

# Sun Life Assurance Company of Canada

## SunWise II 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*

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# Sun Life Assurance Company of Canada

## Sun Wise II Segregated Funds

### Sun Wise Bond Index Fund

As of December 31, 2024

**Quick facts:** Date Fund created: December 2001

Total value on December 31, 2024: \$988,157

Managed by: TD Asset Management Inc.

Portfolio turnover rate: 238.47%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	2.11%	\$16.07	4,570
Combined 2001	2.01%	\$16.87	97
Basic 2001	1.85%	\$16.83	195
Full	2.12%	\$16.04	33,499
Combined	1.98%	\$16.47	21,930
Basic	1.89%	\$16.80	679

#### 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

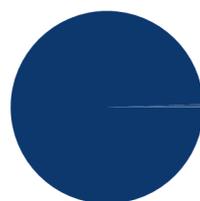
#### What does the Fund invest in?

The Fund invests in the TD Emerald Canadian Bond Index Fund. The underlying fund invests mostly in Canadian bonds.

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

	% Assets
Canada Government 3.25% 01-Dec-2034	1.83
Canada Government 3.50% 01-Sep-2029	1.52
Canada Government 4.00% 01-Mar-2029	1.41
Canada Government 4.50% 01-Feb-2026	1.37
Canada Government 1.50% 01-Jun-2031	1.34
Canada Government 1.50% 01-Dec-2031	1.31
Canada Government 1.25% 01-Jun-2030	1.23
Canada Government 3.25% 01-Sep-2028	1.17
Canada Government 2.75% 01-Dec-2055	1.16
Canada Government 2.00% 01-Jun-2032	1.15
<b>Total</b>	<b>13.49</b>

Total number of investments: **1011**



	% Assets
Domestic Bonds	99.50
Cash and Equivalents	0.41
Other	0.05
Foreign Bonds	0.04

#### 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 medium and/or long term.

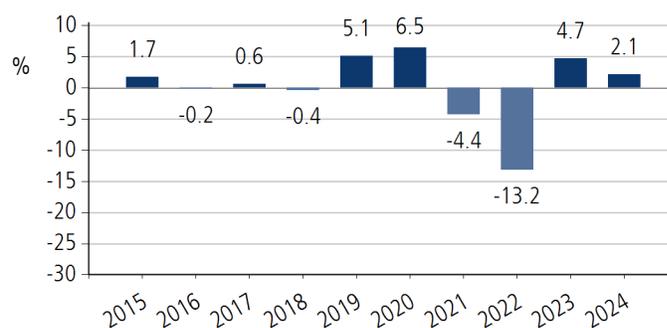
#### How has the Fund performed?

##### 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 2014 would have \$1,010.05 in December 2024. This works out to an average of 0.10% 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 Class 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
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The value of your investment can go down. For details, please refer to the Information Folder and Contract.

**Sun Life Assurance Company of Canada**  
**Sun Wise II Segregated Funds**  
**Sun Wise Bond Index 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																		
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>
	Rate																			
1 year of buying	5.5 %																			
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After 7 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 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	2.11%	0.30%	0.30%
Combined 2001	2.01%	0.20%	0.30%
Basic 2001	1.85%	0.15%	0.30%
Full	2.12%	0.30%	0.30%
Combined	1.98%	0.20%	0.30%
Basic	1.89%	0.15%	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: 0.10%	ISC: 0.25%
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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* Bond Index Fund

As of December 31, 2024

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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

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## SunWise II Segregated Funds

### SunWise Canadian Equity Index Fund

As of December 31, 2024

**Quick facts:** Date Fund created: December 2001

**Total value on December 31, 2024:** \$509,833

**Managed by:** TD Asset Management Inc.

**Portfolio turnover rate:** 222.79%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	3.43%	\$29.10	4,979
Combined 2001	3.42%	\$29.90	32
Basic 2001	3.03%	\$33.23	190
Full	3.56%	\$28.83	11,243
Combined	3.38%	\$30.68	599
Basic	2.99%	\$33.16	456

#### 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

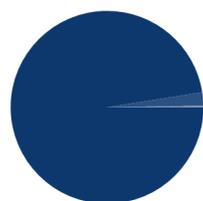
#### What does the Fund invest in?

The Fund invests in the TD Emerald Canadian Equity Index 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	6.93
Shopify Inc	5.24
Toronto-Dominion Bank	3.78
Enbridge Inc	3.75
Brookfield Corp	3.35
Bank of Montreal	2.88
Canadian Pacific Kansas City Ltd	2.74
Bank of Nova Scotia	2.71
Canadian Natural Resources Ltd	2.65
Constellation Software Inc	2.47
<b>Total</b>	<b>36.50</b>

**Total number of investments:** 225



	% Assets
Canadian Equity	97.50
Income Trust Units	2.22
Cash and Equivalents	0.11
US Equity	0.09
International Equity	0.08

#### 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 growth investment that tracks the returns of a major Canadian equity index
- are investing for the medium and/or long term.

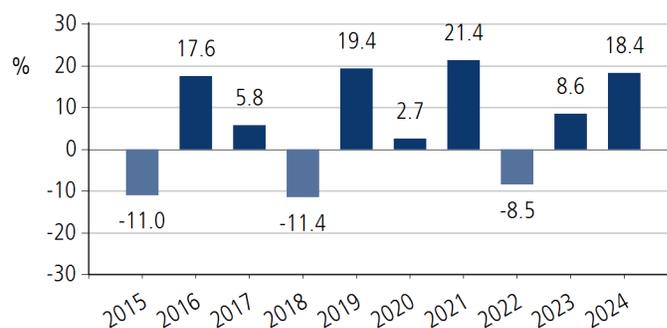
#### How has the Fund performed?

##### 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 2014 would have \$1,716.26 in December 2024. This works out to an average of 5.55% 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 Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value seven years and down in value three years.



#### How risky is it?



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

**Sun Life Assurance Company of Canada**  
**Sun Wise II Segregated Funds**  
**Sun Wise Canadian Equity Index 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																		
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>																		
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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	3.43%	1.20%	0.30%
Combined 2001	3.42%	1.00%	0.30%
Basic 2001	3.03%	0.65%	0.30%
Full	3.56%	1.20%	0.30%
Combined	3.38%	1.00%	0.30%
Basic	2.99%	0.65%	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* Canadian Equity Index Fund

As of December 31, 2024

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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

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## Sun Wise II Segregated Funds

### Sun Wise CI Canadian Balanced Fund

As of December 31, 2024

**Quick facts:** Date Fund created: December 2001

**Total value on December 31, 2024:** \$6,966,862

**Managed by:** CI Global Asset Management

**Portfolio turnover rate:** 5.31%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	3.44%	\$30.32	24,508
Combined 2001	3.03%	\$32.73	9,400
Basic 2001	2.94%	\$34.08	3,985
Full	3.52%	\$30.10	136,104
Combined	3.17%	\$32.45	32,881
Basic	2.96%	\$34.01	18,110

#### 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

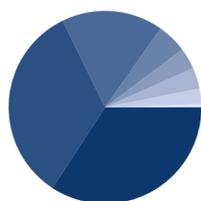
#### What does the Fund invest in?

The Fund invests in the CI 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	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
<b>Total</b>	<b>21.51</b>

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.

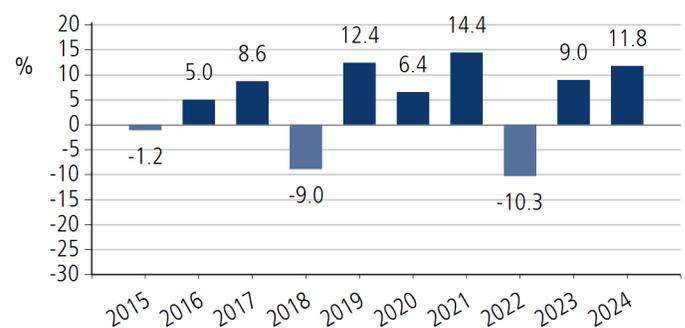
#### How has the Fund performed?

##### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2014 would have \$1,533.76 in December 2024. This works out to an average of 4.37% 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 Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value seven years and down in value three years.



#### How risky is it?



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

**Sun Life Assurance Company of Canada**  
**Sun Wise II Segregated Funds**  
**Sun Wise CI 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																		
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>																		
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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	3.44%	0.80%	0.30%
Combined 2001	3.03%	0.50%	0.30%
Basic 2001	2.94%	0.30%	0.30%
Full	3.52%	0.80%	0.30%
Combined	3.17%	0.50%	0.30%
Basic	2.96%	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: 0.50%	ISC: 1.00%
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**Other fees**

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 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 Canadian Balanced Fund

As of December 31, 2024

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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

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## Sun Wise II Segregated Funds

### Sun Wise CI Canadian Bond Fund

As of December 31, 2024

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

**Total value on December 31, 2024:** \$3,571,134

**Managed by:** CI Global Asset Management

**Portfolio turnover rate:** 7.25%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	2.32%	\$15.58	1,648
Combined 2001	2.27%	\$15.78	60
Basic 2001	2.21%	\$14.18	66
Full	2.37%	\$15.56	186,657
Combined	2.22%	\$15.91	24,731
Basic	2.20%	\$16.12	15,207

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

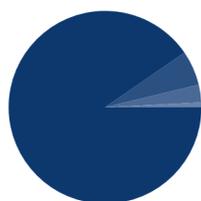
### What does the Fund invest in?

The Fund invests in the CI 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
<b>Total</b>	<b>26.04</b>

**Total number of investments:** 293



	% Assets
Domestic Bonds	90.40
Cash and Equivalents	5.82
Foreign Bonds	2.96
Other	0.82

### 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.

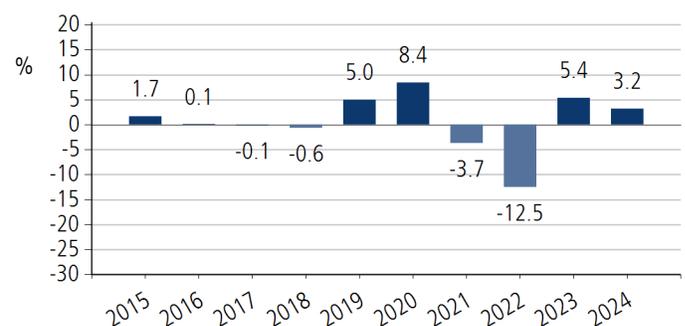
### How has the Fund performed?

#### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2014 would have \$1,052.19 in December 2024. This works out to an average of 0.51% 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 Class 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
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The value of your investment can go down. For details, please refer to the Information Folder and Contract.

**Sun Life Assurance Company of Canada**  
**Sun Wise II Segregated Funds**  
**Sun Wise 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																		
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>																		
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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	2.32%	0.30%	0.30%
Combined 2001	2.27%	0.20%	0.30%
Basic 2001	2.21%	0.15%	0.30%
Full	2.37%	0.30%	0.30%
Combined	2.22%	0.20%	0.30%
Basic	2.20%	0.15%	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?**

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# Sun Life Assurance Company of Canada

Sun *Wise* II Segregated Funds

## Sun *Wise* CI Canadian Bond Fund

As of December 31, 2024

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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

Phone: 1-800-792-9355

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

**Sun Life Assurance Company of Canada**  
**SunWise II Segregated Funds**  
**SunWise CI Canadian Income & Growth Fund**

As of December 31, 2024

**Quick facts:** **Date Fund created:** March 2005

**Total value on December 31, 2024:** \$16,210,606

**Managed by:** CI Global Asset Management

**Portfolio turnover rate:** 3.74%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	3.51%	\$27.15	36,472
Combined 2001	3.17%	\$29.16	2,987
Basic 2001	2.81%	\$30.63	2,379
Full	3.47%	\$27.18	417,313
Combined	3.13%	\$29.05	90,911
Basic	2.88%	\$30.21	35,619

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 Canadian Income & 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 Private Markets Growth Fund	3.48
Manulife Financial Corp	2.72
Cash and Equivalents	2.45
Fairfax Financial Holdings Ltd	2.01
CI Global Financial Sector ETF	1.98
Shopify Inc	1.84
Enbridge Inc	1.77
Bank of Nova Scotia	1.53
Amazon.com Inc	1.48
Canadian Natural Resources Ltd	1.38
<b>Total</b>	<b>20.64</b>

**Total number of investments:** **619**



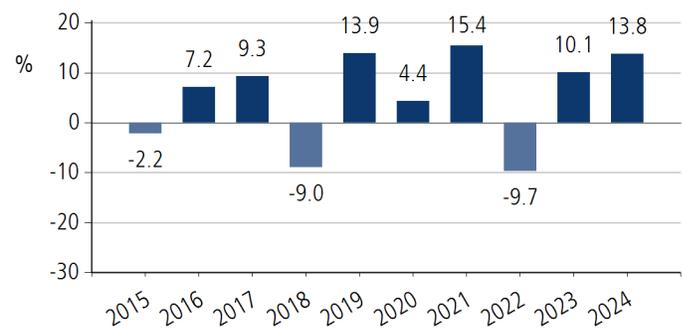
**How has the Fund performed?**

**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 2014 would have \$1,616.53 in December 2024. This works out to an average of 4.92% 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 Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value seven years and down in value three years.



**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 a regular income
- are investing for the medium term.

**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**  
**Sun Wise II Segregated Funds**  
**Sun Wise CI Canadian 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																		
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>																		
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**Ongoing Fund expenses**

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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	3.51%	0.80%	0.30%
Combined 2001	3.17%	0.50%	0.30%
Basic 2001	2.81%	0.30%	0.30%
Full	3.47%	0.80%	0.30%
Combined	3.13%	0.50%	0.30%
Basic	2.88%	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: 0.50%	ISC: 1.00%
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**Other fees**

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 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.

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

**As of December 31, 2024**

---

**For more information**

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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](mailto:service@ci.com)

# Sun Life Assurance Company of Canada

## Sun Wise II Segregated Funds

### Sun Wise CI Canadian Investment Fund

As of December 31, 2024

**Quick facts:** Date Fund created: December 2001

**Total value on December 31, 2024:** \$32,957,588

**Managed by:** CI Global Asset Management

**Portfolio turnover rate:** 3.54%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	3.75%	\$34.57	53,750
Combined 2001	3.35%	\$37.16	28,011
Basic 2001	3.16%	\$39.60	22,439
Full	3.73%	\$34.56	661,852
Combined	3.43%	\$36.88	99,590
Basic	3.15%	\$39.57	66,244

#### 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?

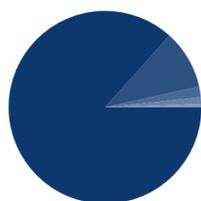
The Fund invests in the CI Canadian Investment Corporate Class. The underlying fund invests mostly in Canadian shares.

#### 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
<b>Total</b>	<b>43.43</b>

#### 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.

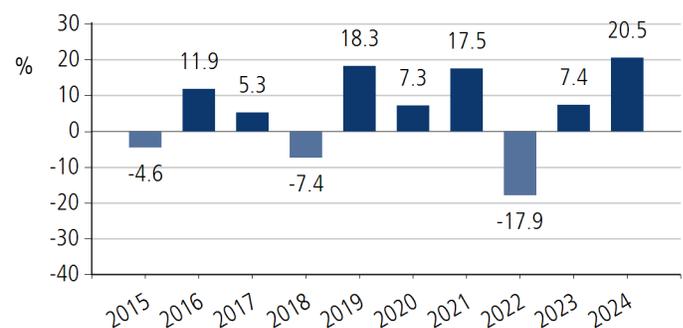
#### How has the Fund performed?

##### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2014 would have \$1,650.74 in December 2024. This works out to an average of 5.14% 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 Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value seven years and down in value three years.



#### How risky is it?



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

**Sun Life Assurance Company of Canada**  
**Sun Wise II Segregated Funds**  
**Sun Wise 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																		
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>																		
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After 7 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 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	3.75%	1.05%	0.30%
Combined 2001	3.35%	0.80%	0.30%
Basic 2001	3.16%	0.55%	0.30%
Full	3.73%	1.05%	0.30%
Combined	3.43%	0.80%	0.30%
Basic	3.15%	0.55%	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: 0.50%	ISC: 1.00%
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**Other fees**

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 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 Canadian Investment Fund

As of December 31, 2024

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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

Phone: 1-800-792-9355

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

**Sun Life Assurance Company of Canada**  
**Sun Wise II Segregated Funds**  
**Sun Wise CI Canadian Premier Bond Fund**

As of December 31, 2024

**Quick facts:** **Date Fund created:** December 2001

**Total value on December 31, 2024:** \$311,760

**Managed by:** CI Global Asset Management

**Portfolio turnover rate:** 8.21%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	2.58%	\$15.65	9,338
Combined 2001	2.37%	\$16.40	3,633
Basic 2001	2.25%	\$16.89	6,119
Full	2.62%	\$15.52	58
Combined	2.38%	\$16.32	55
Basic	2.21%	\$16.86	54

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

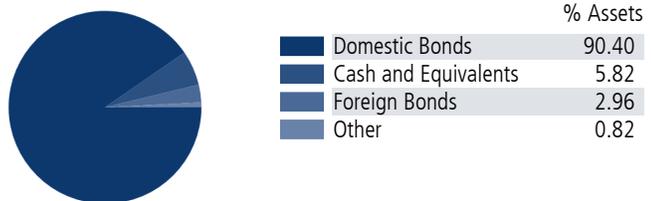
**What does the Fund invest in?**

The Fund invests in the CI 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
<b>Total</b>	<b>26.04</b>

**Total number of investments:** 293



**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.

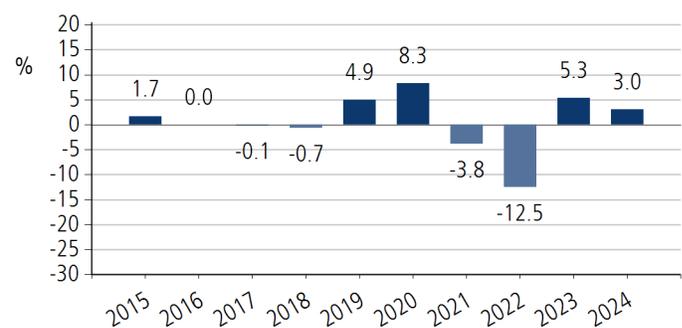
**How has the Fund performed?**

**Average return**

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2014 would have \$1,045.92 in December 2024. This works out to an average of 0.45% 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 Class 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?**



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

**Sun Life Assurance Company of Canada**  
**Sun Wise II Segregated Funds**  
**Sun Wise CI Canadian Premier 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																		
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>																		
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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	2.58%	0.30%	0.30%
Combined 2001	2.37%	0.20%	0.30%
Basic 2001	2.25%	0.15%	0.30%
Full	2.62%	0.30%	0.30%
Combined	2.38%	0.20%	0.30%
Basic	2.21%	0.15%	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.

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**Sun Life Assurance Company of Canada**  
Sun *Wise* II Segregated Funds  
**Sun *Wise* CI Canadian Premier Bond Fund**

**As of December 31, 2024**

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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

Phone: 1-800-792-9355

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

**Sun Life Assurance Company of Canada**  
**Sun Wise II Segregated Funds**  
**Sun Wise CI Core Canadian Equity Fund**

As of December 31, 2024

**Quick facts:** **Date Fund created:** December 2001

**Total value on December 31, 2024:** \$12,173,136

**Managed by:** CI Global Asset Management

**Portfolio turnover rate:** 2.04%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	3.79%	\$45.04	26,971
Combined 2001	3.55%	\$48.25	1,253
Basic 2001	3.06%	\$52.33	11,263
Full	3.79%	\$44.97	188,791
Combined	3.42%	\$48.47	16,193
Basic	3.23%	\$51.67	20,006

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 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
<b>Total</b>	<b>33.53</b>

**Total number of investments:** 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 core Canadian equity fund
- are investing for the medium and/or long-term.

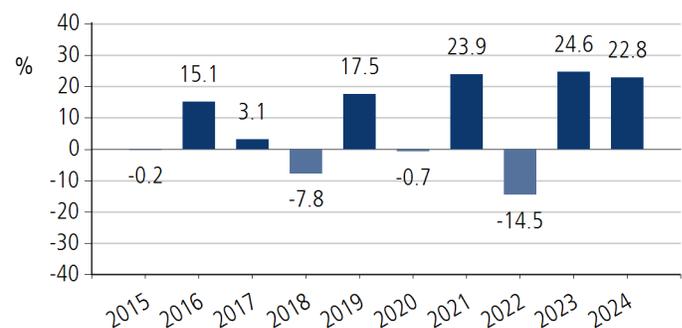
**How has the Fund performed?**

**Average return**

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2014 would have \$2,068.71 in December 2024. This works out to an average of 7.54% 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 Class 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?**



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

**Sun Life Assurance Company of Canada**  
**Sun Wise II Segregated Funds**  
**Sun Wise 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																		
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>																		
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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	3.79%	1.05%	0.30%
Combined 2001	3.55%	0.80%	0.30%
Basic 2001	3.06%	0.55%	0.30%
Full	3.79%	1.05%	0.30%
Combined	3.42%	0.80%	0.30%
Basic	3.23%	0.55%	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: 0.50%	ISC: 1.00%
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**Other fees**

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 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 Core Canadian Equity Fund

As of December 31, 2024

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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

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## Sun Wise II Segregated Funds

### Sun Wise CI Core Global Equity Fund

As of December 31, 2024

**Quick facts:** Date Fund created: December 2001

**Total value on December 31, 2024:** \$7,947,444

**Managed by:** CI Global Asset Management

**Portfolio turnover rate:** 0.58%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	3.92%	\$20.25	27,091
Combined 2001	3.53%	\$21.75	5,849
Basic 2001	3.31%	\$23.53	11,637
Full	3.92%	\$20.23	257,206
Combined	3.58%	\$21.79	41,773
Basic	3.26%	\$23.59	37,510

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 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
<b>Total</b>	<b>45.07</b>

**Total number of investments:** 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 core foreign equity fund for their portfolio
- are investing for the medium and/or long-term.

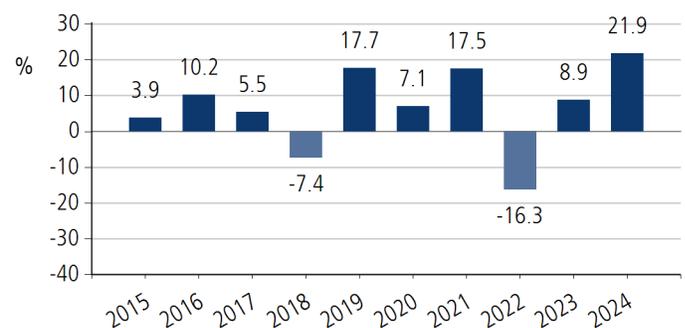
### How has the Fund performed?

#### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2014 would have \$1,842.18 in December 2024. This works out to an average of 6.30% 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 Class 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**  
**Sun Wise II Segregated Funds**  
**Sun Wise 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																		
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>																		
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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	3.92%	1.15%	0.30%
Combined 2001	3.53%	0.90%	0.30%
Basic 2001	3.31%	0.60%	0.30%
Full	3.92%	1.15%	0.30%
Combined	3.58%	0.90%	0.30%
Basic	3.26%	0.60%	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	DSC: 0.50%	ISC: 1.00%
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**Other fees**

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 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 Core Global Equity Fund

As of December 31, 2024

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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

Phone: 1-800-792-9355

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

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

As of December 31, 2024

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

**Total value on December 31, 2024:** \$34,499,965

**Managed by:** CI Global Asset Management

**Portfolio turnover rate:** 3.63%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	2.61%	\$39.97	20,443
Combined 2001	2.47%	\$40.55	4,174
Basic 2001	2.43%	\$41.18	5,300
Full	2.60%	\$39.97	675,535
Combined	2.53%	\$40.49	104,061
Basic	2.38%	\$41.39	50,293

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, 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
<b>Total</b>	<b>23.08</b>

**Total number of investments:** 184



**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.

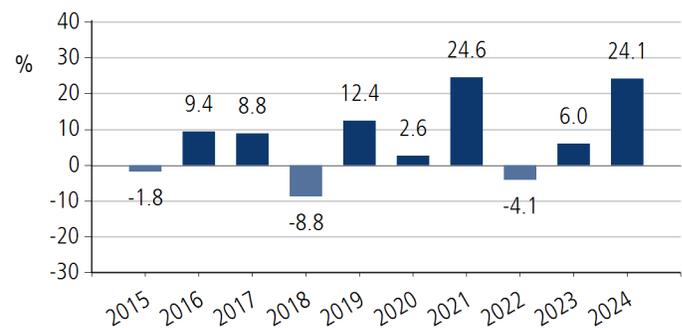
**How has the Fund performed?**

**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 2014 would have \$1,932.50 in December 2024. This works out to an average of 6.81% 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 Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value seven years and down in value three years.



**How risky is it?**



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

**Sun Life Assurance Company of Canada**  
**Sun Wise II Segregated Funds**  
**Sun Wise 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																		
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>																		
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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	2.61%	0.45%	0.30%
Combined 2001	2.47%	0.40%	0.30%
Basic 2001	2.43%	0.30%	0.30%
Full	2.60%	0.45%	0.30%
Combined	2.53%	0.40%	0.30%
Basic	2.38%	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?**

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

**As of December 31, 2024**

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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

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## SunWise II Segregated Funds

### SunWise CI Global Bond Fund

As of December 31, 2024

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

Total value on December 31, 2024: \$297,960

Managed by: CI Global Asset Management

Portfolio turnover rate: 3.36%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	2.45%	\$11.96	80
Combined 2001	2.34%	\$12.25	85
Basic 2001	2.33%	\$12.50	90
Full	2.44%	\$12.01	19,175
Combined	2.33%	\$12.34	4,398
Basic	2.28%	\$12.60	817

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?

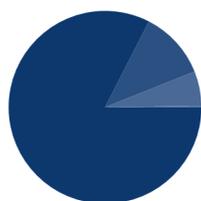
The Fund invests in the CI Global Bond Fund. The underlying fund invests mostly in bonds from around the world.

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

	% Assets
CI Emerging Markets Bond Fund	9.96
United States Treasury 3.63% 31-May-2028	5.45
Cash and Equivalents	5.35
Canada Government 3.00% 01-Jun-2034	3.63
Spain Government 3.25% 30-Apr-2034	3.33
Germany Government 2.10% 12-Apr-2029	3.24
France Government 0.00% 25-Nov-2030	2.72
United States Treasury 4.13% 31-Oct-2026	2.60
Japan Government 0.10% 20-Dec-2030	2.48
Germany Government 2.20% 15-Feb-2034	2.46
<b>Total</b>	<b>41.22</b>

#### Total number of investments:

287



	% Assets
Foreign Bonds	82.52
Domestic Bonds	11.42
Cash and Equivalents	5.84
US Equity	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 receive income
- are investing for the medium term.

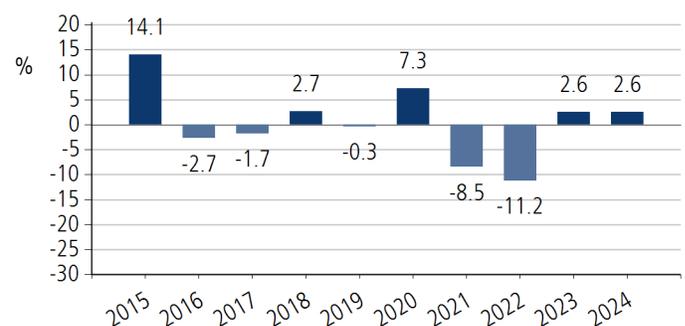
### How has the Fund performed?

#### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2014 would have \$1,024.26 in December 2024. This works out to an average of 0.24% 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 Class 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
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The value of your investment can go down. For details, please refer to the Information Folder and Contract.

**Sun Life Assurance Company of Canada**  
**Sun Wise II Segregated Funds**  
**Sun Wise CI Global 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																		
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>																		
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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
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Full 2001	2.45%	0.30%	0.30%
Combined 2001	2.34%	0.20%	0.30%
Basic 2001	2.33%	0.15%	0.30%
Full	2.44%	0.30%	0.30%
Combined	2.33%	0.20%	0.30%
Basic	2.28%	0.15%	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.
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For details, please refer to the Information Folder and Contract.

**What if I change my mind?**

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# Sun Life Assurance Company of Canada

Sun *Wise* II Segregated Funds

## Sun *Wise* CI Global Bond Fund

As of December 31, 2024

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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

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## Sun Wise II Segregated Funds

### Sun Wise CI Global Income & Growth Fund

As of December 31, 2024

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

Total value on December 31, 2024: \$13,545,461

Managed by: CI Global Asset Management

Portfolio turnover rate: 6.84%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	3.56%	\$25.91	34,808
Combined 2001	3.24%	\$28.13	543
Basic 2001	2.85%	\$29.52	2,881
Full	3.49%	\$26.04	355,583
Combined	3.12%	\$28.32	83,696
Basic	2.90%	\$29.49	30,946

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 Global Income & Growth Fund. The underlying fund invests mostly in shares and bonds of firms from around the world.

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

	% Assets
United States Treasury 4.13% 15-Nov-2032	4.46
United States Treasury 4.00% 15-Nov-2052	3.52
Microsoft Corp	3.48
CI Private Markets Growth Fund	3.28
NVIDIA Corp	2.93
Apple Inc	2.64
United States Treasury 3.63% 31-May-2028	2.51
Amazon.com Inc	2.28
Cash and Equivalents	1.69
Alphabet Inc	1.41
<b>Total</b>	<b>28.20</b>

Total number of investments: **463**



#### 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 foreign 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.

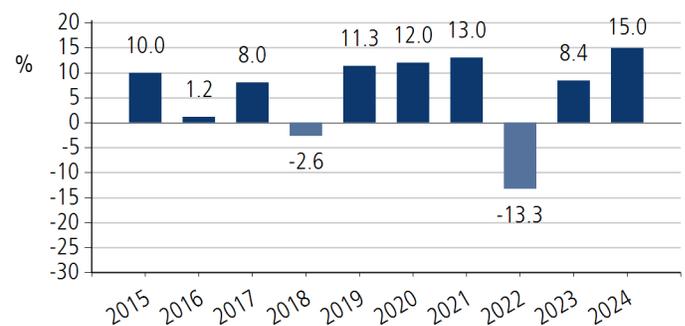
#### How has the Fund performed?

##### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2014 would have \$1,782.42 in December 2024. This works out to an average of 5.95% 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 Class 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**  
**Sun Wise II Segregated Funds**  
**Sun Wise CI Global 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																		
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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**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	3.56%	0.80%	0.30%
Combined 2001	3.24%	0.50%	0.30%
Basic 2001	2.85%	0.30%	0.30%
Full	3.49%	0.80%	0.30%
Combined	3.12%	0.50%	0.30%
Basic	2.90%	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: 0.50%	ISC: 1.00%
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**Other fees**

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 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 Global Income & Growth Fund**

**As of December 31, 2024**

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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

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## Sun Wise II Segregated Funds

### Sun Wise CI Global Value Fund

As of December 31, 2024

**Quick facts:** Date Fund created: December 2001

**Total value on December 31, 2024:** \$1,270,865

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

**Portfolio turnover rate:** 0.68%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	3.99%	\$16.66	2,601
Combined 2001	3.68%	\$17.93	3,169
Basic 2001	3.32%	\$19.44	2,527
Full	3.94%	\$16.79	35,728
Combined	3.67%	\$17.99	16,001
Basic	3.28%	\$19.50	11,987

#### 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

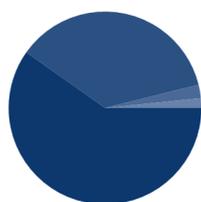
#### What does the Fund invest in?

The Fund invests in the CI 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
<b>Total</b>	<b>27.49</b>

**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.

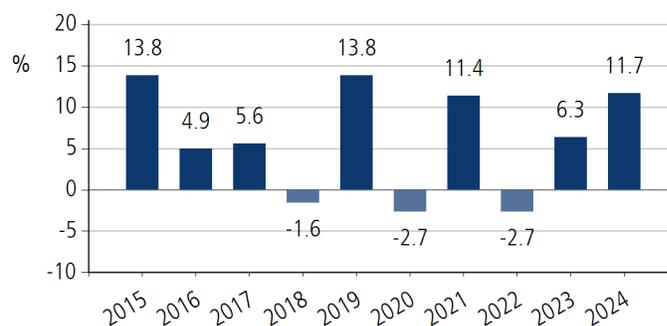
#### How has the Fund performed?

##### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2014 would have \$1,769.01 in December 2024. This works out to an average of 5.87% 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 Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value seven years and down in value three years.



#### How risky is it?

Low	Low to moderate	<b>Moderate</b>	Moderate to high	High
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The value of your investment can go down. For details, please refer to the Information Folder and Contract.

**Sun Life Assurance Company of Canada**  
**Sun Wise II Segregated Funds**  
**Sun Wise 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																		
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>																		
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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	3.99%	1.15%	0.30%
Combined 2001	3.68%	0.90%	0.30%
Basic 2001	3.32%	0.60%	0.30%
Full	3.94%	1.15%	0.30%
Combined	3.67%	0.90%	0.30%
Basic	3.28%	0.60%	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	DSC: 0.50%	ISC: 1.00%
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**Other fees**

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 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?**

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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 Global Value Fund

As of December 31, 2024

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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

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## Sun Wise II Segregated Funds

### Sun Wise CI High Income Fund

As of December 31, 2024

**Quick facts:** Date Fund created: December 2001

**Total value on December 31, 2024:** \$45,865,333

**Managed by:** CI Global Asset Management

**Portfolio turnover rate:** 4.08%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	2.77%	\$42.54	46,440
Combined 2001	2.46%	\$45.11	12,060
Basic 2001	2.34%	\$46.62	13,674
Full	2.73%	\$42.69	803,501
Combined	2.52%	\$44.81	144,813
Basic	2.31%	\$46.69	40,994

#### 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?

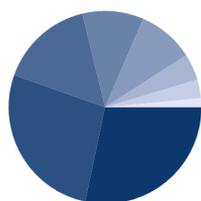
The Fund invests in the CI High Income Fund. The underlying fund invests mostly in shares and Canadian bonds.

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

	% Assets
Cheniere Energy Inc	4.57
Cash and Equivalents	3.09
Williams Cos Inc	2.39
First Capital REIT - Units	1.99
CI Global Infrastructure Private Pool ETF (CINF)	1.88
Ferrovial SE	1.85
Targa Resources Corp	1.70
Ventas Inc	1.69
American Homes 4 Rent	1.67
CI Global Financial Sector ETF	1.64
<b>Total</b>	<b>22.47</b>

#### Total number of investments:

292



	% Assets
US Equity	28.30
Foreign Bonds	27.11
Canadian Equity	15.79
Domestic Bonds	10.28
Income Trust Units	9.44
International Equity	4.42
Cash and Equivalents	3.14
Other	1.52

#### 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 to receive income
- are investing for the medium term.

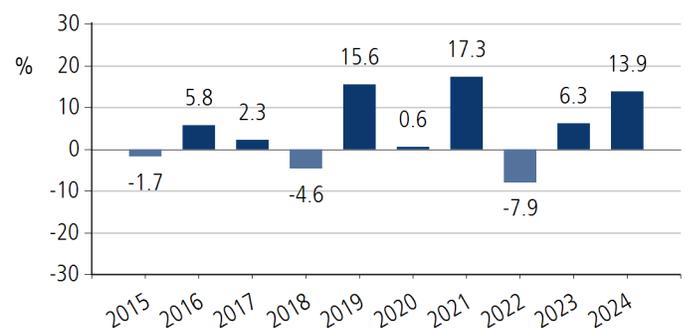
#### How has the Fund performed?

##### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2014 would have \$1,542.60 in December 2024. This works out to an average of 4.43% 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 Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value seven years and down in value three years.



#### How risky is it?



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

**Sun Life Assurance Company of Canada**  
**Sun Wise II Segregated Funds**  
**Sun Wise CI High 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																		
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>																		
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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	2.77%	0.65%	0.30%
Combined 2001	2.46%	0.45%	0.30%
Basic 2001	2.34%	0.30%	0.30%
Full	2.73%	0.65%	0.30%
Combined	2.52%	0.45%	0.30%
Basic	2.31%	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?**

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# Sun Life Assurance Company of Canada

Sun *Wise* II Segregated Funds

## Sun *Wise* CI High Income Fund

As of December 31, 2024

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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

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

Sun *Wise* II Segregated Funds

## Sun *Wise* CI International Fund

As of December 31, 2024

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

**Total value on December 31, 2024:** \$1,122,113

**Managed by:** CI Global Asset Management

**Portfolio turnover rate:** 3.62%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	4.03%	\$19.42	419
Combined 2001	3.54%	\$22.59	48
Basic 2001	3.17%	\$24.68	166
Full	3.94%	\$19.53	47,339
Combined	3.60%	\$22.64	2,804
Basic	3.33%	\$24.62	4,913

### 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

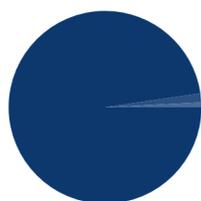
### What does the Fund invest in?

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

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

	% Assets
Chubb Ltd	3.97
Everest RE Group Ltd	3.21
Sanofi SA	2.58
HDFC Bank Ltd	2.44
Willis Towers Watson PLC	2.41
Danone SA	2.35
TotalEnergies SE	2.29
Sands China Ltd	2.28
Sony Group Corp	2.23
GSK plc	2.20
<b>Total</b>	<b>25.96</b>

**Total number of investments:** 67



	% Assets
International Equity	97.68
Canadian Equity	1.51
Cash and Equivalents	0.81

### 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 fund
- are investing for the medium and/or long term.

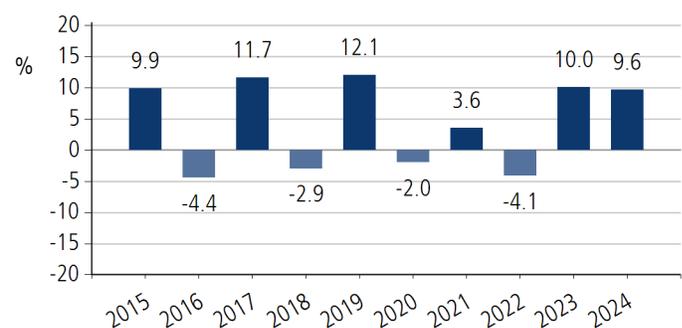
### How has the Fund performed?

#### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2014 would have \$1,497.41 in December 2024. This works out to an average of 4.12% 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 Class 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	<b>Moderate</b>	Moderate to high	High
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The value of your investment can go down. For details, please refer to the Information Folder and Contract.

**Sun Life Assurance Company of Canada**  
**Sun Wise II Segregated Funds**  
**Sun Wise CI International 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																		
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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After 7 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 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	4.03%	1.15%	0.30%
Combined 2001	3.54%	0.90%	0.30%
Basic 2001	3.17%	0.60%	0.30%
Full	3.94%	1.15%	0.30%
Combined	3.60%	0.90%	0.30%
Basic	3.33%	0.60%	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	DSC: 0.50%	ISC: 1.00%
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**Other fees**

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 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 International Fund

As of December 31, 2024

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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

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## Sun Wise II Segregated Funds

### Sun Wise CI International Value Fund

As of December 31, 2024

**Quick facts:** Date Fund created: December 2001

Total value on December 31, 2024: \$701,420

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

Portfolio turnover rate: 0.22%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	4.14%	\$16.22	1,004
Combined 2001	3.81%	\$17.55	64
Basic 2001	3.17%	\$19.62	57
Full	3.99%	\$16.34	35,783
Combined	3.59%	\$17.72	2,515
Basic	3.24%	\$19.47	2,757

#### 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

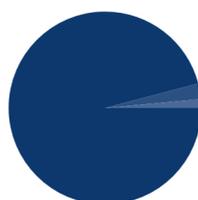
#### What does the Fund invest in?

The Fund invests in the CI International 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
Chubb Ltd	3.89
Everest RE Group Ltd	3.14
Cash and Equivalents	2.61
Sanofi SA	2.52
HDFC Bank Ltd	2.39
Willis Towers Watson PLC	2.36
Danone SA	2.30
TotalEnergies SE	2.30
Sands China Ltd	2.23
Sony Group Corp	2.18
<b>Total</b>	<b>25.92</b>

Total number of investments: 67



	% Assets
International Equity	95.91
Cash and Equivalents	2.61
Canadian Equity	1.48

#### 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 foreign companies
- are investing for the medium and/or long term.

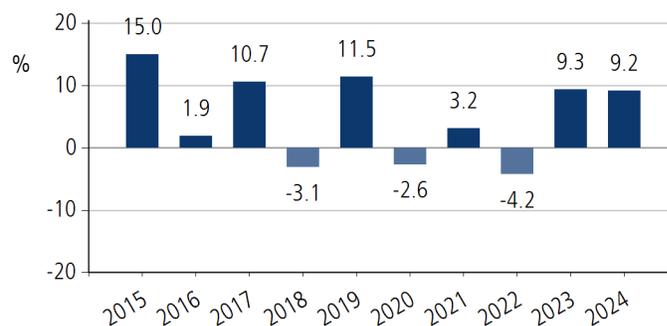
#### How has the Fund performed?

##### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2014 would have \$1,608.84 in December 2024. This works out to an average of 4.87% 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 Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value seven years and down in value three years.



#### How risky is it?

Low	Low to moderate	<b>Moderate</b>	Moderate to high	High
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The value of your investment can go down. For details, please refer to the Information Folder and Contract.

**Sun Life Assurance Company of Canada**  
**Sun Wise II Segregated Funds**  
**Sun Wise CI International 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																		
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>																		
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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	4.14%	1.25%	0.30%
Combined 2001	3.81%	1.00%	0.30%
Basic 2001	3.17%	0.65%	0.30%
Full	3.99%	1.25%	0.30%
Combined	3.59%	1.00%	0.30%
Basic	3.24%	0.65%	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: 0.50%	ISC: 1.00%
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**Other fees**

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 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?**

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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 International Value Fund

As of December 31, 2024

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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

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## SunWise II Segregated Funds

### SunWise CI Money Market Fund

As of December 31, 2024

**Quick facts:** Date Fund created: December 2001

**Total value on December 31, 2024:** \$5,691,808

**Managed by:** CI Global Asset Management

**Portfolio turnover rate:** 178.62%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	1.28%	\$12.29	8,318
Combined 2001	1.18%	\$12.55	966
Basic 2001	1.18%	\$12.68	2,515
Full	1.31%	\$12.29	347,344
Combined	1.24%	\$12.52	19,191
Basic	1.14%	\$12.70	81,650

#### 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 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
<b>Total</b>	<b>100.00</b>

Total number of investments:

4



#### 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.

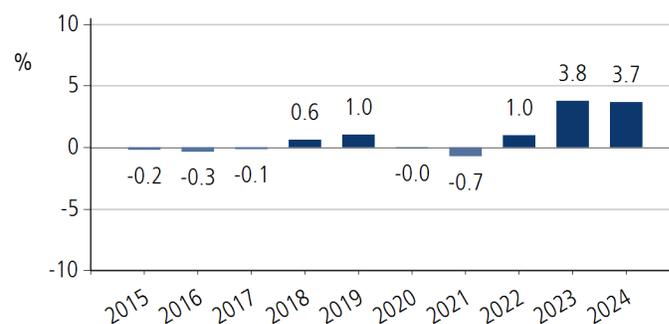
#### How has the Fund performed?

##### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2014 would have \$1,089.41 in December 2024. This works out to an average of 0.86% 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 Class 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?



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

**Sun Life Assurance Company of Canada**  
**Sun Wise II Segregated Funds**  
**Sun Wise 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																		
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>																		
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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	1.28%	0.25%	0.30%
Combined 2001	1.18%	0.15%	0.30%
Basic 2001	1.18%	0.10%	0.30%
Full	1.31%	0.25%	0.30%
Combined	1.24%	0.15%	0.30%
Basic	1.14%	0.10%	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: 0.00%	ISC: 0.00%
-------------------------	------------	------------

**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.

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# Sun Life Assurance Company of Canada

Sun *Wise* II Segregated Funds

## Sun *Wise* CI Money Market Fund

As of December 31, 2024

---

### 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](mailto:service@ci.com)

**Sun Life Assurance Company of Canada**  
**SunWise II Segregated Funds**  
**SunWise CI Premier Canadian Balanced Fund**

As of December 31, 2024

**Quick facts:** **Date Fund created:** December 2001

**Total value on December 31, 2024:** \$2,912,224

**Managed by:** CI Global Asset Management

**Portfolio turnover rate:** 5.54%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	3.39%	\$29.85	7,220
Combined 2001	3.22%	\$31.95	1,797
Basic 2001	2.83%	\$33.82	386
Full	3.50%	\$29.54	69,751
Combined	3.12%	\$32.09	15,840
Basic	2.94%	\$33.66	1,710

**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?**

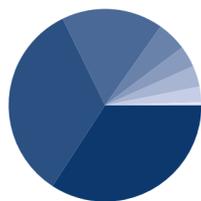
The Fund invests in the CI Canadian Balanced Fund. The underlying fund invests mostly in Canadian shares and bonds.

**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	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
<b>Total</b>	<b>21.51</b>

**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.

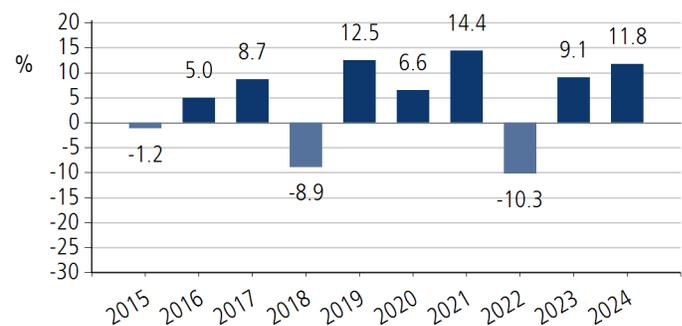
**How has the Fund performed?**

**Average return**

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2014 would have \$1,542.60 in December 2024. This works out to an average of 4.43% 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 Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value seven years and down in value three years.



**How risky is it?**



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

**Sun Life Assurance Company of Canada**  
**Sun Wise II Segregated Funds**  
**Sun Wise 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																		
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>																		
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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	3.39%	0.80%	0.30%
Combined 2001	3.22%	0.50%	0.30%
Basic 2001	2.83%	0.30%	0.30%
Full	3.50%	0.80%	0.30%
Combined	3.12%	0.50%	0.30%
Basic	2.94%	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: 0.50%	ISC: 1.00%
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**Other fees**

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 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 Premier Canadian Balanced Fund**

**As of December 31, 2024**

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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

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## SunWise II Segregated Funds

### SunWise CI Premier Canadian Investment Fund

As of December 31, 2024

**Quick facts:** Date Fund created: December 2001

**Total value on December 31, 2024:** \$14,017,074

**Managed by:** CI Global Asset Management

**Portfolio turnover rate:** 4.11%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	3.76%	\$27.14	40,561
Combined 2001	3.46%	\$29.16	4,982
Basic 2001	3.21%	\$31.23	8,806
Full	3.74%	\$27.17	327,103
Combined	3.40%	\$29.29	74,683
Basic	3.16%	\$31.39	45,313

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

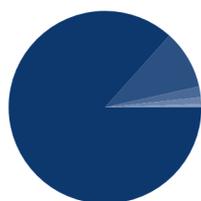
### What does the Fund invest in?

The Fund invests in the CI 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
<b>Total</b>	<b>43.43</b>

**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.

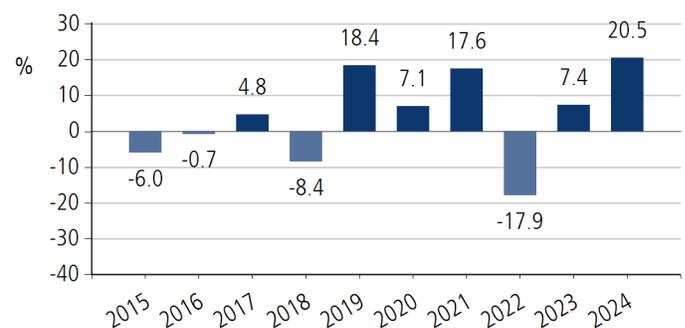
### How has the Fund performed?

#### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2014 would have \$1,418.80 in December 2024. This works out to an average of 3.56% 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 Class 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?



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

**Sun Life Assurance Company of Canada**  
**Sun Wise II Segregated Funds**  
**Sun Wise 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																		
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>																		
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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	3.76%	1.05%	0.30%
Combined 2001	3.46%	0.80%	0.30%
Basic 2001	3.21%	0.55%	0.30%
Full	3.74%	1.05%	0.30%
Combined	3.40%	0.80%	0.30%
Basic	3.16%	0.55%	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: 0.50%	ISC: 1.00%
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**Other fees**

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 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 Premier Canadian Investment Fund**

**As of December 31, 2024**

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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

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## Sun Wise II Segregated Funds

### Sun Wise CI Premier Dividend Income & Growth Fund

As of December 31, 2024

**Quick facts:** Date Fund created: December 2001

Total value on December 31, 2024: \$1,112,661

Managed by: CI Global Asset Management

Portfolio turnover rate: 3.41%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	2.80%	\$40.16	20,973
Combined 2001	2.57%	\$41.96	3,321
Basic 2001	2.30%	\$43.91	2,897
Full	2.81%	\$37.20	33
Combined	2.64%	\$41.68	31
Basic	2.42%	\$43.62	29

#### 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

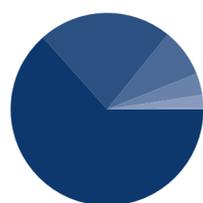
#### What does the Fund invest in?

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, 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
<b>Total</b>	<b>23.08</b>

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.

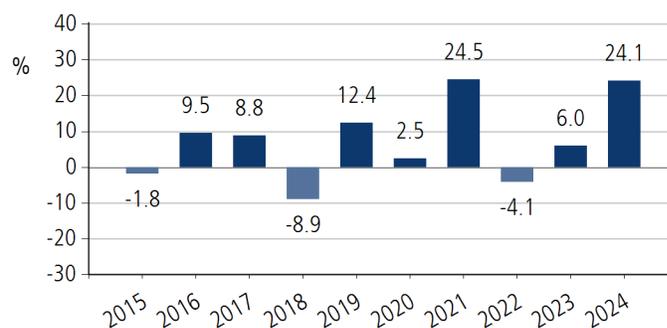
#### How has the Fund performed?

##### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2014 would have \$1,927.08 in December 2024. This works out to an average of 6.78% 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 Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value seven years and down in value three years.



#### How risky is it?



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

**Sun Life Assurance Company of Canada**  
**Sun Wise II Segregated Funds**  
**Sun Wise CI Premier 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																		
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>																		
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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	2.80%	0.45%	0.30%
Combined 2001	2.57%	0.40%	0.30%
Basic 2001	2.30%	0.30%	0.30%
Full	2.81%	0.45%	0.30%
Combined	2.64%	0.40%	0.30%
Basic	2.42%	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?**

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# Sun Life Assurance Company of Canada

Sun *Wise* II Segregated Funds

## Sun *Wise* CI Premier Dividend Income & Growth Fund

As of December 31, 2024

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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

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

SunWise II Segregated Funds

## SunWise CI Premier Global Income & Growth Fund

As of December 31, 2024

**Quick facts:** Date Fund created: December 2001

Total value on December 31, 2024: \$6,536,887

Managed by: CI Global Asset Management

Portfolio turnover rate: 0.73%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	3.39%	\$19.82	15,543
Combined 2001	3.23%	\$20.97	2,932
Basic 2001	3.02%	\$22.02	1,609
Full	3.45%	\$19.70	247,283
Combined	3.09%	\$21.26	40,752
Basic	2.92%	\$22.15	17,766

### 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

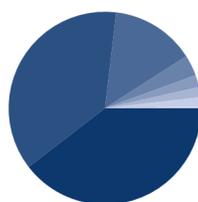
### What does the Fund invest in?

The Fund invests in the CI Global Income & Growth Corporate Class. The underlying fund invests mostly in shares and bonds of firms from around the world.

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

	% Assets
United States Treasury 4.13% 15-Nov-2032	4.46
United States Treasury 4.00% 15-Nov-2052	3.52
Microsoft Corp	3.48
CI Private Markets Growth Fund	3.28
NVIDIA Corp	2.93
Apple Inc	2.64
United States Treasury 3.63% 31-May-2028	2.51
Amazon.com Inc	2.28
Cash and Equivalents	1.69
Alphabet Inc	1.41
<b>Total</b>	<b>28.20</b>

Total number of investments: **463**



	% Assets
US Equity	39.55
Foreign Bonds	37.30
International Equity	14.09
Other	3.50
Canadian Equity	2.04
Cash and Equivalents	1.69
Domestic Bonds	1.62
Income Trust Units	0.21

### 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 foreign 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.

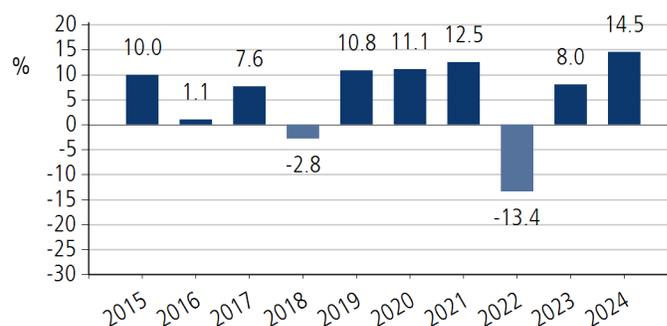
### How has the Fund performed?

#### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2014 would have \$1,722.77 in December 2024. This works out to an average of 5.59% 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 Class 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

## Sun Wise II Segregated Funds

### Sun Wise CI Premier Global 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																		
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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After 7 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 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	3.39%	0.80%	0.30%
Combined 2001	3.23%	0.50%	0.30%
Basic 2001	3.02%	0.30%	0.30%
Full	3.45%	0.80%	0.30%
Combined	3.09%	0.50%	0.30%
Basic	2.92%	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: 0.50%	ISC: 1.00%
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##### Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 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 Premier Global Income & Growth Fund

As of December 31, 2024

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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

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## Sun Wise II Segregated Funds

### Sun Wise CI Premier Global Value Fund

As of December 31, 2024

**Quick facts:** Date Fund created: December 2001

**Total value on December 31, 2024:** \$432,249

**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
Full 2001	3.97%	\$18.36	65
Combined 2001	3.68%	\$19.93	61
Basic 2001	3.31%	\$22.02	2,208
Full	3.99%	\$18.59	16,869
Combined	3.67%	\$20.02	694
Basic	3.30%	\$21.75	2,474

#### 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

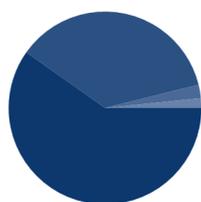
#### What does the Fund invest in?

The Fund invests in the CI 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
<b>Total</b>	<b>27.49</b>

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

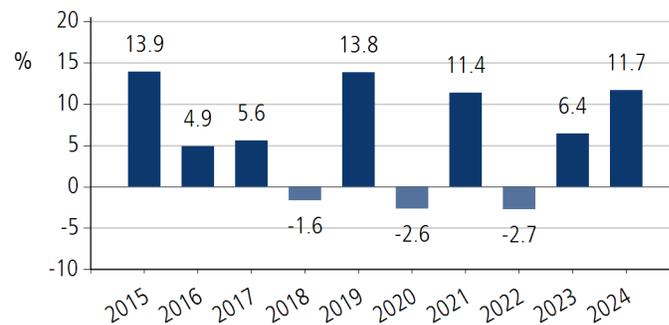
#### How has the Fund performed?

##### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2014 would have \$1,770.68 in December 2024. This works out to an average of 5.88% 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 Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value seven years and down in value three years.



#### How risky is it?



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

**Sun Life Assurance Company of Canada**  
**Sun Wise II Segregated Funds**  
**Sun Wise CI Premier 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																		
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>																		
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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	3.97%	1.15%	0.30%
Combined 2001	3.68%	0.90%	0.30%
Basic 2001	3.31%	0.60%	0.30%
Full	3.99%	1.15%	0.30%
Combined	3.67%	0.90%	0.30%
Basic	3.30%	0.60%	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	DSC: 0.50%	ISC: 1.00%
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**Other fees**

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 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?**

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# Sun Life Assurance Company of Canada

Sun *Wise* II Segregated Funds

## Sun *Wise* CI Premier Global Value Fund

As of December 31, 2024

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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

Phone: 1-800-792-9355

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

**Sun Life Assurance Company of Canada**  
**SunWise II Segregated Funds**  
**SunWise CI Premier II Canadian Balanced Fund**

As of December 31, 2024

**Quick facts:** **Date Fund created:** December 2001

**Total value on December 31, 2024:** \$15,929,951

**Managed by:** CI Global Asset Management

**Portfolio turnover rate:** 6.87%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	3.47%	\$23.58	63,471
Combined 2001	3.16%	\$25.30	10,866
Basic 2001	2.96%	\$26.72	9,383
Full	3.46%	\$23.54	446,405
Combined	3.11%	\$25.36	62,976
Basic	2.87%	\$26.72	67,498

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

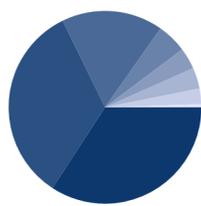
**What does the Fund invest in?**

The Fund invests in the CI 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	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
<b>Total</b>	<b>21.51</b>

**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.

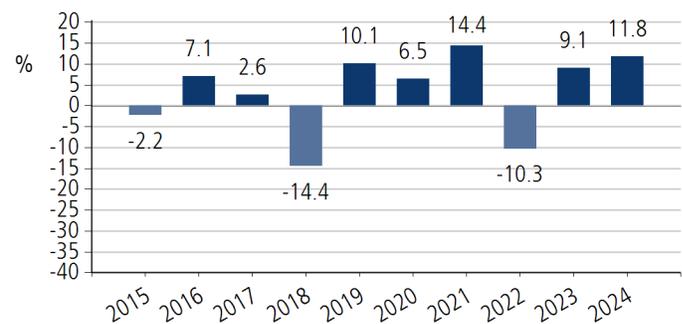
**How has the Fund performed?**

**Average return**

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class 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 Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value seven years and down in value three years.



**How risky is it?**



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

**Sun Life Assurance Company of Canada**  
**Sun Wise II Segregated Funds**  
**Sun Wise CI Premier II 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																		
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>																		
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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	3.47%	0.80%	0.30%
Combined 2001	3.16%	0.50%	0.30%
Basic 2001	2.96%	0.30%	0.30%
Full	3.46%	0.80%	0.30%
Combined	3.11%	0.50%	0.30%
Basic	2.87%	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: 0.50%	ISC: 1.00%
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**Other fees**

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 60 business days of buying the Units. Money from the fee goes to the Fund.
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**Sun Life Assurance Company of Canada**  
Sun *Wise* II Segregated Funds  
**Sun *Wise* CI Premier II Canadian Balanced Fund**

**As of December 31, 2024**

---

**For more information**

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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](mailto:service@ci.com)

# Sun Life Assurance Company of Canada

## Sun Wise II Segregated Funds

### Sun Wise CI Premier II Canadian Investment Fund

As of December 31, 2024

**Quick facts:** Date Fund created: December 2001

Total value on December 31, 2024: \$91,236

Managed by: CI Global Asset Management

Portfolio turnover rate: 3.10%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	3.73%	\$29.65	1,318
Combined 2001	3.50%	\$31.47	353
Basic 2001	3.01%	\$34.96	1,066
Full	3.73%	\$29.34	39
Combined	3.49%	\$31.30	43
Basic	3.05%	\$34.73	38

#### 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

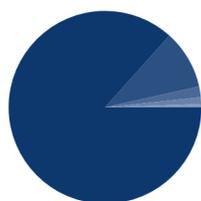
#### What does the Fund invest in?

The Fund invests in the CI 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
<b>Total</b>	<b>43.43</b>

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.

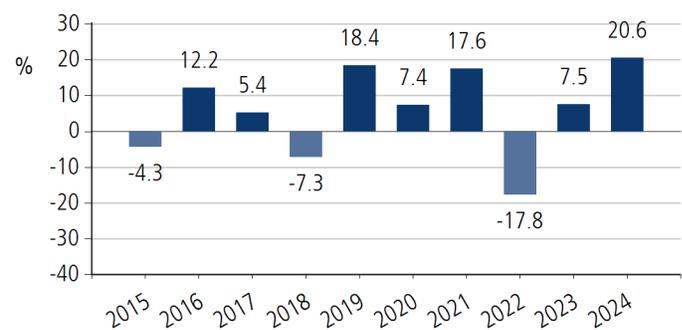
#### How has the Fund performed?

##### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2014 would have \$1,671.27 in December 2024. This works out to an average of 5.27% 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 Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value seven years and down in value three years.



#### How risky is it?



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

**Sun Life Assurance Company of Canada**  
**Sun Wise II Segregated Funds**  
**Sun Wise CI Premier II 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																		
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>																		
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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	3.73%	1.05%	0.30%
Combined 2001	3.50%	0.80%	0.30%
Basic 2001	3.01%	0.55%	0.30%
Full	3.73%	1.05%	0.30%
Combined	3.49%	0.80%	0.30%
Basic	3.05%	0.55%	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: 0.50%	ISC: 1.00%
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**Other fees**

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 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.

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# Sun Life Assurance Company of Canada

Sun *Wise* II Segregated Funds

## Sun *Wise* CI Premier II Canadian Investment Fund

As of December 31, 2024

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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

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## Sun Wise II Segregated Funds

### Sun Wise CI Premier II U.S. Stock Selection Fund

As of December 31, 2024

**Quick facts:** Date Fund created: December 2001

**Total value on December 31, 2024:** \$1,152,197

**Managed by:** CI Global Asset Management

**Portfolio turnover rate:** 11.07%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	4.19%	\$35.79	2,423
Combined 2001	4.14%	\$37.96	205
Basic 2001	3.40%	\$42.96	2,689
Full	4.44%	\$35.08	24,657
Combined	4.10%	\$37.97	1,020
Basic	3.62%	\$41.85	919

#### 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 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
<b>Total</b>	<b>56.00</b>

**Total number of investments:** 38



#### 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 U.S. equity fund that focuses on growth
- are investing for the medium and/or long term.

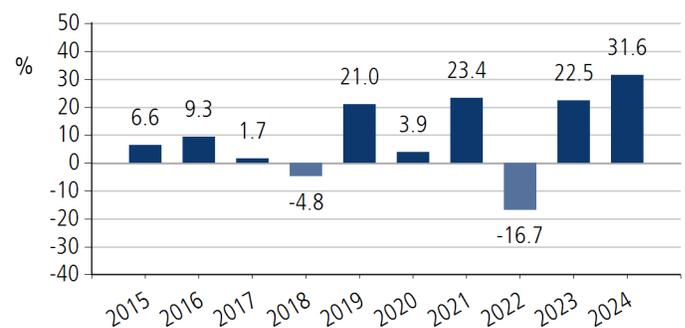
#### How has the Fund performed?

##### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2014 would have \$2,350.05 in December 2024. This works out to an average of 8.92% 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 Class 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**  
**Sun Wise II Segregated Funds**  
**Sun Wise 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																		
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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	4.19%	1.35%	0.30%
Combined 2001	4.14%	1.05%	0.30%
Basic 2001	3.40%	0.65%	0.30%
Full	4.44%	1.35%	0.30%
Combined	4.10%	1.05%	0.30%
Basic	3.62%	0.65%	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: 0.50%	ISC: 1.00%
-------------------------	------------	------------

**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?**

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**Sun Life Assurance Company of Canada**  
Sun *Wise* II Segregated Funds  
**Sun *Wise* CI Premier II U.S. Stock Selection Fund**

As of December 31, 2024

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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

Phone: 1-800-792-9355

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

**Sun Life Assurance Company of Canada**  
**Sun Wise II Segregated Funds**  
**Sun Wise CI Premier III U.S. Stock Selection Fund**

As of December 31, 2024

**Quick facts:** **Date Fund created:** December 2001

**Total value on December 31, 2024:** \$1,546,934

**Managed by:** CI Global Asset Management

**Portfolio turnover rate:** 12.44%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	4.03%	\$15.54	18,794
Combined 2001	3.87%	\$16.60	4,372
Basic 2001	3.39%	\$18.37	3,577
Full	4.17%	\$15.36	57,415
Combined	3.62%	\$16.90	5,564
Basic	3.39%	\$18.36	7,652

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 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
<b>Total</b>	<b>56.00</b>

**Total number of investments:** 38



**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 U.S. equity fund that focuses on growth
- are investing for the medium and/or long term.

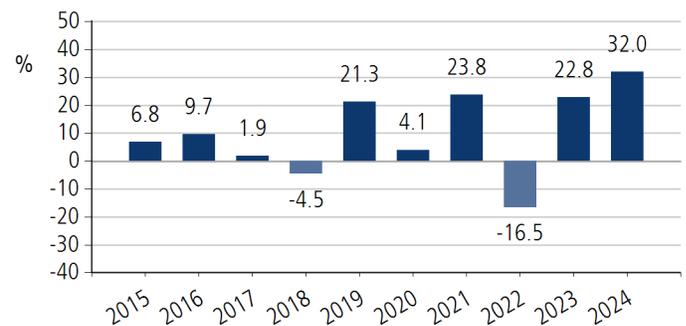
**How has the Fund performed?**

**Average return**

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2014 would have \$2,413.37 in December 2024. This works out to an average of 9.21% 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 Class 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 II Segregated Funds**  
**SunWise CI Premier III 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																		
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>																		
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# Sun Life Assurance Company of Canada

Sun *Wise* II Segregated Funds

## Sun *Wise* CI Premier III U.S. Stock Selection Fund

As of December 31, 2024

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### For more information

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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](mailto:service@ci.com)

# Sun Life Assurance Company of Canada

## Sun Wise II Segregated Funds

### Sun Wise CI Premier IV U.S. Stock Selection Fund

As of December 31, 2024

**Quick facts:** Date Fund created: December 2001

**Total value on December 31, 2024:** \$2,060,601

**Managed by:** CI Global Asset Management

**Portfolio turnover rate:** 11.43%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	3.90%	\$16.84	13,301
Combined 2001	3.91%	\$18.10	514
Basic 2001	3.21%	\$19.88	5,400
Full	4.16%	\$16.52	64,434
Combined	3.70%	\$18.24	5,154
Basic	3.28%	\$19.88	28,222

#### 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 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
<b>Total</b>	<b>56.00</b>

**Total number of investments:** 38



#### Are there any guarantees?

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This Fund may be suitable for contractholders if they:

- want a U.S. equity fund that focuses on growth
- are investing for the medium and/or long term.

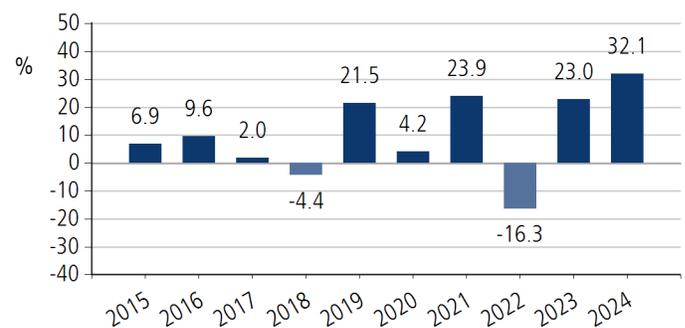
#### How has the Fund performed?

##### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2014 would have \$2,437.79 in December 2024. This works out to an average of 9.32% 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 Class 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**  
**Sun Wise II Segregated Funds**  
**Sun Wise CI Premier IV 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																		
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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**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	3.90%	1.35%	0.30%
Combined 2001	3.91%	1.05%	0.30%
Basic 2001	3.21%	0.65%	0.30%
Full	4.16%	1.35%	0.30%
Combined	3.70%	1.05%	0.30%
Basic	3.28%	0.65%	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: 0.50%	ISC: 1.00%
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**Other fees**

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 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 Premier IV U.S. Stock Selection Fund

As of December 31, 2024

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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

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## SunWise II Segregated Funds

### SunWise CI Premier Select Canadian Fund

As of December 31, 2024

**Quick facts:** Date Fund created: December 2001

**Total value on December 31, 2024:** \$1,487,960

**Managed by:** Mackenzie Financial Corporation, CI Global Asset Management

**Portfolio turnover rate:** 2.54%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	3.91%	\$24.42	504
Combined 2001	3.89%	\$25.49	176
Basic 2001	3.53%	\$27.44	3,273
Full	4.08%	\$23.92	43,167
Combined	3.79%	\$25.83	3,818
Basic	3.50%	\$27.49	9,101

#### 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

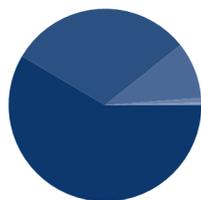
#### What does the Fund invest in?

The Fund invests in the CI 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	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
<b>Total</b>	<b>31.70</b>

**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 to add a Canadian equity fund
- are investing for the medium and/or long term.

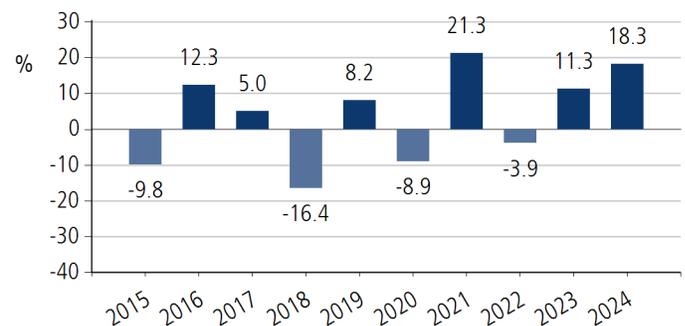
#### How has the Fund performed?

##### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2014 would have \$1,346.53 in December 2024. This works out to an average of 3.02% 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 Class 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	<b>Moderate</b>	Moderate to high	High
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The value of your investment can go down. For details, please refer to the Information Folder and Contract.

**Sun Life Assurance Company of Canada**  
**Sun Wise II Segregated Funds**  
**Sun Wise CI Premier Select Canadian 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																		
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>																		
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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	3.91%	1.05%	0.30%
Combined 2001	3.89%	0.80%	0.30%
Basic 2001	3.53%	0.55%	0.30%
Full	4.08%	1.05%	0.30%
Combined	3.79%	0.80%	0.30%
Basic	3.50%	0.55%	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: 0.50%	ISC: 1.00%
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**Other fees**

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 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?**

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**Sun Life Assurance Company of Canada**  
Sun *Wise* II Segregated Funds  
**Sun *Wise* CI Premier Select Canadian Fund**

**As of December 31, 2024**

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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

Phone: 1-800-792-9355

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

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

As of December 31, 2024

**Quick facts:** **Date Fund created:** December 2001

**Total value on December 31, 2024:** \$686,675

**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
Full 2001	4.18%	\$26.42	1,824
Combined 2001	3.86%	\$28.44	305
Basic 2001	3.16%	\$31.81	892
Full	4.11%	\$26.45	15,251
Combined	3.69%	\$28.80	5,348
Basic	3.40%	\$31.48	1,397

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?**

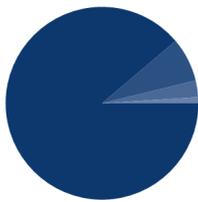
The Fund invests in the CI U.S. Stock Selection Corporate Class. The underlying fund invests mostly in U.S. shares.

**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
<b>Total</b>	<b>55.84</b>

**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
- are investing for the medium and/or long term.

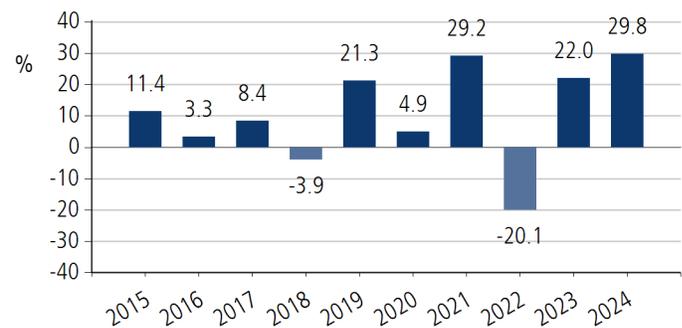
**How has the Fund performed?**

**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 2014 would have \$2,494.12 in December 2024. This works out to an average of 9.57% 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 Class 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**  
**Sun Wise II Segregated Funds**  
**Sun Wise 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																		
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>																		
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**Ongoing Fund expenses**

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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	4.18%	1.35%	0.30%
Combined 2001	3.86%	1.05%	0.30%
Basic 2001	3.16%	0.65%	0.30%
Full	4.11%	1.35%	0.30%
Combined	3.69%	1.05%	0.30%
Basic	3.40%	0.65%	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: 0.50%	ISC: 1.00%
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**Other fees**

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 60 business days of buying the Units. Money from the fee goes to the Fund.
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**Sun Life Assurance Company of Canada**  
Sun *Wise* II Segregated Funds  
**Sun *Wise* CI Premier U.S. Stock Selection Fund**

**As of December 31, 2024**

---

**For more information**

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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](mailto:service@ci.com)

**Sun Life Assurance Company of Canada**  
**SunWise II Segregated Funds**  
**SunWise CI Select Canadian Balanced Fund**

As of December 31, 2024

**Quick facts:** **Date Fund created:** December 2001

**Total value on December 31, 2024:** \$13,598,544

**Managed by:** CI Global Asset Management

**Portfolio turnover rate:** 5.55%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	3.49%	\$24.03	53,146
Combined 2001	3.07%	\$26.08	11,045
Basic 2001	2.95%	\$27.07	25,323
Full	3.49%	\$23.97	320,360
Combined	3.16%	\$25.85	77,363
Basic	2.93%	\$27.17	61,407

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

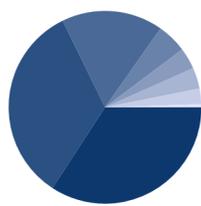
**What does the Fund invest in?**

The Fund invests in the CI 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	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
<b>Total</b>	<b>21.51</b>

**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.

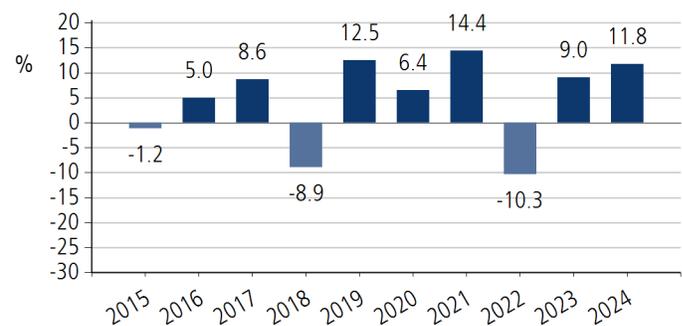
**How has the Fund performed?**

**Average return**

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2014 would have \$1,535.23 in December 2024. This works out to an average of 4.38% 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 Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value seven years and down in value three years.



**How risky is it?**



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

**Sun Life Assurance Company of Canada**  
**Sun Wise II Segregated Funds**  
**Sun Wise CI Select 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																		
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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After 7 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 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	3.49%	0.80%	0.30%
Combined 2001	3.07%	0.50%	0.30%
Basic 2001	2.95%	0.30%	0.30%
Full	3.49%	0.80%	0.30%
Combined	3.16%	0.50%	0.30%
Basic	2.93%	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: 0.50%	ISC: 1.00%
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**Other fees**

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 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 Select Canadian Balanced Fund**

**As of December 31, 2024**

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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

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## Sun Wise II Segregated Funds

### Sun Wise CI Select Canadian Fund

As of December 31, 2024

**Quick facts:** Date Fund created: December 2001

**Total value on December 31, 2024:** \$15,840,700

**Managed by:** CI Global Asset Management

**Portfolio turnover rate:** 2.32%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	3.80%	\$42.89	22,063
Combined 2001	3.44%	\$46.46	3,534
Basic 2001	3.12%	\$49.91	7,773
Full	3.79%	\$42.94	264,484
Combined	3.45%	\$46.29	36,608
Basic	3.16%	\$49.69	25,978

#### 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?

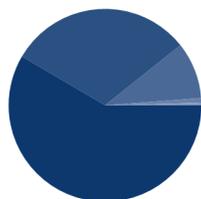
The Fund invests in the CI Select Canadian Equity Corporate Class. The underlying fund invests mostly in Canadian shares.

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

	% Assets
CI Global Financial Sector ETF	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
<b>Total</b>	<b>31.73</b>

**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.

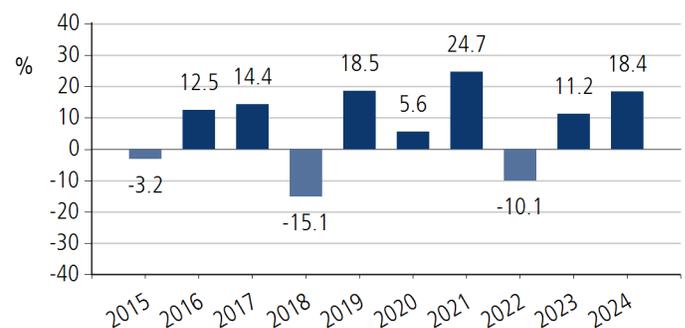
#### How has the Fund performed?

##### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2014 would have \$1,952.49 in December 2024. This works out to an average of 6.92% 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 Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value seven years and down in value three years.



#### How risky is it?



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

**Sun Life Assurance Company of Canada**  
**Sun Wise II Segregated Funds**  
**Sun Wise CI Select Canadian 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																		
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>																		
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After 7 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 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	3.80%	1.05%	0.30%
Combined 2001	3.44%	0.80%	0.30%
Basic 2001	3.12%	0.55%	0.30%
Full	3.79%	1.05%	0.30%
Combined	3.45%	0.80%	0.30%
Basic	3.16%	0.55%	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: 0.50%	ISC: 1.00%
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**Other fees**

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 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 Select Canadian Fund

As of December 31, 2024

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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

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## Sun Wise II Segregated Funds

### Sun Wise CI Select Global Fund

As of December 31, 2024

**Quick facts:** Date Fund created: December 2001

**Total value on December 31, 2024:** \$1,985,716

**Managed by:** CI Global Asset Management

**Portfolio turnover rate:** 2.32%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	3.73%	\$23.08	4,898
Combined 2001	3.64%	\$24.64	367
Basic 2001	3.14%	\$27.18	2,994
Full	3.95%	\$22.86	60,273
Combined	3.67%	\$24.45	5,252
Basic	3.31%	\$26.80	10,307

#### 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

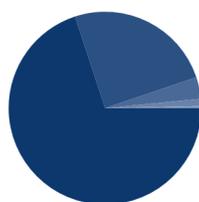
#### What does the Fund invest in?

The Fund invests in the CI Select 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	6.22
NVIDIA Corp	5.22
Apple Inc	4.72
Amazon.com Inc	4.13
Alphabet Inc	2.54
Meta Platforms Inc	2.42
JPMorgan Chase & Co	2.11
Eli Lilly and Co	2.02
ServiceNow Inc	1.97
UnitedHealth Group Inc	1.84
<b>Total</b>	<b>33.19</b>

**Total number of investments:** 81



	% Assets
US Equity	69.96
International Equity	24.85
Canadian Equity	3.63
Cash and Equivalents	1.20
Income Trust Units	0.36

#### 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 fund
- are investing for the medium and/or long term.

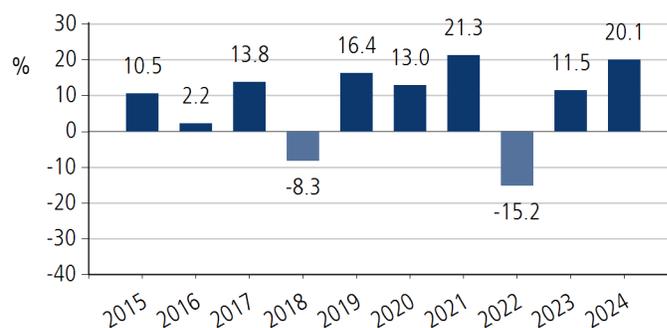
#### How has the Fund performed?

##### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2014 would have \$2,133.08 in December 2024. This works out to an average of 7.87% 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 Class 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**  
**Sun Wise II Segregated Funds**  
**Sun Wise CI Select 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																		
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>																		
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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	3.73%	1.15%	0.30%
Combined 2001	3.64%	0.90%	0.30%
Basic 2001	3.14%	0.60%	0.30%
Full	3.95%	1.15%	0.30%
Combined	3.67%	0.90%	0.30%
Basic	3.31%	0.60%	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	DSC: 0.50%	ISC: 1.00%
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**Other fees**

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 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?**

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# Sun Life Assurance Company of Canada

Sun *Wise* II Segregated Funds

## Sun *Wise* CI Select Global Fund

As of December 31, 2024

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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

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## Sun Wise II Segregated Funds

### Sun Wise CI Select Global Income & Growth Fund

As of December 31, 2024

**Quick facts:** Date Fund created: December 2001

Total value on December 31, 2024: \$10,753,125

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
Full 2001	3.55%	\$27.58	10,305
Combined 2001	3.05%	\$29.84	737
Basic 2001	2.97%	\$30.91	3,921
Full	3.51%	\$27.64	294,735
Combined	3.18%	\$29.73	46,541
Basic	2.94%	\$31.05	25,652

#### 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

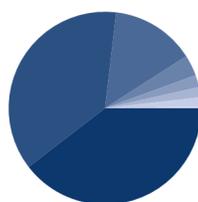
#### What does the Fund invest in?

The Fund invests in the CI Global Income & Growth Corporate Class. The underlying fund invests mostly in shares and bonds of firms from around the world.

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

	% Assets
United States Treasury 4.13% 15-Nov-2032	4.46
United States Treasury 4.00% 15-Nov-2052	3.52
Microsoft Corp	3.48
CI Private Markets Growth Fund	3.28
NVIDIA Corp	2.93
Apple Inc	2.64
United States Treasury 3.63% 31-May-2028	2.51
Amazon.com Inc	2.28
Cash and Equivalents	1.69
Alphabet Inc	1.41
<b>Total</b>	<b>28.20</b>

Total number of investments: **463**



	% Assets
US Equity	39.55
Foreign Bonds	37.30
International Equity	14.09
Other	3.50
Canadian Equity	2.04
Cash and Equivalents	1.69
Domestic Bonds	1.62
Income Trust Units	0.21

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

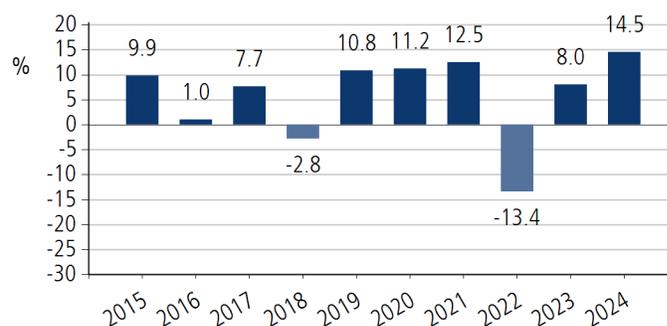
#### How has the Fund performed?

##### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2014 would have \$1,722.77 in December 2024. This works out to an average of 5.59% 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 Class 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**  
**Sun Wise II Segregated Funds**  
**Sun Wise CI Select Global 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																		
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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**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	3.55%	0.80%	0.30%
Combined 2001	3.05%	0.50%	0.30%
Basic 2001	2.97%	0.30%	0.30%
Full	3.51%	0.80%	0.30%
Combined	3.18%	0.50%	0.30%
Basic	2.94%	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: 0.50%	ISC: 1.00%
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**Other fees**

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 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 Select Global Income & Growth Fund

As of December 31, 2024

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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

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## Sun Wise II Segregated Funds

### Sun Wise CI Short-Term Bond Fund

As of December 31, 2024

**Quick facts:** Date Fund created: December 2001

**Total value on December 31, 2024:** \$67,408

**Managed by:** CI Global Asset Management

**Portfolio turnover rate:** 3.74%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	2.63%	\$12.13	4,860
Combined 2001	2.43%	\$12.71	79
Basic 2001	2.22%	\$13.18	318
Full	2.63%	\$12.02	87
Combined	2.42%	\$12.52	86
Basic	2.26%	\$13.08	88

#### 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

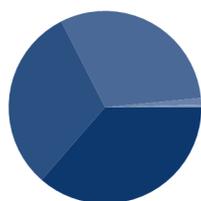
#### What does the Fund invest in?

The Fund invests in the CI Short-Term Bond Fund. The underlying fund invests mostly in Canadian short-term bonds.

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

	% Assets
Cash and Equivalents	30.96
Canada Government 2.75% 01-Sep-2027	10.97
Canada Government 3.50% 01-Sep-2029	10.97
Ontario Province 4.00% 08-Mar-2029	2.62
Alberta Province 4.10% 01-Jun-2029	2.60
Avolon Holdings Funding Ltd 4.95% 15-Jan-2028	1.54
Citigroup Inc 5.95% 31-Dec-2049	1.51
Ford Motor Credit Co LLC 6.80% 12-Apr-2028	1.46
Nationstar Mortgage Holdgs Inc 5.00% 01-Feb-2026	1.27
Canada Government 4.00% 01-Aug-2026	1.24
<b>Total</b>	<b>65.14</b>

**Total number of investments:** 65



	% Assets
Domestic Bonds	36.40
Foreign Bonds	31.09
Cash and Equivalents	30.96
Canadian Equity	1.12
Other	0.43

#### 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 to receive income
- are investing for the short term.

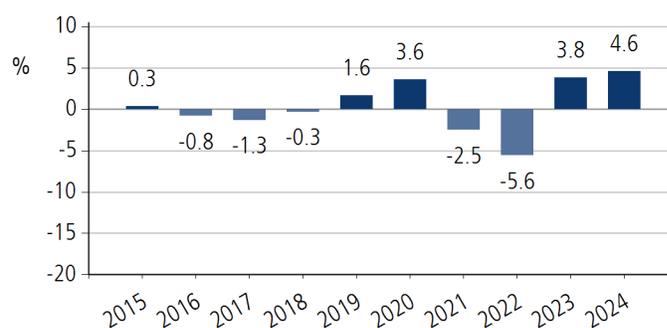
#### How has the Fund performed?

##### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2014 would have \$1,030.41 in December 2024. This works out to an average of 0.30% 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 Class 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
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The value of your investment can go down. For details, please refer to the Information Folder and Contract.

**Sun Life Assurance Company of Canada**  
**Sun Wise II Segregated Funds**  
**Sun Wise CI Short-Term 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																		
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>																		
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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	2.63%	0.30%	0.30%
Combined 2001	2.43%	0.20%	0.30%
Basic 2001	2.22%	0.15%	0.30%
Full	2.63%	0.30%	0.30%
Combined	2.42%	0.20%	0.30%
Basic	2.26%	0.15%	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 Short-Term Bond Fund

As of December 31, 2024

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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

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

SunWise II Segregated Funds

## SunWise CI Synergy American Fund

As of December 31, 2024

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

Total value on December 31, 2024: \$825,258

Managed by: CI Global Asset Management

Portfolio turnover rate: 6.98%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	4.19%	\$45.41	1,091
Combined 2001	3.84%	\$50.04	28
Basic 2001	3.40%	\$42.32	30
Full	4.14%	\$45.54	14,125
Combined	3.76%	\$50.60	1,706
Basic	3.15%	\$55.83	778

### 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

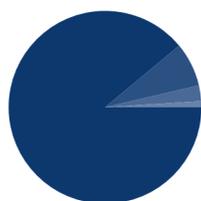
### What does the Fund invest in?

The Fund invests in the CI Synergy American 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	8.92
NVIDIA Corp	8.66
Apple Inc	5.74
UnitedHealth Group Inc	5.60
Amazon.com Inc	5.06
Alphabet Inc	4.39
Meta Platforms Inc	4.24
Eli Lilly and Co	4.08
Merck & Co., Inc.	4.07
Thermo Fisher Scientific Inc	4.05
<b>Total</b>	<b>54.81</b>

Total number of investments: 39



	% Assets
US Equity	88.95
International Equity	7.39
Cash and Equivalents	2.62
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 to invest in North American equity securities with high growth potential
- are investing for the medium and/or long term.

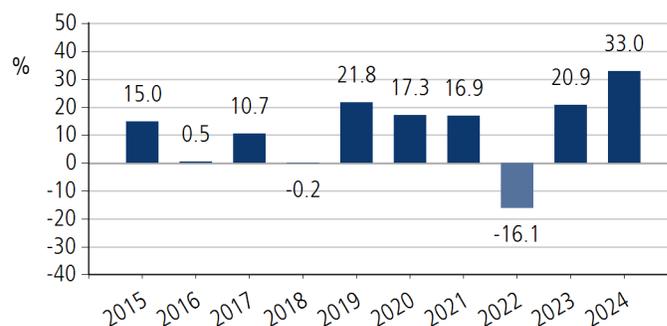
### How has the Fund performed?

#### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2014 would have \$2,872.85 in December 2024. This works out to an average of 11.13% 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 Class 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**  
**Sun Wise II Segregated Funds**  
**Sun Wise CI Synergy American 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																		
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>																		
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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	4.19%	1.35%	0.30%
Combined 2001	3.84%	1.05%	0.30%
Basic 2001	3.40%	0.65%	0.30%
Full	4.14%	1.35%	0.30%
Combined	3.76%	1.05%	0.30%
Basic	3.15%	0.65%	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: 0.50%	ISC: 1.00%
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**Other fees**

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 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.

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# Sun Life Assurance Company of Canada

Sun *Wise* II Segregated Funds

## Sun *Wise* CI Synergy American Fund

As of December 31, 2024

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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

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## SunWise II Segregated Funds

### SunWise CI Synergy Canadian Fund

As of December 31, 2024

**Quick facts:** Date Fund created: June 2004

Total value on December 31, 2024: \$1,150,980

Managed by: CI Global Asset Management, Picton Mahoney Asset Management

Portfolio turnover rate: 1.35%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	3.74%	\$33.00	788
Combined 2001	3.55%	\$36.53	26
Basic 2001	3.27%	\$38.49	22
Full	3.76%	\$32.95	21,359
Combined	3.39%	\$36.88	3,622
Basic	3.26%	\$38.52	7,422

#### 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

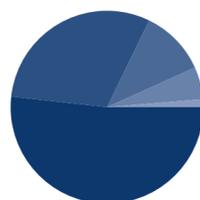
#### What does the Fund invest in?

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

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

	% Assets
Cash and Equivalents	5.42
Royal Bank of Canada	3.49
NVIDIA Corp	2.58
Shopify Inc	2.42
Canadian Pacific Kansas City Ltd	2.41
Microsoft Corp	2.31
Apple Inc	2.22
Toronto-Dominion Bank	2.17
Waste Connections Inc	1.86
Enbridge Inc	1.81
<b>Total</b>	<b>26.69</b>

Total number of investments: 270



	% Assets
Canadian Equity	51.73
US Equity	30.47
International Equity	11.05
Cash and Equivalents	5.42
Income Trust Units	1.32
Other	0.01

#### 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.

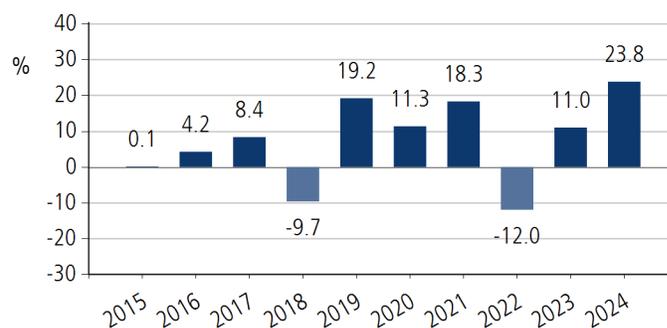
#### How has the Fund performed?

##### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2014 would have \$1,937.93 in December 2024. This works out to an average of 6.84% 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 Class 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**  
**Sun Wise II Segregated Funds**  
**Sun Wise CI Synergy Canadian 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																		
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>
	Rate																			
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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	3.74%	1.05%	0.30%
Combined 2001	3.55%	0.80%	0.30%
Basic 2001	3.27%	0.55%	0.30%
Full	3.76%	1.05%	0.30%
Combined	3.39%	0.80%	0.30%
Basic	3.26%	0.55%	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: 0.50%	ISC: 1.00%
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**Other fees**

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 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 Synergy Canadian Fund

As of December 31, 2024

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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

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## SunWise II Segregated Funds

### SunWise CI Synergy Global Fund

As of December 31, 2024

**Quick facts:** Date Fund created: December 2001

**Total value on December 31, 2024:** \$1,755,507

**Managed by:** CI Global Asset Management, Picton Mahoney Asset Management

**Portfolio turnover rate:** 0.80%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	3.93%	\$27.32	3,829
Combined 2001	3.68%	\$29.36	3,067
Basic 2001	3.24%	\$32.05	2,343
Full	3.90%	\$27.38	36,670
Combined	3.58%	\$29.41	5,629
Basic	3.30%	\$31.89	9,915

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

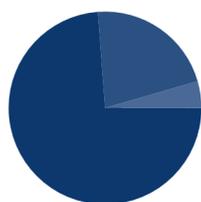
### What does the Fund invest in?

The Fund invests in the CI Synergy Global 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
NVIDIA Corp	5.76
Apple Inc	5.67
Microsoft Corp	5.25
Cash and Equivalents	4.45
Amazon.com Inc	3.97
Alphabet Inc	2.89
Eli Lilly and Co	2.61
Mastercard Inc	2.10
Broadcom Inc	2.00
Meta Platforms Inc	1.78
<b>Total</b>	<b>36.48</b>

**Total number of investments:** 154



### 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 global momentum to a diversified portfolio
- are investing for the medium and/or long term.

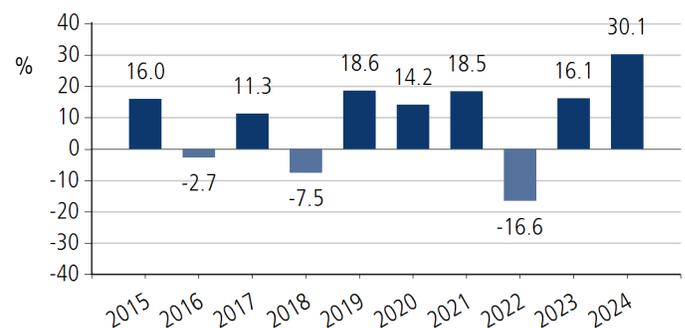
### How has the Fund performed?

#### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2014 would have \$2,347.89 in December 2024. This works out to an average of 8.91% 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 Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value seven years and down in value three years.



### How risky is it?



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

**Sun Life Assurance Company of Canada**  
**Sun Wise II Segregated Funds**  
**Sun Wise CI Synergy 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																		
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>																		
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6 years of buying	2.0 %																			
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After 7 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 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	3.93%	1.15%	0.30%
Combined 2001	3.68%	0.90%	0.30%
Basic 2001	3.24%	0.60%	0.30%
Full	3.90%	1.15%	0.30%
Combined	3.58%	0.90%	0.30%
Basic	3.30%	0.60%	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	DSC: 0.50%	ISC: 1.00%
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**Other fees**

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 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 Synergy Global Fund

As of December 31, 2024

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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

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## SunWise II Segregated Funds

### SunWise CI U.S. Stock Selection Fund

As of December 31, 2024

**Quick facts:** Date Fund created: December 2001

**Total value on December 31, 2024:** \$3,536,010

**Managed by:** CI Global Asset Management

**Portfolio turnover rate:** 2.20%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	4.07%	\$34.49	4,734
Combined 2001	3.58%	\$37.71	11,517
Basic 2001	3.39%	\$40.62	3,700
Full	4.16%	\$34.03	50,255
Combined	3.84%	\$36.86	16,023
Basic	3.36%	\$40.80	11,941

#### 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

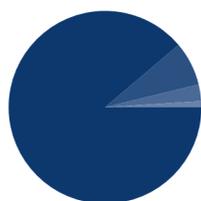
#### What does the Fund invest in?

The Fund invests in the CI 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
<b>Total</b>	<b>55.84</b>

**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.

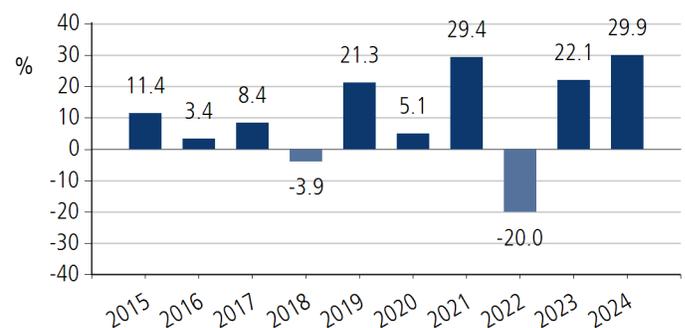
#### How has the Fund performed?

##### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2014 would have \$2,507.81 in December 2024. This works out to an average of 9.63% 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 Class 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**  
**Sun Wise II Segregated Funds**  
**Sun Wise 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																		
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>																		
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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	4.07%	1.35%	0.30%
Combined 2001	3.58%	1.05%	0.30%
Basic 2001	3.39%	0.65%	0.30%
Full	4.16%	1.35%	0.30%
Combined	3.84%	1.05%	0.30%
Basic	3.36%	0.65%	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: 0.50%	ISC: 1.00%
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**Other fees**

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 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?**

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# Sun Life Assurance Company of Canada

Sun *Wise* II Segregated Funds

## Sun *Wise* CI U.S. Stock Selection Fund

As of December 31, 2024

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### For more information

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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](mailto:service@ci.com)

# Sun Life Assurance Company of Canada

SunWise II Segregated Funds

## SunWise Fidelity Canadian Asset Allocation Fund

As of December 31, 2024

**Quick facts:** Date Fund created: December 2001

**Total value on December 31, 2024:** \$13,444,914

**Managed by:** Fidelity Investments Canada ULC

**Portfolio turnover rate:** 7.99%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	3.61%	\$28.33	38,688
Combined 2001	3.15%	\$30.94	8,784
Basic 2001	3.05%	\$32.11	14,440
Full	3.63%	\$28.27	272,689
Combined	3.22%	\$30.78	50,516
Basic	2.97%	\$32.32	72,734

### 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?

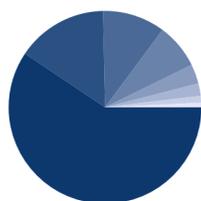
The Fund invests in the Fidelity Canadian Asset Allocation Fund. The underlying fund invests mostly in Canadian shares and bonds.

#### 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
<b>Total</b>	<b>27.74</b>

**Total number of investments:**

**1066**



	% Assets
Canadian Equity	59.39
US Equity	15.28
Domestic Bonds	10.49
Foreign Bonds	7.59
Cash and Equivalents	3.26
International Equity	2.08
Other	1.14
Income Trust Units	0.77

### 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.

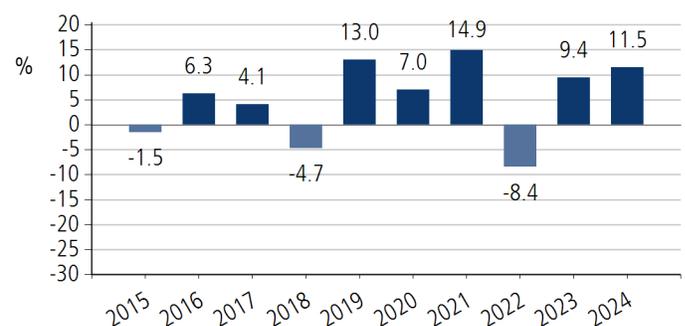
### How has the Fund performed?

#### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2014 would have \$1,614.99 in December 2024. This works out to an average of 4.91% 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 Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value seven years and down in value three years.



### How risky is it?



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

**Sun Life Assurance Company of Canada**  
**Sun Wise II Segregated Funds**  
**Sun Wise 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																		
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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**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	3.61%	0.80%	0.30%
Combined 2001	3.15%	0.50%	0.30%
Basic 2001	3.05%	0.30%	0.30%
Full	3.63%	0.80%	0.30%
Combined	3.22%	0.50%	0.30%
Basic	2.97%	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: 0.50%	ISC: 1.00%
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**Other fees**

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 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* Fidelity Canadian Asset Allocation Fund

As of December 31, 2024

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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

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## SunWise II Segregated Funds

### SunWise Fidelity Global Asset Allocation Fund

As of December 31, 2024

**Quick facts:** Date Fund created: December 2001

**Total value on December 31, 2024:** \$2,374,934

**Managed by:** Fidelity Investments Canada ULC

**Portfolio turnover rate:** 38.37%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	3.65%	\$21.12	4,417
Combined 2001	3.38%	\$22.48	54
Basic 2001	3.18%	\$23.60	4,588
Full	3.65%	\$20.91	87,670
Combined	3.31%	\$22.79	5,103
Basic	3.08%	\$23.84	9,354

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

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

	% Assets
iShares Core S&P 500 ETF (IVV)	10.42
iShares Core MSCI Europe ETF (IEUR)	2.71
Technology Select Sector SPDR ETF (XLK)	2.54
Fidelity Canadian Money Market Investment Trust	2.45
iShares Core MSCI Emerging Markets ETF (IEMG)	2.45
NVIDIA Corp	1.89
Financial Select Sector SPDR ETF (XLF)	1.82
iShares MSCI Japan ETF (EWJ)	1.70
Microsoft Corp	1.62
iShares MSCI United Kingdom ETF (EWU)	1.34
<b>Total</b>	<b>28.94</b>

**Total number of investments:** 1624



### 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
- want a long-term investment.

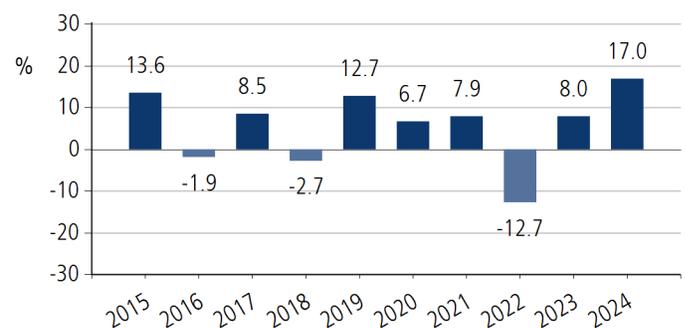
### How has the Fund performed?

#### 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 2014 would have \$1,684.01 in December 2024. This works out to an average of 5.35% 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 Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value seven years and down in value three years.



### How risky is it?



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

**Sun Life Assurance Company of Canada**  
**Sun Wise II Segregated Funds**  
**Sun Wise Fidelity Global 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																		
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>																		
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After 7 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 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	3.65%	0.80%	0.30%
Combined 2001	3.38%	0.50%	0.30%
Basic 2001	3.18%	0.30%	0.30%
Full	3.65%	0.80%	0.30%
Combined	3.31%	0.50%	0.30%
Basic	3.08%	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: 0.50%	ISC: 1.00%
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**Other fees**

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 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?**

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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* Fidelity Global Asset Allocation Fund**

**As of December 31, 2024**

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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

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## Sun Wise II Segregated Funds

### Sun Wise Fidelity Global Fund

As of December 31, 2024

**Quick facts:** Date Fund created: December 2001

**Total value on December 31, 2024:** \$1,617,584

**Managed by:** Fidelity Investments Canada ULC

**Portfolio turnover rate:** 10.89%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	4.01%	\$21.61	4,278
Combined 2001	3.52%	\$23.56	984
Basic 2001	3.35%	\$25.26	1,346
Full	3.98%	\$21.63	56,252
Combined	3.73%	\$23.01	4,946
Basic	3.29%	\$25.31	5,431

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

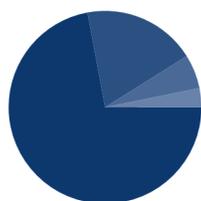
### What does the Fund invest in?

The Fund invests in the 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
<b>Total</b>	<b>34.17</b>

**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
- are investing for the long-term.

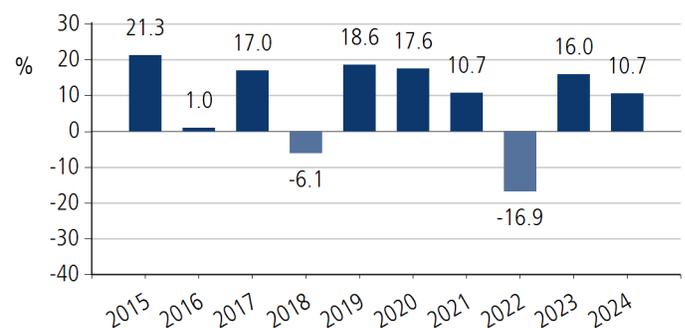
### How has the Fund performed?

#### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2014 would have \$2,215.55 in December 2024. This works out to an average of 8.28% 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 Class 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**  
**Sun Wise II Segregated Funds**  
**Sun Wise 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																		
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>																		
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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	4.01%	1.15%	0.30%
Combined 2001	3.52%	0.90%	0.30%
Basic 2001	3.35%	0.60%	0.30%
Full	3.98%	1.15%	0.30%
Combined	3.73%	0.90%	0.30%
Basic	3.29%	0.60%	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	DSC: 0.50%	ISC: 1.00%
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**Other fees**

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 60 business days of buying the Units. Money from the fee goes to the Fund.
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# Sun Life Assurance Company of Canada

Sun *Wise* II Segregated Funds

## Sun *Wise* Fidelity Global Fund

As of December 31, 2024

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### For more information

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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](mailto:service@ci.com)

# Sun Life Assurance Company of Canada

Sun Wise II Segregated Funds

## Sun Wise Fidelity NorthStar® Fund

As of December 31, 2024

**Quick facts:** Date Fund created: March 2005

**Total value on December 31, 2024:** \$5,831,696

**Managed by:** Fidelity Investments Canada ULC

**Portfolio turnover rate:** 14.00%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	4.07%	\$27.79	10,158
Combined 2001	3.67%	\$29.56	6,654
Basic 2001	3.39%	\$31.64	5,895
Full	4.02%	\$27.84	130,108
Combined	3.64%	\$29.60	27,989
Basic	3.29%	\$31.78	22,518

### 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?

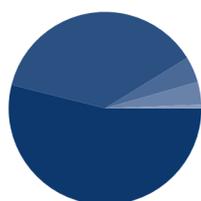
The Fund invests in the Fidelity NorthStar® Fund. The underlying fund invests mostly in shares of firms from around the world.

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

	% Assets
NVIDIA Corp	3.64
Fidelity U.S. Money Market Investment Trust	3.35
Microsoft Corp	2.91
Meta Platforms Inc	2.16
Amazon.com Inc	1.87
Alphabet Inc	1.43
Imperial Brands PLC	1.26
Metro Inc	1.08
British American Tobacco PLC	1.05
Apple Inc	1.03
<b>Total</b>	<b>19.78</b>

**Total number of investments:**

**732**



	% Assets
US Equity	53.90
International Equity	37.34
Canadian Equity	4.33
Cash and Equivalents	3.83
Foreign Bonds	0.50
Income Trust Units	0.06
Domestic Bonds	0.04

### 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 foreign equity fund
- are investing for the long term.

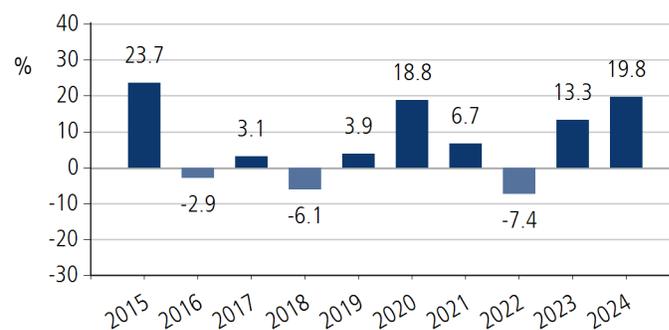
### How has the Fund performed?

#### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2014 would have \$1,923.47 in December 2024. This works out to an average of 6.76% 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 Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value seven years and down in value three years.



### How risky is it?



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

**Sun Life Assurance Company of Canada**  
**Sun Wise II Segregated Funds**  
**Sun Wise Fidelity NorthStar® 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																		
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>
	Rate																			
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After 7 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 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	4.07%	1.15%	0.30%
Combined 2001	3.67%	0.90%	0.30%
Basic 2001	3.39%	0.60%	0.30%
Full	4.02%	1.15%	0.30%
Combined	3.64%	0.90%	0.30%
Basic	3.29%	0.60%	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	DSC: 0.50%	ISC: 1.00%
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**Other fees**

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 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* Fidelity NorthStar® Fund

As of December 31, 2024

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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

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

SunWise II Segregated Funds

## SunWise Fidelity True North® Fund

As of December 31, 2024

**Quick facts:** Date Fund created: December 2001

**Total value on December 31, 2024:** \$10,579,020

**Managed by:** Fidelity Investments Canada ULC

**Portfolio turnover rate:** 7.53%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	3.86%	\$39.49	17,225
Combined 2001	3.44%	\$43.38	7,794
Basic 2001	3.31%	\$45.76	1,861
Full	3.90%	\$39.24	201,390
Combined	3.54%	\$42.73	24,495
Basic	3.22%	\$45.95	11,437

### 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

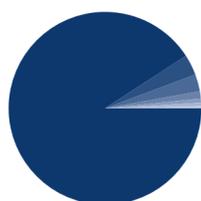
### What does the Fund invest in?

The Fund invests in the 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
<b>Total</b>	<b>37.39</b>

**Total number of investments:** 108



Asset Class	% 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
- are investing for the long-term.

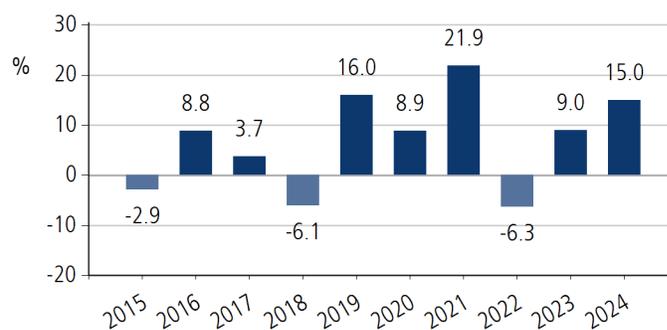
### How has the Fund performed?

#### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2014 would have \$1,861.33 in December 2024. This works out to an average of 6.41% 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 Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value seven years and down in value three years.



### How risky is it?



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

**Sun Life Assurance Company of Canada**  
**Sun Wise II Segregated Funds**  
**Sun Wise 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																		
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>																		
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After 7 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 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	3.86%	1.05%	0.30%
Combined 2001	3.44%	0.80%	0.30%
Basic 2001	3.31%	0.55%	0.30%
Full	3.90%	1.05%	0.30%
Combined	3.54%	0.80%	0.30%
Basic	3.22%	0.55%	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: 0.50%	ISC: 1.00%
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**Other fees**

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 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* Fidelity True North<sup>®</sup> Fund

As of December 31, 2024

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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

Phone: 1-800-792-9355

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

**Sun Life Assurance Company of Canada**  
**Sun Wise II Segregated Funds**  
**Sun Wise Fidelity U.S. Focused Stock Fund**

As of December 31, 2024

**Quick facts:** **Date Fund created:** December 2001

**Total value on December 31, 2024:** \$688,971

**Managed by:** Fidelity Investments Canada ULC

**Portfolio turnover rate:** 45.64%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	4.20%	\$34.09	639
Combined 2001	3.79%	\$36.92	90
Basic 2001	3.50%	\$39.57	22
Full	4.22%	\$33.21	13,802
Combined	3.80%	\$36.43	2,952
Basic	3.25%	\$40.15	2,418

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?**

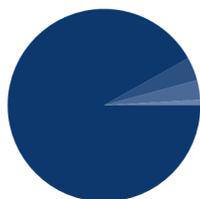
The Fund invests in the Fidelity U.S. Focused Stock Fund. The underlying fund invests mostly in U.S. shares.

**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
<b>Total</b>	<b>52.47</b>

**Total number of investments:** 43

	% Assets
US Equity	91.87
International Equity	3.93
Canadian Equity	3.28
Cash and Equivalents	0.91
Foreign Bonds	0.01



**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
- are investing for the long-term.

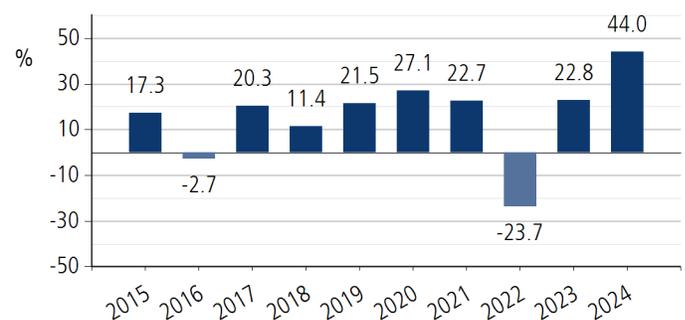
**How has the Fund performed?**

**Average return**

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2014 would have \$3,910.44 in December 2024. This works out to an average of 14.61% 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 Class 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**  
**Sun Wise II Segregated Funds**  
**Sun Wise 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																		
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>																		
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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	4.20%	1.35%	0.30%
Combined 2001	3.79%	1.05%	0.30%
Basic 2001	3.50%	0.65%	0.30%
Full	4.22%	1.35%	0.30%
Combined	3.80%	1.05%	0.30%
Basic	3.25%	0.65%	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: 0.50%	ISC: 1.00%
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**Other fees**

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 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?**

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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* Fidelity U.S. Focused Stock Fund**

**As of December 31, 2024**

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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

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## Sun Wise II Segregated Funds

### Sun Wise Mackenzie Cundill Canadian Balanced Fund

As of December 31, 2024

**Quick facts:** Date Fund created: December 2001

Total value on December 31, 2024: \$2,401,668

Managed by: Mackenzie Financial Corporation

Portfolio turnover rate: 12.92%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	3.78%	\$21.14	8,510
Combined 2001	3.50%	\$22.69	769
Basic 2001	3.24%	\$23.88	1,150
Full	3.78%	\$21.10	80,782
Combined	3.45%	\$22.81	12,712
Basic	3.25%	\$23.92	7,628

#### 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

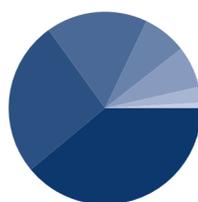
#### What does the Fund invest in?

The Fund invests in the 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
<b>Total</b>	<b>23.58</b>

Total number of investments: 527



	% Assets
Canadian Equity	39.00
Domestic Bonds	26.04
US Equity	17.04
International Equity	7.35
Foreign Bonds	7.01
Cash and Equivalents	2.64
Income Trust Units	0.92

#### 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 term.

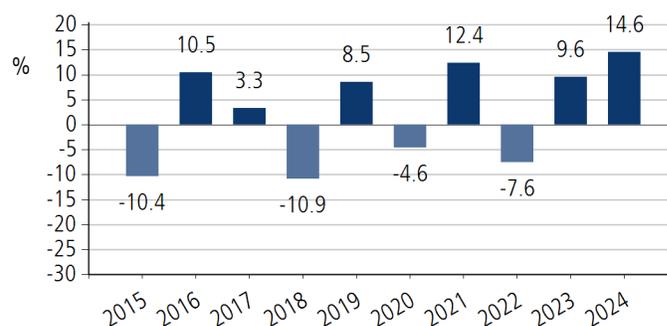
#### How has the Fund performed?

##### 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 2014 would have \$1,231.00 in December 2024. This works out to an average of 2.10% 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 Class 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
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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 II 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																		
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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**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	3.78%	0.80%	0.30%
Combined 2001	3.50%	0.50%	0.30%
Basic 2001	3.24%	0.30%	0.30%
Full	3.78%	0.80%	0.30%
Combined	3.45%	0.50%	0.30%
Basic	3.25%	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: 0.50%	ISC: 1.00%
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**Other fees**

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 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* Mackenzie Cundill Canadian Balanced Fund

As of December 31, 2024

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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

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## SunWise II Segregated Funds

### SunWise Manulife Dividend Income Plus Fund

As of December 31, 2024

**Quick facts:** Date Fund created: December 2001

**Total value on December 31, 2024:** \$735,606

**Managed by:** Manulife Investment Management Limited

**Portfolio turnover rate:** 32.65%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	4.14%	\$29.25	1,642
Combined 2001	3.83%	\$31.89	20
Basic 2001	3.44%	\$34.19	1,211
Full	4.09%	\$29.39	13,818
Combined	3.63%	\$32.17	1,349
Basic	3.53%	\$33.94	5,778

#### 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

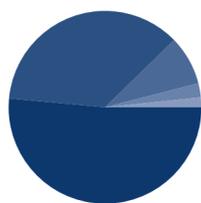
#### What does the Fund invest in?

The Fund invests in the Manulife Dividend Income Plus Fund. The underlying fund invests mostly in Canadian shares.

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

	% Assets
Constellation Software Inc	5.37
Berkshire Hathaway Inc	4.85
Brookfield Corp	4.34
Alimentation Couche-Tard Inc	4.10
Microsoft Corp	3.99
UnitedHealth Group Inc	3.78
Royal Bank of Canada	3.60
Arthur J Gallagher & Co	3.49
Shopify Inc	3.31
Alphabet Inc	3.20
<b>Total</b>	<b>40.03</b>

**Total number of investments:** 74



	% Assets
Canadian Equity	51.46
US Equity	36.25
International Equity	8.27
Income Trust Units	2.35
Cash and Equivalents	1.67

#### 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 focused exposure to Canadian equities and capital growth
- are investing for the long term.

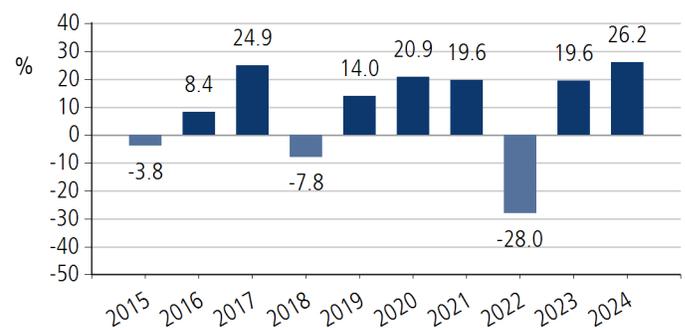
#### How has the Fund performed?

##### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2014 would have \$2,154.93 in December 2024. This works out to an average of 7.98% 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 Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value seven years and down in value three years.



#### How risky is it?



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

**Sun Life Assurance Company of Canada**  
**Sun Wise II Segregated Funds**  
**Sun Wise Manulife Dividend Income Plus 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																		
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>																		
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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	4.14%	1.05%	0.30%
Combined 2001	3.83%	0.80%	0.30%
Basic 2001	3.44%	0.55%	0.30%
Full	4.09%	1.05%	0.30%
Combined	3.63%	0.80%	0.30%
Basic	3.53%	0.55%	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: 0.50%	ISC: 1.00%
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**Other fees**

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 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?**

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**Sun Life Assurance Company of Canada**  
Sun *Wise* II Segregated Funds  
**Sun *Wise* Manulife Dividend Income Plus Fund**

**As of December 31, 2024**

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**For more information**

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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](mailto:service@ci.com)

**Sun Life Assurance Company of Canada**  
**SunWise II Segregated Funds**  
**SunWise Manulife U.S. Opportunities Fund**

As of December 31, 2024

**Quick facts:** **Date Fund created:** December 2001

**Total value on December 31, 2024:** \$1,225,924

**Managed by:** Manulife Investment Management Limited

**Portfolio turnover rate:** 7.72%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	4.47%	\$25.29	3,285
Combined 2001	4.16%	\$27.08	116
Basic 2001	3.61%	\$30.29	360
Full	4.39%	\$25.31	38,939
Combined	4.02%	\$27.50	1,742
Basic	3.59%	\$30.13	3,168

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?**

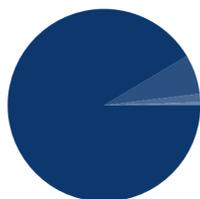
The Fund invests in the Manulife U.S. Opportunities Fund. The underlying fund invests mostly in U.S. shares.

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

	% Assets
Amazon.com Inc	9.03
Alphabet Inc	8.97
Microsoft Corp	8.73
Broadcom Inc	5.17
Eli Lilly and Co	4.36
JPMorgan Chase & Co	4.34
Walmart Inc	3.50
Berkshire Hathaway Inc	3.12
Deere & Co	3.10
Apple Inc	2.41
<b>Total</b>	<b>52.73</b>

**Total number of investments:** 53

	% Assets
US Equity	91.45
International Equity	6.64
Cash and Equivalents	1.40
Canadian Equity	0.51



**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 capital growth from a U.S. equities fund
- are investing for the long term.

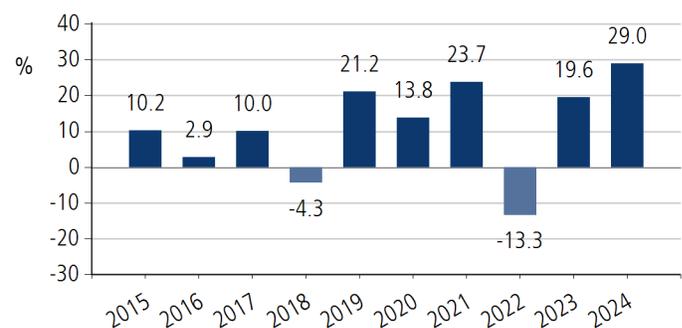
**How has the Fund performed?**

**Average return**

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2014 would have \$2,721.46 in December 2024. This works out to an average of 10.53% 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 Class 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**  
**Sun Wise II Segregated Funds**  
**Sun Wise Manulife U.S. Opportunities 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																		
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>																		
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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	4.47%	1.35%	0.30%
Combined 2001	4.16%	1.05%	0.30%
Basic 2001	3.61%	0.65%	0.30%
Full	4.39%	1.35%	0.30%
Combined	4.02%	1.05%	0.30%
Basic	3.59%	0.65%	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: 0.50%	ISC: 1.00%
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**Other fees**

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 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* Manulife U.S. Opportunities Fund**

**As of December 31, 2024**

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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

Phone: 1-800-792-9355

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

**Sun Life Assurance Company of Canada**  
**Sun Wise II Segregated Funds**  
**Sun Wise Portfolio Series Balanced Fund**

As of December 31, 2024

**Quick facts:** **Date Fund created:** December 2001

**Total value on December 31, 2024:** \$40,226,676

**Managed by:** CI Global Asset Management

**Portfolio turnover rate:** 7.59%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	3.55%	\$25.12	58,881
Combined 2001	3.01%	\$27.69	17,052
Basic 2001	2.88%	\$28.86	33,790
Full	3.50%	\$25.21	1,161,015
Combined	3.11%	\$27.49	154,725
Basic	2.88%	\$28.88	130,980

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 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
<b>Total</b>	<b>51.48</b>

**Total number of investments:** 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 growth and income while diversifying risk
  - are investing for the medium term.

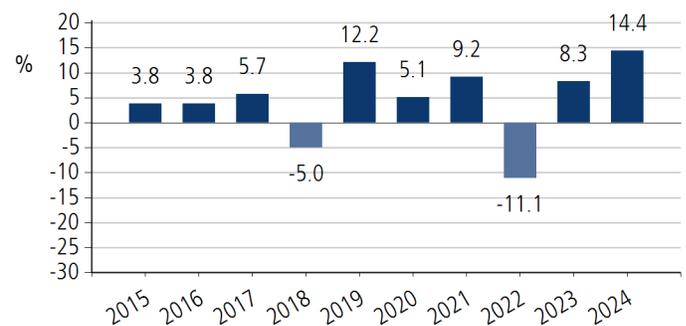
**How has the Fund performed?**

**Average return**

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2014 would have \$1,533.76 in December 2024. This works out to an average of 4.37% 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 Class 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 II 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																		
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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**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	3.55%	0.80%	0.30%
Combined 2001	3.01%	0.50%	0.30%
Basic 2001	2.88%	0.30%	0.30%
Full	3.50%	0.80%	0.30%
Combined	3.11%	0.50%	0.30%
Basic	2.88%	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: 0.50%	ISC: 1.00%
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**Other fees**

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 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* Portfolio Series Balanced Fund

As of December 31, 2024

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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

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## SunWise II Segregated Funds

### SunWise Portfolio Series Balanced Growth Fund

As of December 31, 2024

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

Total value on December 31, 2024: \$21,196,747

Managed by: CI Global Asset Management

Portfolio turnover rate: 6.91%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	3.50%	\$28.51	84,177
Combined 2001	3.24%	\$30.52	37
Basic 2001	3.00%	\$31.63	6,058
Full	3.51%	\$28.45	504,493
Combined	3.10%	\$30.62	95,802
Basic	2.90%	\$31.83	41,383

#### 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

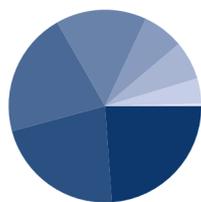
#### What does the Fund invest in?

The Fund invests in the CI 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
<b>Total</b>	<b>51.90</b>

Total number of investments: 35



	% Assets
International Equity	23.88
US Equity	21.92
Canadian Equity	20.93
Domestic Bonds	15.21
Cash and Equivalents	6.90
Foreign Bonds	6.50
Other	4.26
Income Trust Units	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 moderate long-term capital growth
- are investing for the medium term.

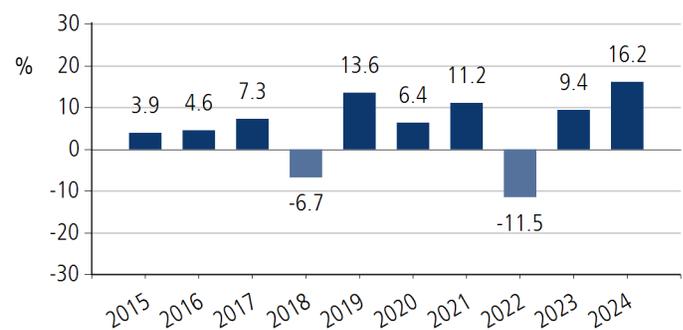
#### How has the Fund performed?

##### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2014 would have \$1,644.47 in December 2024. This works out to an average of 5.10% 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 Class 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 II 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																		
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>																		
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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	3.50%	0.80%	0.30%
Combined 2001	3.24%	0.50%	0.30%
Basic 2001	3.00%	0.30%	0.30%
Full	3.51%	0.80%	0.30%
Combined	3.10%	0.50%	0.30%
Basic	2.90%	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: 0.50%	ISC: 1.00%
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**Other fees**

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 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?**

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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* Portfolio Series Balanced Growth Fund

As of December 31, 2024

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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

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## SunWise II Segregated Funds

### SunWise Portfolio Series Conservative Balanced Fund

As of December 31, 2024

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

Total value on December 31, 2024: \$14,120,274

Managed by: CI Global Asset Management

Portfolio turnover rate: 7.45%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	3.42%	\$24.77	32,543
Combined 2001	3.05%	\$27.26	3,358
Basic 2001	2.95%	\$27.97	889
Full	3.51%	\$24.60	435,255
Combined	3.06%	\$27.22	57,415
Basic	2.89%	\$27.98	33,176

#### 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

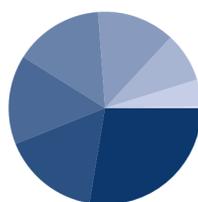
#### What does the Fund invest in?

The Fund invests in the CI Portfolio Series Conservative 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	15.29
CI Corporate Bond Fund	5.99
CI Canadian Core Plus Bond Fund	5.71
CI Munro Alternative Global Growth Fund	5.31
Cash and Equivalents	4.03
CI Private Markets Growth Fund	4.02
CI International Equity Fund	4.00
CI Global Short-Term Bond Fund	3.92
CI Canadian Aggregate Bond Index ETF (CAGG)	3.23
CI International Value Corporate Class	3.18
<b>Total</b>	<b>54.68</b>

Total number of investments: 35



	% Assets
Domestic Bonds	27.59
International Equity	16.34
US Equity	14.97
Canadian Equity	14.93
Foreign Bonds	13.07
Cash and Equivalents	8.30
Other	4.53
Income Trust Units	0.27

#### 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 returns with lower than average volatility
- are investing for the medium term.

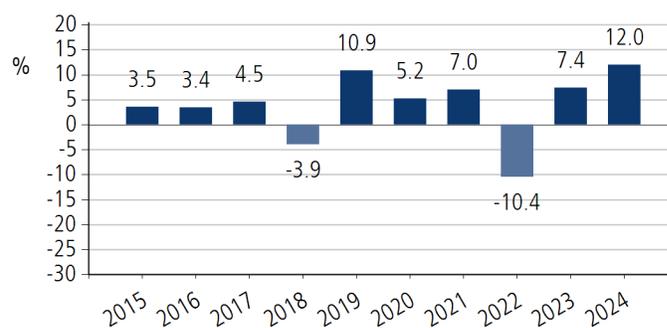
#### How has the Fund performed?

##### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2014 would have \$1,445.04 in December 2024. This works out to an average of 3.75% 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 Class 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**  
**Sun Wise II Segregated Funds**  
**Sun Wise Portfolio Series Conservative 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																		
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>																		
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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	3.42%	0.80%	0.30%
Combined 2001	3.05%	0.45%	0.30%
Basic 2001	2.95%	0.25%	0.30%
Full	3.51%	0.80%	0.30%
Combined	3.06%	0.45%	0.30%
Basic	2.89%	0.25%	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: 0.50%	ISC: 1.00%
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**Other fees**

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 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* Portfolio Series Conservative Balanced Fund

As of December 31, 2024

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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

Phone: 1-800-792-9355

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

**Sun Life Assurance Company of Canada**  
**SunWise II Segregated Funds**  
**SunWise Portfolio Series Conservative Fund**

As of December 31, 2024

**Quick facts:** **Date Fund created:** December 2001

**Total value on December 31, 2024:** \$20,574,347

**Managed by:** CI Global Asset Management

**Portfolio turnover rate:** 3.96%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	3.50%	\$22.02	29,638
Combined 2001	3.06%	\$24.26	4,245
Basic 2001	2.94%	\$25.03	23,391
Full	3.50%	\$22.07	700,855
Combined	2.97%	\$24.40	117,628
Basic	2.86%	\$25.21	35,456

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

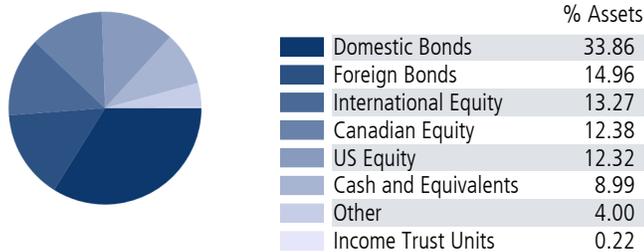
**What does the Fund invest in?**

The Fund invests in the CI 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
<b>Total</b>	<b>60.42</b>

**Total number of investments:** 35



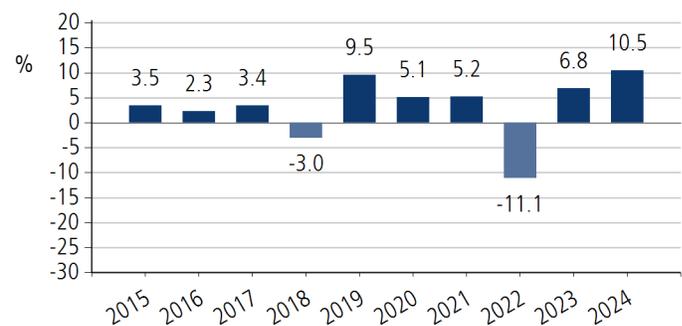
**How has the Fund performed?**

**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 2014 would have \$1,347.84 in December 2024. This works out to an average of 3.03% 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 Class 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.



**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 income and growth with lower than average volatility
  - are investing for the medium term.

**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**  
**Sun Wise II Segregated Funds**  
**Sun Wise 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																		
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>
	Rate																			
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After 7 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 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	3.50%	0.80%	0.30%
Combined 2001	3.06%	0.40%	0.30%
Basic 2001	2.94%	0.25%	0.30%
Full	3.50%	0.80%	0.30%
Combined	2.97%	0.40%	0.30%
Basic	2.86%	0.25%	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: 0.50%	ISC: 1.00%
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**Other fees**

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 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* Portfolio Series Conservative Fund**

**As of December 31, 2024**

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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

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## SunWise II Segregated Funds

### SunWise Portfolio Series Growth Fund

As of December 31, 2024

**Quick facts:** Date Fund created: December 2001

**Total value on December 31, 2024:** \$9,176,098

**Managed by:** CI Global Asset Management

**Portfolio turnover rate:** 6.10%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	3.88%	\$22.92	9,511
Combined 2001	3.58%	\$25.34	45
Basic 2001	3.20%	\$26.92	511
Full	3.87%	\$23.05	215,107
Combined	3.38%	\$25.29	66,460
Basic	3.07%	\$27.38	84,166

#### 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

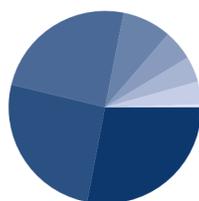
#### What does the Fund invest in?

The Fund invests in the CI 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
<b>Total</b>	<b>55.59</b>

**Total number of investments:** 35



	% Assets
International Equity	27.97
US Equity	25.80
Canadian Equity	24.33
Domestic Bonds	8.22
Cash and Equivalents	5.05
Foreign Bonds	4.31
Other	3.86
Income Trust Units	0.46

#### 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.

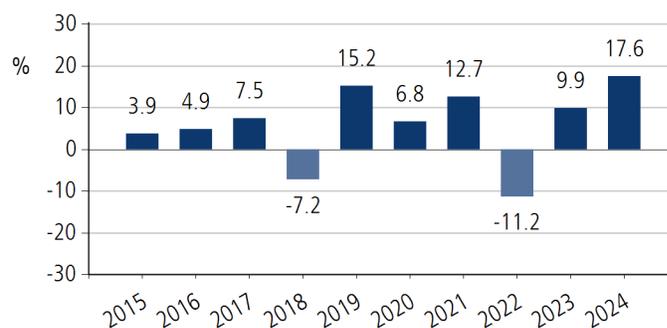
#### How has the Fund performed?

##### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2014 would have \$1,727.67 in December 2024. This works out to an average of 5.62% 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 Class 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**  
**Sun Wise II Segregated Funds**  
**Sun Wise 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																		
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>																		
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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	3.88%	1.15%	0.30%
Combined 2001	3.58%	0.80%	0.30%
Basic 2001	3.20%	0.50%	0.30%
Full	3.87%	1.15%	0.30%
Combined	3.38%	0.80%	0.30%
Basic	3.07%	0.50%	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: 0.50%	ISC: 1.00%
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**Other fees**

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 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?**

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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* Portfolio Series Growth Fund

As of December 31, 2024

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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

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## SunWise II Segregated Funds

### SunWise Portfolio Series Income Fund

As of December 31, 2024

**Quick facts:** Date Fund created: December 2001

**Total value on December 31, 2024:** \$23,929,385

**Managed by:** CI Global Asset Management

**Portfolio turnover rate:** 5.76%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	2.73%	\$24.58	88,401
Combined 2001	2.61%	\$25.16	12,261
Basic 2001	2.47%	\$25.68	14,282
Full	2.67%	\$24.68	658,179
Combined	2.52%	\$25.36	120,569
Basic	2.51%	\$25.75	69,230

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 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
<b>Total</b>	<b>60.47</b>

**Total number of investments:** 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 income with some potential for capital growth
- are investing for the medium term.

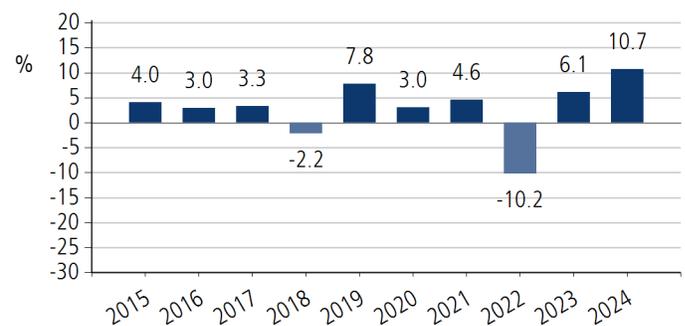
### How has the Fund performed?

#### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2014 would have \$1,325.76 in December 2024. This works out to an average of 2.86% 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 Class 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**  
**Sun Wise II Segregated Funds**  
**Sun Wise 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																		
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>																		
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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	2.73%	0.30%	0.30%
Combined 2001	2.61%	0.20%	0.30%
Basic 2001	2.47%	0.15%	0.30%
Full	2.67%	0.30%	0.30%
Combined	2.52%	0.20%	0.30%
Basic	2.51%	0.15%	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* Portfolio Series Income Fund

As of December 31, 2024

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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

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## SunWise II Segregated Funds

### SunWise Portfolio Series Maximum Growth Fund

As of December 31, 2024

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

Total value on December 31, 2024: \$6,503,754

Managed by: CI Global Asset Management

Portfolio turnover rate: 9.47%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	3.97%	\$33.54	79,286
Combined 2001	3.69%	\$36.65	34
Basic 2001	3.26%	\$38.32	34
Full	3.96%	\$33.62	75,263
Combined	3.66%	\$36.12	32,476
Basic	3.17%	\$38.64	3,579

#### 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 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
<b>Total</b>	<b>85.47</b>

Total number of investments: 21



#### 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.

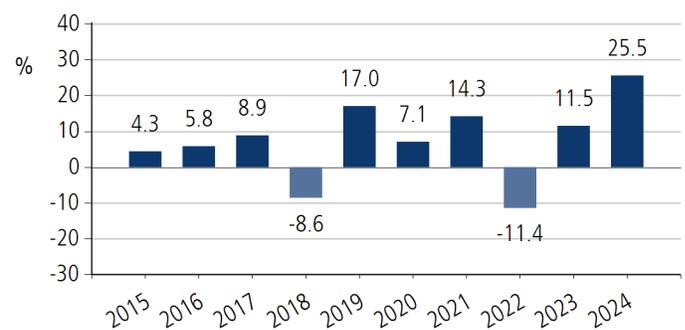
#### How has the Fund performed?

##### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2014 would have \$1,948.84 in December 2024. This works out to an average of 6.90% 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 Class 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**  
**Sun Wise II Segregated Funds**  
**Sun Wise 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																		
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>																		
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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	3.97%	1.15%	0.30%
Combined 2001	3.69%	0.90%	0.30%
Basic 2001	3.26%	0.55%	0.30%
Full	3.96%	1.15%	0.30%
Combined	3.66%	0.90%	0.30%
Basic	3.17%	0.55%	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: 0.50%	ISC: 1.00%
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**Other fees**

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 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* Portfolio Series Maximum Growth Fund

As of December 31, 2024

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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

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## SunWise II Segregated Funds

### SunWise Portfolio Series Summit Balanced Growth Fund

As of December 31, 2024

**Quick facts:** Date Fund created: December 2001

Total value on December 31, 2024: \$1,513,179

Managed by: CI Global Asset Management

Portfolio turnover rate: 6.75%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	3.39%	\$29.90	2,508
Combined 2001	3.24%	\$30.98	31
Basic 2001	2.82%	\$33.56	37
Full	3.39%	\$29.65	25,380
Combined	3.23%	\$31.10	5,108
Basic	2.79%	\$33.92	15,463

#### 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

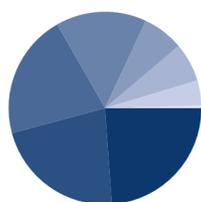
#### What does the Fund invest in?

The Fund invests in the CI 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
<b>Total</b>	<b>51.90</b>

Total number of investments: 35



	% Assets
International Equity	23.88
US Equity	21.92
Canadian Equity	20.93
Domestic Bonds	15.21
Cash and Equivalents	6.90
Foreign Bonds	6.50
Other	4.26
Income Trust Units	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 moderate long-term capital growth
- are investing for the medium term.

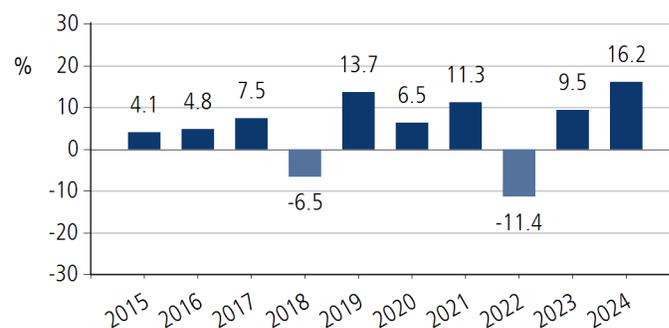
#### How has the Fund performed?

##### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2014 would have \$1,666.51 in December 2024. This works out to an average of 5.24% 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 Class 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

## Sun Wise II Segregated Funds

### Sun Wise Portfolio Series Summit 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																		
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>																		
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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	3.39%	0.80%	0.30%
Combined 2001	3.24%	0.50%	0.30%
Basic 2001	2.82%	0.30%	0.30%
Full	3.39%	0.80%	0.30%
Combined	3.23%	0.50%	0.30%
Basic	2.79%	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: 0.50%	ISC: 1.00%
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##### Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 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?

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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* Portfolio Series Summit Balanced Growth Fund

As of December 31, 2024

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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

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

SunWise II Segregated Funds

## SunWise Portfolio Series Summit Maximum Growth Fund

As of December 31, 2024

**Quick facts:** Date Fund created: December 2001

Total value on December 31, 2024: \$403,954

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	3.71%	\$31.58	2,418
Combined 2001	3.45%	\$33.57	2,083
Basic 2001	3.20%	\$36.53	131
Full	3.61%	\$31.90	6,837
Combined	3.34%	\$34.10	300
Basic	3.16%	\$36.27	675

### 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

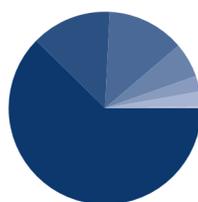
### What does the Fund invest in?

The Fund invests in the CI 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
<b>Total</b>	<b>85.47</b>

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.

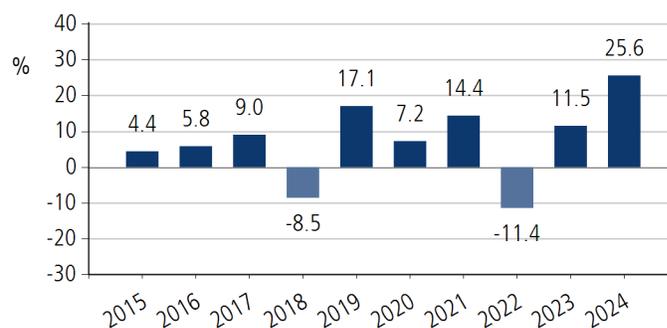
### How has the Fund performed?

#### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2014 would have \$1,961.64 in December 2024. This works out to an average of 6.97% 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 Class 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**  
**Sun Wise II Segregated Funds**  
**Sun Wise Portfolio Series Summit 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																		
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>																		
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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	3.71%	1.05%	0.30%
Combined 2001	3.45%	0.80%	0.30%
Basic 2001	3.20%	0.55%	0.30%
Full	3.61%	1.05%	0.30%
Combined	3.34%	0.80%	0.30%
Basic	3.16%	0.55%	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: 0.50%	ISC: 1.00%
-------------------------	------------	------------

**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* Portfolio Series Summit Maximum Growth Fund

As of December 31, 2024

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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

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## Sun Wise II Segregated Funds

### Sun Wise U.S. Market Index Fund

As of December 31, 2024

**Quick facts:** Date Fund created: December 2001

Total value on December 31, 2024: \$635,493

Managed by: TD Asset Management Inc.

Portfolio turnover rate: 697.52%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	4.04%	\$31.05	1,769
Combined 2001	3.58%	\$30.79	44
Basic 2001	3.12%	\$37.68	468
Full	3.96%	\$31.14	15,357
Combined	3.52%	\$34.02	2,005
Basic	3.12%	\$37.68	401

#### 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

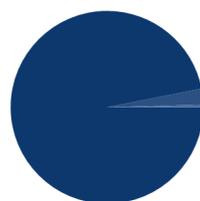
#### What does the Fund invest in?

The Fund invests in the TD Emerald U.S. Market Index Fund. The underlying fund invests mostly in U.S. shares.

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

	% Assets
Apple Inc	7.58
NVIDIA Corp	6.60
Microsoft Corp	6.27
Amazon.com Inc	4.11
Meta Platforms Inc	2.56
Tesla Inc	2.26
Alphabet Inc	2.22
Broadcom Inc	2.17
Alphabet Inc	1.82
Berkshire Hathaway Inc	1.66
<b>Total</b>	<b>37.25</b>

Total number of investments: 504



Asset Class	% Assets
US Equity	96.89
International Equity	2.66
Cash and Equivalents	0.36
Canadian Equity	0.09

#### 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 growth investment in U.S. stocks that tracks the returns of a major U.S. equity index
- are investing for the medium and/or long term.

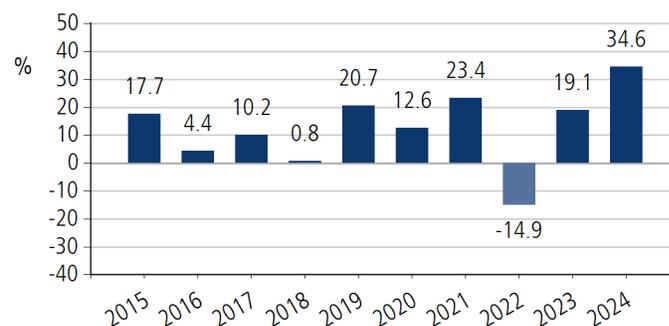
#### How has the Fund performed?

##### 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 2014 would have \$3,122.53 in December 2024. This works out to an average of 12.06% 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 Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value nine years and down in value one year.



#### 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

## Sun Wise II Segregated Funds

### Sun Wise U.S. Market Index 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																		
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>
	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 %																			

##### 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	4.04%	1.45%	0.30%
Combined 2001	3.58%	1.10%	0.30%
Basic 2001	3.12%	0.70%	0.30%
Full	3.96%	1.45%	0.30%
Combined	3.52%	1.10%	0.30%
Basic	3.12%	0.70%	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.
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# Sun Life Assurance Company of Canada

Sun *Wise* II Segregated Funds

## Sun *Wise* U.S. Market Index Fund

As of December 31, 2024

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### For more information

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Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

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