

# Sun Life Assurance Company of Canada

## SunWise II Segregated Funds

### SunWise CI Dividend Income & Growth Fund

As of December 31, 2022

**Quick facts:** Date Fund created: January 2003

Total value on December 31, 2022: \$34,554,572

Managed by: CI Global Asset Management

Portfolio turnover rate: 12.67%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	2.62%	\$30.51	26,770
Combined 2001	2.50%	\$30.87	5,509
Basic 2001	2.47%	\$31.33	3,749
Full	2.61%	\$30.50	867,886
Combined	2.53%	\$30.85	157,176
Basic	2.39%	\$31.45	67,606

#### Contract version

Dec 4, 2001 - Feb 26, 2003

Feb 27, 2003 - Oct 30, 2005

Minimum investment per Contract:

No new Contracts

No new Contracts

Minimum investment additional purchases:

\$50

No new Purchases

Monthly minimum of pre-authorized chequing:

\$50

No new PACs

#### What does the Fund invest in?

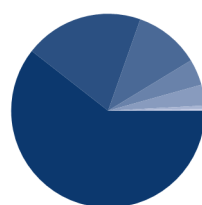
The Fund invests in the CI Dividend Income & Growth Corporate Class. The underlying fund invests mostly in Canadian shares.

#### Top holdings and allocations of the underlying fund as of December 31, 2022

	% Assets
Cash and Equivalents	4.10
CI Global Infrastructure Private Pool ETF C\$ (CINF)	3.87
Fairfax Financial Holdings Ltd	3.01
Manulife Financial Corp	2.86
Suncor Energy Inc	2.77
Brookfield Corp	2.66
Bank of Montreal	2.45
Bank of Nova Scotia	2.27
Cenovus Energy Inc	2.11
Teck Resources Ltd	2.06
<b>Total</b>	<b>28.16</b>

#### Total number of investments:

184



	% Assets
Canadian Equity	60.56
US Equity	19.83
International Equity	10.92
Cash and Equivalents	4.36
Domestic Bonds	3.47
Foreign Bonds	0.57
Income Trust Units	0.29

#### 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.

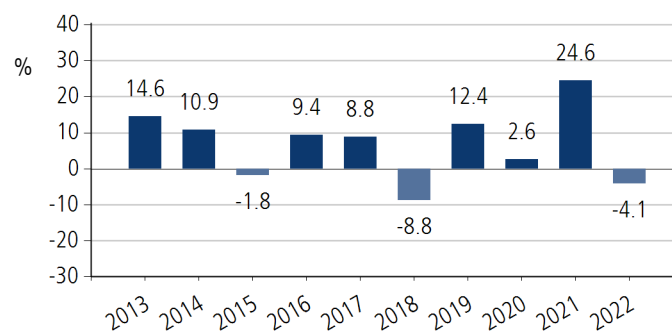
#### How has the Fund performed?

##### Average return

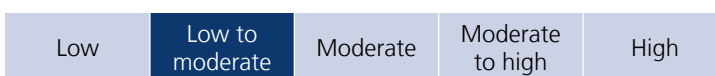
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2012 would have \$1,864.84 in December 2022. This works out to an average of 6.43% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes 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 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**  
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As of December 31, 2022

**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																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested.	<ul style="list-style-type: none"> <li>You and your insurance advisor agree on the rate charged.</li> <li>The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li> </ul>																		
Deferred Sales Charge (DSC)	<p><b>If you sell within:</b></p> <table border="1"> <thead> <tr> <th></th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>4.5 %</td> </tr> <tr> <td>4 years of buying</td> <td>4.0 %</td> </tr> <tr> <td>5 years of buying</td> <td>3.0 %</td> </tr> <tr> <td>6 years of buying</td> <td>2.0 %</td> </tr> <tr> <td>7 years of buying</td> <td>1.0 %</td> </tr> <tr> <td>After 7 years</td> <td>0.0 %</td> </tr> </tbody> </table>		Rate	1 year of buying	5.5 %	2 years of buying	5.0 %	3 years of buying	4.5 %	4 years of buying	4.0 %	5 years of buying	3.0 %	6 years of buying	2.0 %	7 years of buying	1.0 %	After 7 years	0.0 %	<ul style="list-style-type: none"> <li>The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li> <li>When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li> <li>You can Redeem up to 10% (greater of 10% or RIF MAP if the Contract is a RRIF, LIF, LRIF issued between Dec 4, 2001 and Feb 26, 2003) of your Units of a Fund each year without a Deferred Sales Charge.</li> <li>Up to 20% of unused free Units can be carried forward. The maximum available free Units at any time is 30% of the current Unit Value.</li> <li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li> <li>For details, please refer to the Information Folder and Contract.</li> </ul>
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1 year of buying	5.5 %																			
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**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 the optional Earnings Enhancement Benefit (EEB) rider, the fees will be charged to you by Redeeming some of your Units. For details, please refer to the Information Folder and Contract.

Guarantee Level	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)	Optional Rider
			Earnings Enhancement Benefit (annual rate of the market value of the Units)
Full 2001	2.62%	0.45%	0.30%
Combined 2001	2.50%	0.40%	0.30%
Basic 2001	2.47%	0.30%	0.30%
Full	2.61%	0.45%	0.30%
Combined	2.53%	0.40%	0.30%
Basic	2.39%	0.30%	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	DSC: 0.25%	ISC: 0.50%
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**Other fees**

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 60 business days of buying the Units. Money from the fee goes to the Fund.
Change fee	Your insurance advisor may charge you up to 2% of the value of units you switch to another Fund or Class.

For details, please refer to 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.

**Sun Life Assurance Company of Canada**  
Sun *Wise* II Segregated Funds  
**Sun *Wise* CI Dividend Income & Growth Fund**

**As of December 31, 2022**

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**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

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Email: [service@ci.com](mailto:service@ci.com)