

Hello **Life**™

Your retirement.
Your program.



London
 Life



Bring your retirement vision to life

You've worked hard, and saved a nest egg for retirement. Now it's time to move from building that nest egg to spending it. You face important decisions about how to structure your finances in retirement so all the pieces of your nest egg work together. The challenge is to ensure your money lasts, while giving you the flexibility to help maintain your lifestyle in retirement.

HelloLife™ is not a financial product. Not a way to save for the future. But an all-encompassing program that sets you up with a spending plan that lasts all through your retirement years. It even allows for your money to grow while giving you a guaranteed income.

HelloLife is a mix of:

**Income annuities
for certainty
and security.**

&

**Segregated funds
for potential growth
and flexibility.**

The result is a program specifically tailored to your life today, with the flexibility to adapt to your needs tomorrow.

Certainty and security for life

How can *HelloLife* provide guaranteed income for life?

Income planning in retirement can be challenging because it's difficult to know how long your money will need to last. Do you think you'll live to 85? Perhaps 95? Or even 105?

HelloLife offers you guaranteed income for life, no matter how long you live, through an income annuity.

The steady stream of income you receive from an income annuity is often compared to that of a pension plan, and can be used to cover your

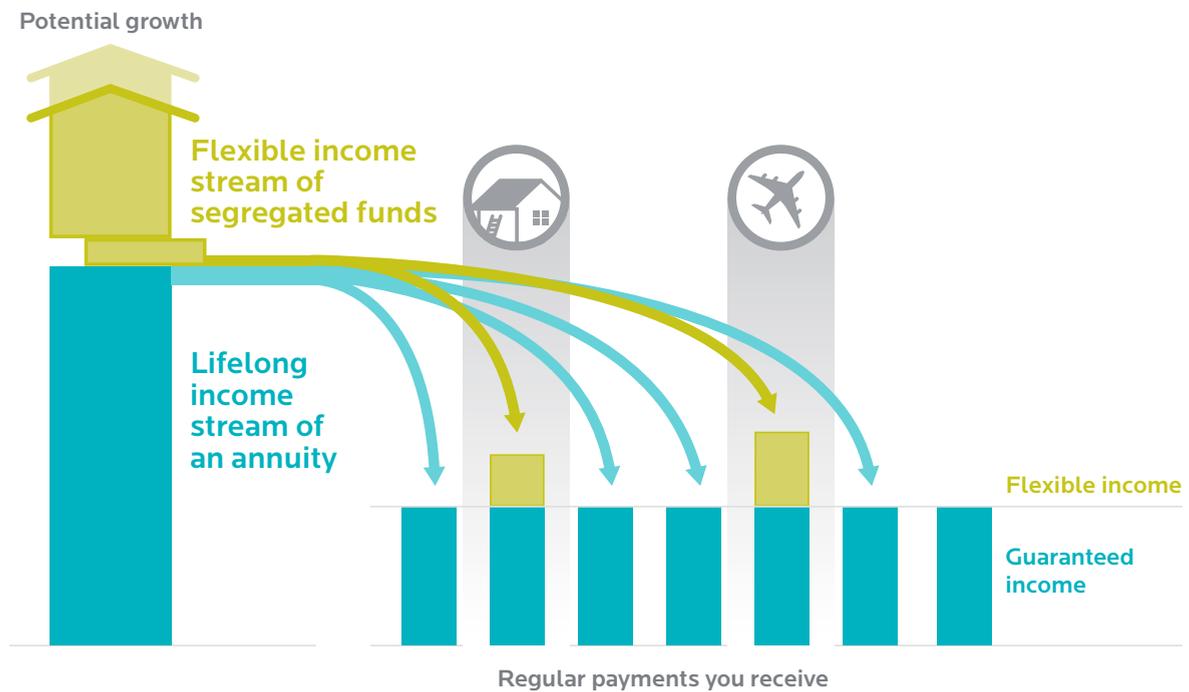
day-to-day living expenses. Turning a portion of your retirement savings into an income annuity can form the foundation of your *HelloLife* retirement program, promising you guaranteed, steady income month after month, for the rest of your life.

London Life income annuities available through *HelloLife* are easily customizable. Several terms and options are available, depending on your unique situation. Talk to your financial security advisor about which options fit your life situation.

How will changes in financial markets affect your guaranteed income?

With a lifetime income annuity, the income you receive is protected.

Even if financial markets drop, you'll continue to receive your scheduled income for the rest of your life. If you value complete stability, income annuities can provide the ultimate financial security, with no surprises.



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The segregated fund portion of your *HelloLife* program can provide you the flexibility to withdraw funds when you need them, whether it's for a new roof, or a trip to Europe.

Potential growth and flexibility

How can you participate in the market with *HelloLife*?

With the segregated fund portion of *HelloLife*, your money has the potential to grow throughout your retirement. Plus there are various protection options that can ensure a portion of your money can be guaranteed.

How does *HelloLife* help you manage the unexpected?

Sometimes life throws surprises or unexpected events your way. You may need extra money to cover unforeseen costs. The segregated fund portion of your *HelloLife* program can provide you the flexibility to withdraw funds when you need them, whether it's for a new roof or a trip to Europe.

London Life segregated funds available through *HelloLife* help you to stay in control of your investments because you can customize the investment portion of your program based on how conservative or growth-oriented you are. You can also switch between funds as your lifestyle or investment needs change.

Your advisor can help you choose segregated funds depending on whether you want to:

- > protect the value of your retirement income
- > maintain your buying power
- > receive steady returns
- > take advantage of strong markets
- > all of the above



Getting started

The *HelloLife* program includes an innovative retirement planner that helps you and your advisor look at your current financial situation and paint a picture of what your income and spending may look like in retirement.

Your advisor is a partner in your retirement plan and can help you achieve a smooth transition into retirement. Talk to your advisor about the options within *HelloLife* that will best fit your retirement lifestyle.

With a retirement program that puts you firmly in control of your finances, you're ready to say *HelloLife*, with London Life.

Contact your financial security advisor to discuss your income needs in retirement, or go to HelloLifeRetirement.com for more details.

A description of the key features of the segregated fund policy is contained in the information folder. Any amount that is allocated to a segregated fund is invested at the risk of the policyowner and may increase or decrease in value.

