COST-EFFICIENT TRANSFER

Breakdown of your Properties



Estate
Planning

SAMPLE COMPUTATION:

Net Estate: Ps. 20,000,000*

(6% of Ps. 20,000,000)

Estate Tax: Ps. 1,200,000

Conservation

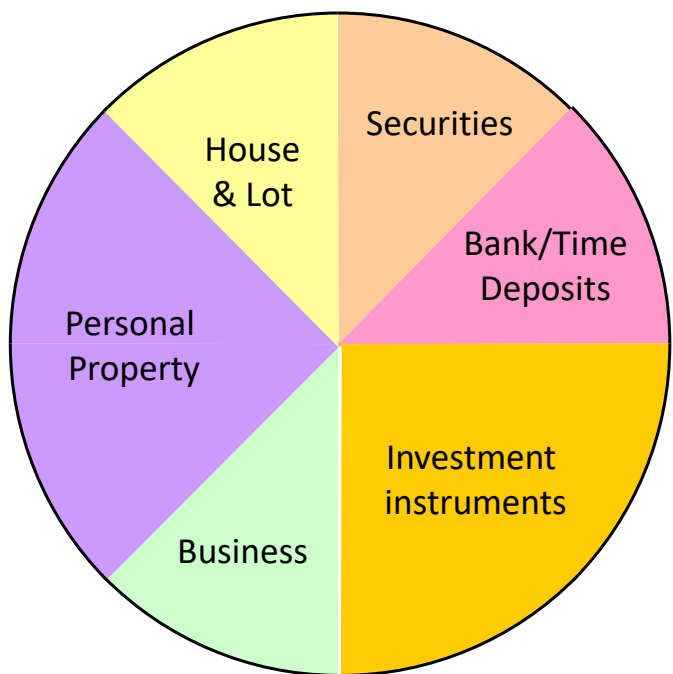
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Estate Planning

COST-EFFICIENT TRANSFER

Breakdown of your Properties



Estate Planning

EXPLORING OPTIONS:

What if money can be made available to the estate liability by the heirs when the time comes?

What if the estate plan includes an instrument which could generate the estate tax money?

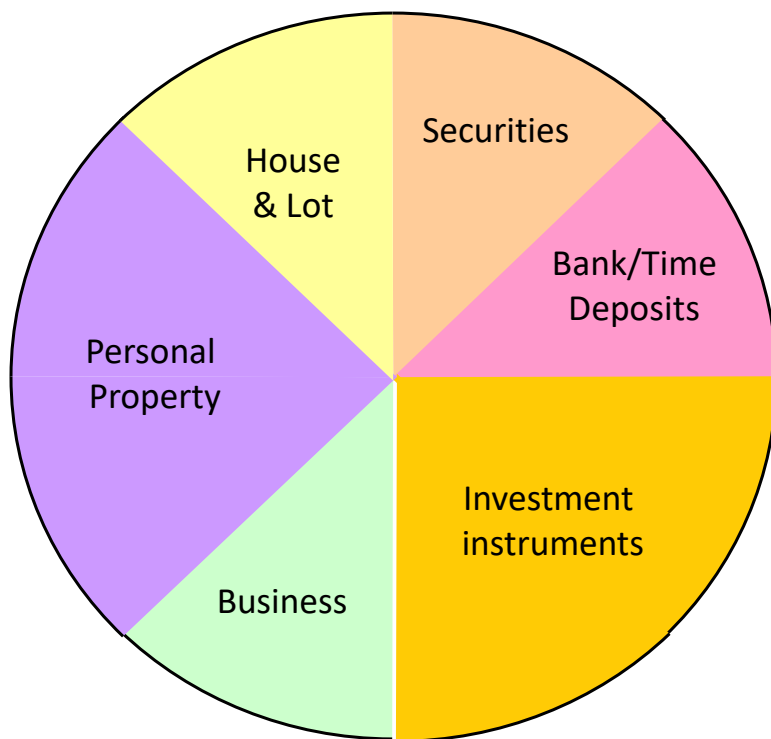
Will you be interested?

Conservation

Estate Planning

COST-EFFICIENT TRANSFER

A **20M** worth of net estate will require the heirs to prepare around **1.2M** fund for estate tax settlement



Problem: Ps. 1.2M

How can you establish a fund worth 1.2M to address estate settlement?

Solution: Re-alignment

Re-align part of your property and purchase a *cash property* equivalent to the expected estate tax liability.

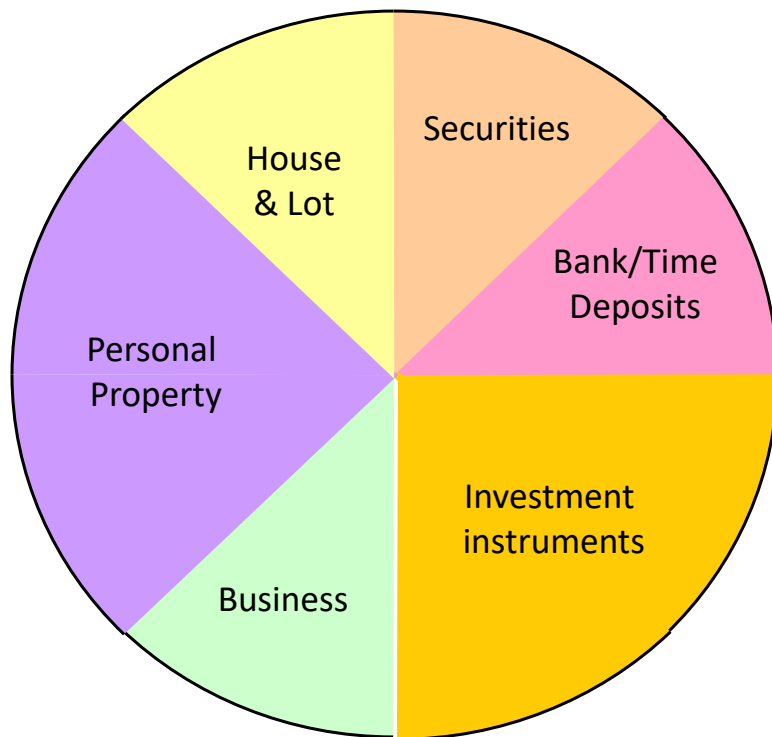
Upon death, a new estate is created to pay for the estate tax.

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Estate Planning

COST-EFFICIENT TRANSFER

A **20M** worth of net estate will require the heirs to prepare around **1.2M** fund for estate tax settlement



Solution: Re-alignment

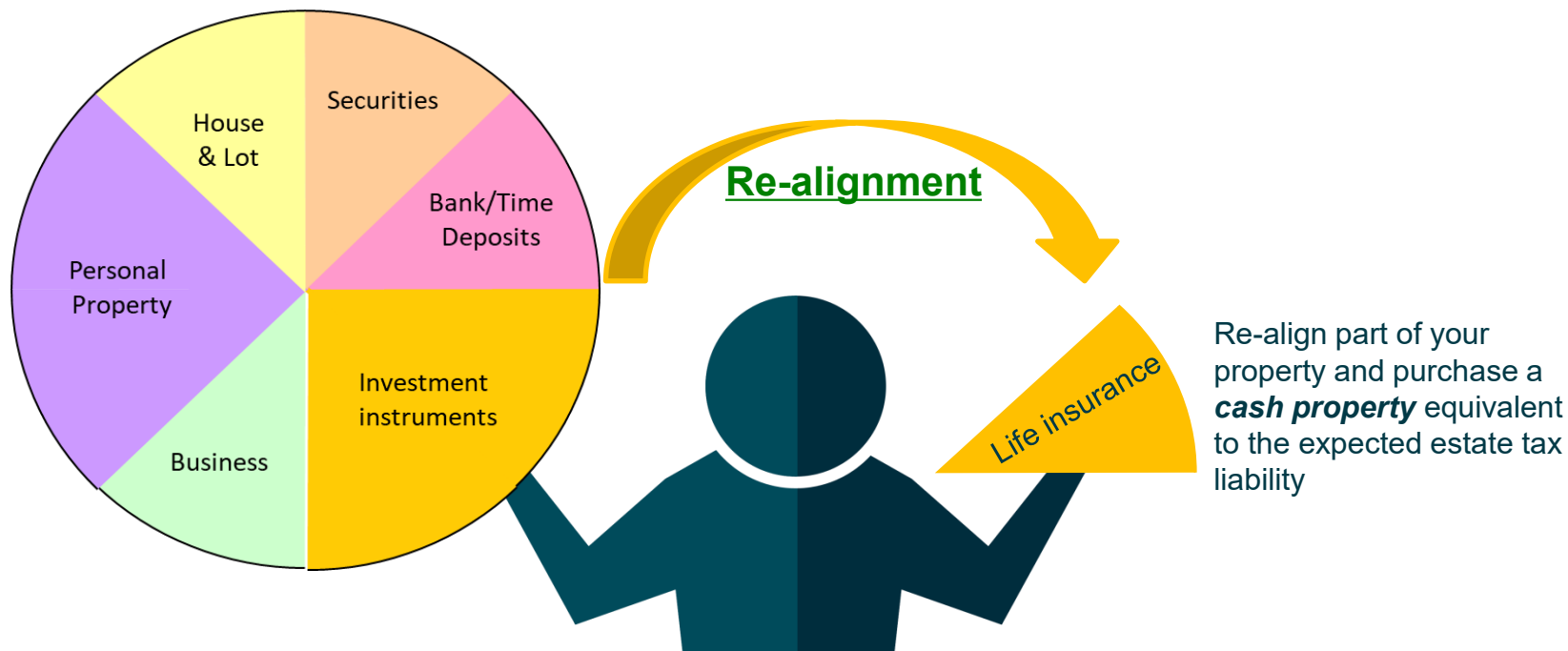


Life insurance premiums represent **a fraction** of the total coverage you are accumulating.

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Estate Planning

COST-EFFICIENT TRANSFER



This is **NOT** an additional expense....
This is **PURELY** managing your finances....

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Estate Planning

COST-EFFICIENT TRANSFER

SUN MAXILINK PRIME

Owner/Insured: Male | Age: 40 | Non-Smoker | NO RIDERS
Annual Premium: Ps. 42,408
Face Amount: Ps. 600,000 (200% FA)
100% Index Fund

Cash Property
(1.2M)

*...Buy a Cash Property
at a discounted rate...*

Re-align your funds for just Ps. 3,534/month or Ps. 118/day
to preserve 100% of your estate



Retirement
Fund

accumulate fund for a
comfortable retirement

Protect your
Estate

establish a fund to
address estate
settlement

Investment
Fund

maximize gains using
our funds

Emergency,
Income for family

provide for your
dependents even when
you're no longer there

Education
Fund

provide fund for your
child's future

Estate Planning

COST-EFFICIENT TRANSFER

Government Estate Plan
35,000,000
1,200,000
-0-
-0-
33,800,000

Total Estate
Less:
Estate Tax
Life Insurance Premiums
(Starting @ age 40.
Approximately payable in 10 years)
PLUS:
Fund Value based on 8% @ age 65
(100% Index Fund Allocation)
Net to Heirs

Sun Life's Estate Plan
35,000,000
1,200,000
424,080
1,363,991
35,939,911

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Estate Planning

COST-EFFICIENT TRANSFER

SUN MAXILINK ONE: (GIO)

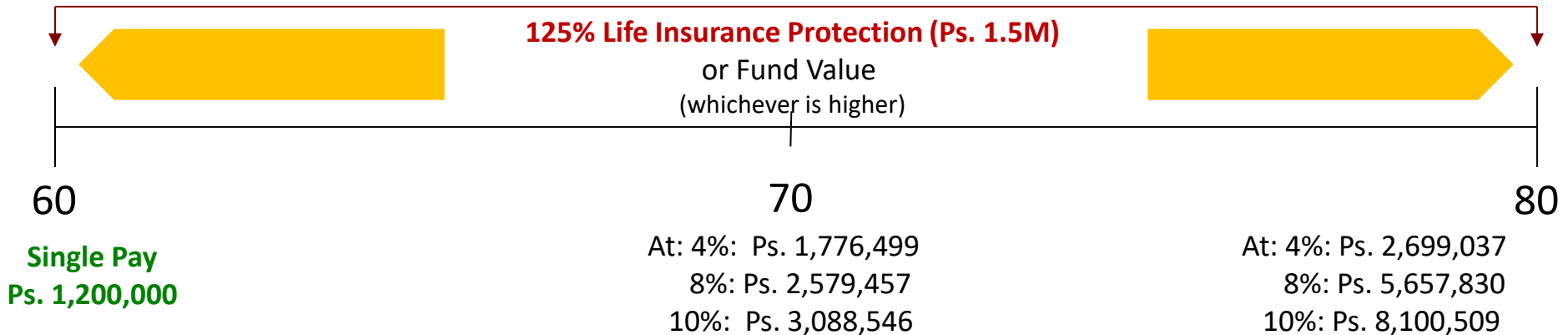
Owner/Insured: Male | Age: 60 | Non-Smoker | NO RIDERS

Single Premium: Ps. 1,200,000

Face Amount: Ps. 300,000

100% Index Fund

Re-align 6% of your total estate liability to preserve 100% of it



- Securing the future of the family in case the owner/insured dies...
- Beneficiaries can get the money easily without estate tax*...
- Money can be used to settle estate liabilities and enjoy 100% of the accumulated wealth

*provided the beneficiary is irrevocable

Estate Planning

COST-EFFICIENT TRANSFER

Government Estate Plan		Sun Life's Estate Plan
35,000,000	Net Estate	35,000,000
1,200,000	Less:	1,200,000
-0-	Estate Tax	
	Life Insurance Premiums	1,200,000
	(Single Premium @ age 60)	
-0-	PLUS:	
	Fund Value based on 8% @ age 70	2,579,457
	(100% Index Fund Allocation)	
33,800,000	Net to Heirs	36,379,457

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Estate Planning

COST-EFFICIENT TRANSFER

Estate
Planning

Instead of...

- ..selling your estate to meet cash needs or;
- ..borrow necessary cash to settle estate requirements;
- ..why don't you create this **CASH PROPERTY** in an installment basis to provide the needed cash.

With a small amount of installments, it will allow you to retain control of your properties.

Conservation

Estate Planning

COST-EFFICIENT TRANSFER

Estate
Planning

How can Life Insurance be used in Estate Conservation?

Life insurance would allow the owner to
HOLD ON his properties and pass them
on to his heirs at a proper time.

INTACT and UNDIMINISHED!



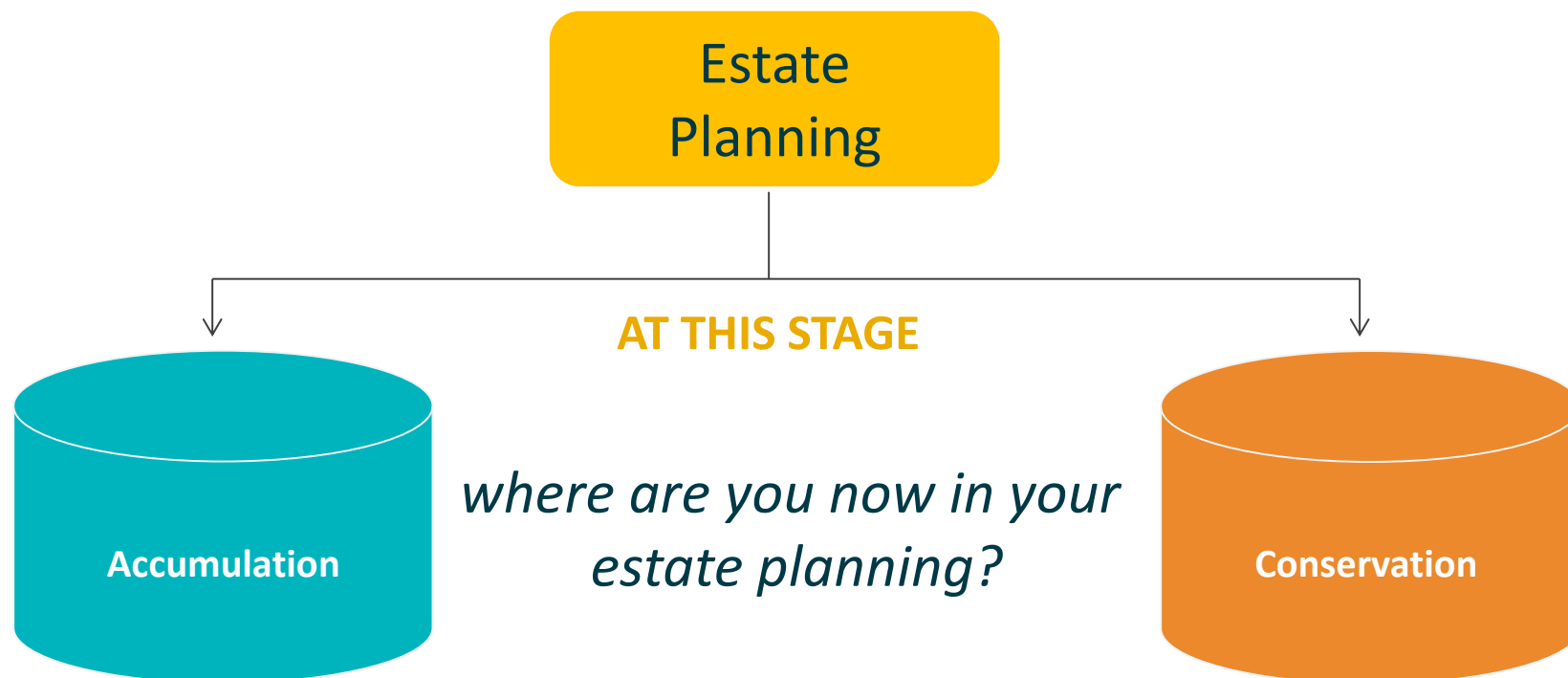
Conservation

How can we help as a Financial Advisor?

Estate Planning Client Presentation

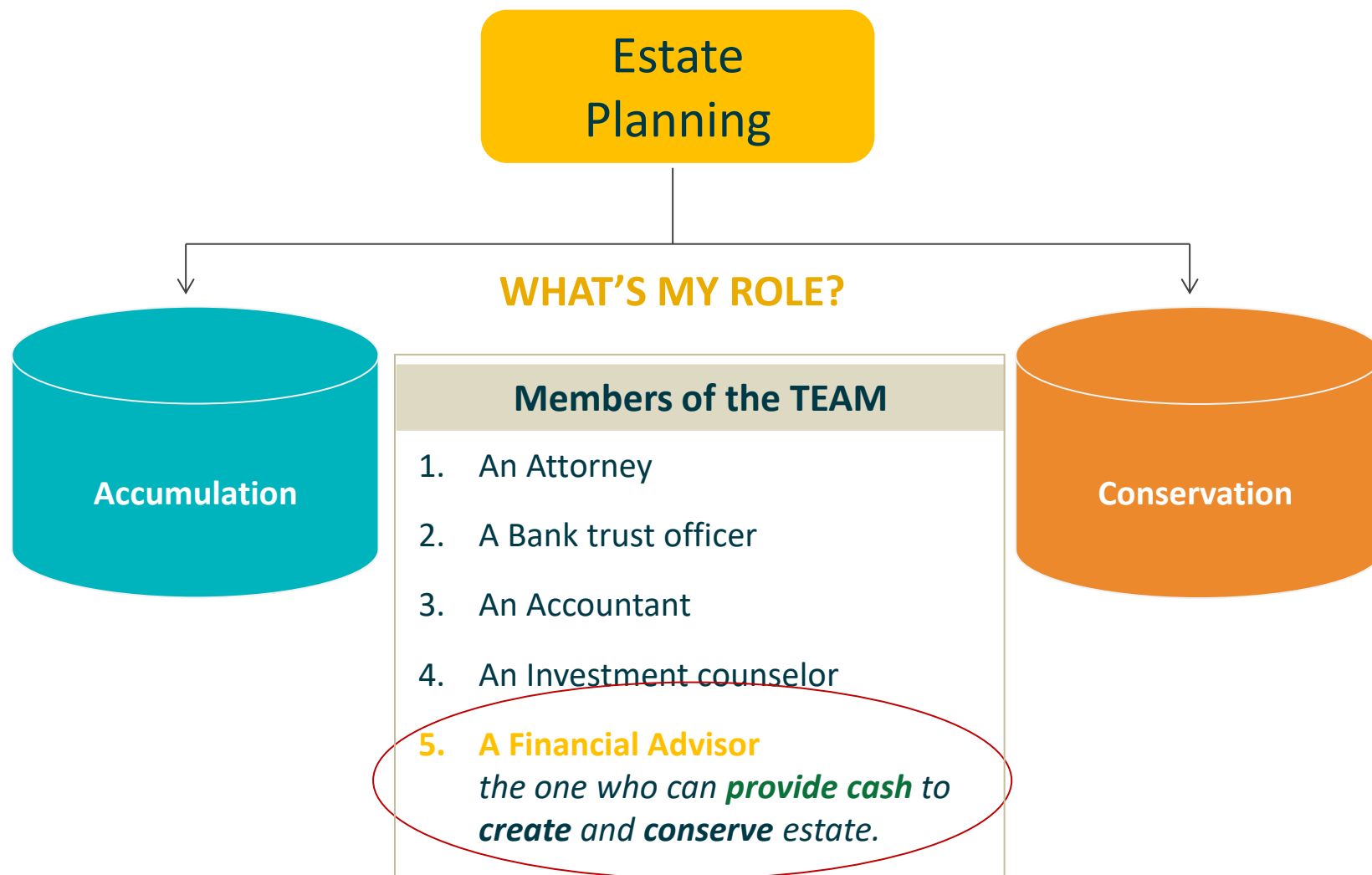
Estate Planning

IMPLEMENTING A PLAN



Estate Planning

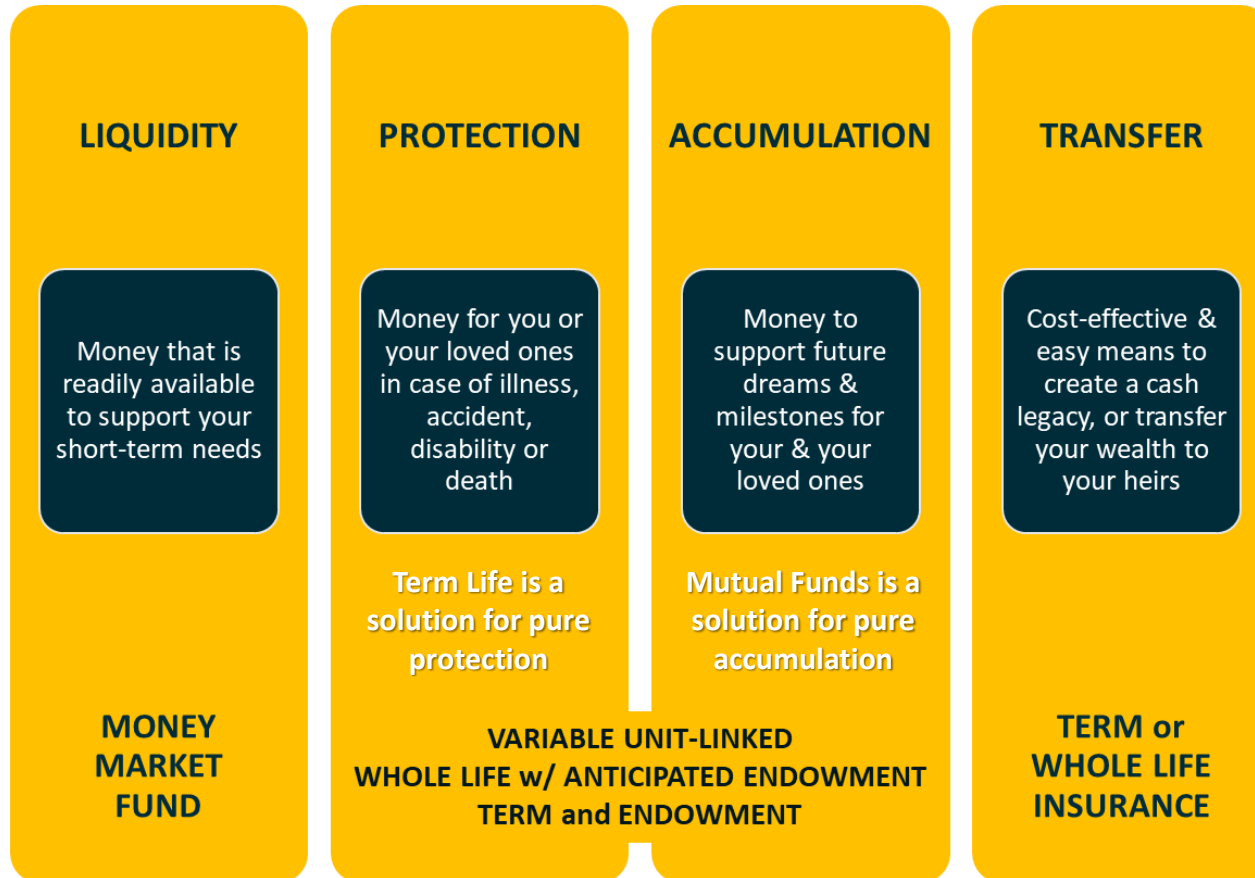
IMPLEMENTING A PLAN



Estate Planning

IMPLEMENTING A PLAN

Sun Life has a variety of solutions, grouped into:



Your Brighter Solution is possible. To guide you towards achieving the brighter life through financial planning, we developed

Estate Planning

IMPLEMENTING A PLAN



Client's Goal	Sun Life Products	
Manage Liquidity	Sun Life Prosperity Money Market Fund	
Protect one's future income for our loved ones	SUN Safer Life SUN Smarter Life Classic Sun StartUp	Sun MaxiLink 100 Sun MaxiLink Prime Sun MaxiLink Bright Sun FlexiLink
Protect one's savings against health-related expenses	Sun Maiden Sun First Aid Plus Sun LifeAssure SUN Fit and Well SUN Senior Care	Sun FlexiLink1 Sun MaxiLink One
Accumulate funds for future dreams & milestones	Sun Life Prosperity Funds	SUN Smarter Life Elite Sun Acceler8 Sun Dream Achiever
Transfer wealth to the next generation	SUN Safer Life SUN Smarter Life Classic Sun StartUp	



Easy Steps To Acquire The Estate

Estate Planning Client Presentation

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Estate Planning

EASY STEPS TO ACQUIRE THE ESTATE



Estate Planning

EASY STEPS TO ACQUIRE THE ESTATE



What do you have at this point in your life?



Estate Planning

EASY STEPS TO ACQUIRE THE ESTATE



Arrange your assets accordingly



Liquid



Semi Liquid



Frozen

Estate Planning

EASY STEPS TO ACQUIRE THE ESTATE



*Create estate liquidity
for settlement purposes*



Estate Planning

EASY STEPS TO ACQUIRE THE ESTATE



COMMIT TO ACTION!
Implement a Financial Plan!



Estate Planning

EASY STEPS TO ACQUIRE THE ESTATE



- ✓ *Update your policy or assets (premiums, coverage, amilyar etc..)*
- ✓ *What assets were added*



Estate Planning

EASY STEPS TO ACQUIRE THE ESTATE



*Constantly consult your
Financial Advisor*



Estate Planning

EASY STEPS TO ACQUIRE THE ESTATE





“Someone is sitting under the shade
today because **SOMEONE PLANTED
A TREE A LONG TIME AGO.**”

- Warren Buffet

Take good care of your
financial life, It's never
too late...

It's Time!

