

Sun Life Assurance Company of Canada

SunWise I Segregated Funds

Fund Facts – December 2024



*managed by CI Global Asset Management,
a registered business name of CI Investments Inc.*



issued by Sun Life Assurance Company of Canada

Table of Contents

SunWise CI Canadian Bond Fund	1
SunWise CI Canadian Investment Fund	3
SunWise CI Canadian Select Bond Fund	5
SunWise CI Canadian Special Bond Fund	7
SunWise CI Core Canadian Equity Fund	9
SunWise CI Core Global Equity Fund	11
SunWise CI Dividend Income and Growth Fund	13
SunWise CI Global Value Fund	15
SunWise CI Money Market Fund	17
SunWise CI Premier Canadian Balanced Fund	19
SunWise CI Premier Canadian Investment Fund	21
SunWise CI Premier II Select Canadian Equity Fund	23
SunWise CI Premier II U.S. Stock Selection Fund	25
SunWise CI Premier Select Canadian Equity Fund	27
SunWise CI Premier U.S. Stock Selection Fund	29
SunWise CI Select Canadian Equity Fund	31
SunWise CI U.S. Stock Selection Fund	33
SunWise Fidelity Canadian Asset Allocation Fund	35
SunWise Fidelity Global Fund	37
SunWise Fidelity True North® Fund	39
SunWise Fidelity U.S. Focused Stock Fund	41
SunWise Mackenzie Cundill Canadian Balanced Fund	43

SunWise Portfolio Series Balanced Fund	45
SunWise Portfolio Series Balanced Growth Fund.....	47
SunWise Portfolio Series Conservative Fund	49
SunWise Portfolio Series Growth Fund.....	51
SunWise Portfolio Series Income Fund	53
SunWise Portfolio Series Maximum Growth Fund	55

Sun Life Assurance Company of Canada
SunWise I Segregated Funds
SunWise CI Canadian Bond Fund

As of December 31, 2024

Quick facts: **Date Fund created:** November 1998
Managed by: CI Global Asset Management

Total value on December 31, 2024: \$318,092
Portfolio turnover rate: 4.51%

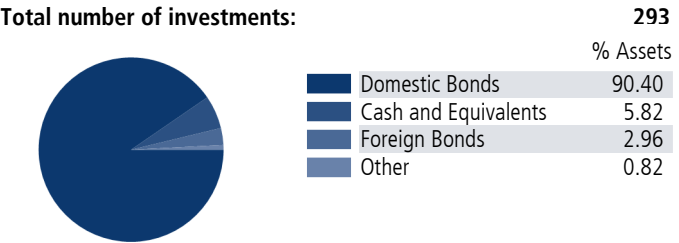
Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Basic	2.22%	\$19.14	4,124
Full	2.60%	\$17.63	13,567

Minimum investment per Contract: No new Contracts
Minimum for additional purchases: No new purchases
Monthly minimum of pre-authorized chequing: No new PACs

What does the Fund invest in?

The Fund invests in the CI Canadian Bond Fund. The underlying fund invests mostly in Canadian bonds.

Top holdings and allocations of the underlying fund as of December 31, 2024	% Assets
Cash and Equivalents	5.81
Canada Housing Trust No 1 4.25% 15-Mar-2034	3.53
Canada Government 2.50% 01-Dec-2032	2.83
Canada Government 1.25% 01-Jun-2030	2.21
Canada Government 3.00% 01-Jun-2034	2.14
Canada Government 3.50% 01-Dec-2045	2.05
Canada Government 1.50% 01-Dec-2031	1.96
Canada Housing Trust No 1 2.90% 15-Dec-2029	1.93
Canada Government 5.00% 01-Jun-2037	1.86
Canada Government 2.00% 01-Dec-2051	1.72
Total	26.04



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 the Information Folder and Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want to receive income
- are investing for the short and/or medium term.

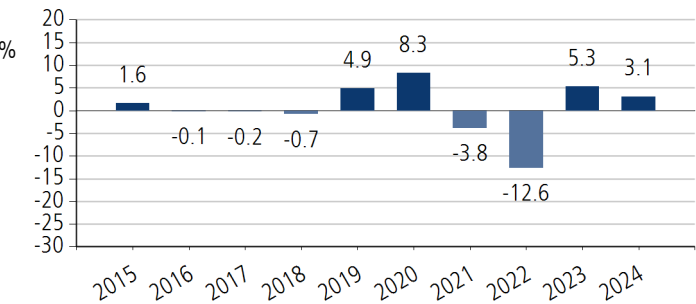
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic version of the Fund in December 2014 would have \$1,043.84 in December 2024. This works out to an average of 0.43% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. 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 Basic version of the Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value five years and down in value five years.



How risky is it?

Low	Low to moderate	Moderate	Moderate to high	High
-----	-----------------	----------	------------------	------

The value of your investment can go down. For details, please refer to the Information Folder and Contract.

Sun Life Assurance Company of Canada

SunWise I Segregated Funds

SunWise CI Canadian Bond Fund

As of December 31, 2024

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 the Information Folder and Contract.

Sales charges

Sales charge option	What you pay		How it works
Front-end	Up to 5% of the amount you invested.		<ul style="list-style-type: none">You and your insurance advisor agree on the rate charged.The front-end sales charge is deducted from the amount you buy. It is paid as a commission.
Back-end	If you sell within:	Rate	<ul style="list-style-type: none">The back-end 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 back-end charge you pay goes to us.You can Redeem up to 10% of your Units of a Fund each year without a back-end sales charge.You can switch to Units of other back-end Funds under the insurance Contract without paying a back-end sales charge.For details, please refer to the Information Folder and Contract.
	1 year of buying	5.5 %	
	2 years of buying	5.0 %	
	3 years of buying	4.0 %	
	4 years of buying	3.0 %	
	5 years of buying	2.0 %	
	6 years of buying	1.5 %	
	After 6 years	0.0 %	

Ongoing Fund expenses

The MER includes the management fee, operating expenses and insurance fees of the Fund. You do not pay the MER directly. It affects you because it reduces the return you get. For details, please refer to the Information Folder and Contract.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	Annual insurance fee included in MER (annual rate as a % of the market value of the Units)
Basic	2.22%	0.15%
Full	2.60%	0.30%

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 the Information Folder and Contract.

Annual service fee rate	Back-end: 0.25%	Front-end: 0.50%
-------------------------	-----------------	------------------

Other fees

Fee	What you pay
Early withdrawal fee	Up to 2% of the value of Units you sell or transfer within 90 days of buying the Units. Money from the fee goes to the Fund.

For details, please refer to the Information Folder and Contract.

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:

CI Global Asset Management on behalf of Sun Life Assurance Company of Canada

15 York Street, 2nd Floor
Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

Sun Life Assurance Company of Canada

SunWise I Segregated Funds

SunWise CI Canadian Investment Fund

As of December 31, 2024

Quick facts: **Date Fund created:** November 1998

Total value on December 31, 2024: \$2,076,335

Managed by: CI Global Asset Management

Portfolio turnover rate: 2.64%

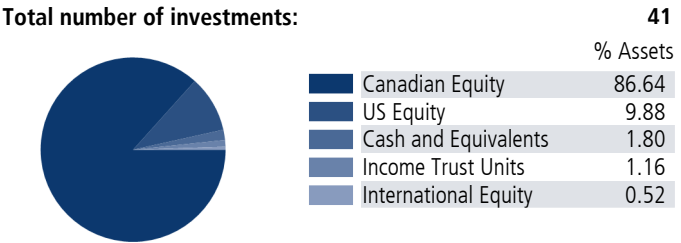
Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Basic	3.20%	\$52.09	18,575
Full	3.88%	\$44.17	25,100

Minimum investment per Contract: No new Contracts
Minimum for additional purchases: No new purchases
Monthly minimum of pre-authorized chequing: No new PACs

What does the Fund invest in?

The Fund invests in the CI Canadian Investment Corporate Class. The underlying fund invests mostly in Canadian shares.

Top holdings and allocations of the underlying fund as of December 31, 2024	% Assets
Royal Bank of Canada	7.36
Shopify Inc	5.07
Constellation Software Inc	4.37
Amazon.com Inc	4.11
Agnico Eagle Mines Ltd	4.04
Toronto-Dominion Bank	3.99
Bank of Montreal	3.88
Intact Financial Corp	3.72
WSP Global Inc	3.54
S&P Global Inc	3.35
Total	43.43



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 the Information Folder and Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want a core Canadian equity fund
- are investing for the medium and/or long term.

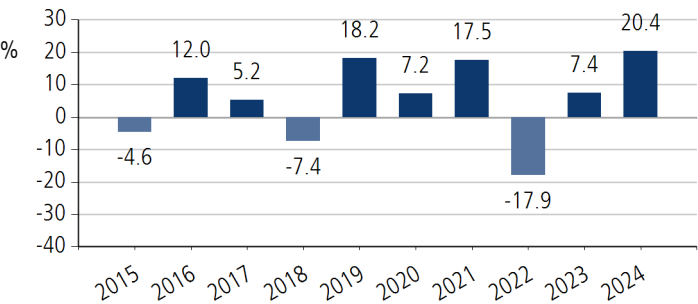
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic version of the Fund in December 2014 would have \$1,647.61 in December 2024. This works out to an average of 5.12% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. 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 Basic version of the 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 the Information Folder and Contract.

Sun Life Assurance Company of Canada

SunWise I Segregated Funds

SunWise CI Canadian Investment Fund

As of December 31, 2024

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 the Information Folder and Contract.

Sales charges

Sales charge option	What you pay		How it works
Front-end	Up to 5% of the amount you invested.		<ul style="list-style-type: none">You and your insurance advisor agree on the rate charged.The front-end sales charge is deducted from the amount you buy. It is paid as a commission.
Back-end	If you sell within:	Rate	<ul style="list-style-type: none">The back-end 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 back-end charge you pay goes to us.You can Redeem up to 10% of your Units of a Fund each year without a back-end sales charge.You can switch to Units of other back-end Funds under the insurance Contract without paying a back-end sales charge.For details, please refer to the Information Folder and Contract.
	1 year of buying	5.5 %	
	2 years of buying	5.0 %	
	3 years of buying	4.0 %	
	4 years of buying	3.0 %	
	5 years of buying	2.0 %	
	6 years of buying	1.5 %	
	After 6 years	0.0 %	

Ongoing Fund expenses

The MER includes the management fee, operating expenses and insurance fees of the Fund. You do not pay the MER directly. It affects you because it reduces the return you get. For details, please refer to the Information Folder and Contract.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	Annual insurance fee included in MER (annual rate as a % of the market value of the Units)
Basic	3.20%	0.60%
Full	3.88%	1.20%

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 the Information Folder and Contract.

Annual service fee rate	Back-end: 0.50%	Front-end: 1.00%
-------------------------	-----------------	------------------

Other fees

Fee	What you pay
Early withdrawal fee	Up to 2% of the value of Units you sell or transfer within 90 days of buying the Units. Money from the fee goes to the Fund.

For details, please refer to the Information Folder and Contract.

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:

CI Global Asset Management on behalf of Sun Life Assurance Company of Canada
 15 York Street, 2nd Floor
 Toronto, Ontario, M5J 0A3
 Phone: 1-800-792-9355
 Email: service@ci.com

Sun Life Assurance Company of Canada
SunWise I Segregated Funds
SunWise CI Canadian Select Bond Fund

As of December 31, 2024

Quick facts: **Date Fund created:** November 1998
Managed by: CI Global Asset Management

Total value on December 31, 2024: \$178,480
Portfolio turnover rate: 4.41%

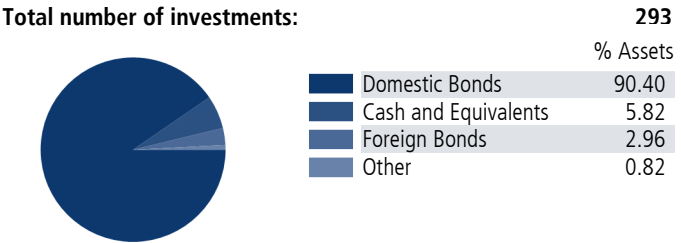
Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Basic	2.21%	\$17.80	1,637
Full	2.53%	\$17.15	8,707

Minimum investment per Contract: No new Contracts
Minimum for additional purchases: No new purchases
Monthly minimum of pre-authorized chequing: No new PACs

What does the Fund invest in?

The Fund invests in the CI Canadian Bond Fund. The underlying fund invests mostly in Canadian bonds.

Top holdings and allocations of the underlying fund as of December 31, 2024	% Assets
Cash and Equivalents	5.81
Canada Housing Trust No 1 4.25% 15-Mar-2034	3.53
Canada Government 2.50% 01-Dec-2032	2.83
Canada Government 1.25% 01-Jun-2030	2.21
Canada Government 3.00% 01-Jun-2034	2.14
Canada Government 3.50% 01-Dec-2045	2.05
Canada Government 1.50% 01-Dec-2031	1.96
Canada Housing Trust No 1 2.90% 15-Dec-2029	1.93
Canada Government 5.00% 01-Jun-2037	1.86
Canada Government 2.00% 01-Dec-2051	1.72
Total	26.04



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 the Information Folder and Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want to receive income
- are investing for the short and/or medium term.

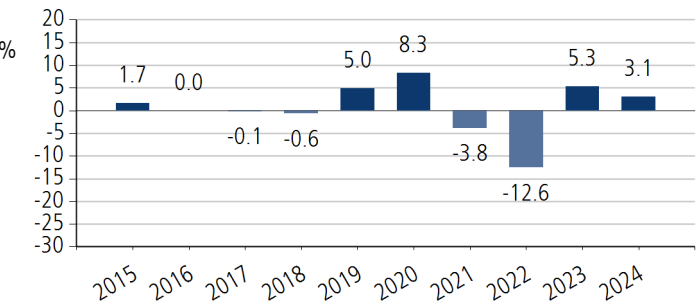
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic version of the Fund in December 2014 would have \$1,048.01 in December 2024. This works out to an average of 0.47% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. 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 Basic version of the Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value six years and down in value four years.



How risky is it?

Low	Low to moderate	Moderate	Moderate to high	High
-----	-----------------	----------	------------------	------

The value of your investment can go down. For details, please refer to the Information Folder and Contract.

Sun Life Assurance Company of Canada

SunWise I Segregated Funds

SunWise CI Canadian Select Bond Fund

As of December 31, 2024

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 the Information Folder and Contract.

Sales charges

Sales charge option	What you pay	How it works
Front-end	Up to 5% of the amount you invested.	<ul style="list-style-type: none"> You and your insurance advisor agree on the rate charged. The front-end sales charge is deducted from the amount you buy. It is paid as a commission.
Back-end	If you sell within: 1 year of buying 5.5 % 2 years of buying 5.0 % 3 years of buying 4.0 % 4 years of buying 3.0 % 5 years of buying 2.0 % 6 years of buying 1.5 % After 6 years 0.0 %	<ul style="list-style-type: none"> The back-end 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 back-end charge you pay goes to us. You can Redeem up to 10% of your Units of a Fund each year without a back-end sales charge. You can switch to Units of other back-end Funds under the insurance Contract without paying a back-end sales charge. For details, please refer to the Information Folder and Contract.

Ongoing Fund expenses

The MER includes the management fee, operating expenses and insurance fees of the Fund. You do not pay the MER directly. It affects you because it reduces the return you get. For details, please refer to the Information Folder and Contract.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	Annual insurance fee included in MER (annual rate as a % of the market value of the Units)
Basic	2.21%	0.15%
Full	2.53%	0.30%

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 the Information Folder and Contract.

Annual service fee rate	Back-end: 0.25%	Front-end: 0.50%
-------------------------	-----------------	------------------

Other fees

Fee	What you pay
Early withdrawal fee	Up to 2% of the value of Units you sell or transfer within 90 days of buying the Units. Money from the fee goes to the Fund.

For details, please refer to the Information Folder and Contract.

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:

CI Global Asset Management on behalf of Sun Life Assurance Company of Canada
 15 York Street, 2nd Floor
 Toronto, Ontario, M5J 0A3
 Phone: 1-800-792-9355
 Email: service@ci.com

Sun Life Assurance Company of Canada
SunWise I Segregated Funds
SunWise CI Canadian Special Bond Fund

As of December 31, 2024

Quick facts:	Date Fund created: November 1998	Total value on December 31, 2024: \$83,972
	Managed by: CI Global Asset Management	Portfolio turnover rate: 5.30%

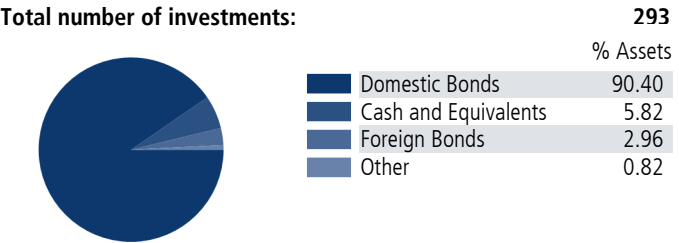
Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Basic	2.30%	\$18.97	2,303
Full	2.54%	\$17.78	2,265

Minimum investment per Contract: No new Contracts
Minimum for additional purchases: No new purchases
Monthly minimum of pre-authorized chequing: No new PACs

What does the Fund invest in?

The Fund invests in the CI Canadian Bond Fund. The underlying fund invests mostly in Canadian bonds.

Top holdings and allocations of the underlying fund as of December 31, 2024	% Assets
Cash and Equivalents	5.81
Canada Housing Trust No 1 4.25% 15-Mar-2034	3.53
Canada Government 2.50% 01-Dec-2032	2.83
Canada Government 1.25% 01-Jun-2030	2.21
Canada Government 3.00% 01-Jun-2034	2.14
Canada Government 3.50% 01-Dec-2045	2.05
Canada Government 1.50% 01-Dec-2031	1.96
Canada Housing Trust No 1 2.90% 15-Dec-2029	1.93
Canada Government 5.00% 01-Jun-2037	1.86
Canada Government 2.00% 01-Dec-2051	1.72
Total	26.04



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 the Information Folder and Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want to receive income
- are investing for the short and/or medium term.

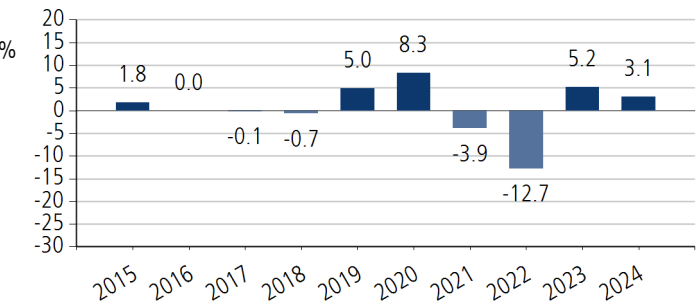
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic version of the Fund in December 2014 would have \$1,043.84 in December 2024. This works out to an average of 0.43% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. 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 Basic version of the Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value six years and down in value four years.



How risky is it?

Low	Low to moderate	Moderate	Moderate to high	High
-----	-----------------	----------	------------------	------

The value of your investment can go down. For details, please refer to the Information Folder and Contract.

Sun Life Assurance Company of Canada

SunWise I Segregated Funds

SunWise CI Canadian Special Bond Fund

As of December 31, 2024

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 the Information Folder and Contract.

Sales charges

Sales charge option	What you pay		How it works
Front-end	Up to 5% of the amount you invested.		<ul style="list-style-type: none">You and your insurance advisor agree on the rate charged.The front-end sales charge is deducted from the amount you buy. It is paid as a commission.
Back-end	If you sell within:	Rate	<ul style="list-style-type: none">The back-end 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 back-end charge you pay goes to us.You can Redeem up to 10% of your Units of a Fund each year without a back-end sales charge.You can switch to Units of other back-end Funds under the insurance Contract without paying a back-end sales charge.For details, please refer to the Information Folder and Contract.
	1 year of buying	5.5 %	
	2 years of buying	5.0 %	
	3 years of buying	4.0 %	
	4 years of buying	3.0 %	
	5 years of buying	2.0 %	
	6 years of buying	1.5 %	
	After 6 years	0.0 %	

Ongoing Fund expenses

The MER includes the management fee, operating expenses and insurance fees of the Fund. You do not pay the MER directly. It affects you because it reduces the return you get. For details, please refer to the Information Folder and Contract.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	Annual insurance fee included in MER (annual rate as a % of the market value of the Units)
Basic	2.30%	0.15%
Full	2.54%	0.30%

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 the Information Folder and Contract.

Annual service fee rate	Back-end: 0.25%	Front-end: 0.50%
-------------------------	-----------------	------------------

Other fees

Fee	What you pay
Early withdrawal fee	Up to 2% of the value of Units you sell or transfer within 90 days of buying the Units. Money from the fee goes to the Fund.

For details, please refer to the Information Folder and Contract.

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:

CI Global Asset Management on behalf of Sun Life Assurance Company of Canada
 15 York Street, 2nd Floor
 Toronto, Ontario, M5J 0A3
 Phone: 1-800-792-9355
 Email: service@ci.com

Sun Life Assurance Company of Canada
SunWise I Segregated Funds
SunWise CI Core Canadian Equity Fund

As of December 31, 2024

Quick facts: **Date Fund created:** November 1998

Total value on December 31, 2024: \$1,537,168

Managed by: CI Global Asset Management

Portfolio turnover rate: 1.69%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Basic	3.27%	\$68.75	13,198
Full	3.83%	\$58.55	10,757

Minimum investment per Contract: No new Contracts
Minimum for additional purchases: No new purchases
Monthly minimum of pre-authorized chequing: No new PACs

What does the Fund invest in?

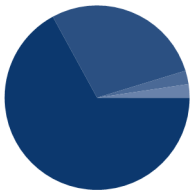
The Fund invests in the CI Canadian Equity Corporate Class. The underlying fund invests mostly in Canadian shares.

Top holdings and allocations of the underlying fund as of December 31, 2024

	% Assets
Brookfield Corp	4.26
Amazon.com Inc	4.07
Alphabet Inc	4.03
Microsoft Corp	3.24
WSP Global Inc	3.08
Canadian Imperial Bank of Commerce	3.05
Element Fleet Management Corp	3.02
Royal Bank of Canada	2.98
Meta Platforms Inc	2.92
Bank of Montreal	2.88
Total	33.53

Total number of investments:

42



	% Assets
Canadian Equity	67.05
US Equity	28.22
International Equity	2.37
Income Trust Units	2.34
Cash and Equivalents	0.02

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 the Information Folder and Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want a core Canadian equity fund for their portfolio
- are investing for the medium and/or long term.

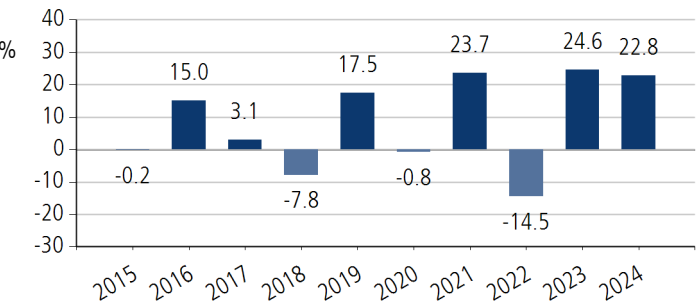
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic version of the Fund in December 2014 would have \$2,057.20 in December 2024. This works out to an average of 7.48% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. 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 Basic version of the Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value six years and down in value four years.



How risky is it?

Low	Low to moderate	Moderate	Moderate to high	High
-----	-----------------	----------	------------------	------

The value of your investment can go down. For details, please refer to the Information Folder and Contract.

Sun Life Assurance Company of Canada

SunWise I Segregated Funds

SunWise CI Core Canadian Equity Fund

As of December 31, 2024

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 the Information Folder and Contract.

Sales charges

Sales charge option	What you pay		How it works
Front-end	Up to 5% of the amount you invested.		<ul style="list-style-type: none">You and your insurance advisor agree on the rate charged.The front-end sales charge is deducted from the amount you buy. It is paid as a commission.
Back-end	If you sell within:	Rate	<ul style="list-style-type: none">The back-end 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 back-end charge you pay goes to us.You can Redeem up to 10% of your Units of a Fund each year without a back-end sales charge.You can switch to Units of other back-end Funds under the insurance Contract without paying a back-end sales charge.For details, please refer to the Information Folder and Contract.
	1 year of buying	5.5 %	
	2 years of buying	5.0 %	
	3 years of buying	4.0 %	
	4 years of buying	3.0 %	
	5 years of buying	2.0 %	
	6 years of buying	1.5 %	
	After 6 years	0.0 %	

Ongoing Fund expenses

The MER includes the management fee, operating expenses and insurance fees of the Fund. You do not pay the MER directly. It affects you because it reduces the return you get. For details, please refer to the Information Folder and Contract.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	Annual insurance fee included in MER (annual rate as a % of the market value of the Units)
Basic	3.27%	0.60%
Full	3.83%	1.20%

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 the Information Folder and Contract.

Annual service fee rate	Back-end: 0.50%	Front-end: 1.00%
-------------------------	-----------------	------------------

Other fees

Fee	What you pay
Early withdrawal fee	Up to 2% of the value of Units you sell or transfer within 90 days of buying the Units. Money from the fee goes to the Fund.

For details, please refer to the Information Folder and Contract.

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:

CI Global Asset Management on behalf of Sun Life Assurance Company of Canada
 15 York Street, 2nd Floor
 Toronto, Ontario, M5J 0A3
 Phone: 1-800-792-9355
 Email: service@ci.com

Sun Life Assurance Company of Canada
SunWise I Segregated Funds
SunWise CI Core Global Equity Fund

As of December 31, 2024

Quick facts:	Date Fund created: November 1998	Total value on December 31, 2024: \$228,170
	Managed by: CI Global Asset Management	Portfolio turnover rate: 0.25%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Basic	3.22%	\$30.81	4,321
Full	4.07%	\$24.94	3,809

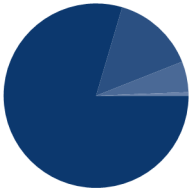
Minimum investment per Contract: No new Contracts
Minimum for additional purchases: No new purchases
Monthly minimum of pre-authorized chequing: No new PACs

What does the Fund invest in?

The Fund invests in the CI Global Equity Corporate Class. 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, 2024	% Assets
Microsoft Corp	7.59
NVIDIA Corp	6.36
Amazon.com Inc	6.09
Apple Inc	5.62
Alphabet Inc	3.70
Meta Platforms Inc	3.65
JPMorgan Chase & Co	3.63
Eli Lilly and Co	2.99
UnitedHealth Group Inc	2.75
Mastercard Inc	2.69
Total	45.07

Total number of investments:	42
	% Assets
US Equity	79.56
International Equity	14.43
Canadian Equity	5.39
Cash and Equivalents	0.62



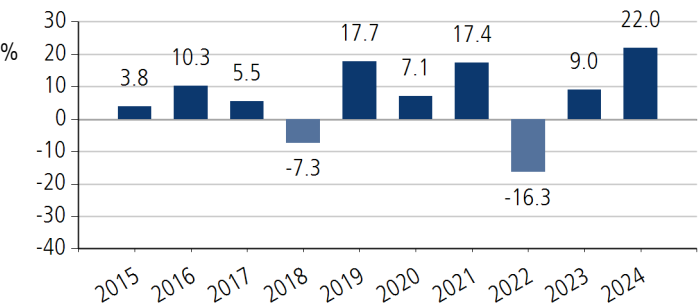
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic version of the Fund in December 2014 would have \$1,845.65 in December 2024. This works out to an average of 6.32% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. 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 Basic version of the Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value eight years and down in value two years.



How risky is it?

Low	Low to moderate	Moderate	Moderate to high	High
-----	-----------------	----------	------------------	------

The value of your investment can go down. For details, please refer to the Information Folder and Contract.

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 the Information Folder and Contract.

Who is this Fund for?

- This Fund may be suitable for contractholders if they:
- want a core foreign equity for their portfolio
 - are investing for the long-term.

Sun Life Assurance Company of Canada

SunWise I Segregated Funds

SunWise CI Core Global Equity Fund

As of December 31, 2024

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 the Information Folder and Contract.

Sales charges

Sales charge option	What you pay		How it works
Front-end	Up to 5% of the amount you invested.		<ul style="list-style-type: none">You and your insurance advisor agree on the rate charged.The front-end sales charge is deducted from the amount you buy. It is paid as a commission.
Back-end	If you sell within:	Rate	<ul style="list-style-type: none">The back-end 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 back-end charge you pay goes to us.You can Redeem up to 10% of your Units of a Fund each year without a back-end sales charge.You can switch to Units of other back-end Funds under the insurance Contract without paying a back-end sales charge.For details, please refer to the Information Folder and Contract.
	1 year of buying	5.5 %	
	2 years of buying	5.0 %	
	3 years of buying	4.0 %	
	4 years of buying	3.0 %	
	5 years of buying	2.0 %	
	6 years of buying	1.5 %	
	After 6 years	0.0 %	

Ongoing Fund expenses

The MER includes the management fee, operating expenses and insurance fees of the Fund. You do not pay the MER directly. It affects you because it reduces the return you get. For details, please refer to the Information Folder and Contract.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	Annual insurance fee included in MER (annual rate as a % of the market value of the Units)
Basic	3.22%	0.60%
Full	4.07%	1.30%

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 the Information Folder and Contract.

Annual service fee rate	Back-end: 0.50%	Front-end: 1.00%
-------------------------	-----------------	------------------

Other fees

Fee	What you pay
Early withdrawal fee	Up to 2% of the value of Units you sell or transfer within 90 days of buying the Units. Money from the fee goes to the Fund.

For details, please refer to the Information Folder and Contract.

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:

CI Global Asset Management on behalf of Sun Life Assurance Company of Canada

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

Sun Life Assurance Company of Canada

SunWise I Segregated Funds

SunWise CI Dividend Income & Growth Fund

As of December 31, 2024

Quick facts: Date Fund created: November 1998

Total value on December 31, 2024: \$2,095,873

Managed by: CI Global Asset Management

Portfolio turnover rate: 3.55%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Basic	2.47%	\$45.77	9,310
Full	2.73%	\$42.48	39,306

Minimum investment per Contract: No new Contracts

Minimum for additional purchases: No new purchases

Monthly minimum of pre-authorized chequing: No new PACs

What does the Fund invest in?

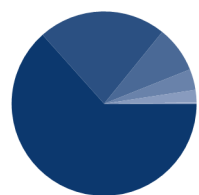
The Fund invests in the CI Dividend Income & Growth Corporate Class. The underlying fund invests mostly in Canadian shares.

Top holdings and allocations of the underlying fund as of December 31, 2024

	% Assets
CI Global Infrastructure Private Pool ETF (CINF)	3.65
Brookfield Corp	3.51
Fairfax Financial Holdings Ltd	2.41
Agnico Eagle Mines Ltd	2.37
Manulife Financial Corp	2.22
Cash and Equivalents	2.19
Bank of Nova Scotia	2.16
Enbridge Inc	1.77
Shopify Inc	1.41
ARC Resources Ltd	1.39
Total	23.08

Total number of investments:

184



	% Assets
Canadian Equity	63.41
US Equity	22.41
International Equity	8.11
Domestic Bonds	3.66
Cash and Equivalents	2.19
Income Trust Units	0.22

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 the Information Folder and Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want to earn dividend income
- are investing for the medium and/or long term.

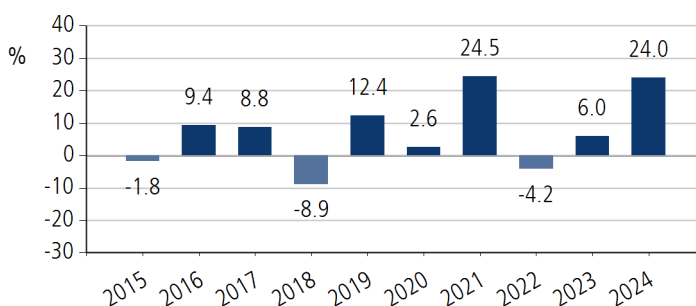
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic version of the Fund in December 2014 would have \$1,925.27 in December 2024. This works out to an average of 6.77% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. 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 Basic version of the 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?

Low	Low to moderate	Moderate	Moderate to high	High
-----	-----------------	----------	------------------	------

The value of your investment can go down. For details, please refer to the Information Folder and Contract.

Sun Life Assurance Company of Canada

SunWise I Segregated Funds

SunWise CI Dividend Income & Growth Fund

As of December 31, 2024

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 the Information Folder and Contract.

Sales charges

Sales charge option	What you pay	How it works
Front-end	Up to 5% of the amount you invested.	<ul style="list-style-type: none"> You and your insurance advisor agree on the rate charged. The front-end sales charge is deducted from the amount you buy. It is paid as a commission.
Back-end	If you sell within: 1 year of buying 5.5 % 2 years of buying 5.0 % 3 years of buying 4.0 % 4 years of buying 3.0 % 5 years of buying 2.0 % 6 years of buying 1.5 % After 6 years 0.0 %	<ul style="list-style-type: none"> The back-end 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 back-end charge you pay goes to us. You can Redeem up to 10% of your Units of a Fund each year without a back-end sales charge. You can switch to Units of other back-end Funds under the insurance Contract without paying a back-end sales charge. For details, please refer to the Information Folder and Contract.

Ongoing Fund expenses

The MER includes the management fee, operating expenses and insurance fees of the Fund. You do not pay the MER directly. It affects you because it reduces the return you get. For details, please refer to the Information Folder and Contract.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	Annual insurance fee included in MER (annual rate as a % of the market value of the Units)
Basic	2.47%	0.30%
Full	2.73%	0.45%

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 the Information Folder and Contract.

Annual service fee rate	Back-end: 0.25%	Front-end: 0.50%
-------------------------	-----------------	------------------

Other fees

Fee	What you pay
Early withdrawal fee	Up to 2% of the value of Units you sell or transfer within 90 days of buying the Units. Money from the fee goes to the Fund.

For details, please refer to the Information Folder and Contract.

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:

CI Global Asset Management on behalf of Sun Life Assurance Company of Canada
 15 York Street, 2nd Floor
 Toronto, Ontario, M5J 0A3
 Phone: 1-800-792-9355
 Email: service@ci.com

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

As of December 31, 2024

Quick facts:	Date Fund created: November 1998	Total value on December 31, 2024: \$176,302
	Managed by: CI Global Asset Management, Altrinsic Global Advisors, LLC	Portfolio turnover rate: 0.00%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Basic	3.32%	\$20.52	1,895
Full	4.01%	\$16.64	8,257

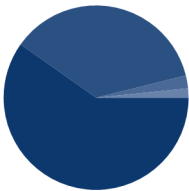
Minimum investment per Contract: No new Contracts
Minimum for additional purchases: No new purchases
Monthly minimum of pre-authorized chequing: No new PACs

What does the Fund invest in?

The Fund invests in the CI Global Value Corporate Class. 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, 2024	% Assets
Hanover Insurance Group Inc	3.90
Cisco Systems Inc	3.69
Chubb Ltd	3.46
Everest RE Group Ltd	2.84
Willis Towers Watson PLC	2.56
AXIS Capital Holdings Ltd	2.41
Intercontinental Exchange Inc	2.30
Cash and Equivalents	2.25
HDFC Bank Ltd	2.05
Las Vegas Sands Corp	2.03
Total	27.49

Total number of investments: 74



	% Assets
International Equity	59.80
US Equity	36.32
Cash and Equivalents	2.25
Canadian Equity	1.63

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 the Information Folder and Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want to invest in foreign companies
- are investing for the medium and/or long term.

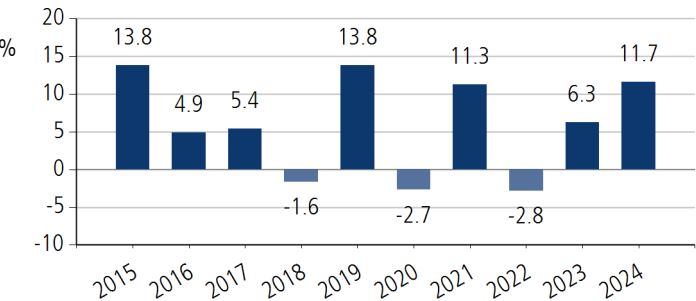
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic version of the Fund in December 2014 would have \$1,760.67 in December 2024. This works out to an average of 5.82% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. 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 Basic version of the 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?

Low	Low to moderate	Moderate	Moderate to high	High
-----	-----------------	----------	------------------	------

The value of your investment can go down. For details, please refer to the Information Folder and Contract.

Sun Life Assurance Company of Canada

SunWise I Segregated Funds

SunWise CI Global Value Fund

As of December 31, 2024

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 the Information Folder and Contract.

Sales charges

Sales charge option	What you pay		How it works
Front-end	Up to 5% of the amount you invested.		<ul style="list-style-type: none">You and your insurance advisor agree on the rate charged.The front-end sales charge is deducted from the amount you buy. It is paid as a commission.
Back-end	If you sell within:	Rate	<ul style="list-style-type: none">The back-end 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 back-end charge you pay goes to us.You can Redeem up to 10% of your Units of a Fund each year without a back-end sales charge.You can switch to Units of other back-end Funds under the insurance Contract without paying a back-end sales charge.For details, please refer to the Information Folder and Contract.
	1 year of buying	5.5 %	
	2 years of buying	5.0 %	
	3 years of buying	4.0 %	
	4 years of buying	3.0 %	
	5 years of buying	2.0 %	
	6 years of buying	1.5 %	
	After 6 years	0.0 %	

Ongoing Fund expenses

The MER includes the management fee, operating expenses and insurance fees of the Fund. You do not pay the MER directly. It affects you because it reduces the return you get. For details, please refer to the Information Folder and Contract.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	Annual insurance fee included in MER (annual rate as a % of the market value of the Units)
Basic	3.32%	0.60%
Full	4.01%	1.30%

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 the Information Folder and Contract.

Annual service fee rate	Back-end: 0.50%	Front-end: 1.00%
-------------------------	-----------------	------------------

Other fees

Fee	What you pay
Early withdrawal fee	Up to 2% of the value of Units you sell or transfer within 90 days of buying the Units. Money from the fee goes to the Fund.

For details, please refer to the Information Folder and Contract.

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:

CI Global Asset Management on behalf of Sun Life Assurance Company of Canada

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

Sun Life Assurance Company of Canada

SunWise I Segregated Funds

SunWise CI Money Market Fund

As of December 31, 2024

Quick facts: **Date Fund created:** November 1998

Total value on December 31, 2024: \$1,023,077

Managed by: CI Global Asset Management

Portfolio turnover rate: 131.14%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Basic	1.16%	\$14.12	2,575
Full	1.35%	\$13.62	72,425

Minimum investment per Contract: No new Contracts
Minimum for additional purchases: No new purchases
Monthly minimum of pre-authorized chequing: No new PACs

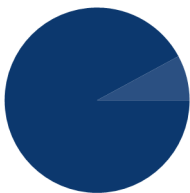
What does the Fund invest in?

The Fund invests in the CI Money Market Fund. The underlying fund invests mostly in short-term debt that matures in less than 365 days.

Top holdings and allocations of the underlying fund as of December 31, 2024

	% Assets
Cash and Equivalents	92.12
Royal Bank of Canada 3.37% 29-Sep-2025	5.47
Canada Government 3.16% 08-Oct-2025	1.76
Mercedes-Benz Fin Canada Inc 5.20% 04-Dec-2025	0.65
Total	100.00

Total number of investments: 4



	% Assets
Cash and Equivalents	92.12
Domestic Bonds	7.88

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 the Information Folder and Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want to earn income
- are investing for the short term.

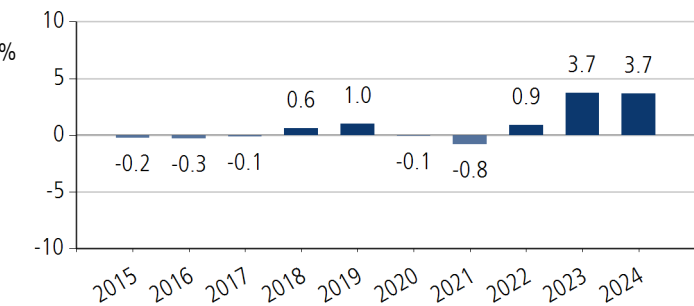
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic version of the Fund in December 2014 would have \$1,086.17 in December 2024. This works out to an average of 0.83% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. 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 Basic version of the Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value five years and down in value five years.



How risky is it?

Low	Low to moderate	Moderate	Moderate to high	High
-----	-----------------	----------	------------------	------

The value of your investment can go down. For details, please refer to the Information Folder and Contract.

Sun Life Assurance Company of Canada

SunWise I Segregated Funds

SunWise CI Money Market Fund

As of December 31, 2024

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 the Information Folder and Contract.

Sales charges

Sales charge option	What you pay		How it works
Front-end	Up to 5% of the amount you invested.		<ul style="list-style-type: none">You and your insurance advisor agree on the rate charged.The front-end sales charge is deducted from the amount you buy. It is paid as a commission.
Back-end	If you sell within:	Rate	<ul style="list-style-type: none">The back-end 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 back-end charge you pay goes to us.You can Redeem up to 10% of your Units of a Fund each year without a back-end sales charge.You can switch to Units of other back-end Funds under the insurance Contract without paying a back-end sales charge.For details, please refer to the Information Folder and Contract.
	1 year of buying	5.5 %	
	2 years of buying	5.0 %	
	3 years of buying	4.0 %	
	4 years of buying	3.0 %	
	5 years of buying	2.0 %	
	6 years of buying	1.5 %	
	After 6 years	0.0 %	

Ongoing Fund expenses

The MER includes the management fee, operating expenses and insurance fees of the Fund. You do not pay the MER directly. It affects you because it reduces the return you get. For details, please refer to the Information Folder and Contract.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	Annual insurance fee included in MER (annual rate as a % of the market value of the Units)
Basic	1.16%	0.10%
Full	1.35%	0.25%

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 the Information Folder and Contract.

Annual service fee rate	Back-end: 0.00%	Front-end: 0.00%
-------------------------	-----------------	------------------

Other fees

Fee	What you pay
Early withdrawal fee	Up to 2% of the value of Units you sell or transfer within 90 days of buying the Units. Money from the fee goes to the Fund.

For details, please refer to the Information Folder and Contract.

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:

CI Global Asset Management on behalf of Sun Life Assurance Company of Canada

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

Sun Life Assurance Company of Canada

SunWise I Segregated Funds

SunWise CI Premier Canadian Balanced Fund

As of December 31, 2024

Quick facts: Date Fund created: November 1998

Total value on December 31, 2024: \$786,092

Managed by: CI Global Asset Management

Portfolio turnover rate: 4.60%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Basic	3.01%	\$24.85	8,673
Full	3.63%	\$21.49	26,554

Minimum investment per Contract: No new Contracts

Minimum for additional purchases: No new purchases

Monthly minimum of pre-authorized chequing: No new PACs

What does the Fund invest in?

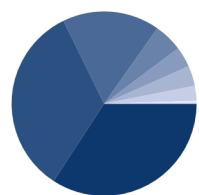
The Fund invests in the CI Canadian Balanced Fund. The underlying fund invests mostly in Canadian shares and bonds.

Top holdings and allocations of the underlying fund as of December 31, 2024

	% Assets
Cash and Equivalents	3.53
CI Private Markets Growth Fund	3.11
Manulife Financial Corp	2.66
CI Global Financial Sector ETF (FSF)	2.16
Fairfax Financial Holdings Ltd	1.98
Shopify Inc	1.80
Enbridge Inc	1.72
CI Private Markets Income Fund	1.69
Bank of Nova Scotia	1.50
Canadian Natural Resources Ltd	1.36
Total	21.51

Total number of investments:

412



	% Assets
Canadian Equity	34.17
Domestic Bonds	33.58
US Equity	17.01
International Equity	4.98
Cash and Equivalents	3.60
Other	3.53
Foreign Bonds	2.63
Income Trust Units	0.50

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 the Information Folder and Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want both equity and fixed income securities in a single fund and prefer to have the portfolio advisor make the asset mix decisions
- are investing for the medium term.

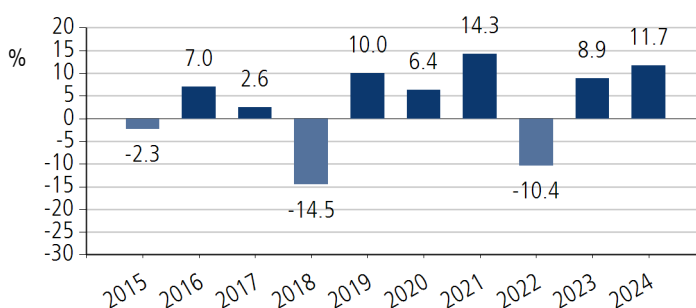
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic version of the Fund in December 2014 would have \$1,337.41 in December 2024. This works out to an average of 2.95% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. 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 Basic version of the 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?

Low	Low to moderate	Moderate	Moderate to high	High
-----	-----------------	----------	------------------	------

The value of your investment can go down. For details, please refer to the Information Folder and Contract.

Sun Life Assurance Company of Canada

SunWise I Segregated Funds

SunWise CI Premier Canadian Balanced Fund

As of December 31, 2024

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 the Information Folder and Contract.

Sales charges

Sales charge option	What you pay	How it works
Front-end	Up to 5% of the amount you invested.	<ul style="list-style-type: none"> You and your insurance advisor agree on the rate charged. The front-end sales charge is deducted from the amount you buy. It is paid as a commission.
Back-end	If you sell within: 1 year of buying 5.5 % 2 years of buying 5.0 % 3 years of buying 4.0 % 4 years of buying 3.0 % 5 years of buying 2.0 % 6 years of buying 1.5 % After 6 years 0.0 %	<ul style="list-style-type: none"> The back-end 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 back-end charge you pay goes to us. You can Redeem up to 10% of your Units of a Fund each year without a back-end sales charge. You can switch to Units of other back-end Funds under the insurance Contract without paying a back-end sales charge. For details, please refer to the Information Folder and Contract.

Ongoing Fund expenses

The MER includes the management fee, operating expenses and insurance fees of the Fund. You do not pay the MER directly. It affects you because it reduces the return you get. For details, please refer to the Information Folder and Contract.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	Annual insurance fee included in MER (annual rate as a % of the market value of the Units)
Basic	3.01%	0.30%
Full	3.63%	0.85%

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 the Information Folder and Contract.

Annual service fee rate	Back-end: 0.50%	Front-end: 1.00%
-------------------------	-----------------	------------------

Other fees

Fee	What you pay
Early withdrawal fee	Up to 2% of the value of Units you sell or transfer within 90 days of buying the Units. Money from the fee goes to the Fund.

For details, please refer to the Information Folder and Contract.

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:

CI Global Asset Management on behalf of Sun Life Assurance Company of Canada
 15 York Street, 2nd Floor
 Toronto, Ontario, M5J 0A3
 Phone: 1-800-792-9355
 Email: service@ci.com

Sun Life Assurance Company of Canada

SunWise I Segregated Funds

SunWise CI Premier Canadian Investment Fund

As of December 31, 2024

Quick facts: Date Fund created: November 1998

Total value on December 31, 2024: \$776,301

Managed by: CI Global Asset Management

Portfolio turnover rate: 2.51%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Basic	3.22%	\$44.25	6,809
Full	3.99%	\$37.70	12,599

Minimum investment per Contract: No new Contracts

Minimum for additional purchases: No new purchases

Monthly minimum of pre-authorized chequing: No new PACs

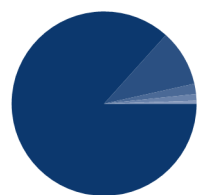
What does the Fund invest in?

The Fund invests in the CI Canadian Investment Corporate Class. The underlying fund invests mostly in Canadian shares.

Top holdings and allocations of the underlying fund as of December 31, 2024

	% Assets
Royal Bank of Canada	7.36
Shopify Inc	5.07
Constellation Software Inc	4.37
Amazon.com Inc	4.11
Agnico Eagle Mines Ltd	4.04
Toronto-Dominion Bank	3.99
Bank of Montreal	3.88
Intact Financial Corp	3.72
WSP Global Inc	3.54
S&P Global Inc	3.35
Total	43.43

Total number of investments: 41



	% Assets
Canadian Equity	86.64
US Equity	9.88
Cash and Equivalents	1.80
Income Trust Units	1.16
International Equity	0.52

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 the Information Folder and Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want a core Canadian equity fund
- are investing for the medium and/or long term.

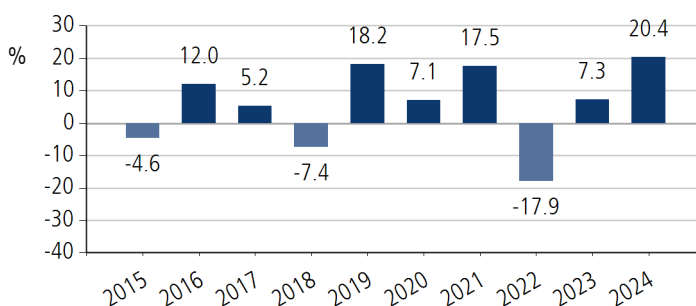
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic version of the Fund in December 2014 would have \$1,642.91 in December 2024. This works out to an average of 5.09% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. 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 Basic version of the 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?

Low	Low to moderate	Moderate	Moderate to high	High
-----	-----------------	----------	------------------	------

The value of your investment can go down. For details, please refer to the Information Folder and Contract.

Sun Life Assurance Company of Canada

SunWise I Segregated Funds

SunWise CI Premier Canadian Investment Fund

As of December 31, 2024

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 the Information Folder and Contract.

Sales charges

Sales charge option	What you pay		How it works
Front-end	Up to 5% of the amount you invested.		<ul style="list-style-type: none">You and your insurance advisor agree on the rate charged.The front-end sales charge is deducted from the amount you buy. It is paid as a commission.
Back-end	If you sell within:	Rate	<ul style="list-style-type: none">The back-end 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 back-end charge you pay goes to us.You can Redeem up to 10% of your Units of a Fund each year without a back-end sales charge.You can switch to Units of other back-end Funds under the insurance Contract without paying a back-end sales charge.For details, please refer to the Information Folder and Contract.
	1 year of buying	5.5 %	
	2 years of buying	5.0 %	
	3 years of buying	4.0 %	
	4 years of buying	3.0 %	
	5 years of buying	2.0 %	
	6 years of buying	1.5 %	
	After 6 years	0.0 %	

Ongoing Fund expenses

The MER includes the management fee, operating expenses and insurance fees of the Fund. You do not pay the MER directly. It affects you because it reduces the return you get. For details, please refer to the Information Folder and Contract.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	Annual insurance fee included in MER (annual rate as a % of the market value of the Units)
Basic	3.22%	0.60%
Full	3.99%	1.20%

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 the Information Folder and Contract.

Annual service fee rate	Back-end: 0.50%	Front-end: 1.00%
-------------------------	-----------------	------------------

Other fees

Fee	What you pay
Early withdrawal fee	Up to 2% of the value of Units you sell or transfer within 90 days of buying the Units. Money from the fee goes to the Fund.

For details, please refer to the Information Folder and Contract.

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:

CI Global Asset Management on behalf of Sun Life Assurance Company of Canada
 15 York Street, 2nd Floor
 Toronto, Ontario, M5J 0A3
 Phone: 1-800-792-9355
 Email: service@ci.com

Sun Life Assurance Company of Canada

SunWise I Segregated Funds

SunWise CI Premier II Select Canadian Equity Fund

As of December 31, 2024

Quick facts: Date Fund created: November 1998

Total value on December 31, 2024: \$428,610

Managed by: CI Global Asset Management

Portfolio turnover rate: 2.85%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Basic	3.29%	\$43.92	3,893
Full	4.06%	\$35.86	7,184

Minimum investment per Contract: No new Contracts

Minimum for additional purchases: No new purchases

Monthly minimum of pre-authorized chequing: No new PACs

What does the Fund invest in?

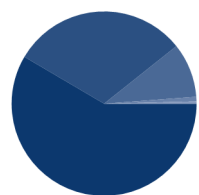
The Fund invests in the CI Select Canadian Equity Fund. The underlying fund invests mostly in Canadian shares.

Top holdings and allocations of the underlying fund as of December 31, 2024

	% Assets
CI Global Financial Sector ETF (FSF)	4.91
Manulife Financial Corp	4.65
Fairfax Financial Holdings Ltd	3.47
Shopify Inc	3.12
Enbridge Inc	3.01
Bank of Montreal	2.75
Bank of Nova Scotia	2.61
Canadian Natural Resources Ltd	2.47
US Foods Holding Corp	2.45
Amazon.com Inc	2.26
Total	31.70

Total number of investments:

100



	% Assets
Canadian Equity	58.47
US Equity	30.81
International Equity	9.52
Income Trust Units	0.80
Cash and Equivalents	0.40

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 the Information Folder and Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want long-term capital growth
- are investing for the medium and/or long term.

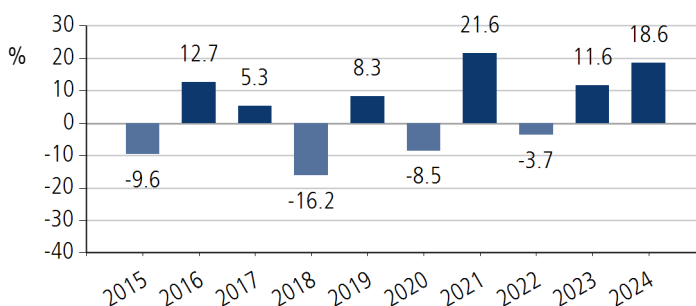
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic version of the Fund in December 2014 would have \$1,380.90 in December 2024. This works out to an average of 3.28% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. 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 Basic version of the Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value six years and down in value four years.



How risky is it?

Low	Low to moderate	Moderate	Moderate to high	High
-----	-----------------	----------	------------------	------

The value of your investment can go down. For details, please refer to the Information Folder and Contract.

Sun Life Assurance Company of Canada

SunWise I Segregated Funds

SunWise CI Premier II Select Canadian Equity Fund

As of December 31, 2024

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 the Information Folder and Contract.

Sales charges

Sales charge option	What you pay		How it works
Front-end	Up to 5% of the amount you invested.		<ul style="list-style-type: none">You and your insurance advisor agree on the rate charged.The front-end sales charge is deducted from the amount you buy. It is paid as a commission.
Back-end	If you sell within:	Rate	<ul style="list-style-type: none">The back-end 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 back-end charge you pay goes to us.You can Redeem up to 10% of your Units of a Fund each year without a back-end sales charge.You can switch to Units of other back-end Funds under the insurance Contract without paying a back-end sales charge.For details, please refer to the Information Folder and Contract.
	1 year of buying	5.5 %	
	2 years of buying	5.0 %	
	3 years of buying	4.0 %	
	4 years of buying	3.0 %	
	5 years of buying	2.0 %	
	6 years of buying	1.5 %	
	After 6 years	0.0 %	

Ongoing Fund expenses

The MER includes the management fee, operating expenses and insurance fees of the Fund. You do not pay the MER directly. It affects you because it reduces the return you get. For details, please refer to the Information Folder and Contract.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	Annual insurance fee included in MER (annual rate as a % of the market value of the Units)
Basic	3.29%	0.60%
Full	4.06%	1.20%

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 the Information Folder and Contract.

Annual service fee rate	Back-end: 0.50%	Front-end: 1.00%
-------------------------	-----------------	------------------

Other fees

Fee	What you pay
Early withdrawal fee	Up to 2% of the value of Units you sell or transfer within 90 days of buying the Units. Money from the fee goes to the Fund.

For details, please refer to the Information Folder and Contract.

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:

CI Global Asset Management on behalf of Sun Life Assurance Company of Canada

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

Sun Life Assurance Company of Canada

SunWise I Segregated Funds

SunWise CI Premier II U.S. Stock Selection Fund

As of December 31, 2024

Quick facts: **Date Fund created:** November 1998

Total value on December 31, 2024: \$895,440

Managed by: CI Global Asset Management

Portfolio turnover rate: 11.28%

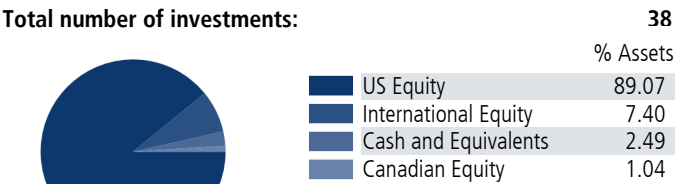
Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Basic	3.70%	\$34.18	11,932
Full	4.28%	\$28.65	17,020

Minimum investment per Contract: No new Contracts
Minimum for additional purchases: No new purchases
Monthly minimum of pre-authorized chequing: No new PACs

What does the Fund invest in?

The Fund invests in the CI U.S. Stock Selection Fund. The underlying fund invests mostly in U.S. shares.

Top holdings and allocations of the underlying fund as of December 31, 2024	% Assets
Microsoft Corp	8.93
NVIDIA Corp	8.67
Apple Inc	5.75
UnitedHealth Group Inc	5.60
Alphabet Inc	5.51
Amazon.com Inc	5.07
Meta Platforms Inc	4.25
Eli Lilly and Co	4.09
Merck & Co Inc	4.07
Thermo Fisher Scientific Inc	4.06
Total	56.00



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 the Information Folder and Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want to invest in U.S. companies with growth potential
- are investing for the medium and/or long term.

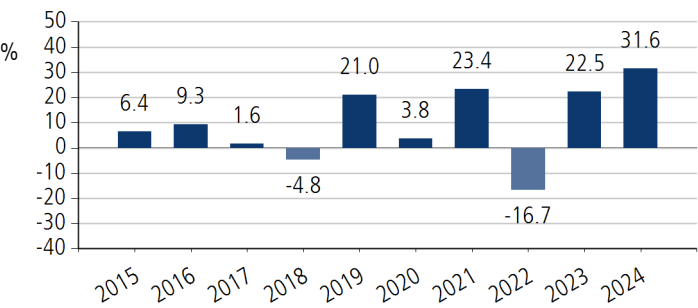
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic version of the Fund in December 2014 would have \$2,339.28 in December 2024. This works out to an average of 8.87% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. 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 Basic version of the Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value eight years and down in value two years.



How risky is it?

Low	Low to moderate	Moderate	Moderate to high	High
-----	-----------------	----------	------------------	------

The value of your investment can go down. For details, please refer to the Information Folder and Contract.

Sun Life Assurance Company of Canada

SunWise I Segregated Funds

SunWise CI Premier II U.S. Stock Selection Fund

As of December 31, 2024

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 the Information Folder and Contract.

Sales charges

Sales charge option	What you pay	How it works
Front-end	Up to 5% of the amount you invested.	<ul style="list-style-type: none"> You and your insurance advisor agree on the rate charged. The front-end sales charge is deducted from the amount you buy. It is paid as a commission.
Back-end	If you sell within: 1 year of buying 5.5 % 2 years of buying 5.0 % 3 years of buying 4.0 % 4 years of buying 3.0 % 5 years of buying 2.0 % 6 years of buying 1.5 % After 6 years 0.0 %	<ul style="list-style-type: none"> The back-end 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 back-end charge you pay goes to us. You can Redeem up to 10% of your Units of a Fund each year without a back-end sales charge. You can switch to Units of other back-end Funds under the insurance Contract without paying a back-end sales charge. For details, please refer to the Information Folder and Contract.

Ongoing Fund expenses

The MER includes the management fee, operating expenses and insurance fees of the Fund. You do not pay the MER directly. It affects you because it reduces the return you get. For details, please refer to the Information Folder and Contract.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	Annual insurance fee included in MER (annual rate as a % of the market value of the Units)
Basic	3.70%	0.60%
Full	4.28%	1.20%

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 the Information Folder and Contract.

Annual service fee rate	Back-end: 0.50%	Front-end: 1.00%
-------------------------	-----------------	------------------

Other fees

Fee	What you pay
Early withdrawal fee	Up to 2% of the value of Units you sell or transfer within 90 days of buying the Units. Money from the fee goes to the Fund.

For details, please refer to the Information Folder and Contract.

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:

CI Global Asset Management on behalf of Sun Life Assurance Company of Canada
 15 York Street, 2nd Floor
 Toronto, Ontario, M5J 0A3
 Phone: 1-800-792-9355
 Email: service@ci.com

Sun Life Assurance Company of Canada

SunWise I Segregated Funds

SunWise CI Premier Select Canadian Equity Fund

As of December 31, 2024

Quick facts: **Date Fund created:** November 1998

Total value on December 31, 2024: \$282,385

Managed by: CI Global Asset Management

Portfolio turnover rate: 2.33%

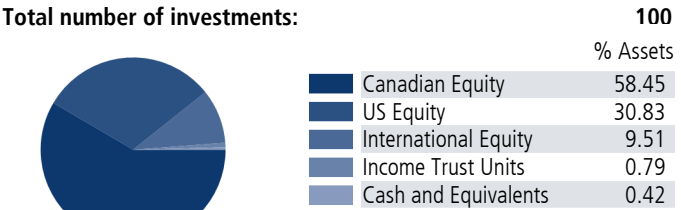
Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Basic	3.22%	\$50.94	2,298
Full	3.92%	\$42.19	3,919

Minimum investment per Contract: No new Contracts
Minimum for additional purchases: No new purchases
Monthly minimum of pre-authorized chequing: No new PACs

What does the Fund invest in?

The Fund invests in the CI Select Canadian Equity Corporate Class. The underlying fund invests mostly in Canadian shares.

Top holdings and allocations of the underlying fund as of December 31, 2024	% Assets
CI Global Financial Sector ETF (FSF)	4.91
Manulife Financial Corp	4.65
Fairfax Financial Holdings Ltd	3.46
Shopify Inc	3.12
Enbridge Inc	3.01
Bank of Montreal	2.76
Bank of Nova Scotia	2.62
Canadian Natural Resources Ltd	2.47
US Foods Holding Corp	2.46
Amazon.com Inc	2.27
Total	31.73



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 the Information Folder and Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want a Canadian equity fund for their portfolio
- are investing for the medium and/or long term.

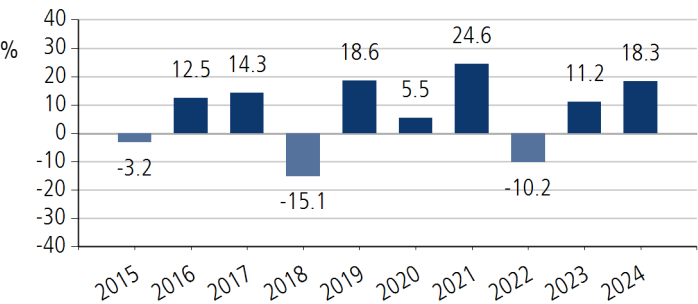
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic version of the Fund in December 2014 would have \$1,943.38 in December 2024. This works out to an average of 6.87% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. 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 Basic version of the 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 the Information Folder and Contract.

Sun Life Assurance Company of Canada

SunWise I Segregated Funds

SunWise CI Premier Select Canadian Equity Fund

As of December 31, 2024

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 the Information Folder and Contract.

Sales charges

Sales charge option	What you pay	How it works
Front-end	Up to 5% of the amount you invested.	<ul style="list-style-type: none"> You and your insurance advisor agree on the rate charged. The front-end sales charge is deducted from the amount you buy. It is paid as a commission.
Back-end	If you sell within: 1 year of buying 5.5 % 2 years of buying 5.0 % 3 years of buying 4.0 % 4 years of buying 3.0 % 5 years of buying 2.0 % 6 years of buying 1.5 % After 6 years 0.0 %	<ul style="list-style-type: none"> The back-end 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 back-end charge you pay goes to us. You can Redeem up to 10% of your Units of a Fund each year without a back-end sales charge. You can switch to Units of other back-end Funds under the insurance Contract without paying a back-end sales charge. For details, please refer to the Information Folder and Contract.

Ongoing Fund expenses

The MER includes the management fee, operating expenses and insurance fees of the Fund. You do not pay the MER directly. It affects you because it reduces the return you get. For details, please refer to the Information Folder and Contract.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	Annual insurance fee included in MER (annual rate as a % of the market value of the Units)
Basic	3.22%	0.60%
Full	3.92%	1.20%

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 the Information Folder and Contract.

Annual service fee rate	Back-end: 0.50%	Front-end: 1.00%
-------------------------	-----------------	------------------

Other fees

Fee	What you pay
Early withdrawal fee	Up to 2% of the value of Units you sell or transfer within 90 days of buying the Units. Money from the fee goes to the Fund.

For details, please refer to the Information Folder and Contract.

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:

CI Global Asset Management on behalf of Sun Life Assurance Company of Canada
 15 York Street, 2nd Floor
 Toronto, Ontario, M5J 0A3
 Phone: 1-800-792-9355
 Email: service@ci.com

Sun Life Assurance Company of Canada

SunWise I Segregated Funds

SunWise CI Premier U.S. Stock Selection Fund

As of December 31, 2024

Quick facts: **Date Fund created:** November 1998

Total value on December 31, 2024: \$12,644

Managed by: CI Global Asset Management

Portfolio turnover rate: 0.00%

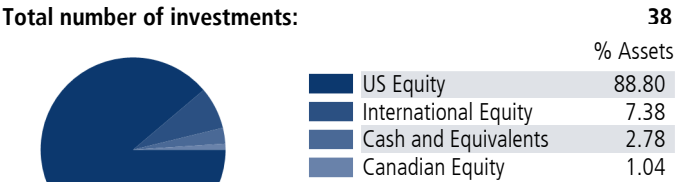
Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Basic	3.34%	\$30.25	44
Full	3.95%	\$24.71	458

Minimum investment per Contract: No new Contracts
Minimum for additional purchases: No new purchases
Monthly minimum of pre-authorized chequing: No new PACs

What does the Fund invest in?

The Fund invests in the CI U.S. Stock Selection Corporate Class.
The underlying fund invests mostly in U.S. shares.

Top holdings and allocations of the underlying fund as of December 31, 2024	% Assets
Microsoft Corp	8.91
NVIDIA Corp	8.65
Apple Inc	5.73
UnitedHealth Group Inc	5.59
Alphabet Inc	5.49
Amazon.com Inc	5.06
Meta Platforms Inc	4.24
Eli Lilly and Co	4.07
Merck & Co Inc	4.06
Thermo Fisher Scientific Inc	4.04
Total	55.84



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 the Information Folder and Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want a core U.S. equity fund for their portfolio
- are investing for the medium and/or long term.

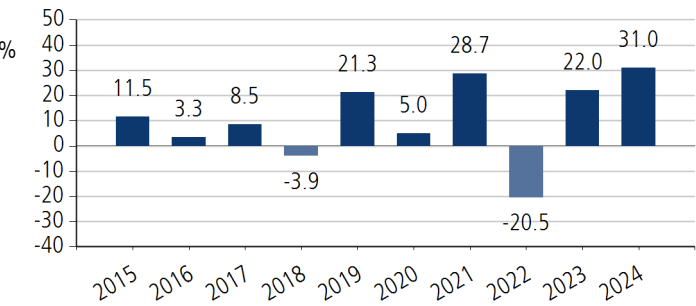
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic version of the Fund in December 2014 would have \$2,503.24 in December 2024. This works out to an average of 9.61% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. 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 Basic version of the Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value eight years and down in value two years.



How risky is it?

Low	Low to moderate	Moderate	Moderate to high	High
-----	-----------------	----------	------------------	------

The value of your investment can go down. For details, please refer to the Information Folder and Contract.

Sun Life Assurance Company of Canada

SunWise I Segregated Funds

SunWise CI Premier U.S. Stock Selection Fund

As of December 31, 2024

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 the Information Folder and Contract.

Sales charges

Sales charge option	What you pay		How it works
Front-end	Up to 5% of the amount you invested.		<ul style="list-style-type: none">You and your insurance advisor agree on the rate charged.The front-end sales charge is deducted from the amount you buy. It is paid as a commission.
Back-end	If you sell within:	Rate	<ul style="list-style-type: none">The back-end 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 back-end charge you pay goes to us.You can Redeem up to 10% of your Units of a Fund each year without a back-end sales charge.You can switch to Units of other back-end Funds under the insurance Contract without paying a back-end sales charge.For details, please refer to the Information Folder and Contract.
	1 year of buying	5.5 %	
	2 years of buying	5.0 %	
	3 years of buying	4.0 %	
	4 years of buying	3.0 %	
	5 years of buying	2.0 %	
	6 years of buying	1.5 %	
	After 6 years	0.0 %	

Ongoing Fund expenses

The MER includes the management fee, operating expenses and insurance fees of the Fund. You do not pay the MER directly. It affects you because it reduces the return you get. For details, please refer to the Information Folder and Contract.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	Annual insurance fee included in MER (annual rate as a % of the market value of the Units)
Basic	3.34%	0.60%
Full	3.95%	1.20%

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 the Information Folder and Contract.

Annual service fee rate	Back-end: 0.50%	Front-end: 1.00%
-------------------------	-----------------	------------------

Other fees

Fee	What you pay
Early withdrawal fee	Up to 2% of the value of Units you sell or transfer within 90 days of buying the Units. Money from the fee goes to the Fund.

For details, please refer to the Information Folder and Contract.

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:

CI Global Asset Management on behalf of Sun Life Assurance Company of Canada
 15 York Street, 2nd Floor
 Toronto, Ontario, M5J 0A3
 Phone: 1-800-792-9355
 Email: service@ci.com

Sun Life Assurance Company of Canada

SunWise I Segregated Funds

SunWise CI Select Canadian Equity Fund

As of December 31, 2024

Quick facts: Date Fund created: November 1998

Total value on December 31, 2024: \$336,957

Managed by: CI Global Asset Management

Portfolio turnover rate: 2.34%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Basic	3.27%	\$57.92	2,209
Full	3.96%	\$48.18	4,338

Minimum investment per Contract: No new Contracts

Minimum for additional purchases: No new purchases

Monthly minimum of pre-authorized chequing: No new PACs

What does the Fund invest in?

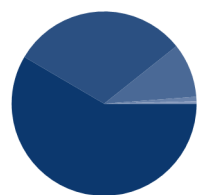
The Fund invests in the CI Select Canadian Equity Corporate Class. The underlying fund invests mostly in Canadian shares.

Top holdings and allocations of the underlying fund as of December 31, 2024

	% Assets
CI Global Financial Sector ETF (FSF)	4.91
Manulife Financial Corp	4.65
Fairfax Financial Holdings Ltd	3.46
Shopify Inc	3.12
Enbridge Inc	3.01
Bank of Montreal	2.76
Bank of Nova Scotia	2.62
Canadian Natural Resources Ltd	2.47
US Foods Holding Corp	2.46
Amazon.com Inc	2.27
Total	31.73

Total number of investments:

100



	% Assets
Canadian Equity	58.45
US Equity	30.83
International Equity	9.51
Income Trust Units	0.79
Cash and Equivalents	0.42

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 the Information Folder and Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want a Canadian equity fund for their portfolio
- are investing for the medium and/or long term.

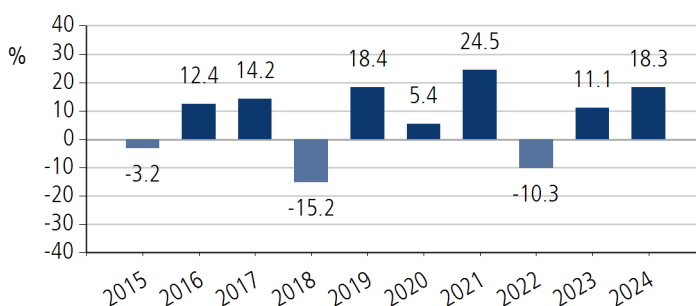
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic version of the Fund in December 2014 would have \$1,930.69 in December 2024. This works out to an average of 6.80% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. 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 Basic version of the 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?

Low	Low to moderate	Moderate	Moderate to high	High
-----	-----------------	----------	------------------	------

The value of your investment can go down. For details, please refer to the Information Folder and Contract.

Sun Life Assurance Company of Canada

SunWise I Segregated Funds

SunWise CI Select Canadian Equity Fund

As of December 31, 2024

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 the Information Folder and Contract.

Sales charges

Sales charge option	What you pay	How it works
Front-end	Up to 5% of the amount you invested.	<ul style="list-style-type: none"> You and your insurance advisor agree on the rate charged. The front-end sales charge is deducted from the amount you buy. It is paid as a commission.
Back-end	If you sell within: 1 year of buying 5.5 % 2 years of buying 5.0 % 3 years of buying 4.0 % 4 years of buying 3.0 % 5 years of buying 2.0 % 6 years of buying 1.5 % After 6 years 0.0 %	<ul style="list-style-type: none"> The back-end 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 back-end charge you pay goes to us. You can Redeem up to 10% of your Units of a Fund each year without a back-end sales charge. You can switch to Units of other back-end Funds under the insurance Contract without paying a back-end sales charge. For details, please refer to the Information Folder and Contract.

Ongoing Fund expenses

The MER includes the management fee, operating expenses and insurance fees of the Fund. You do not pay the MER directly. It affects you because it reduces the return you get. For details, please refer to the Information Folder and Contract.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	Annual insurance fee included in MER (annual rate as a % of the market value of the Units)
Basic	3.27%	0.60%
Full	3.96%	1.20%

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 the Information Folder and Contract.

Annual service fee rate	Back-end: 0.50%	Front-end: 1.00%
-------------------------	-----------------	------------------

Other fees

Fee	What you pay
Early withdrawal fee	Up to 2% of the value of Units you sell or transfer within 90 days of buying the Units. Money from the fee goes to the Fund.

For details, please refer to the Information Folder and Contract.

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:

CI Global Asset Management on behalf of Sun Life Assurance Company of Canada
 15 York Street, 2nd Floor
 Toronto, Ontario, M5J 0A3
 Phone: 1-800-792-9355
 Email: service@ci.com

Sun Life Assurance Company of Canada
SunWise I Segregated Funds
SunWise CI U.S. Stock Selection Fund

As of December 31, 2024

Quick facts: **Date Fund created:** November 1998
Managed by: CI Global Asset Management

Total value on December 31, 2024: \$700,502
Portfolio turnover rate: 0.00%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Basic	3.31%	\$36.79	1,929
Full	3.84%	\$33.15	18,990

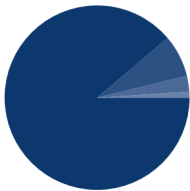
Minimum investment per Contract: No new Contracts
Minimum for additional purchases: No new purchases
Monthly minimum of pre-authorized chequing: No new PACs

What does the Fund invest in?

The Fund invests in the CI U.S. Stock Selection Corporate Class. The underlying fund invests mostly in U.S. shares.

Top holdings and allocations of the underlying fund as of December 31, 2024	% Assets
Microsoft Corp	8.91
NVIDIA Corp	8.65
Apple Inc	5.73
UnitedHealth Group Inc	5.59
Alphabet Inc	5.49
Amazon.com Inc	5.06
Meta Platforms Inc	4.24
Eli Lilly and Co	4.07
Merck & Co Inc	4.06
Thermo Fisher Scientific Inc	4.04
Total	55.84

Total number of investments:	38
	% Assets
US Equity	88.80
International Equity	7.38
Cash and Equivalents	2.78
Canadian Equity	1.04



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 the Information Folder and Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want a core U.S. equity fund for their portfolio
- are investing for the medium and/or long term.

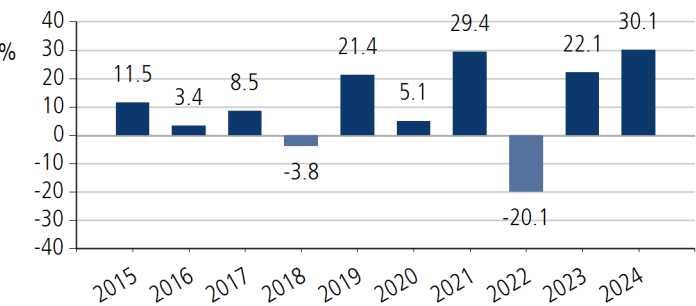
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic version of the Fund in December 2014 would have \$2,521.57 in December 2024. This works out to an average of 9.69% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. 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 Basic version of the Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value eight years and down in value two years.



How risky is it?

Low	Low to moderate	Moderate	Moderate to high	High
-----	-----------------	----------	------------------	------

The value of your investment can go down. For details, please refer to the Information Folder and Contract.

Sun Life Assurance Company of Canada

SunWise I Segregated Funds

SunWise CI U.S. Stock Selection Fund

As of December 31, 2024

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 the Information Folder and Contract.

Sales charges

Sales charge option	What you pay	How it works
Front-end	Up to 5% of the amount you invested.	<ul style="list-style-type: none"> You and your insurance advisor agree on the rate charged. The front-end sales charge is deducted from the amount you buy. It is paid as a commission.
Back-end	If you sell within: 1 year of buying 5.5 % 2 years of buying 5.0 % 3 years of buying 4.0 % 4 years of buying 3.0 % 5 years of buying 2.0 % 6 years of buying 1.5 % After 6 years 0.0 %	<ul style="list-style-type: none"> The back-end 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 back-end charge you pay goes to us. You can Redeem up to 10% of your Units of a Fund each year without a back-end sales charge. You can switch to Units of other back-end Funds under the insurance Contract without paying a back-end sales charge. For details, please refer to the Information Folder and Contract.

Ongoing Fund expenses

The MER includes the management fee, operating expenses and insurance fees of the Fund. You do not pay the MER directly. It affects you because it reduces the return you get. For details, please refer to the Information Folder and Contract.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	Annual insurance fee included in MER (annual rate as a % of the market value of the Units)
Basic	3.31%	0.60%
Full	3.84%	1.20%

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 the Information Folder and Contract.

Annual service fee rate	Back-end: 0.50%	Front-end: 1.00%
-------------------------	-----------------	------------------

Other fees

Fee	What you pay
Early withdrawal fee	Up to 2% of the value of Units you sell or transfer within 90 days of buying the Units. Money from the fee goes to the Fund.

For details, please refer to the Information Folder and Contract.

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:

CI Global Asset Management on behalf of Sun Life Assurance Company of Canada
 15 York Street, 2nd Floor
 Toronto, Ontario, M5J 0A3
 Phone: 1-800-792-9355
 Email: service@ci.com

Sun Life Assurance Company of Canada
SunWise I Segregated Funds
SunWise Fidelity Canadian Asset Allocation Fund

As of December 31, 2024

Quick facts: **Date Fund created:** November 1998
Managed by: Fidelity Investments Canada ULC

Total value on December 31, 2024: \$5,325,903
Portfolio turnover rate: 15.47%

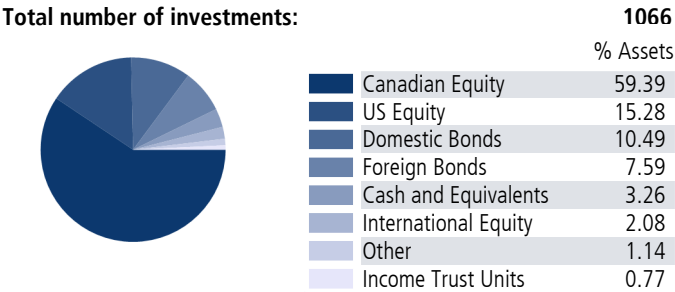
Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Basic	3.04%	\$38.01	52,476
Full	3.65%	\$32.95	101,101

Minimum investment per Contract: No new Contracts
Minimum for additional purchases: No new purchases
Monthly minimum of pre-authorized chequing: No new PACs

What does the Fund invest in?

The Fund invests in the Fidelity Canadian Asset Allocation Fund. The underlying fund invests mostly in Canadian shares and bonds.

Top holdings and allocations of the underlying fund as of December 31, 2024	% Assets
iShares 20 Plus Year Treasury Bond ETF (TLT)	4.15
Royal Bank of Canada	3.75
Constellation Software Inc	3.30
Toronto-Dominion Bank	3.03
Fidelity Canadian Money Market Investment Trust	2.96
Canadian Natural Resources Ltd	2.19
Waste Connections Inc	2.19
Manulife Financial Corp	2.08
Brookfield Asset Management Ltd - Common Cl A	2.07
Shopify Inc	2.02
Total	27.74



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 the Information Folder and Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want the convenience of a diversified portfolio in a single fund
- are investing for the long-term.

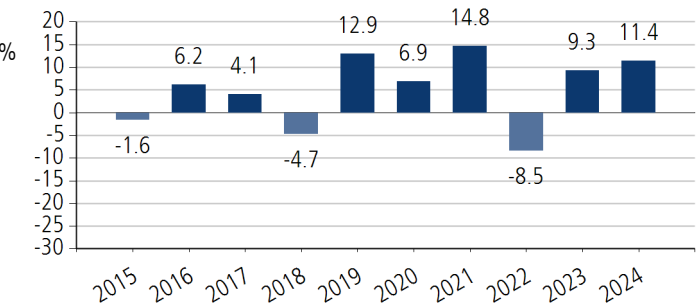
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic version of the Fund in December 2014 would have \$1,599.66 in December 2024. This works out to an average of 4.81% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. 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 Basic version of the 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?

Low	Low to moderate	Moderate	Moderate to high	High
-----	-----------------	----------	------------------	------

The value of your investment can go down. For details, please refer to the Information Folder and Contract.

Sun Life Assurance Company of Canada

SunWise I Segregated Funds

SunWise Fidelity Canadian Asset Allocation Fund

As of December 31, 2024

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 the Information Folder and Contract.

Sales charges

Sales charge option	What you pay		How it works
Front-end	Up to 5% of the amount you invested.		<ul style="list-style-type: none">You and your insurance advisor agree on the rate charged.The front-end sales charge is deducted from the amount you buy. It is paid as a commission.
Back-end	If you sell within:	Rate	<ul style="list-style-type: none">The back-end 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 back-end charge you pay goes to us.You can Redeem up to 10% of your Units of a Fund each year without a back-end sales charge.You can switch to Units of other back-end Funds under the insurance Contract without paying a back-end sales charge.For details, please refer to the Information Folder and Contract.
	1 year of buying	5.5 %	
	2 years of buying	5.0 %	
	3 years of buying	4.0 %	
	4 years of buying	3.0 %	
	5 years of buying	2.0 %	
	6 years of buying	1.5 %	
	After 6 years	0.0 %	

Ongoing Fund expenses

The MER includes the management fee, operating expenses and insurance fees of the Fund. You do not pay the MER directly. It affects you because it reduces the return you get. For details, please refer to the Information Folder and Contract.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	Annual insurance fee included in MER (annual rate as a % of the market value of the Units)
Basic	3.04%	0.30%
Full	3.65%	0.85%

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 the Information Folder and Contract.

Annual service fee rate	Back-end: 0.50%	Front-end: 1.00%
-------------------------	-----------------	------------------

Other fees

Fee	What you pay
Early withdrawal fee	Up to 2% of the value of Units you sell or transfer within 90 days of buying the Units. Money from the fee goes to the Fund.

For details, please refer to the Information Folder and Contract.

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:

CI Global Asset Management on behalf of Sun Life Assurance Company of Canada

15 York Street, 2nd Floor
Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

Sun Life Assurance Company of Canada
SunWise I Segregated Funds
SunWise Fidelity Global Fund

As of December 31, 2024

Quick facts:	Date Fund created: November 1998	Total value on December 31, 2024: \$1,019,802
	Managed by: Fidelity Investments Canada ULC	Portfolio turnover rate: 3.66%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Basic	3.63%	\$23.37	13,111
Full	4.41%	\$19.02	37,501

Minimum investment per Contract: No new Contracts
Minimum for additional purchases: No new purchases
Monthly minimum of pre-authorized chequing: No new PACs

What does the Fund invest in?

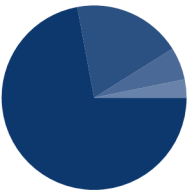
The Fund invests in the Fidelity Global Fund. The underlying fund invests mostly in shares of firms from around the world.

Top holdings and allocations of the underlying fund as of December 31, 2024

	% Assets
Prosus NV	4.96
Alibaba Group Holding Ltd	4.06
Finning International Inc	3.90
Barclays PLC	3.45
Clarivate PLC	3.40
Fidelity U.S. Money Market Investment Trust	3.20
Banco Bilbao Vizcaya Argentaria SA	3.16
Siemens Energy AG	2.77
Airbus SE	2.74
Elis SA	2.53
Total	34.17

Total number of investments:

60



	% Assets
International Equity	72.08
US Equity	19.00
Canadian Equity	5.72
Cash and Equivalents	3.18
Foreign Bonds	0.02

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 the Information Folder and Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want to add a core foreign equity fund to their portfolio
- are investing for the long-term.

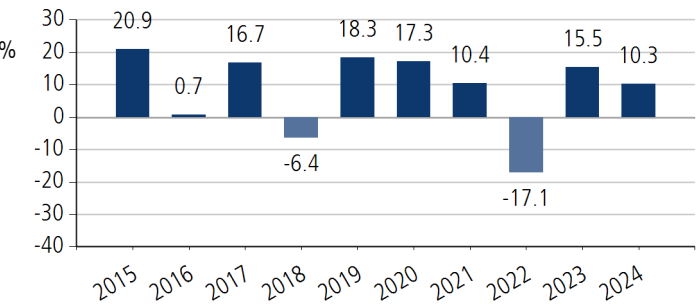
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic version of the Fund in December 2014 would have \$2,152.94 in December 2024. This works out to an average of 7.97% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. 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 Basic version of the Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value eight years and down in value two years.



How risky is it?

Low	Low to moderate	Moderate	Moderate to high	High
-----	-----------------	----------	------------------	------

The value of your investment can go down. For details, please refer to the Information Folder and Contract.

Sun Life Assurance Company of Canada

SunWise I Segregated Funds

SunWise Fidelity Global Fund

As of December 31, 2024

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 the Information Folder and Contract.

Sales charges

Sales charge option	What you pay		How it works
Front-end	Up to 5% of the amount you invested.		<ul style="list-style-type: none">You and your insurance advisor agree on the rate charged.The front-end sales charge is deducted from the amount you buy. It is paid as a commission.
Back-end	If you sell within:	Rate	<ul style="list-style-type: none">The back-end 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 back-end charge you pay goes to us.You can Redeem up to 10% of your Units of a Fund each year without a back-end sales charge.You can switch to Units of other back-end Funds under the insurance Contract without paying a back-end sales charge.For details, please refer to the Information Folder and Contract.
	1 year of buying	5.5 %	
	2 years of buying	5.0 %	
	3 years of buying	4.0 %	
	4 years of buying	3.0 %	
	5 years of buying	2.0 %	
	6 years of buying	1.5 %	
	After 6 years	0.0 %	

Ongoing Fund expenses

The MER includes the management fee, operating expenses and insurance fees of the Fund. You do not pay the MER directly. It affects you because it reduces the return you get. For details, please refer to the Information Folder and Contract.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	Annual insurance fee included in MER (annual rate as a % of the market value of the Units)
Basic	3.63%	0.60%
Full	4.41%	1.30%

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 the Information Folder and Contract.

Annual service fee rate	Back-end: 0.50%	Front-end: 1.00%
-------------------------	-----------------	------------------

Other fees

Fee	What you pay
Early withdrawal fee	Up to 2% of the value of Units you sell or transfer within 90 days of buying the Units. Money from the fee goes to the Fund.

For details, please refer to the Information Folder and Contract.

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:

CI Global Asset Management on behalf of Sun Life Assurance Company of Canada

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

Sun Life Assurance Company of Canada

SunWise I Segregated Funds

SunWise Fidelity True North® Fund

As of December 31, 2024

Quick facts: Date Fund created: November 1998

Total value on December 31, 2024: \$2,014,038

Managed by: Fidelity Investments Canada ULC

Portfolio turnover rate: 16.53%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Basic	3.23%	\$66.59	10,579
Full	4.08%	\$53.84	24,325

Minimum investment per Contract: No new Contracts

Minimum for additional purchases: No new purchases

Monthly minimum of pre-authorized chequing: No new PACs

What does the Fund invest in?

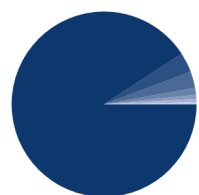
The Fund invests in the Fidelity True North® Fund. The underlying fund invests mostly in Canadian shares.

Top holdings and allocations of the underlying fund as of December 31, 2024

	% Assets
Royal Bank of Canada	5.51
Toronto-Dominion Bank	4.42
Alimentation Couche-Tard Inc	3.79
Fairfax Financial Holdings Ltd	3.78
Shopify Inc	3.55
Agnico Eagle Mines Ltd	3.44
Constellation Software Inc	3.35
Canadian Natural Resources Ltd	3.23
Intact Financial Corp	3.18
Fidelity Canadian Money Market Investment Trust	3.14
Total	37.39

Total number of investments:

108



	% Assets
Canadian Equity	90.83
US Equity	3.47
Cash and Equivalents	2.85
International Equity	1.22
Income Trust Units	0.70
Other	0.58
Domestic Bonds	0.35

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 the Information Folder and Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want to add a Canadian equity fund to their portfolio
- are investing for the long-term.

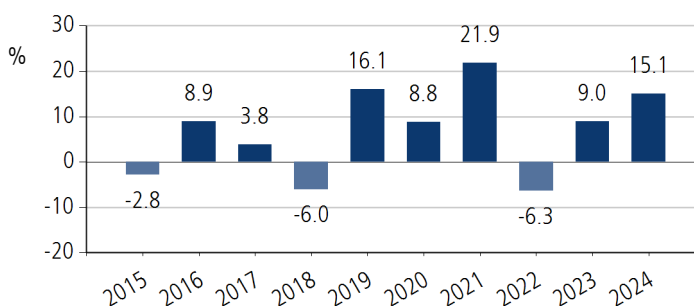
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic version of the Fund in December 2014 would have \$1,868.34 in December 2024. This works out to an average of 6.45% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. 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 Basic version of the 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?

Low	Low to moderate	Moderate	Moderate to high	High
-----	-----------------	----------	------------------	------

The value of your investment can go down. For details, please refer to the Information Folder and Contract.

Sun Life Assurance Company of Canada

SunWise I Segregated Funds

SunWise Fidelity True North® Fund

As of December 31, 2024

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 the Information Folder and Contract.

Sales charges

Sales charge option	What you pay		How it works
Front-end	Up to 5% of the amount you invested.		<ul style="list-style-type: none">You and your insurance advisor agree on the rate charged.The front-end sales charge is deducted from the amount you buy. It is paid as a commission.
Back-end	If you sell within:	Rate	<ul style="list-style-type: none">The back-end 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 back-end charge you pay goes to us.You can Redeem up to 10% of your Units of a Fund each year without a back-end sales charge.You can switch to Units of other back-end Funds under the insurance Contract without paying a back-end sales charge.For details, please refer to the Information Folder and Contract.
	1 year of buying	5.5 %	
	2 years of buying	5.0 %	
	3 years of buying	4.0 %	
	4 years of buying	3.0 %	
	5 years of buying	2.0 %	
	6 years of buying	1.5 %	
	After 6 years	0.0 %	

Ongoing Fund expenses

The MER includes the management fee, operating expenses and insurance fees of the Fund. You do not pay the MER directly. It affects you because it reduces the return you get. For details, please refer to the Information Folder and Contract.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	Annual insurance fee included in MER (annual rate as a % of the market value of the Units)
Basic	3.23%	0.60%
Full	4.08%	1.20%

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 the Information Folder and Contract.

Annual service fee rate	Back-end: 0.50%	Front-end: 1.00%
-------------------------	-----------------	------------------

Other fees

Fee	What you pay
Early withdrawal fee	Up to 2% of the value of Units you sell or transfer within 90 days of buying the Units. Money from the fee goes to the Fund.

For details, please refer to the Information Folder and Contract.

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:

CI Global Asset Management on behalf of Sun Life Assurance Company of Canada

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

Sun Life Assurance Company of Canada

SunWise I Segregated Funds

SunWise Fidelity U.S. Focused Stock Fund

As of December 31, 2024

Quick facts: **Date Fund created:** November 1998

Total value on December 31, 2024: \$122,630

Managed by: Fidelity Investments Canada ULC

Portfolio turnover rate: 32.31%

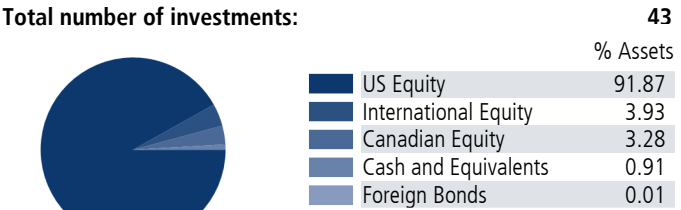
Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Basic	3.32%	\$38.57	1,025
Full	4.04%	\$31.11	2,671

Minimum investment per Contract: No new Contracts
Minimum for additional purchases: No new purchases
Monthly minimum of pre-authorized chequing: No new PACs

What does the Fund invest in?

The Fund invests in the Fidelity U.S. Focused Stock Fund. The underlying fund invests mostly in U.S. shares.

Top holdings and allocations of the underlying fund as of December 31, 2024	% Assets
NVIDIA Corp	7.28
Meta Platforms Inc	6.96
Amazon.com Inc	6.89
Eli Lilly and Co	5.11
Alphabet Inc	4.94
Microsoft Corp	4.81
Modine Manufacturing Co	4.48
Fiserv Inc	4.26
Eaton Corp PLC	3.93
Apple Inc	3.81
Total	52.47



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 the Information Folder and Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want to add growth potential of U.S. companies to their portfolio
- are investing for the long-term.

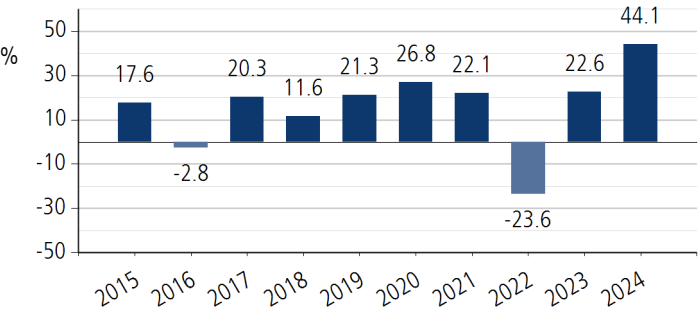
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic version of the Fund in December 2014 would have \$3,893.41 in December 2024. This works out to an average of 14.56% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. 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 Basic version of the Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value eight years and down in value two years.



How risky is it?



The value of your investment can go down. For details, please refer to the Information Folder and Contract.

Sun Life Assurance Company of Canada

SunWise I Segregated Funds

SunWise Fidelity U.S. Focused Stock Fund

As of December 31, 2024

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 the Information Folder and Contract.

Sales charges

Sales charge option	What you pay		How it works
Front-end	Up to 5% of the amount you invested.		<ul style="list-style-type: none">You and your insurance advisor agree on the rate charged.The front-end sales charge is deducted from the amount you buy. It is paid as a commission.
Back-end	If you sell within:	Rate	<ul style="list-style-type: none">The back-end 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 back-end charge you pay goes to us.You can Redeem up to 10% of your Units of a Fund each year without a back-end sales charge.You can switch to Units of other back-end Funds under the insurance Contract without paying a back-end sales charge.For details, please refer to the Information Folder and Contract.
	1 year of buying	5.5 %	
	2 years of buying	5.0 %	
	3 years of buying	4.0 %	
	4 years of buying	3.0 %	
	5 years of buying	2.0 %	
	6 years of buying	1.5 %	
	After 6 years	0.0 %	

Ongoing Fund expenses

The MER includes the management fee, operating expenses and insurance fees of the Fund. You do not pay the MER directly. It affects you because it reduces the return you get. For details, please refer to the Information Folder and Contract.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	Annual insurance fee included in MER (annual rate as a % of the market value of the Units)
Basic	3.32%	0.60%
Full	4.04%	1.20%

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 the Information Folder and Contract.

Annual service fee rate	Back-end: 0.50%	Front-end: 1.00%
-------------------------	-----------------	------------------

Other fees

Fee	What you pay
Early withdrawal fee	Up to 2% of the value of Units you sell or transfer within 90 days of buying the Units. Money from the fee goes to the Fund.

For details, please refer to the Information Folder and Contract.

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:

CI Global Asset Management on behalf of Sun Life Assurance Company of Canada

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

Sun Life Assurance Company of Canada

SunWise I Segregated Funds

SunWise Mackenzie Cundill Canadian Balanced Fund

As of December 31, 2024

Quick facts: **Date Fund created:** November 1998

Managed by: Mackenzie Financial Corporation

Total value on December 31, 2024: \$283,217

Portfolio turnover rate: 17.52%

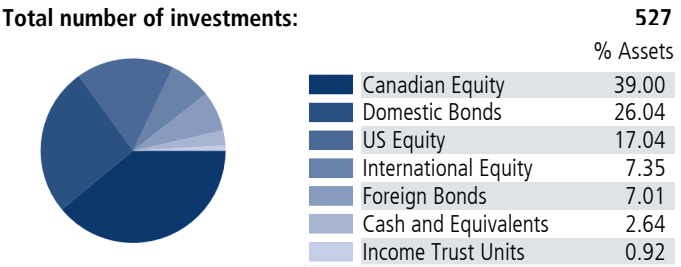
Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Basic	3.08%	\$31.31	1,751
Full	3.63%	\$27.64	8,264

Minimum investment per Contract: No new Contracts
Minimum for additional purchases: No new purchases
Monthly minimum of pre-authorized chequing: No new PACs

What does the Fund invest in?

The Fund invests in the Mackenzie Cundill Canadian Balanced Fund. The underlying fund invests mostly in Canadian shares and bonds.

Top holdings and allocations of the underlying fund as of December 31, 2024	% Assets
Celestica Inc	2.96
Brookfield Corp	2.95
Royal Bank of Canada	2.64
Atkinsrealis Group Inc	2.60
Cash and Equivalents	2.53
Fairfax Financial Holdings Ltd	2.20
Enbridge Inc	2.11
Teck Resources Ltd	2.03
Canadian Imperial Bank of Commerce	1.80
Manulife Financial Corp	1.76
Total	23.58



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 the Information Folder and Contract.

Who is this Fund for?

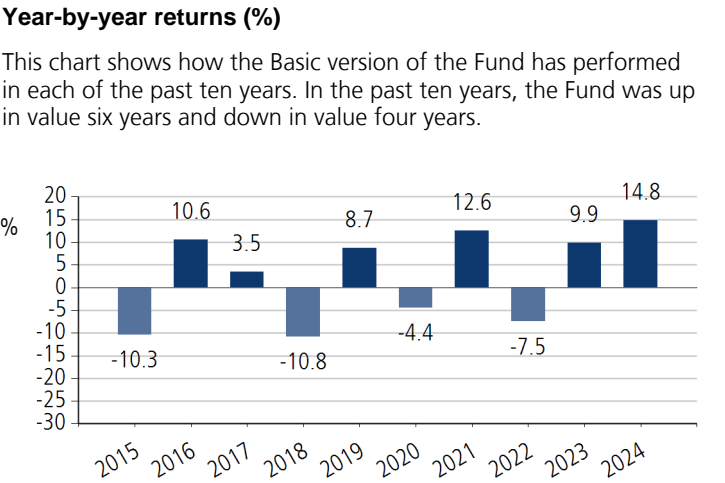
This Fund may be suitable for contractholders if they:

- want a balance of capital gains and income
- are investing for the medium and/or long term.

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 Basic version of the Fund in December 2014 would have \$1,249.20 in December 2024. This works out to an average of 2.25% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. 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.



How risky is it?

Low

Low to moderate

Moderate

Moderate to high

High

The value of your investment can go down. For details, please refer to the Information Folder and Contract.

Sun Life Assurance Company of Canada

SunWise I Segregated Funds

SunWise Mackenzie Cundill Canadian Balanced Fund

As of December 31, 2024

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 the Information Folder and Contract.

Sales charges

Sales charge option	What you pay		How it works
Front-end	Up to 5% of the amount you invested.		<ul style="list-style-type: none">You and your insurance advisor agree on the rate charged.The front-end sales charge is deducted from the amount you buy. It is paid as a commission.
Back-end	If you sell within:	Rate	<ul style="list-style-type: none">The back-end 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 back-end charge you pay goes to us.You can Redeem up to 10% of your Units of a Fund each year without a back-end sales charge.You can switch to Units of other back-end Funds under the insurance Contract without paying a back-end sales charge.For details, please refer to the Information Folder and Contract.
	1 year of buying	5.5 %	
	2 years of buying	5.0 %	
	3 years of buying	4.0 %	
	4 years of buying	3.0 %	
	5 years of buying	2.0 %	
	6 years of buying	1.5 %	
	After 6 years	0.0 %	

Ongoing Fund expenses

The MER includes the management fee, operating expenses and insurance fees of the Fund. You do not pay the MER directly. It affects you because it reduces the return you get. For details, please refer to the Information Folder and Contract.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	Annual insurance fee included in MER (annual rate as a % of the market value of the Units)
Basic	3.08%	0.30%
Full	3.63%	0.85%

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 the Information Folder and Contract.

Annual service fee rate	Back-end: 0.50%	Front-end: 1.00%
-------------------------	-----------------	------------------

Other fees

Fee	What you pay
Early withdrawal fee	Up to 2% of the value of Units you sell or transfer within 90 days of buying the Units. Money from the fee goes to the Fund.

For details, please refer to the Information Folder and Contract.

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:

CI Global Asset Management on behalf of Sun Life Assurance Company of Canada

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

Sun Life Assurance Company of Canada

SunWise I Segregated Funds

SunWise Portfolio Series Balanced Fund

As of December 31, 2024

Quick facts: **Date Fund created:** November 1998

Managed by: CI Global Asset Management

Total value on December 31, 2024: \$2,352,772

Portfolio turnover rate: 7.09%

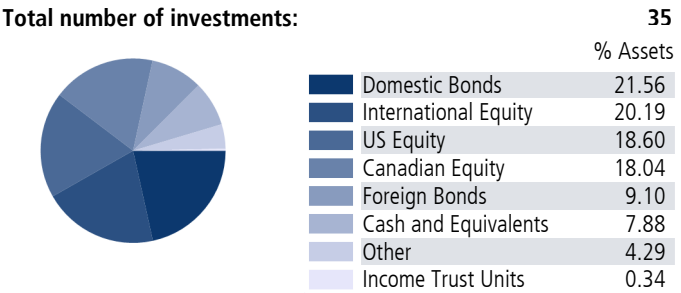
Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Basic	3.09%	\$32.06	20,078
Full	3.73%	\$27.72	61,649

Minimum investment per Contract: No new Contracts
Minimum for additional purchases: No new purchases
Monthly minimum of pre-authorized chequing: No new PACs

What does the Fund invest in?

The Fund invests in the CI Portfolio Series Balanced Fund. The underlying fund invests mostly in shares and bonds from around the world.

Top holdings and allocations of the underlying fund as of December 31, 2024	% Assets
CI Canadian Bond Fund	11.39
CI Munro Global Growth Equity Fund	6.49
CI International Equity Fund	4.93
Cash and Equivalents	4.59
CI Corporate Bond Fund	4.29
CI Canadian Core Plus Bond Fund	4.28
CI International Value Corporate Class	3.92
CI Canadian Dividend Fund	3.89
CI Private Markets Growth Fund	3.86
CI Synergy Canadian Corporate Class	3.84
Total	51.48



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 the Information Folder and Contract.

Who is this Fund for?

- This Fund may be suitable for contractholders if they:
- want to invest in an optimized portfolio of equity and income funds
 - are investing for the medium term.

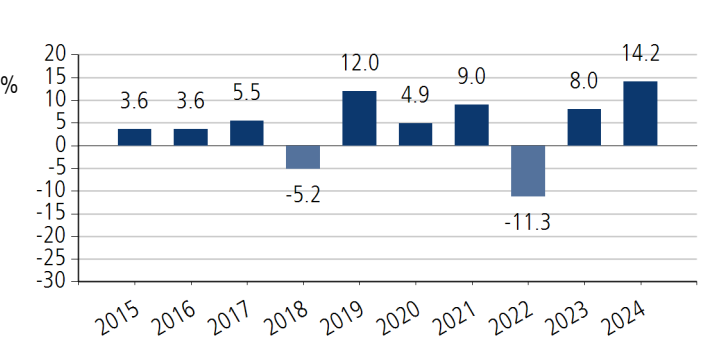
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic version of the Fund in December 2014 would have \$1,503.18 in December 2024. This works out to an average of 4.16% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. 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 Basic version of the Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value eight years and down in value two years.



How risky is it?

Low	Low to moderate	Moderate	Moderate to high	High
-----	-----------------	----------	------------------	------

The value of your investment can go down. For details, please refer to the Information Folder and Contract.

Sun Life Assurance Company of Canada

SunWise I Segregated Funds

SunWise Portfolio Series Balanced Fund

As of December 31, 2024

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 the Information Folder and Contract.

Sales charges

Sales charge option	What you pay	How it works
Front-end	Up to 5% of the amount you invested.	<ul style="list-style-type: none"> You and your insurance advisor agree on the rate charged. The front-end sales charge is deducted from the amount you buy. It is paid as a commission.
Back-end	If you sell within: 1 year of buying 5.5 % 2 years of buying 5.0 % 3 years of buying 4.0 % 4 years of buying 3.0 % 5 years of buying 2.0 % 6 years of buying 1.5 % After 6 years 0.0 %	<ul style="list-style-type: none"> The back-end 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 back-end charge you pay goes to us. You can Redeem up to 10% of your Units of a Fund each year without a back-end sales charge. You can switch to Units of other back-end Funds under the insurance Contract without paying a back-end sales charge. For details, please refer to the Information Folder and Contract.

Ongoing Fund expenses

The MER includes the management fee, operating expenses and insurance fees of the Fund. You do not pay the MER directly. It affects you because it reduces the return you get. For details, please refer to the Information Folder and Contract.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	Annual insurance fee included in MER (annual rate as a % of the market value of the Units)
Basic	3.09%	0.30%
Full	3.73%	0.85%

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 the Information Folder and Contract.

Annual service fee rate	Back-end: 0.50%	Front-end: 1.00%
-------------------------	-----------------	------------------

Other fees

Fee	What you pay
Early withdrawal fee	Up to 2% of the value of Units you sell or transfer within 90 days of buying the Units. Money from the fee goes to the Fund.

For details, please refer to the Information Folder and Contract.

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:

CI Global Asset Management on behalf of Sun Life Assurance Company of Canada
 15 York Street, 2nd Floor
 Toronto, Ontario, M5J 0A3
 Phone: 1-800-792-9355
 Email: service@ci.com

Sun Life Assurance Company of Canada

SunWise I Segregated Funds

SunWise Portfolio Series Balanced Growth Fund

As of December 31, 2024

Quick facts: **Date Fund created:** November 1998

Total value on December 31, 2024: \$277,772

Managed by: CI Global Asset Management

Portfolio turnover rate: 6.68%

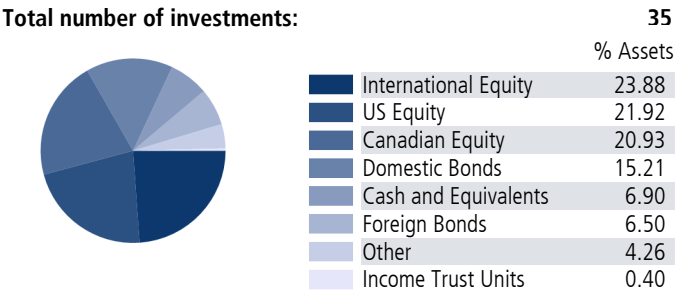
Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Basic	2.91%	\$37.11	5,109
Full	3.29%	\$33.31	2,646

Minimum investment per Contract: No new Contracts
Minimum for additional purchases: No new purchases
Monthly minimum of pre-authorized chequing: No new PACs

What does the Fund invest in?

The Fund invests in the CI Portfolio Series Balanced Growth Fund. The underlying fund invests mostly in shares and bonds from around the world.

Top holdings and allocations of the underlying fund as of December 31, 2024	% Assets
CI Canadian Bond Fund	7.96
CI Munro Global Growth Equity Fund	7.80
CI International Equity Fund	5.82
CI International Value Corporate Class	4.64
CI Canadian Dividend Fund	4.57
CI Synergy Canadian Corporate Class	4.50
CI Global Artificial Intelligence ETF (CIAI)	4.31
Cash and Equivalents	4.28
CI Emerging Markets Corporate Class	4.15
CI Japan Equity Index ETF Non-Hedged Units (JAPN.B)	3.87
Total	51.90



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 the Information Folder and Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want moderate long-term capital growth
- are investing for the medium term.

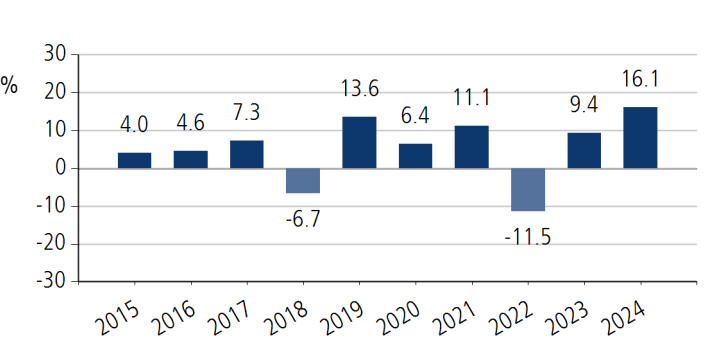
How has the Fund performed?

Average return

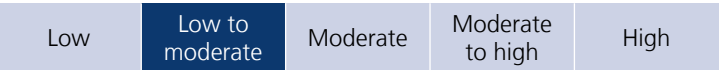
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic version of the Fund in December 2014 would have \$1,646.04 in December 2024. This works out to an average of 5.11% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. 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 Basic version of the Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value eight years and down in value two years.



How risky is it?



The value of your investment can go down. For details, please refer to the Information Folder and Contract.

Sun Life Assurance Company of Canada

SunWise I Segregated Funds

SunWise Portfolio Series Balanced Growth Fund

As of December 31, 2024

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 the Information Folder and Contract.

Sales charges

Sales charge option	What you pay		How it works
Front-end	Up to 5% of the amount you invested.		<ul style="list-style-type: none">You and your insurance advisor agree on the rate charged.The front-end sales charge is deducted from the amount you buy. It is paid as a commission.
Back-end	If you sell within:	Rate	<ul style="list-style-type: none">The back-end 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 back-end charge you pay goes to us.You can Redeem up to 10% of your Units of a Fund each year without a back-end sales charge.You can switch to Units of other back-end Funds under the insurance Contract without paying a back-end sales charge.For details, please refer to the Information Folder and Contract.
	1 year of buying	5.5 %	
	2 years of buying	5.0 %	
	3 years of buying	4.0 %	
	4 years of buying	3.0 %	
	5 years of buying	2.0 %	
	6 years of buying	1.5 %	
	After 6 years	0.0 %	

Ongoing Fund expenses

The MER includes the management fee, operating expenses and insurance fees of the Fund. You do not pay the MER directly. It affects you because it reduces the return you get. For details, please refer to the Information Folder and Contract.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	Annual insurance fee included in MER (annual rate as a % of the market value of the Units)
Basic	2.91%	0.35%
Full	3.29%	0.90%

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 the Information Folder and Contract.

Annual service fee rate	Back-end: 0.50%	Front-end: 1.00%
-------------------------	-----------------	------------------

Other fees

Fee	What you pay
Early withdrawal fee	Up to 2% of the value of Units you sell or transfer within 90 days of buying the Units. Money from the fee goes to the Fund.

For details, please refer to the Information Folder and Contract.

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:

CI Global Asset Management on behalf of Sun Life Assurance Company of Canada
 15 York Street, 2nd Floor
 Toronto, Ontario, M5J 0A3
 Phone: 1-800-792-9355
 Email: service@ci.com

Sun Life Assurance Company of Canada

SunWise I Segregated Funds

SunWise Portfolio Series Conservative Fund

As of December 31, 2024

Quick facts: **Date Fund created:** November 1998

Managed by: CI Global Asset Management

Total value on December 31, 2024: \$571,155

Portfolio turnover rate: 3.85%

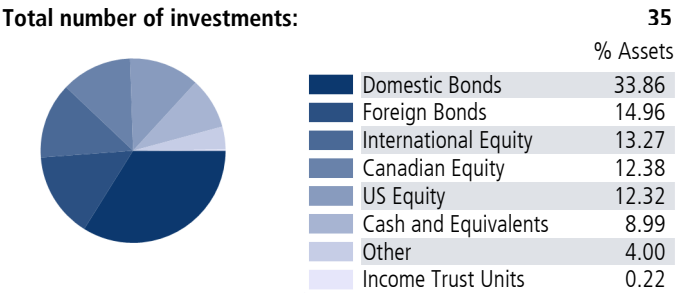
Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Basic	3.14%	\$26.62	5,131
Full	3.62%	\$23.62	18,396

Minimum investment per Contract: No new Contracts
Minimum for additional purchases: No new purchases
Monthly minimum of pre-authorized chequing: No new PACs

What does the Fund invest in?

The Fund invests in the CI Portfolio Series Conservative Fund. The underlying fund invests mostly in shares and bonds from around the world.

Top holdings and allocations of the underlying fund as of December 31, 2024	% Assets
CI Canadian Bond Fund	19.21
CI Canadian Core Plus Bond Fund	7.27
CI Corporate Bond Fund	6.98
CI Global Short-Term Bond Fund	4.82
CI Munro Alternative Global Growth Fund	4.31
Cash and Equivalents	4.06
CI Enhanced Government Bond ETF (FGO)	3.55
CI Private Markets Growth Fund	3.50
CI Canadian Aggregate Bond Index ETF (CAGG)	3.46
CI International Equity Fund	3.26
Total	60.42



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 the Information Folder and Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want to invest in an optimized portfolio of equity and income funds
- are investing for the medium term.

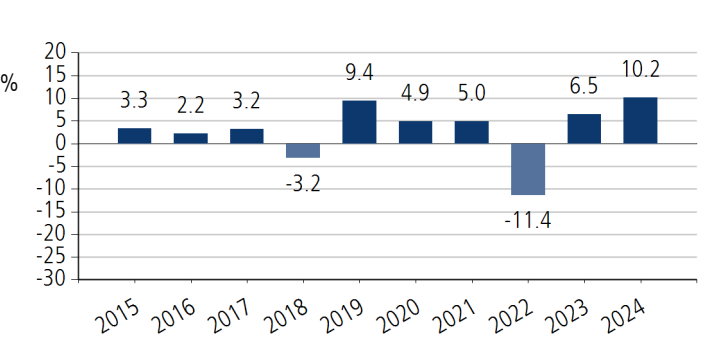
How has the Fund performed?

Average return

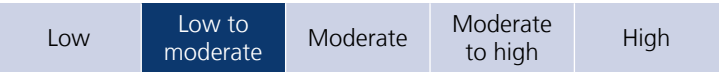
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic version of the Fund in December 2014 would have \$1,323.19 in December 2024. This works out to an average of 2.84% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. 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 Basic version of the Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value eight years and down in value two years.



How risky is it?



The value of your investment can go down. For details, please refer to the Information Folder and Contract.

Sun Life Assurance Company of Canada

SunWise I Segregated Funds

SunWise Portfolio Series Conservative Fund

As of December 31, 2024

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 the Information Folder and Contract.

Sales charges

Sales charge option	What you pay		How it works
Front-end	Up to 5% of the amount you invested.		<ul style="list-style-type: none">You and your insurance advisor agree on the rate charged.The front-end sales charge is deducted from the amount you buy. It is paid as a commission.
Back-end	If you sell within:	Rate	<ul style="list-style-type: none">The back-end 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 back-end charge you pay goes to us.You can Redeem up to 10% of your Units of a Fund each year without a back-end sales charge.You can switch to Units of other back-end Funds under the insurance Contract without paying a back-end sales charge.For details, please refer to the Information Folder and Contract.
	1 year of buying	5.5 %	
	2 years of buying	5.0 %	
	3 years of buying	4.0 %	
	4 years of buying	3.0 %	
	5 years of buying	2.0 %	
	6 years of buying	1.5 %	
	After 6 years	0.0 %	

Ongoing Fund expenses

The MER includes the management fee, operating expenses and insurance fees of the Fund. You do not pay the MER directly. It affects you because it reduces the return you get. For details, please refer to the Information Folder and Contract.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	Annual insurance fee included in MER (annual rate as a % of the market value of the Units)
Basic	3.14%	0.25%
Full	3.62%	0.80%

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 the Information Folder and Contract.

Annual service fee rate	Back-end: 0.50%	Front-end: 1.00%
-------------------------	-----------------	------------------

Other fees

Fee	What you pay
Early withdrawal fee	Up to 2% of the value of Units you sell or transfer within 90 days of buying the Units. Money from the fee goes to the Fund.

For details, please refer to the Information Folder and Contract.

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:

CI Global Asset Management on behalf of Sun Life Assurance Company of Canada

15 York Street, 2nd Floor
Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

Sun Life Assurance Company of Canada
SunWise I Segregated Funds
SunWise Portfolio Series Growth Fund

As of December 31, 2024

Quick facts: **Date Fund created:** November 1998
Managed by: CI Global Asset Management

Total value on December 31, 2024: \$349,377
Portfolio turnover rate: 6.05%

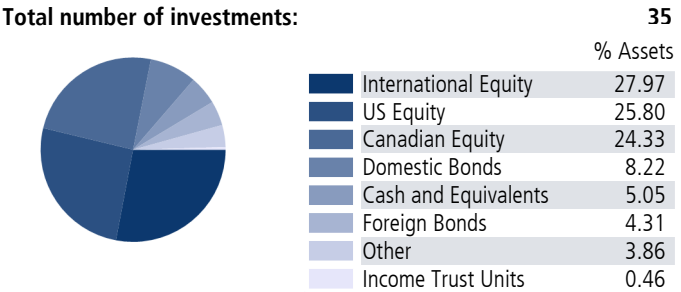
Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Basic	3.07%	\$30.41	5,575
Full	4.15%	\$22.88	7,861

Minimum investment per Contract: No new Contracts
Minimum for additional purchases: No new purchases
Monthly minimum of pre-authorized chequing: No new PACs

What does the Fund invest in?

The Fund invests in the CI Portfolio Series Growth Fund. The underlying fund invests mostly in shares from around the world.

Top holdings and allocations of the underlying fund as of December 31, 2024	% Assets
CI Munro Global Growth Equity Fund	9.15
CI International Equity Fund	6.84
CI Canadian Dividend Fund	5.44
CI International Value Corporate Class	5.40
CI Synergy Canadian Corporate Class	5.28
CI Global Artificial Intelligence ETF (CIAI)	5.06
CI Emerging Markets Corporate Class	4.87
CI Canadian Bond Fund	4.79
CI Japan Equity Index ETF Non-Hedged Units (JAPN.B)	4.55
CI Canadian Equity Income Private Trust	4.21
Total	55.59



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 the Information Folder and Contract.

Who is this Fund for?

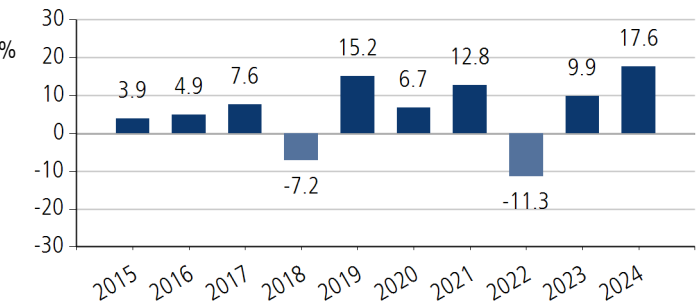
This Fund may be suitable for contractholders if they:

- want long-term capital growth
- are investing for the medium and/or long term.

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 Basic version of the Fund in December 2014 would have \$1,730.95 in December 2024. This works out to an average of 5.64% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. 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 Basic version of the Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value eight years and down in value two years.



How risky is it?

Low	Low to moderate	Moderate	Moderate to high	High
-----	-----------------	----------	------------------	------

The value of your investment can go down. For details, please refer to the Information Folder and Contract.

Sun Life Assurance Company of Canada

SunWise I Segregated Funds

SunWise Portfolio Series Growth Fund

As of December 31, 2024

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 the Information Folder and Contract.

Sales charges

Sales charge option	What you pay		How it works
Front-end	Up to 5% of the amount you invested.		<ul style="list-style-type: none">You and your insurance advisor agree on the rate charged.The front-end sales charge is deducted from the amount you buy. It is paid as a commission.
Back-end	If you sell within:	Rate	<ul style="list-style-type: none">The back-end 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 back-end charge you pay goes to us.You can Redeem up to 10% of your Units of a Fund each year without a back-end sales charge.You can switch to Units of other back-end Funds under the insurance Contract without paying a back-end sales charge.For details, please refer to the Information Folder and Contract.
	1 year of buying	5.5 %	
	2 years of buying	5.0 %	
	3 years of buying	4.0 %	
	4 years of buying	3.0 %	
	5 years of buying	2.0 %	
	6 years of buying	1.5 %	
	After 6 years	0.0 %	

Ongoing Fund expenses

The MER includes the management fee, operating expenses and insurance fees of the Fund. You do not pay the MER directly. It affects you because it reduces the return you get. For details, please refer to the Information Folder and Contract.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	Annual insurance fee included in MER (annual rate as a % of the market value of the Units)
Basic	3.07%	0.50%
Full	4.15%	1.20%

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 the Information Folder and Contract.

Annual service fee rate	Back-end: 0.50%	Front-end: 1.00%
-------------------------	-----------------	------------------

Other fees

Fee	What you pay
Early withdrawal fee	Up to 2% of the value of Units you sell or transfer within 90 days of buying the Units. Money from the fee goes to the Fund.

For details, please refer to the Information Folder and Contract.

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:

CI Global Asset Management on behalf of Sun Life Assurance Company of Canada

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

Sun Life Assurance Company of Canada
SunWise I Segregated Funds
SunWise Portfolio Series Income Fund

As of December 31, 2024

Quick facts: **Date Fund created:** November 1998
Managed by: CI Global Asset Management

Total value on December 31, 2024: \$1,468,047
Portfolio turnover rate: 1.82%

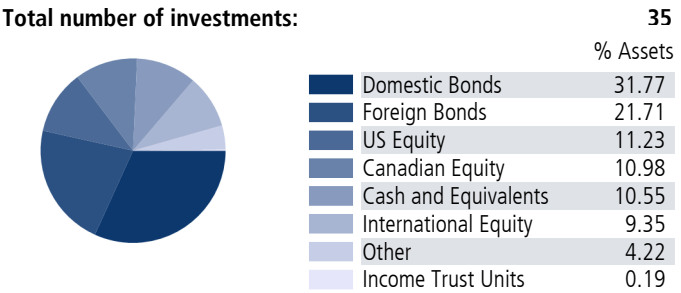
Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Basic	2.29%	\$29.67	18,566
Full	2.67%	\$27.38	33,498

Minimum investment per Contract: No new Contracts
Minimum for additional purchases: No new purchases
Monthly minimum of pre-authorized chequing: No new PACs

What does the Fund invest in?

The Fund invests in the CI Portfolio Series Income Fund. The underlying fund invests mostly in bonds and shares from around the world.

Top holdings and allocations of the underlying fund as of December 31, 2024	% Assets
CI Canadian Bond Fund	12.80
CI Income Fund	8.42
CI Corporate Bond Fund	7.73
CI Canadian Core Plus Bond Fund	7.23
CI Munro Alternative Global Growth Fund	4.72
CI Alternative Investment Grade Credit Fund	4.26
CI Enhanced Government Bond ETF (FGO)	4.21
CI Global Short-Term Bond Fund	3.94
Cash and Equivalents	3.93
CI Private Markets Growth Fund	3.23
Total	60.47



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 the Information Folder and Contract.

Who is this Fund for?

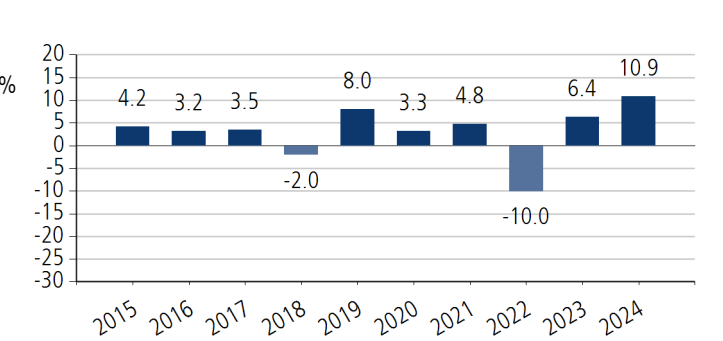
This Fund may be suitable for contractholders if they:

- want to invest in an optimized portfolio of equity and income funds
- are investing for the medium term.

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 Basic version of the Fund in December 2014 would have \$1,351.77 in December 2024. This works out to an average of 3.06% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. 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 Basic version of the Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value eight years and down in value two years.



How risky is it?

Low	Low to moderate	Moderate	Moderate to high	High
-----	-----------------	----------	------------------	------

The value of your investment can go down. For details, please refer to the Information Folder and Contract.

Sun Life Assurance Company of Canada

SunWise I Segregated Funds

SunWise Portfolio Series Income Fund

As of December 31, 2024

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 the Information Folder and Contract.

Sales charges

Sales charge option	What you pay		How it works
Front-end	Up to 5% of the amount you invested.		<ul style="list-style-type: none">You and your insurance advisor agree on the rate charged.The front-end sales charge is deducted from the amount you buy. It is paid as a commission.
Back-end	If you sell within:	Rate	<ul style="list-style-type: none">The back-end 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 back-end charge you pay goes to us.You can Redeem up to 10% of your Units of a Fund each year without a back-end sales charge.You can switch to Units of other back-end Funds under the insurance Contract without paying a back-end sales charge.For details, please refer to the Information Folder and Contract.
	1 year of buying	5.5 %	
	2 years of buying	5.0 %	
	3 years of buying	4.0 %	
	4 years of buying	3.0 %	
	5 years of buying	2.0 %	
	6 years of buying	1.5 %	
	After 6 years	0.0 %	

Ongoing Fund expenses

The MER includes the management fee, operating expenses and insurance fees of the Fund. You do not pay the MER directly. It affects you because it reduces the return you get. For details, please refer to the Information Folder and Contract.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	Annual insurance fee included in MER (annual rate as a % of the market value of the Units)
Basic	2.29%	0.15%
Full	2.67%	0.30%

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 the Information Folder and Contract.

Annual service fee rate	Back-end: 0.25%	Front-end: 0.50%
-------------------------	-----------------	------------------

Other fees

Fee	What you pay
Early withdrawal fee	Up to 2% of the value of Units you sell or transfer within 90 days of buying the Units. Money from the fee goes to the Fund.

For details, please refer to the Information Folder and Contract.

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:

CI Global Asset Management on behalf of Sun Life Assurance Company of Canada
 15 York Street, 2nd Floor
 Toronto, Ontario, M5J 0A3
 Phone: 1-800-792-9355
 Email: service@ci.com

Sun Life Assurance Company of Canada

SunWise I Segregated Funds

SunWise Portfolio Series Maximum Growth Fund

As of December 31, 2024

Quick facts:	Date Fund created: November 1998	Total value on December 31, 2024: \$159,415
	Managed by: CI Global Asset Management	Portfolio turnover rate: 12.46%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Basic	2.99%	\$42.99	1,058
Full	3.96%	\$34.57	3,295

Minimum investment per Contract: No new Contracts

Minimum for additional purchases: No new purchases

Monthly minimum of pre-authorized chequing: No new PACs

What does the Fund invest in?

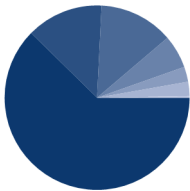
The Fund invests in the CI Portfolio Series Maximum Growth Fund. The underlying fund invests mostly in shares from around the world.

Top holdings and allocations of the underlying fund as of December 31, 2024

	% Assets
CI Global Alpha Innovators Corporate Class	35.70
CI Global Artificial Intelligence ETF (CIAI)	16.73
CI Munro Global Growth Equity Fund	9.05
CI U.S. Equity Fund	4.97
CI Global Health Sciences Corporate Class	4.93
CI Synergy Canadian Corporate Class	3.29
CI Private Markets Growth Fund	2.94
Global X Equal Weight Canadian Banks Index ETF (HBNK)	2.77
CI Canadian Equity Income Private Trust	2.61
CI Japan Equity Index ETF Non-Hedged Units (JAPN.B)	2.48
Total	85.47

Total number of investments:

21



	% Assets
US Equity	62.35
International Equity	13.42
Canadian Equity	12.99
Other	5.82
Cash and Equivalents	2.64
Foreign Bonds	2.52
Income Trust Units	0.26

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 the Information Folder and Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want above-average long-term capital growth
- are investing for the medium and/or long term.

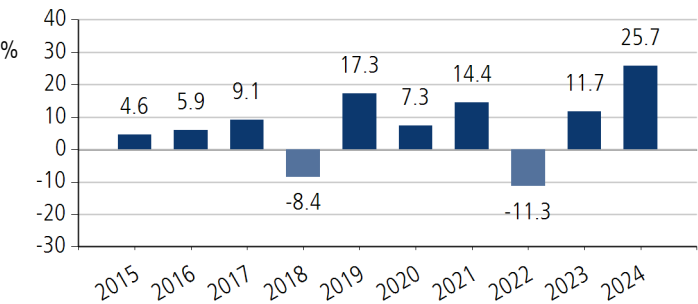
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic version of the Fund in December 2014 would have \$1,985.61 in December 2024. This works out to an average of 7.10% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. 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 Basic version of the Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value eight years and down in value two years.



How risky is it?

Low	Low to moderate	Moderate	Moderate to high	High
-----	-----------------	----------	------------------	------

The value of your investment can go down. For details, please refer to the Information Folder and Contract.

Sun Life Assurance Company of Canada

SunWise I Segregated Funds

SunWise Portfolio Series Maximum Growth Fund

As of December 31, 2024

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 the Information Folder and Contract.

Sales charges

Sales charge option	What you pay	How it works
Front-end	Up to 5% of the amount you invested.	<ul style="list-style-type: none"> You and your insurance advisor agree on the rate charged. The front-end sales charge is deducted from the amount you buy. It is paid as a commission.
Back-end	If you sell within: 1 year of buying 5.5 % 2 years of buying 5.0 % 3 years of buying 4.0 % 4 years of buying 3.0 % 5 years of buying 2.0 % 6 years of buying 1.5 % After 6 years 0.0 %	<ul style="list-style-type: none"> The back-end 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 back-end charge you pay goes to us. You can Redeem up to 10% of your Units of a Fund each year without a back-end sales charge. You can switch to Units of other back-end Funds under the insurance Contract without paying a back-end sales charge. For details, please refer to the Information Folder and Contract.

Ongoing Fund expenses

The MER includes the management fee, operating expenses and insurance fees of the Fund. You do not pay the MER directly. It affects you because it reduces the return you get. For details, please refer to the Information Folder and Contract.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	Annual insurance fee included in MER (annual rate as a % of the market value of the Units)
Basic	2.99%	0.55%
Full	3.96%	1.20%

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 the Information Folder and Contract.

Annual service fee rate	Back-end: 0.50%	Front-end: 1.00%
-------------------------	-----------------	------------------

Other fees

Fee	What you pay
Early withdrawal fee	Up to 2% of the value of Units you sell or transfer within 90 days of buying the Units. Money from the fee goes to the Fund.

For details, please refer to the Information Folder and Contract.

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:

CI Global Asset Management on behalf of Sun Life Assurance Company of Canada
 15 York Street, 2nd Floor
 Toronto, Ontario, M5J 0A3
 Phone: 1-800-792-9355
 Email: service@ci.com

Sun Life Assurance Company of Canada, a member of the Sun Life group of companies, is the sole issuer of the individual variable annuity contract providing for investment in SunWise I segregated funds. A description of the key features of the applicable individual variable annuity contract is contained in the Information Folder. **Any amount that is allocated to a segregated fund is invested at the risk of the contract holder and may increase or decrease in value.** Certain names, words, titles, phrases, logos, icons, graphics or designs in this document may constitute trade names, registered or unregistered trademarks or service marks of CI Investments Inc., its subsidiaries or affiliates, used with permission. All other marks are the property of their respective owners and are used with permission.

CI Global Asset Management is a registered business name of CI Investments Inc.

©CI Investments Inc. 2025. All rights reserved.



Sun Life Assurance of Canada
227 King Street South
P.O. Box 1601 STN Waterloo
Waterloo, Ontario N2J 4C5



2 Queen Street East, Twentieth Floor, Toronto, Ontario M5C 3G7 | www.ci.com

Head Office / Toronto	Calgary	Montreal	Vancouver	Client Services
416-364-1145	403-205-4396	514-875-0090	604-681-3346	English: 1-800-563-5181
1-800-268-9374	1-800-776-9027	1-800-268-1602	1-800-665-6994	French: 1-800-668-3528