

Sun Life Assurance Company of Canada
SunWise Essential Series Segregated Funds
SunWise Essential CI Global Value Segregated Fund

As of December 31, 2025

Quick facts: **Date fund created:** September 2010

Total value on December 31, 2025: \$16,633

Managed by: CI Global Asset Management, Altrinsic Global Advisors, LLC

Portfolio turnover rate: 5.12%

Class	Fund expense ratio (FER) (includes taxes)	Net asset value per unit	Units outstanding
Investment	3.60%	\$27.89	596
Estate	N/A	N/A	N/A
Income	N/A	N/A	N/A

Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	No new Contracts	No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs	No new PACs

What does the fund invest in?

The fund invests in the CI Global Value Fund. The Underlying fund invests mostly in shares of firms from around the world.

Top holdings and allocations of the underlying fund as of December 31, 2025

	% Assets
Chubb Ltd	3.53
Cisco Systems Inc	2.99
Everest RE Group Ltd	2.87
Hanover Insurance Group Inc	2.79
AXIS Capital Holdings Ltd	2.65
Sumitomo Mitsui Trust Holdings Inc	2.32
Deutsche Boerse AG	2.15
Aon PLC	2.07
Medtronic PLC	2.07
HDFC Bank Ltd	2.04
Total	25.48

Total number of investments: 68



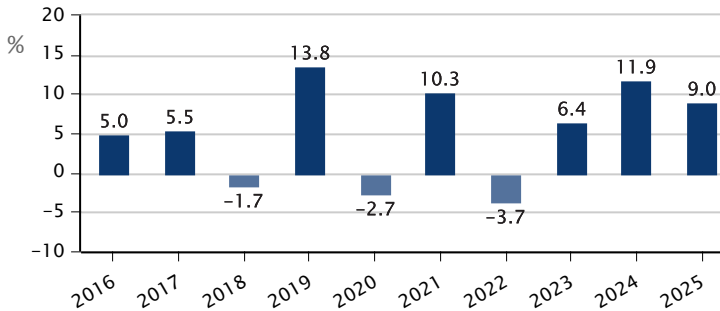
Are there any guarantees?

This segregated fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract.

How has the fund performed?

Average return
This section tells you how the fund did in the past. A person who invested \$1,000 in the Investment Class fund in December 2015 would have \$1,660.19 in December 2025. This works out to an average of 5.20% a year. The returns are after the FER has been deducted. The insurance fees and other costs will reduce the returns of the fund. Past returns do not tell you how the fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)
This chart shows how the Investment Class fund has performed in each of the past ten years. In the past ten years, the fund was up in value seven years and down in value three years.



How risky is it?



The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

Who is this fund for?

- This fund may be suitable for contractholders if they:
- want a core foreign equity fund
 - are investing for the medium and/or long term

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How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the fund. For details, please refer to Sections 10 and 11 of the Contract and Sections I-5 and I-7.6 of the Information Folder.

Sales charges

Sales charge option	What you pay	How it works
Initial Sales Charge (ISC)	Up to 5% of the amount invested.	- You and your insurance advisor agree on the rate charged. - The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.
Deferred Sales Charge (DSC)	If you sell within: 1 year of buying 5.5% 2 years of buying 5.0% 3 years of buying 5.0% 4 years of buying 4.0% 5 years of buying 4.0% 6 years of buying 3.0% 7 years of buying 2.0% After 7 years 0.0%	- The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw. - When you invest in the fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us. - You can Redeem up to 10% (20% if the Contract is a RRIF) of your units of a fund each year without a Deferred Sales Charge. - You can switch to units of other DSC funds under the insurance Contract without paying a Deferred Sales Charge. - For details, please refer to Section 11 of the Contract and Section I-5 of the Information Folder.

Ongoing fund expenses

The fund expense ratio (FER) is the sum of the management expense ratio (MER) and the trading expense ratio (TER). The TER includes the commissions and other portfolio transaction costs payable from the assets of the fund. The MER includes the management fee and operating expenses of the fund. The insurance fees can be part of the MER or charged to you by redeeming some of your units. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. Depending on the Class of units you select, other fees and expenses can be charged to you by redeeming some of your units. For details, please refer to Section 10 of the Contract and Section I-7.6 of the Information Folder.

Class	MER (annual rate as a % of the fund's value) (includes taxes)	TER%	FER%
Investment	3.43%	0.17%	3.60%
Estate	N/A	N/A	N/A
Income	N/A	N/A	N/A

Class	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you	Annual LWA Base Fee rates charged to you
Investment	0.68%	N/A	N/A
Estate	N/A	N/A	N/A
Income	N/A	N/A	N/A

Servicing commission

We pay an annual servicing commission as long as you own the fund. It is paid out of the Management Fee. The rate depends on the sales charge option you chose. For details, please refer to Section I-5 of the Information Folder.

Annual servicing commission rate	DSC: 0.50%	ISC: 1.00%
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Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of units you sell or transfer within 30 business days of buying the units. Money from the fee goes to the fund.
Change fee	Your insurance advisor may charge you up to 2% of the value of units you switch to another fund or Class.

For details, please refer to Sections 5.1 and 11.2 of the Contract.

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What if I change my mind?

You can change your mind within two business days of the earlier of the date you received transaction confirmation or five business days after it is forwarded. You have to tell CI Global Asset Management (CI GAM) in writing (by fax or letter) that you want to cancel. The amount returned will be the lesser of the amount you invested or the value of your investment if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

You can also change your mind about subsequent transactions you make under the contract within two business days from the date you received the transaction confirmation. In this case, the right to cancel only applies to the new transaction. The amount returned will be the lesser of the amount you invested or the value of the fund units attributed to you if it has gone down.

For more information

This is a summary and may not contain all the information you need. There are details in the contract that may lead to changes in this summary. Please make sure you read the Information Folder and Contract. For more information, please contact:

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