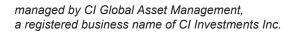
# Sun Life Assurance Company of Canada



Fund Fact Sheets - December 2024







issued by Sun Life Assurance Company of Canada

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# Sun Wise Essential 2 CI Canadian Balanced Segregated Bundle

As of December 31, 2024

Quick Facts			
Date Fund created: August 2012	Net asset value per L	Jnit Number of	of Units outstanding
Total value on December 31, 2024: \$11,296,584 Portfolio manager: Cl Global Asset Management Management expense ratio (MER): 2.55% to 2.91% Portfolio turnover rate: 11.63%	Investment/Estate Class \$16.96 Income Class (SL Only) \$17.73 Income Class (SL Only) 135,21		
Class option	Investment	Estate	Income (SL Only)
Minimum investment per Contract	No new Contracts	No new Contracts	No new Contracts
Minimum investment per Fund	\$500	\$500	No new Purchases
Minimum for additional purchases	\$100	\$100	No new Purchases
Monthly minimum of pre-authorized chequing	\$50	\$50	No new PACs

MERs include taxes.

If you invest more than \$100,000, some of the fees you need to pay may be lowered. Ask your advisor or refer to Sections 10, 11 and 15 of the Contract, Section I-7.6 of the Information Folder and A-16, A-17, A-21, A-22 and page I-20 of the Supplement for details.

## What does the Fund invest in?

The bundle invests about 85% in the CI Canadian Balanced Fund and 15% in the CI Canadian Bond Fund.

Top holdings and allocations as of December 31, 2024

Manulife Fina CI Global Fina Fairfax Financ Shopify Inc Enbridge Inc CI Private Mar Bank of Nova	ivalents rkets Growth Fund ncial Corp ncial Sector ETF ial Holdings Ltd rkets Income Fund	84.5%
CI Canadian Bond	d Fund	15.0%
Cash and Equival	ents	0.5%
Total		100.0%
Total number of i	nvestments:	3
	Fixed Income	44.6%
	Other	16.7%
	Financial Services	15.4%
	Energy	6.2%
	Technology	6.2%
	Cash and Cash Equivalent	4.4%
	Consumer Services	3.6%
	Mutual Fund	2.9%
	Canada	75.7%
	United States	15.4%
	Multi-National	4.7%
	United Kingdom	1.7%
	Other	1.0%
	Germany	0.6%
	Japan	0.5%
	France	0.4%

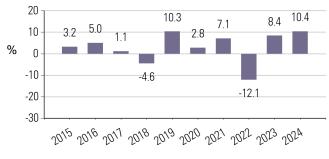
# How has the Fund performed?

#### Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,336.11 in December 2024. This works out to an average of 2.94% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

#### Year-by-year returns (%)

This chart shows how the Investment Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value eight years and down in value two years.



#### How risky is it?

Low	Low to Moderate	Moderate	Moderate to High	High

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract and A-16, A-17 and A-19 of the supplement.

## Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want to invest in a diversified portfolio of equity and income securites designed for steady, long-term growth
- are investing for the medium and/or long term

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract, Sections I-5 and I-7.6 of the Information Folder and A-16, A-17 and page I-20 of the supplement.

#### **Sales charges**

Sales charge option	option What you pay How it works		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul> <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)	If you sell within:Rate1 year of buying5.5%2 years of buying5.0%3 years of buying5.0%4 years of buying4.0%5 years of buying4.0%6 years of buying3.0%7 years of buying2.0%After 7 years0.0%	<ul> <li>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% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge.</li> <li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li> </ul>	

**Ongoing Fund expenses** 

The MER includes the Management Fee and operating expenses of the Fund. The Insurance Fees can be part of the MER or charged to you by redeeming some of your Units. You do not pay the MER directly. It affects you because it reduces the return you get. Other fees and expenses depending on the Class you select can be charged to you. For details, please refer to Section 10 of the Contract, Section I-7.6 of the Information Folder and A-16, A-17 and page I-20 of the supplement.

	included in MER	insurance charged to you	rates charged to you
2.91%	0.33%	N/A	N/A
2.91%	0.33%	0.45% of Class Death Benefit Base	N/A
2.55%	N/A	0.78% of LWA Base	0.85% of LWA Base
	2.91%	2.91% 0.33%	2.91% 0.33% 0.45% of Class Death Benefit Base

#### Sun Wise Essential 2 CI Canadian Balanced Segregated Bundle

# Sun Wise Essential 2 CI Canadian Balanced Segregated Bundle

As of December 31, 2024

#### **Servicing Commission**

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

Annual service fee rate			
Sales Charge Option	DSC	ISC	
Sun Wise Essential 2 CI Canadian Balanced Segregated Bundle	0.50%	1.00%	

**Other fees** 

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

For details, please refer to Sections 5.1 and 11.2 of the Contract and A-12 of the supplement.

#### What if I change my mind?

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

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

# For more information

# Sun Wise Essential 2 CI Canadian Balanced Segregated Fund

As of December 31, 2024

**Ouick Facts** 

Date Fund created: August 2012	Net asset value per L	Jnit Number o	of Units outstanding
Total value on December 31, 2024: \$10,198,287 Portfolio manager: Cl Global Asset Management Management expense ratio (MER): 2.52% to 2.89% Portfolio turnover rate: 5.29%			state Class 403,106 Units s (SL Only) 104,387 Units
Class option	Investment	Estate	Income (SL Only)
Class option Minimum investment per Contract	Investment No new Contracts	Estate No new Contracts	Income (SL Only) No new Contracts
Minimum investment per Contract	No new Contracts	No new Contracts	No new Contracts

MERs include taxes.

## 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

3.5%
3.1%
2.7%
2.2%
2.0%
1.8%
1.7%
1.7%
1.5%
1.4%
21.5%
412
36.0%
19.8%
18.2%
18.2% 7.4%
-



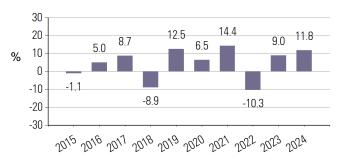
#### How has the Fund performed?

#### Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,541.12 in December 2024. This works out to an average of 4.42% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

#### Year-by-year returns (%)

This chart shows how the Investment Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value seven years and down in value three years.



#### How risky is it?

	$(\bigcirc)$			
Low	Low to Moderate	Moderate	Moderate to High	High

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract and A-16, A-17 and A-19 of the supplement.

# 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 much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract, Sections I-5 and I-7.6 of the Information Folder and A-16, A-17 and page I-20 of the supplement.

#### **Sales charges**

Sales charge option	What you pay	How it works		
Initial Sales Charge (ISC)	Up to 5% of the amount investe	<ul> <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)	If you sell within:Rate1 year of buying5.52 years of buying5.03 years of buying5.04 years of buying4.05 years of buying4.06 years of buying3.07 years of buying2.0After 7 years0.0	<ul> <li>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% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge.</li> <li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li> </ul>		

**Ongoing Fund expenses** 

The MER includes the Management Fee and operating expenses of the Fund. The Insurance Fees can be part of the MER or charged to you by redeeming some of your Units. You do not pay the MER directly. It affects you because it reduces the return you get. Other fees and expenses depending on the Class you select can be charged to you. For details, please refer to Section 10 of the Contract, Section I-7.6 of the Information Folder and A-16, A-17 and page I-20 of the supplement.

	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you	Annual LWA Base Fee rates charged to you
Investment	2.89%	0.33%	N/A	N/A
Estate	2.89%	0.33%	0.45% of Class Death Benefit Base	N/A
Income (SL Only)	2.52%	N/A	0.78% of LWA Base	0.70% of LWA Base

#### Sun Wise Essential 2 CI Canadian Balanced Segregated Fund

As of December 31, 2024

#### **Servicing Commission**

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

Annual service fee rate			
Sales Charge Option	DSC	ISC	
Sun Wise Essential 2 CI Canadian Balanced Segregated Fund	0.50%	1.00%	

**Other fees** 

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

For details, please refer to Sections 5.1 and 11.2 of the Contract and A-12 of the supplement.

#### What if I change my mind?

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

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

# For more information

# Sun Wise Essential 2 CI Canadian Bond Segregated Fund

As of December 31, 2024

Quick Facts			
Date Fund created: August 2012	Net asset value per L	Init Number o	of Units outstanding
Total value on December 31, 2024: \$908,323 Portfolio manager: Cl Global Asset Management Management expense ratio (MER): 2.30% Portfolio turnover rate: 6.16%	Investment/Estate Class \$	10.94 Investment/E	state Class 82,931 Units
Class option	Investment	Estate	Income (SL Only)
Minimum investment per Contract	No new Contracts	No new Contracts	N/A
Minimum investment per Fund	\$500	\$500	N/A
Minimum for additional purchases	\$100	\$100	N/A
Monthly minimum of pre-authorized chequing	\$50	\$50	N/A

MERs include taxes.

If you invest more than \$100,000, some of the fees you need to pay may be lowered. Ask your advisor or refer to Sections 10, 11 and 15 of the Contract, Section I-7.6 of the Information Folder and A-16, A-17, A-21, A-22 and page I-20 of the Supplement for details.

#### What does the Fund invest in?

The Fund invests in the Cl Canadian Bond Fund. The Underlying Fund invests mostly in Canadian bonds.

Top holdings and allocations of the Underlying Fund as of December 31, 2024

Canada Government Canada Government Canada Government Canada Government Canada Government	ts ist No 1 4.25% 15-Mar-2034 t 2.50% 01-Dec-2032 t 1.25% 01-Jun-2030 t 3.00% 01-Jun-2034 t 3.50% 01-Dec-2045 t 1.50% 01-Dec-2031 ist No 1 2.90% 15-Dec-2029	5.8% 3.5% 2.8% 2.2% 2.1% 2.0% 2.0% 1.9%
	t 5.00% 01-Jun-2037	1.9%
	t 2.00% 01-Dec-2051	1.7% 26.0%
Total	atra anta:	
Total number of inve		293
	Fixed Income	93.9%
	Cash and Cash Equivalent	5.8%
	Technology	0.3%
	_	

Canada	97.0%
United States	2.7%
Cayman Islands	0.2%
Germany	0.1%

#### How has the Fund performed?

#### Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,037.62 in December 2024. This works out to an average of 0.37% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

#### Year-by-year returns (%)

This chart shows how the Investment Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value five years and down in value five years.



#### How risky is it?

Low	Low to Moderate	Moderate	Moderate to High	High

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract and A-16, A-17 and A-19 of the supplement.

## Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want to invest in fixed income
- are investing for the short and/or medium term

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract, Sections I-5 and I-7.6 of the Information Folder and A-16, A-17 and page I-20 of the supplement.

#### **Sales charges**

Sales charge option	What you pay	How it works
Initial Sales Charge (ISC)	<ul> <li>S Charge (ISC) Up to 5% of the amount invested</li> <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 i commission.</li> </ul>	
Deferred Sales Charge (DSC)	If you sell within:Rate1 year of buying5.5%2 years of buying5.0%3 years of buying5.0%4 years of buying4.0%5 years of buying4.0%6 years of buying3.0%7 years of buying2.0%After 7 years0.0%	<ul> <li>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% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge.</li> <li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li> </ul>

**Ongoing Fund expenses** 

- . -

The MER includes the Management Fee and operating expenses of the Fund. The Insurance Fees can be part of the MER or charged to you by redeeming some of your Units. You do not pay the MER directly. It affects you because it reduces the return you get. Other fees and expenses depending on the Class you select can be charged to you. For details, please refer to Section 10 of the Contract, Section I-7.6 of the Information Folder and A-16, A-17 and page I-20 of the supplement.

	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you	Annual LWA Base Fee rates charged to you
Investment	2.30%	0.15%	N/A	N/A
Estate	2.30%	0.15%	0.30% of Class Death Benefit Base	N/A
Income (SL Only)	N/A	N/A	N/A	N/A

# Sun Wise Essential 2 CI Canadian Bond Segregated Fund

As of December 31, 2024

#### **Servicing Commission**

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

Annual service fee rate			
Sales Charge Option DSC ISC			
Sun Wise Essential 2 CI Canadian Bond Segregated Fund	0.25%	0.50%	

**Other fees** 

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

For details, please refer to Sections 5.1 and 11.2 of the Contract and A-12 of the supplement.

#### What if I change my mind?

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

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

# For more information

# Sun Wise Essential 2 CI Canadian Equity Segregated Bundle

As of December 31, 2024

Uuick Facts				
Date Fund created: August 2012	Net asset value per l	Jnit Number (	of Units outstanding	
Total value on December 31, 2024: \$56,878,328 Portfolio manager: Cl Global Asset Management Management expense ratio (MER): 2.49% to 2.96% Portfolio turnover rate: 25.13%	•		/Estate Class 1,082,230 Units lass (SL Only) 905,957 Units	
Class option	Investment	Estate	Income (SL Only)	
Minimum investment per Contract	No new Contracts	No new Contracts	No new Contracts	
Minimum investment per Fund	\$500	\$500	No new Purchases	
Minimum for additional purchases	\$100	\$100	No new Purchases	
Monthly minimum of pre-authorized chequing	\$50	\$50	No new PACs	

MERs include taxes.

If you invest more than \$100,000, some of the fees you need to pay may be lowered. Ask your advisor or refer to Sections 10, 11 and 15 of the Contract, Section I-7.6 of the Information Folder and A-16, A-17, A-21, A-22 and page I-20 of the Supplement for details.

# What does the Fund invest in?

The Fund invests in the CI Select Canadian Equity Fund and CI Canadian Bond Fund. The underlying funds are combined to hold about 70% in shares and 30% in bonds.

Top holdings and allocations as of December 31, 2024

Top notatings and anotations as of Decomber 01, 202	
CI Select Canadian Equity Fund CI Global Financial Sector ETF Manulife Financial Corp Fairfax Financial Holdings Ltd Shopify Inc Enbridge Inc Bank of Montreal Bank of Nova Scotia Canadian Natural Resources Ltd US Foods Holding Corp Amazon.com Inc	69.4%
CI Canadian Bond Fund	30.1%
Cash and Equivalents	0.5%
Total	100.0%
Total number of investments:	3
Fixed Income Financial Services Other Technology Energy Consumer Services Basic Materials Real Estate	28.3% 23.3% 18.0% 8.6% 8.5% 5.7% 4.1% 3.5%
Canada United States United Kingdom Other Germany France	71.1% 22.3% 2.5% 1.2% 0.8% 0.8%

Japan

China

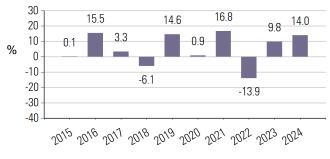
# How has the Fund performed?

#### Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,632.00 in December 2024. This works out to an average of 5.02% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

#### Year-by-year returns (%)

This chart shows how the Investment Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value eight years and down in value two years.



#### How risky is it?

0.8%

0.5%

	$\bigcirc$			
Low	Low to Moderate	Moderate	Moderate to High	High

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract and A-16, A-17 and A-19 of the supplement.

# Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want to invest in a diversified portfolio of equity and income securites designed for steady, long-term growth
- are investing for the medium and/or long term

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract, Sections I-5 and I-7.6 of the Information Folder and A-16, A-17 and page I-20 of the supplement.

#### **Sales charges**

Sales charge option	What you pay	How it works		
Initial Sales Charge (ISC) Up to 5% of the amount invested		<ul> <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)	If you sell within:Rate1 year of buying5.52 years of buying5.03 years of buying5.04 years of buying4.05 years of buying4.06 years of buying3.07 years of buying2.0After 7 years0.0	<ul> <li>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% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge.</li> <li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li> </ul>		

**Ongoing Fund expenses** 

The MER includes the Management Fee and operating expenses of the Fund. The Insurance Fees can be part of the MER or charged to you by redeeming some of your Units. You do not pay the MER directly. It affects you because it reduces the return you get. Other fees and expenses depending on the Class you select can be charged to you. For details, please refer to Section 10 of the Contract, Section I-7.6 of the Information Folder and A-16, A-17 and page I-20 of the supplement.

	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you	Annual LWA Base Fee rates charged to you
Investment	2.96%	0.38%	N/A	N/A
Estate	2.96%	0.38%	0.55% of Class Death Benefit Base	N/A
Income (SL Only)	2.49%	N/A	0.93% of LWA Base	0.65% of LWA Base

# Sun Wise Essential 2 CI Canadian Equity Segregated Bundle

As of December 31, 2024

#### **Servicing Commission**

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

Annual service fee rate		
Sales Charge Option	DSC	ISC
Sun Wise Essential 2 CI Canadian Equity Segregated Bundle	0.50%	1.00%

**Other fees** 

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

For details, please refer to Sections 5.1 and 11.2 of the Contract and A-12 of the supplement.

#### What if I change my mind?

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

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

# For more information

# Sun Wise Essential 2 CI Canadian Equity Segregated Fund

As of December 31, 2024

Quick Facts			
Date Fund created: August 2012	Net asset value per Unit	Numbe	er of Units outstanding
Total value on December 31, 2024: \$5,316,648 Portfolio manager: Cl Global Asset Management Management expense ratio (MER): 3.28% Portfolio turnover rate: 4.58%	Investment Class \$27.06	Investr	nent Class 175,811 Units
Class option	Investment	Estate	Income (SL Only)
Minimum investment per Contract	No new Contracts	N/A	N/A
Minimum investment per Fund	\$500	N/A	N/A
Minimum for additional purchases	\$100	N/A	N/A
Monthly minimum of pre-authorized chequing	\$50	N/A	N/A

MERs include taxes.

If you invest more than \$100,000, some of the fees you need to pay may be lowered. Ask your advisor or refer to Sections 10, 11 and 15 of the Contract, Section I-7.6 of the Information Folder and A-16, A-17, A-21, A-22 and page I-20 of the Supplement for details.

#### 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

Brookfield Corp Amazon.com Inc	4.3% 4.1%
Alphabet Inc	4.0% 3.2%
Microsoft Corp WSP Global Inc	3.1%
Canadian Imperial Bank of Commerce	3.0%
Element Fleet Management Corp	3.0%
Royal Bank of Canada	3.0%
Meta Platforms Inc	2.9%
Bank of Montreal	2.9%
Total	33.5%
Total number of investments:	42
Financial Services	30.2%
Technology	22.3%
Consumer Services	11.0%
Energy	8.6%
Other	7.8%
Real Estate	7.4%
Healthcare	6.7%
Industrial Services	6.0%



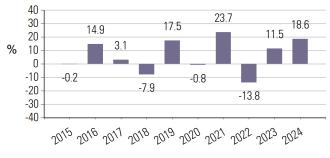
#### How has the Fund performed?

#### Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,790.85 in December 2024. This works out to an average of 6.00% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

#### Year-by-year returns (%)

This chart shows how the Investment Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value six years and down in value four years.



How risky is it?

		$(\bigcirc)$		
Low	Low to Moderate	Moderate	Moderate to High	High

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract and A-16, A-17 and A-19 of the supplement.

## 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 longer term •

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract, Sections I-5 and I-7.6 of the Information Folder and A-16, A-17 and page I-20 of the supplement.

#### **Sales charges**

Sales charge option	What you pay		How it works		
Initial Sales Charge (ISC)	Up to 5% of the amount inves	sted	<ul> <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)	1 year of buying52 years of buying53 years of buying54 years of buying45 years of buying46 years of buying37 years of buying2	Rate 5.5% 5.0% 5.0% 4.0% 3.0% 2.0% 0.0%	<ul> <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% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge.</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 Section 11 of the Contract and Section I-5 of the Information Folder.</li> </ul>		

**Ongoing Fund expenses** 

The MER includes the Management Fee and operating expenses of the Fund. The Insurance Fees can be part of the MER or charged to you by redeeming some of your Units. You do not pay the MER directly. It affects you because it reduces the return you get. Other fees and expenses depending on the Class you select can be charged to you. For details, please refer to Section 10 of the Contract, Section I-7.6 of the Information Folder and A-16, A-17 and page I-20 of the supplement.

Sun Wise Essential 2 CI Canadian Equity Segregated Fund				
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you	Annual LWA Base Fee rates charged to you
Investment	3.28%	0.68%	N/A	N/A
Estate	N/A	N/A	N/A	N/A
Income (SL Only)	N/A	N/A	N/A	N/A
MERs include tax	Kes.		1	1

# Sun Wise Essential 2 CI Canadian Equity Segregated Fund

As of December 31, 2024

#### **Servicing Commission**

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

Annual service fee rate			
Sales Charge Option	DSC	ISC	
Sun Wise Essential 2 CI Canadian Equity Segregated Fund	0.50%	1.00%	

**Other fees** 

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

For details, please refer to Sections 5.1 and 11.2 of the Contract and A-12 of the supplement.

#### What if I change my mind?

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

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

# For more information

# Sun Wise Essential 2 CI Canadian Income & Growth Segregated Fund

#### As of December 31, 2024

Quick Facts				
Net asset value per U	Init Number o	of Units outstanding		
		state Class 813,282 Units s (SL Only) 226,524 Units		
Investment	Estate	Income (SL Only)		
No new Contracts	No new Contracts	No new Contracts		
\$500	\$500	No new Purchases		
\$100	\$100	No new Purchases		
\$50	\$50	No new PACs		
	Investment/Estate Class \$ Income Class (SL Only) \$2 Investment No new Contracts \$500 \$100	Investment/Estate Class \$20.62Investment/Estate ClassIncome Class (SL Only) \$21.54Income ClassIncome Class (SL Only) \$20.54EstateNo new ContractsNo new Contracts\$500\$500\$100\$100		

MERs include taxes.

If you invest more than \$100,000, some of the fees you need to pay may be lowered. Ask your advisor or refer to Sections 10, 11 and 15 of the Contract, Section I-7.6 of the Information Folder and A-16, A-17, A-21, A-22 and page I-20 of the Supplement for details.

## What does the Fund invest in?

The Fund invests in the CI Canadian Income & Growth Fund. The Underlying Fund invests mostly in Canadian shares and bonds.

Top holdings and allocations of the Underlying Fund as of December 31, 2024

CI Private Markets Growth Fund	3.5%
Manulife Financial Corp	2.7%
Cash and Equivalents	2.4%
Fairfax Financial Holdings Ltd	2.0%
CI Global Financial Sector ETF	2.0%
Shopify Inc	1.8%
Enbridge Inc	1.8%
Bank of Nova Scotia	1.5%
Amazon.com Inc	1.5%
Canadian Natural Resources Ltd	1.4%
Total	20.6%
Total number of investments:	619
Fixed Income	36.1%





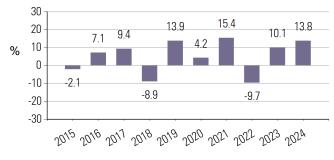
## How has the Fund performed?

#### Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,618.07 in December 2024. This works out to an average of 4.93% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

#### Year-by-year returns (%)

This chart shows how the Investment Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value seven years and down in value three years.



#### How risky is it?

Low	Low to Moderate	Moderate	Moderate to High	High

As of December 31, 2024

# Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract and A-16, A-17 and A-19 of the supplement.

# Who is this Fund for?

This Fund may be suitable for contractholders if they:

- are seeking a regular income
- are investing for the medium term

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract, Sections I-5 and I-7.6 of the Information Folder and A-16, A-17 and page I-20 of the supplement.

#### **Sales charges**

Sales charge option	What you pay	How it works		
Initial Sales Charge (ISC) Up to 5% of the amount invested		<ul> <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)	If you sell within:Ra1 year of buying5.52 years of buying5.03 years of buying5.04 years of buying4.05 years of buying4.06 years of buying3.07 years of buying2.0After 7 years0.0	<ul> <li>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% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge.</li> <li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li> </ul>		

**Ongoing Fund expenses** 

The MER includes the Management Fee and operating expenses of the Fund. The Insurance Fees can be part of the MER or charged to you by redeeming some of your Units. You do not pay the MER directly. It affects you because it reduces the return you get. Other fees and expenses depending on the Class you select can be charged to you. For details, please refer to Section 10 of the Contract, Section I-7.6 of the Information Folder and A-16, A-17 and page I-20 of the supplement.

	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you	Annual LWA Base Fee rates charged to you
Investment	2.89%	0.33%	N/A	N/A
Estate	2.89%	0.33%	0.45% of Class Death Benefit Base	N/A
Income (SL Only)	2.54%	N/A	0.78% of LWA Base	0.80% of LWA Base

As of December 31, 2024

#### **Servicing Commission**

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

Annual service fee rate		
Sales Charge Option	DSC	ISC
Sun Wise Essential 2 CI Canadian Income & Growth Segregated Fund	0.50%	1.00%

**Other fees** 

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

For details, please refer to Sections 5.1 and 11.2 of the Contract and A-12 of the supplement.

## What if I change my mind?

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

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

# For more information

# Sun Wise Essential 2 CI Diversified Balanced Bundle

As of December 31, 2024

Outok Easta

UUICK FACTS				
Date Fund created: July 2013	Net asset value per l	Jnit Number (	Number of Units outstanding	
Total value on December 31, 2024: \$18,344,977 Portfolio manager: Cl Global Asset Management Management expense ratio (MER): 2.49% to 2.87% Portfolio turnover rate: 18.07%	Investment/Estate Class \$ Income Class (SL Only) \$	-	Investment/Estate Class 652,852 Units Income Class (SL Only) 384,004 Units	
Class option	Investment	Estate	Income (SL Only)	
Minimum investment per Contract	No new Contracts	No new Contracts	No new Contracts	
Minimum investment per Fund	\$500	\$500	No new Purchases	
Minimum for additional purchases	\$100	\$100	No new Purchases	

Monthly minimum of pre-authorized chequing

MERs include taxes.

If you invest more than \$100,000, some of the fees you need to pay may be lowered. Ask your advisor or refer to Sections 10, 11 and 15 of the Contract, Section I-7.6 of the Information Folder and A-16, A-17, A-21, A-22 and page I-20 of the Supplement for details.

\$50

# What does the Fund invest in?

The bundle invests about 20% in the CI Diversified Yield Fund, 30% in the CI Canadian Bond Fund, 30% in the CI Select Canadian Equity Fund, and 20% in the CI Select Global Equity Fund.

Top holdings and allocations as of December 31, 2024

		,
CI Canadian Bond	30.0%	
CI Select Canadia	29.5%	
CI Select Global E	Equity Fund	20.2%
CI Diversified Yie	ld Fund	19.7%
Cash and Equival	0.6%	
Total	100.0%	
Total number of investments:		5
	Fixed Income	35.2%
	Other	16.4%
	Financial Services	15.0%
	Technology	10.6%
	Real Estate	7.8%
	Energy	6.5%



# How has the Fund performed?

#### Average returns

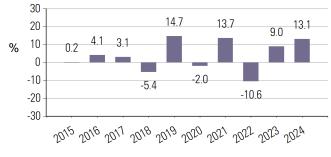
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,433.94 in December 2024. This works out to an average of 3.67% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

\$50

No new PACs

#### Year-by-year returns (%)

This chart shows how the Investment Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value seven years and down in value three years.



How risky is it?

	$\bigcirc$			
Low	Low to Moderate	Moderate	Moderate to High	High

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract and A-16, A-17 and A-19 of the supplement.

## Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want to invest in a diversified portfolio of equity and income securites designed for steady, long-term growth
- are investing for the medium and/or long term

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract, Sections I-5 and I-7.6 of the Information Folder and A-16, A-17 and page I-20 of the supplement.

#### **Sales charges**

Sales charge option	What you pay	How it works
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul> <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)	If you sell within:Rate1 year of buying5.5%2 years of buying5.0%3 years of buying5.0%4 years of buying4.0%5 years of buying4.0%6 years of buying3.0%7 years of buying2.0%After 7 years0.0%	<ul> <li>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% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge.</li> <li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li> </ul>

**Ongoing Fund expenses** 

The MER includes the Management Fee and operating expenses of the Fund. The Insurance Fees can be part of the MER or charged to you by redeeming some of your Units. You do not pay the MER directly. It affects you because it reduces the return you get. Other fees and expenses depending on the Class you select can be charged to you. For details, please refer to Section 10 of the Contract, Section I-7.6 of the Information Folder and A-16, A-17 and page I-20 of the supplement.

	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you	Annual LWA Base Fee rates charged to you
Investment	2.87%	0.31%	N/A	N/A
Estate	2.87%	0.31%	0.45% of Class Death Benefit Base	N/A
Income (SL Only)	2.49%	N/A	0.76% of LWA Base	0.75% of LWA Base

As of December 31, 2024

#### **Servicing Commission**

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

Annual service fee rate			
Sales Charge Option DSC ISC			
Sun Wise Essential 2 CI Diversified Balanced Bundle	0.50%	1.00%	

**Other fees** 

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

For details, please refer to Sections 5.1 and 11.2 of the Contract and A-12 of the supplement.

## What if I change my mind?

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

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

# For more information

# Sun Wise Essential 2 CI Global Equity Segregated Bundle

As of December 31, 2024

Quick Facts				
Date Fund created: August 2012	Net asset value per L	Jnit Number (	of Units outstanding	
Total value on December 31, 2024: \$10,390,906 Portfolio manager: Cl Global Asset Management Management expense ratio (MER): 2.52% to 2.96% Portfolio turnover rate: 19.10%	Investment/Estate Class \$ Income Class (SL Only) \$2		Investment/Estate Class 96,100 Units Income Class (SL Only) 256,637 Units	
Class option	Investment	Estate	Income (SL Only)	
Minimum investment per Contract	No new Contracts	No new Contracts	No new Contracts	
Minimum investment per Fund	\$500	\$500	No new Purchases	
Minimum for additional purchases	\$100	\$100	No new Purchases	
Monthly minimum of pre-authorized chequing	\$50	\$50	No new PACs	

MERs include taxes.

If you invest more than \$100,000, some of the fees you need to pay may be lowered. Ask your advisor or refer to Sections 10, 11 and 15 of the Contract, Section I-7.6 of the Information Folder and A-16, A-17, A-21, A-22 and page I-20 of the Supplement for details.

# What does the Fund invest in?

The Fund invests in the CI Global Equity Fund, CI Select Canadian Equity Fund and CI Canadian Bond Fund. The underlying funds are combined to hold about 70% in shares and 30% in bonds.

Top holdings and allocations as of December 31, 2024

CI Global Equity Fund	35.7%
CI Select Canadian Equity Fund	34.7%
CI Canadian Bond Fund	29.1%
Cash and Equivalents	0.5%
Total	100.0%
Total number of investments:	4

	<ul> <li>Fixed Income</li> <li>Financial Services</li> <li>Technology</li> <li>Other</li> <li>Consumer Services</li> <li>Healthcare</li> <li>Energy</li> <li>Real Estate</li> </ul>	27.2% 17.9% 17.3% 16.4% 6.5% 5.7% 4.7% 4.3%
$\mathbf{O}$	Canada United States Japan United Kingdom Other Taiwan Germany France	51.7% 39.8% 3.3% 2.9% 0.9% 0.6% 0.4%

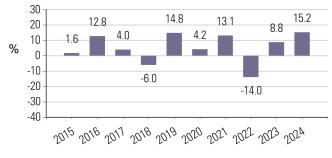
# How has the Fund performed?

#### Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,635.11 in December 2024. This works out to an average of 5.04% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

#### Year-by-year returns (%)

This chart shows how the Investment Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value eight years and down in value two years.



How risky is it?

	$(\bigcirc)$			
Low	Low to Moderate	Moderate	Moderate to High	High

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract and A-16, A-17 and A-19 of the supplement.

# Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want to invest in a diversified portfolio of equity and income securites designed for steady, long-term growth
- are investing for the medium and/or long term •

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract, Sections I-5 and I-7.6 of the Information Folder and A-16, A-17 and page I-20 of the supplement.

#### **Sales charges**

Sales charge option	What you pay	How it works		
Initial Sales Charge (ISC)	Up to 5% of the amount investe	<ul> <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)	If you sell within:Rate1 year of buying5.52 years of buying5.03 years of buying5.04 years of buying4.05 years of buying4.06 years of buying3.07 years of buying2.0After 7 years0.0	<ul> <li>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% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge.</li> <li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li> </ul>		

**Ongoing Fund expenses** 

The MER includes the Management Fee and operating expenses of the Fund. The Insurance Fees can be part of the MER or charged to you by redeeming some of your Units. You do not pay the MER directly. It affects you because it reduces the return you get. Other fees and expenses depending on the Class you select can be charged to you. For details, please refer to Section 10 of the Contract, Section I-7.6 of the Information Folder and A-16, A-17 and page I-20 of the supplement.

Sun <i>Wise</i> Essential 2 CI Global Equity Segregated Bundle					
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you	Annual LWA Base Fee rates charged to you	
Investment	2.96%	0.38%	N/A	N/A	
Estate	2.96%	0.38%	0.55% of Class Death Benefit Base	N/A	
Income (SL Only)	2.52%	N/A	0.93% of LWA Base	0.65% of LWA Base	

# Sun Wise Essential 2 CI Global Equity Segregated Bundle

As of December 31, 2024

#### **Servicing Commission**

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

Annual service fee rate			
Sales Charge Option DSC ISC			
Sun Wise Essential 2 CI Global Equity Segregated Bundle	0.50%	1.00%	

**Other fees** 

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

For details, please refer to Sections 5.1 and 11.2 of the Contract and A-12 of the supplement.

## What if I change my mind?

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

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

# For more information

# Sun Wise Essential 2 CI Global Equity Segregated Fund

As of December 31, 2024

**Ouick Facts** 

Net asset value per Unit	Numbe	Number of Units outstanding	
Investment Class \$28.06	Investment Class 90,391 Units		
Investment	Estate	Income (SL Only)	
No new Contracts	N/A	N/A	
\$500	N/A	N/A	
\$100	N/A	N/A	
		N/A	
	Investment Class \$28.06 Investment No new Contracts \$500 \$100	Investment Class \$28.06 Investr Investment Estate No new Contracts N/A \$500 N/A	

MERs include taxes.

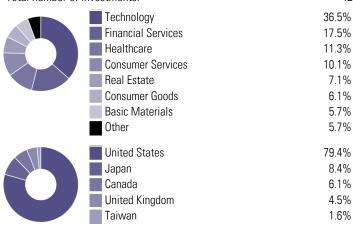
If you invest more than \$100,000, some of the fees you need to pay may be lowered. Ask your advisor or refer to Sections 10, 11 and 15 of the Contract, Section I-7.6 of the Information Folder and A-16, A-17, A-21, A-22 and page I-20 of the Supplement for details.

#### What does the Fund invest in?

The Fund invests in the CI Global Equity 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

Microsoft Corp	7.6%
NVIDIA Corp	6.4%
Amazon.com Inc	6.1%
Apple Inc	5.6%
Alphabet Inc	3.7%
Meta Platforms Inc	3.6%
JPMorgan Chase & Co	3.6%
Eli Lilly and Co	3.0%
UnitedHealth Group Inc	2.8%
Mastercard Inc	2.7%
Total	45.1%
Total number of investments:	42



#### How has the Fund performed?

#### **Average returns**

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,836.99 in December 2024. This works out to an average of 6.27% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

#### Year-by-year returns (%)

This chart shows how the Investment Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value eight years and down in value two years.



How risky is it?

		$(\bigcirc)$		
Low	Low to Moderate	Moderate	Moderate to High	High

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract and A-16, A-17 and A-19 of the supplement.

## 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 much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract, Sections I-5 and I-7.6 of the Information Folder and A-16, A-17 and page I-20 of the supplement.

#### **Sales charges**

Sales charge option	What you pay         C)       Up to 5% of the amount invested		How it works		
Initial Sales Charge (ISC)					• The Initial Sales Charge is deducted from the amount you buy. It is paid as a
Deferred Sales Charge (DSC)	If you sell within: 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	Rate 5.5% 5.0% 4.0% 4.0% 3.0% 2.0% 0.0%	<ul> <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% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge.</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 Section 11 of the Contract and Section I-5 of the Information Folder.</li> </ul>		

**Ongoing Fund expenses** 

The MER includes the Management Fee and operating expenses of the Fund. The Insurance Fees can be part of the MER or charged to you by redeeming some of your Units. You do not pay the MER directly. It affects you because it reduces the return you get. Other fees and expenses depending on the Class you select can be charged to you. For details, please refer to Section 10 of the Contract, Section I-7.6 of the Information Folder and A-16, A-17 and page I-20 of the supplement.

Sun <i>Wise</i> Essential 2 CI Global Equity Segregated Fund				
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you	Annual LWA Base Fee rates charged to you
Investment	3.27%	0.68%	N/A	N/A
Estate	N/A	N/A	N/A	N/A
Income (SL Only)	N/A	N/A	N/A	N/A
MERs include taxe	2S.			

# Sun Wise Essential 2 CI Global Equity Segregated Fund

As of December 31, 2024

#### **Servicing Commission**

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

Annual service fee ra	te	
Sales Charge Option	DSC	ISC
Sun Wise Essential 2 CI Global Equity Segregated Fund	0.50%	1.00%

**Other fees** 

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

For details, please refer to Sections 5.1 and 11.2 of the Contract and A-12 of the supplement.

## What if I change my mind?

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

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

# For more information

# Sun Wise Essential 2 CI Global Income & Growth Segregated Fund

As of December 31, 2024

Outok Easta

Uuick Facts				
Date Fund created: August 2012	Net asset value per l	Jnit Number (	of Units outstanding	
Total value on December 31, 2024: \$42,253,690 Portfolio manager: Cl Global Asset Management Management expense ratio (MER): 2.52% to 2.94% Portfolio turnover rate: 7.47%	Investment/Estate Class \$ Income Class (SL Only) \$2		vestment/Estate Class 865,399 Units ncome Class (SL Only) 419,681 Units	
Class option	Investment	Estate	Income (SL Only)	
Minimum investment per Contract	No new Contracts	No new Contracts	No new Contracts	
Minimum investment per Fund	\$500	\$500	No new Purchases	
Minimum for additional purchases	\$100	\$100	No new Purchases	
Monthly minimum of pre-authorized chequing	\$50	\$50	No new PACs	

MERs include taxes.

If you invest more than \$100,000, some of the fees you need to pay may be lowered. Ask your advisor or refer to Sections 10, 11 and 15 of the Contract, Section I-7.6 of the Information Folder and A-16, A-17, A-21, A-22 and page I-20 of the Supplement for details.

# 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

United States Treasury 4.13% 15-Nov-2032	4.5%
United States Treasury 4.00% 15-Nov-2052	3.5%
Microsoft Corp	3.5%
CI Private Markets Growth Fund	3.3%
NVIDIA Corp	2.9%
Apple Inc	2.6%
United States Treasury 3.63% 31-May-2028	2.5%
Amazon.com Inc	2.3%
Cash and Equivalents	1.7%
Alphabet Inc	1.4%
Total	28.2%
Total number of investments:	463



# How has the Fund performed?

#### Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,779.06 in December 2024. This works out to an average of 5.93% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

#### Year-by-year returns (%)

This chart shows how the Investment Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value eight years and down in value two years.



#### How risky is it?

Low	Low to Moderate	Moderate	Moderate to High	High

As of December 31, 2024

# Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract and A-16, A-17 and A-19 of the supplement.

# 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 much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract, Sections I-5 and I-7.6 of the Information Folder and A-16, A-17 and page I-20 of the supplement.

#### **Sales charges**

Sales charge option	What you pay	How it works		
Initial Sales Charge (ISC)	<ul> <li>itial Sales Charge (ISC) Up to 5% of the amount invested</li> <li>You and your insurance advisor agree on the rate charged</li> <li>The Initial Sales Charge is deducted from the amount you commission.</li> </ul>			
Deferred Sales Charge (DSC)	If you sell within:Rate1 year of buying5.52 years of buying5.03 years of buying5.04 years of buying4.05 years of buying4.06 years of buying3.07 years of buying2.0After 7 years0.0	<ul> <li>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% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge.</li> <li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li> </ul>		

**Ongoing Fund expenses** 

The MER includes the Management Fee and operating expenses of the Fund. The Insurance Fees can be part of the MER or charged to you by redeeming some of your Units. You do not pay the MER directly. It affects you because it reduces the return you get. Other fees and expenses depending on the Class you select can be charged to you. For details, please refer to Section 10 of the Contract, Section I-7.6 of the Information Folder and A-16, A-17 and page I-20 of the supplement.

. .

	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you	Annual LWA Base Fee rates charged to you
Investment	2.94%	0.33%	N/A	N/A
Estate	2.94%	0.33%	0.45% of Class Death Benefit Base	N/A
Income (SL Only)	2.52%	N/A	0.78% of LWA Base	0.85% of LWA Base

# Sun Wise Essential 2 CI Global Income & Growth Segregated Fund

As of December 31, 2024

#### **Servicing Commission**

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

Annual service fee rate			
Sales Charge Option	DSC	ISC	
SunWise Essential 2 CI Global Income & Growth Segregated Fund	0.50%	1.00%	

**Other fees** 

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

For details, please refer to Sections 5.1 and 11.2 of the Contract and A-12 of the supplement.

#### What if I change my mind?

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

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

# For more information

# Sun Wise Essential 2 CI Global Leaders Segregated Bundle

As of December 31, 2024

Outok Easta

Date Fund created: August 2012	Net asset value per L	Jnit Number o	Number of Units outstanding	
Total value on December 31, 2024: \$16,882,360 Portfolio manager: Cl Global Asset Management Management expense ratio (MER): 2.55% to 2.98% Portfolio turnover rate: 19.52%	Investment/Estate Class \$27.89 Inves		nent/Estate Class 189,197 Units le Class (SL Only) 222,448 Units	
Class option	Investment	Estate	Income (SL Only)	
Minimum investment per Contract	No new Contracts	No new Contracts	No new Contracts	
Minimum investment per Contract Minimum investment per Fund	No new Contracts \$500	No new Contracts \$500		
•			No new Contracts	

MERs include taxes.

If you invest more than \$100,000, some of the fees you need to pay may be lowered. Ask your advisor or refer to Sections 10, 11 and 15 of the Contract, Section I-7.6 of the Information Folder and A-16, A-17, A-21, A-22 and page I-20 of the Supplement for details.

# What does the Fund invest in?

The bundle invests in the CI Global Leaders Fund and CI Canadian Bond Fund. The Underlying Funds are combined to hold about 70% in shares and 30% in bonds.

#### Top holdings and allocations as of December 31, 2024

Top noruniys a	iiu allocations as of December 51, 2024	
CI Global Leaders	Fund	70.4%
NEC Corp		
Ebara Corp		
•	el International AG	
Kerry Group PL		
Elanco Animal		
PayPal Holding		
ConvaTec Grou	•	
Bureau Veritas		
	acturing Co Ltd	
Nutrien Ltd		00.40/
CI Canadian Bond		29.1%
Cash and Equivale	ents	0.5%
Total		100.0%
Total number of ir	nvestments:	3
	Fixed Income	27.2%
	Industrial Goods	16.4%
	Technology	14.2%
	Industrial Services	11.0%
	Healthcare	10.8%
	Other	8.4%
	Financial Services	6.1%
	Consumer Goods	5.9%
	Canada	32.3%
	Japan	18.4%
	United States	16.9%
	Other	12.9%
	United Kingdom	6.8%

Switzerland

Ireland

France

## How has the Fund performed?

#### Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,918.07 in December 2024. This works out to an average of 6.73% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

#### Year-by-year returns (%)

This chart shows how the Investment Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value eight years and down in value two years.



#### How risky is it?

5.9%

3.5% 3.3%

Low	Low to Moderate	Moderate	Moderate to High	High

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract and A-16, A-17 and A-19 of the supplement.

# Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want to invest in a diversified portfolio of equity and income securites designed for steady, long-term growth
- are investing for the medium and/or long term •

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract, Sections I-5 and I-7.6 of the Information Folder and A-16, A-17 and page I-20 of the supplement.

#### **Sales charges**

Sales charge option	What you pay	<ul> <li>How it works</li> <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>		
Initial Sales Charge (ISC)	Up to 5% of the amount invested			
Deferred Sales Charge (DSC)	If you sell within:Rat1 year of buying5.592 years of buying5.093 years of buying5.094 years of buying4.095 years of buying4.096 years of buying3.097 years of buying2.09After 7 years0.09	<ul> <li>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% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge.</li> <li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li> </ul>		

**Ongoing Fund expenses** 

The MER includes the Management Fee and operating expenses of the Fund. The Insurance Fees can be part of the MER or charged to you by redeeming some of your Units. You do not pay the MER directly. It affects you because it reduces the return you get. Other fees and expenses depending on the Class you select can be charged to you. For details, please refer to Section 10 of the Contract, Section I-7.6 of the Information Folder and A-16, A-17 and page I-20 of the supplement.

Sun <i>Wise</i> Essen	tial 2 CI Global Leaders Segregat	ed Bundle		
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you	Annual LWA Base Fee rates charged to you
Investment	2.98%	0.38%	N/A	N/A
Estate	2.98%	0.38%	0.55% of Class Death Benefit Base	N/A
Income (SL Only)	2.55%	N/A	0.93% of LWA Base	0.65% of LWA Base
MERs include tax	Kes.			

## Sun Wise Essential 2 CI Global Leaders Segregated Bundle

As of December 31, 2024

#### **Servicing Commission**

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

Annual service fee rate			
Sales Charge Option DSC ISC			
Sun Wise Essential 2 CI Global Leaders Segregated Bundle	0.50%	1.00%	

**Other fees** 

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

For details, please refer to Sections 5.1 and 11.2 of the Contract and A-12 of the supplement.

#### What if I change my mind?

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

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

#### For more information

## Sun Wise Essential 2 CI Global Value Segregated Fund

As of December 31, 2024

Quick Facts			
Date Fund created: August 2012	Net asset value per Unit	Numbe	er of Units outstanding
Total value on December 31, 2024: \$533,973 Portfolio manager: Cl Global Asset Management Management expense ratio (MER): 3.33% Portfolio turnover rate: 3.89%	Investment Class \$20.58	.58 Investment Class 16,110 Ur	
Class option	Investment	Estate	Income (SL Only)
Minimum investment per Contract	No new Contracts	N/A	N/A
Minimum investment per Fund	\$500	N/A	N/A
Minimum for additional purchases	\$100	N/A	N/A
Monthly minimum of pre-authorized chequing	\$50	N/A	N/A

MERs include taxes.

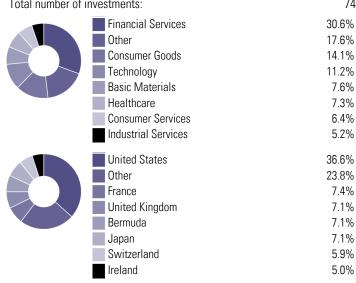
If you invest more than \$100,000, some of the fees you need to pay may be lowered. Ask your advisor or refer to Sections 10, 11 and 15 of the Contract, Section I-7.6 of the Information Folder and A-16, A-17, A-21, A-22 and page I-20 of the Supplement for details.

#### What does the Fund invest in?

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

Top holdings and allocations of the Underlying Fund as of December 31, 2024

-	
Hanover Insurance Group Inc	3.9%
Cisco Systems Inc	3.8%
Chubb Ltd	3.5%
Everest RE Group Ltd	2.9%
Willis Towers Watson PLC	2.6%
AXIS Capital Holdings Ltd	2.4%
Intercontinental Exchange Inc	2.3%
HDFC Bank Ltd	2.1%
Las Vegas Sands Corp	2.1%
Medtronic PLC	2.0%
Total	27.6%
Total number of investments:	74



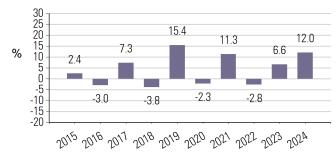
#### How has the Fund performed?

#### **Average returns**

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,493.10 in December 2024. This works out to an average of 4.09% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

#### Year-by-year returns (%)

This chart shows how the Investment Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value six years and down in value four years.



How risky is it?

		$\bigcirc$		
Low	Low to Moderate	Moderate	Moderate to High	High

#### Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract and A-16, A-17 and A-19 of the supplement.

#### 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 much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract, Sections I-5 and I-7.6 of the Information Folder and A-16, A-17 and page I-20 of the supplement.

#### **Sales charges**

Sales charge option	What you pay	How it works
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul> <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)	If you sell within:Rat1 year of buying5.552 years of buying5.063 years of buying5.064 years of buying4.065 years of buying4.066 years of buying3.067 years of buying2.06After 7 years0.06	<ul> <li>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% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge.</li> <li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li> </ul>

**Ongoing Fund expenses** 

Sun <i>Wise</i> Essential 2 CI Global Value Segregated Fund					
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you	Annual LWA Base Fee rates charged to you	
Investment	3.33%	0.68%	N/A	N/A	
Estate	N/A	N/A	N/A	N/A	
Income (SL Only)	N/A	N/A	N/A	N/A	
MERs include taxes.					

As of December 31, 2024

#### **Servicing Commission**

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

Annual service fee rate			
Sales Charge Option DSC ISC			
Sun Wise Essential 2 CI Global Value Segregated Fund	0.50%	1.00%	

**Other fees** 

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

For details, please refer to Sections 5.1 and 11.2 of the Contract and A-12 of the supplement.

#### What if I change my mind?

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

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

#### For more information

## Sun Wise Essential 2 CI Money Market Segregated Fund

As of December 31, 2024

**Ouick Facts** 

Date Fund created: August 2012	Net asset value per U	Init Number o	Number of Units outstanding	
Total value on December 31, 2024: \$6,997,461 Portfolio manager: Cl Global Asset Management Management expense ratio (MER): 1.25% to 1.35% Portfolio turnover rate: 197.85%			state Class 223,042 Units s (SL Only) 227,357 Units	
Class option	Investment	Estate	Income (SL Only)	
Minimum investment per Contract	No new Contracts	No new Contracts	No new Contracts	
Minimum investment per Fund	\$500	\$500	No new Purchases	
Minimum for additional purchases	\$100	\$100	No new Purchases	
Monthly minimum of pre-authorized chequing	\$50	\$50	No new PACs	
NED - include taxes				

MERs include taxes.

If you invest more than \$100,000, some of the fees you need to pay may be lowered. Ask your advisor or refer to Sections 10, 11 and 15 of the Contract, Section I-7.6 of the Information Folder and A-16, A-17, A-21, A-22 and page I-20 of the Supplement for details.

#### 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

,	alents anada 3.37% 29-Sep-2025 ment 3.16% 08-Oct-2025	92.1% 5.5% 1.8%
	Fin Canada Inc 5.20% 04-Dec-2025	0.6%
Total		100.0%
Total number of	investments:	4
	Cash and Cash Equivalent Fixed Income	92.1% 7.9%

Canada

100.0%

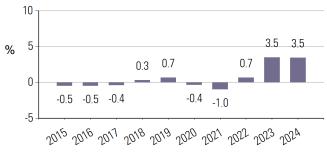
#### How has the Fund performed?

#### **Average returns**

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,058.48 in December 2024. This works out to an average of 0.57% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

#### Year-by-year returns (%)

This chart shows how the Investment Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value five years and down in value five years.



#### How risky is it?

$\bigcirc$				
Low	Low to Moderate	Moderate	Moderate to High	High

#### Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract and A-16, A-17 and A-19 of the supplement.

#### 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 much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract, Sections I-5 and I-7.6 of the Information Folder and A-16, A-17 and page I-20 of the supplement.

#### **Sales charges**

Sales charge option	What you pay	How it works         vested       • You and your insurance advisor agree on the rate charged.         • The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.		
Initial Sales Charge (ISC)	Up to 5% of the amount investe			
Deferred Sales Charge (DSC)	If you sell within:Rate1 year of buying5.52 years of buying5.03 years of buying5.04 years of buying4.05 years of buying4.06 years of buying3.07 years of buying2.0After 7 years0.0	<ul> <li>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% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge.</li> <li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li> </ul>		

**Ongoing Fund expenses** 

\_\_\_\_\_

	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you	Annual LWA Base Fee rates charged to you
Investment	1.35%	0.10%	N/A	N/A
Estate	1.35%	0.10%	0.15% of Class Death Benefit Base	N/A
Income (SL Only)	1.25%	N/A	0.25% of LWA Base	0.30% of LWA Base

## Sun Wise Essential 2 CI Money Market Segregated Fund

As of December 31, 2024

#### **Servicing Commission**

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

Annual service fee rate			
Sales Charge Option	DSC	ISC	
Sun Wise Essential 2 CI Money Market Segregated Fund	None	0.00% to 0.25%	

**Other fees** 

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

For details, please refer to Sections 5.1 and 11.2 of the Contract and A-12 of the supplement.

#### What if I change my mind?

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

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

#### For more information

## Sun Wise Essential 2 CI Premier Canadian Balanced Segregated Bundle

#### As of December 31, 2024

Quick Facts				
Date Fund created: August 2012	Net asset value per U	Init Number o	Number of Units outstanding	
Total value on December 31, 2024: \$3,448,438 Portfolio manager: Cl Global Asset Management Management expense ratio (MER): 2.52% to 2.91% Portfolio turnover rate: 12.93%	Investment/Estate Class \$ Income Class (SL Only) \$1		Investment/Estate Class 114,792 Units Income Class (SL Only) 68,751 Units	
Class option	Investment	Estate	Income (SL Only)	
Minimum investment per Contract	No new Contracts	No new Contracts	No new Contracts	
Minimum investment per Fund	\$500	\$500	No new Purchases	
Minimum for additional purchases	\$100	\$100	No new Purchases	
Monthly minimum of pre-authorized chequing	\$50	\$50	No new PACs	

MERs include taxes.

If you invest more than \$100,000, some of the fees you need to pay may be lowered. Ask your advisor or refer to Sections 10, 11 and 15 of the Contract, Section I-7.6 of the Information Folder and A-16, A-17, A-21, A-22 and page I-20 of the Supplement for details.

#### What does the Fund invest in?

The bundle invests about 85% in the CI Canadian Balanced Fund and 15% in the CI Canadian Bond Fund.

Top holdings and allocations as of December 31, 2024

Manulife Fina Cl Global Fina Fairfax Financ Shopify Inc Enbridge Inc Cl Private Mar Bank of Nova	ivalents rkets Growth Fund ncial Corp ncial Sector ETF ial Holdings Ltd rkets Income Fund	84.5%
CI Canadian Bond	d Fund	15.0%
Cash and Equival	ents	0.5%
Total		100.0%
Total number of i	nvestments:	3
	Fixed Income	44.6%
	Other	16.7%
	Financial Services	15.4%
	Energy	6.2%
	Technology	6.2%
	Cash and Cash Equivalent	4.4%
	Consumer Services	3.6%
	Mutual Fund	2.9%
	Canada	75.7%
	United States	15.4%
	Multi-National	4.7%
	United Kingdom	1.7%
	Other	1.0%
	Germany	0.6%
	Japan	0.5%
	France	0.4%
	—	

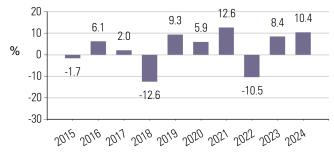
#### How has the Fund performed?

#### Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,297.68 in December 2024. This works out to an average of 2.64% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

#### Year-by-year returns (%)

This chart shows how the Investment Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value seven years and down in value three years.



#### How risky is it?

	$(\bigcirc)$			
Low	Low to Moderate	Moderate	Moderate to High	High

#### Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract and A-16, A-17 and A-19 of the supplement.

#### Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want to invest in a diversified portfolio of equity and income securites designed for steady, long-term growth
- are investing for the medium and/or long term

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract, Sections I-5 and I-7.6 of the Information Folder and A-16, A-17 and page I-20 of the supplement.

#### **Sales charges**

Sales charge option	What you pay	How it works         vested       • You and your insurance advisor agree on the rate charged.         • The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.		
Initial Sales Charge (ISC)	Up to 5% of the amount investe			
Deferred Sales Charge (DSC)	If you sell within:Rate1 year of buying5.52 years of buying5.03 years of buying5.04 years of buying4.05 years of buying4.06 years of buying3.07 years of buying2.0After 7 years0.0	<ul> <li>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% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge.</li> <li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li> </ul>		

**Ongoing Fund expenses** 

Sun <i>Wise</i> Essen	itial 2 CI Premier Canadian Balanc	ed Segregated Bundle		
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you	Annual LWA Base Fee rates charged to you
Investment	2.91%	0.33%	N/A	N/A
Estate	2.91%	0.33%	0.45% of Class Death Benefit Base	N/A
Income (SL Only)	2.52%	N/A	0.78% of LWA Base	0.85% of LWA Base
MERs include tax	Kes.			

## Sun Wise Essential 2 CI Premier Canadian Balanced Segregated Bundle

As of December 31, 2024

#### **Servicing Commission**

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

Annual service fee rate			
Sales Charge Option	DSC	ISC	
Sun Wise Essential 2 CI Premier Canadian Balanced Segregated Bundle	0.50%	1.00%	

**Other fees** 

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

For details, please refer to Sections 5.1 and 11.2 of the Contract and A-12 of the supplement.

#### What if I change my mind?

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

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

#### For more information

## Sun Wise Essential 2 CI Premier Canadian Balanced Segregated Fund

#### As of December 31, 2024

**Ouick Facts** 

Date Fund created: August 2012	Net asset value per U	nit Number o	Number of Units outstanding	
Total value on December 31, 2024: \$872,889 Portfolio manager: Cl Global Asset Management Management expense ratio (MER): 2.57% to 2.87% Portfolio turnover rate: 5.17%	Investment/Estate Class \$ Income Class (SL Only) \$1		Investment/Estate Class 28,337 Units Income Class (SL Only) 18,117 Units	
Class option	Investment	Estate	Income (SL Only)	
Minimum investment per Contract	No new Contracts	No new Contracts	No new Contracts	
Minimum investment per Fund	\$500	\$500	No new Purchases	
Minimum for additional purchases	\$100	\$100	No new Purchases	
Monthly minimum of pre-authorized chequing	\$50	\$50	No new PACs	
MEPa include taxes				

MERs include taxes.

#### 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

Decounder of,	LULT	
Cash and Equival		3.5% 3.1%
Manulife Financi		2.7%
CI Global Financi	•	2.2%
Fairfax Financial		2.0%
Shopify Inc		1.8%
Enbridge Inc		1.7%
CI Private Marke	ts Income Fund	1.7%
Bank of Nova Sco		1.5%
Canadian Natura	I Resources Ltd	1.4%
Total		21.5%
Total number of i	investments:	412
	Fixed Income	36.0%
	Other	19.8%
	Financial Services	18.2%
	Energy	7.4%
	Technology	7.2%
	Consumer Services	4.3%
	Cash and Cash Equivalent	3.6%
	Mutual Fund	3.5%
	Canada	71.8%
	United States	17.7%
	Multi-National	5.5%
		0.00/

Japan

France

# United States17.7%Multi-National5.5%United Kingdom2.0%Other1.2%Germany0.7%

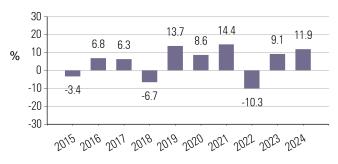
#### How has the Fund performed?

#### Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,581.44 in December 2024. This works out to an average of 4.69% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

#### Year-by-year returns (%)

This chart shows how the Investment Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value seven years and down in value three years.



#### How risky is it?

0.6%

0.5%

	(O)			
Low	Low to Moderate	Moderate	Moderate to High	High

#### Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract and A-16, A-17 and A-19 of the supplement.

#### Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want a Canadian focused balanced fund with broad diversification and moderate degree of growth and income
- are investing for the medium and/or long term

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract, Sections I-5 and I-7.6 of the Information Folder and A-16, A-17 and page I-20 of the supplement.

#### **Sales charges**

Sales charge option	s charge option What you pay How it works		
Initial Sales Charge (ISC)	Up to 5% of the amount investe	<ul> <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)	If you sell within:Rate1 year of buying5.52 years of buying5.03 years of buying5.04 years of buying4.05 years of buying4.06 years of buying3.07 years of buying2.0After 7 years0.0	<ul> <li>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% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge.</li> <li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li> </ul>	

**Ongoing Fund expenses** 

	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you	Annual LWA Base Fee rates charged to you
Investment	2.87%	0.30%	N/A	N/A
Estate	2.87%	0.30%	0.45% of Class Death Benefit Base	N/A
Income (SL Only)	2.57%	N/A	0.75% of LWA Base	0.55% of LWA Base

## Sun Wise Essential 2 CI Premier Canadian Balanced Segregated Fund

As of December 31, 2024

#### **Servicing Commission**

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

Annual service fee rate				
Sales Charge Option	DSC	ISC		
Sun Wise Essential 2 CI Premier Canadian Balanced Segregated Fund	0.50%	1.00%		

**Other fees** 

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

For details, please refer to Sections 5.1 and 11.2 of the Contract and A-12 of the supplement.

#### What if I change my mind?

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

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

#### For more information

## Sun Wise Essential 2 CI Premier Canadian Bond Segregated Fund

As of December 31, 2024

Date Fund created: August 2012	Net asset value per U	Init Number o	of Units outstanding
Total value on December 31, 2024: \$191,926 Portfolio manager: Cl Global Asset Management Management expense ratio (MER): 2.33% Portfolio turnover rate: 11.16%	Investment/Estate Class \$	\$9.90 Investment/E	state Class 19,385 Units
Class option	Investment	Estate	Income (SL Only)
	No new Contracts	No new Contracts	N/A
Minimum investment per Contract			
Minimum investment per Contract Minimum investment per Fund	\$500	\$500	N/A
·			•

MERs include taxes.

#### 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

Canada Govern Canada Govern Canada Govern Canada Govern Canada Govern Canada Housin Canada Govern	alents g Trust No 1 4.25% 15-Mar-2034 ment 2.50% 01-Dec-2032 ment 1.25% 01-Jun-2030 ment 3.00% 01-Jun-2034 ment 3.50% 01-Dec-2045 ment 1.50% 01-Dec-2031 g Trust No 1 2.90% 15-Dec-2029 ment 5.00% 01-Jun-2037 ment 2.00% 01-Dec-2051	5.8% 3.5% 2.8% 2.2% 2.1% 2.0% 2.0% 1.9% 1.9% 1.7% 26.0%
Total number o	f investments:	293
0	<ul> <li>Fixed Income</li> <li>Cash and Cash Equivalent</li> <li>Technology</li> </ul>	93.9% 5.8% 0.3%
$\mathbf{O}$	Canada United States Cayman Islands Germany	97.0% 2.7% 0.2% 0.1%

#### How has the Fund performed?

#### Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$990.04 in December 2024. This works out to an average of -0.10% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

#### Year-by-year returns (%)

This chart shows how the Investment Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value five years and down in value five years.



#### How risky is it?

$\bigcirc$				
Low	Low to Moderate	Moderate	Moderate to High	High

As of December 31, 2024

#### Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract and A-16, A-17 and A-19 of the supplement.

#### Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want a moderate degree of income and potential for capital gains
- are investing for the medium and/or long term

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract, Sections I-5 and I-7.6 of the Information Folder and A-16, A-17 and page I-20 of the supplement.

#### **Sales charges**

Sales charge option	s charge option What you pay How it works		
Initial Sales Charge (ISC)	Up to 5% of the amount investe	<ul> <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)	If you sell within:Rate1 year of buying5.52 years of buying5.03 years of buying5.04 years of buying4.05 years of buying4.06 years of buying3.07 years of buying2.0After 7 years0.0	<ul> <li>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% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge.</li> <li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li> </ul>	

**Ongoing Fund expenses** 

	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you	Annual LWA Base Fee rates charged to you
Investment	2.33%	0.15%	N/A	N/A
Estate	2.33%	0.15%	0.30% of Class Death Benefit Base	N/A
Income (SL Only)	N/A	N/A	N/A	N/A

## Sun Wise Essential 2 CI Premier Canadian Bond Segregated Fund

As of December 31, 2024

#### **Servicing Commission**

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

Annual service fee rate				
Sales Charge Option	DSC	ISC		
Sun Wise Essential 2 CI Premier Canadian Bond Segregated Fund	0.25%	0.50%		

**Other fees** 

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

For details, please refer to Sections 5.1 and 11.2 of the Contract and A-12 of the supplement.

#### What if I change my mind?

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

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

#### For more information

## Sun Wise Essential 2 CI Premier Canadian Equity Segregated Fund

#### As of December 31, 2024

**Ouick Facts** 

Date Fund created: August 2012	Net asset value per Unit	Numbe	er of Units outstanding
Total value on December 31, 2024: \$1,460,440 Portfolio manager: Cl Global Asset Management Management expense ratio (MER): 3.30% Portfolio turnover rate: 3.05%	Investment Class \$23.59	Investn	nent Class 52,536 Units
Class option	Investment	Estate	Income (SL Only)
Minimum investment per Contract	No new Contracts	N/A	N/A
Minimum investment per Fund	\$500	N/A	N/A
Minimum for additional purchases	\$100	N/A	N/A
Monthly minimum of pre-authorized chequing	\$50	N/A	N/A

MERs include taxes.

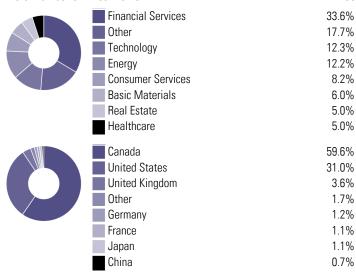
If you invest more than \$100,000, some of the fees you need to pay may be lowered. Ask your advisor or refer to Sections 10, 11 and 15 of the Contract, Section I-7.6 of the Information Folder and A-16, A-17, A-21, A-22 and page I-20 of the Supplement for details.

#### 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

CI Global Financial Sector ETF	4.9%
Manulife Financial Corp	4.6%
Fairfax Financial Holdings Ltd	3.5%
Shopify Inc	3.1%
Enbridge Inc	3.0%
Bank of Montreal	2.8%
Bank of Nova Scotia	2.6%
Canadian Natural Resources Ltd	2.5%
US Foods Holding Corp	2.4%
Amazon.com Inc	2.3%
Total	31.7%
Total number of investments:	100



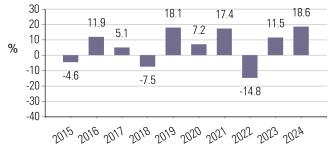
#### How has the Fund performed?

#### **Average returns**

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,735.87 in December 2024. This works out to an average of 5.67% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

#### Year-by-year returns (%)

This chart shows how the Investment Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value seven years and down in value three years.



How risky is it?

		$(\bigcirc)$		
Low	Low to Moderate	Moderate	Moderate to High	High

As of December 31, 2024

#### Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract and A-16, A-17 and A-19 of the supplement.

### 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 much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract, Sections I-5 and I-7.6 of the Information Folder and A-16, A-17 and page I-20 of the supplement.

#### **Sales charges**

Sales charge option	What you pay	How it works
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul> <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)	If you sell within:Rat1 year of buying5.552 years of buying5.063 years of buying5.064 years of buying4.065 years of buying4.066 years of buying3.067 years of buying2.06After 7 years0.06	<ul> <li>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% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge.</li> <li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li> </ul>

**Ongoing Fund expenses** 

The MER includes the Management Fee and operating expenses of the Fund. The Insurance Fees can be part of the MER or charged to you by redeeming some of your Units. You do not pay the MER directly. It affects you because it reduces the return you get. Other fees and expenses depending on the Class you select can be charged to you. For details, please refer to Section 10 of the Contract, Section I-7.6 of the Information Folder and A-16, A-17 and page I-20 of the supplement.

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Sun <i>Wise</i> Essential 2 CI Premier Canadian Equity Segregated Fund				
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you	Annual LWA Base Fee rates charged to you
Investment	3.30%	0.68%	N/A	N/A
Estate	N/A	N/A	N/A	N/A
Income (SL Only)	N/A	N/A	N/A	N/A
MERs include taxes	3.			

## Sun Wise Essential 2 CI Premier Canadian Equity Segregated Fund

As of December 31, 2024

#### **Servicing Commission**

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

Annual service fee ra	te	
Sales Charge Option	DSC	ISC
Sun Wise Essential 2 CI Premier Canadian Equity Segregated Fund	0.50%	1.00%

**Other fees** 

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

For details, please refer to Sections 5.1 and 11.2 of the Contract and A-12 of the supplement.

#### What if I change my mind?

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

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

#### For more information

## Sun Wise Essential 2 CI Premier Global Income & Growth Segregated Fund

#### As of December 31, 2024

Quick Facts				
Date Fund created: August 2012	Net asset value per L	Jnit Number of	of Units outstanding	
Total value on December 31, 2024: \$9,632,652 Portfolio manager: Cl Global Asset Management Management expense ratio (MER): 2.56% to 2.93% Portfolio turnover rate: 4.64%	Investment/Estate Class \$ Income Class (SL Only) \$2		Investment/Estate Class 234,068 Units Income Class (SL Only) 138,508 Units	
Class option	Investment	Estate	Income (SL Only)	
Minimum investment per Contract	No new Contracts	No new Contracts	No new Contracts	
Minimum investment per Fund	\$500	\$500	No new Purchases	
Minimum for additional purchases	\$100	\$100	No new Purchases	
Monthly minimum of pre-authorized chequing	\$50	\$50	No new PACs	

MERs include taxes.

If you invest more than \$100,000, some of the fees you need to pay may be lowered. Ask your advisor or refer to Sections 10, 11 and 15 of the Contract, Section I-7.6 of the Information Folder and A-16, A-17, A-21, A-22 and page I-20 of the Supplement for details.

#### 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

United States Treasury (120/ 15 Nov 2022	4.5%
United States Treasury 4.13% 15-Nov-2032	4.3%
United States Treasury 4.00% 15-Nov-2052	3.5%
Microsoft Corp	3.5%
CI Private Markets Growth Fund	3.3%
NVIDIA Corp	2.9%
Apple Inc	2.6%
United States Treasury 3.63% 31-May-2028	2.5%
Amazon.com Inc	2.3%
Cash and Equivalents	1.7%
Alphabet Inc	1.4%
Total	28.2%
Total number of investments:	463



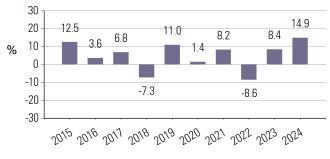
#### How has the Fund performed?

#### Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,598.13 in December 2024. This works out to an average of 4.80% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

#### Year-by-year returns (%)

This chart shows how the Investment Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value eight years and down in value two years.



#### How risky is it?

Low	Low to Moderate	Moderate	Moderate to High	High

As of December 31, 2024

#### Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract and A-16, A-17 and A-19 of the supplement.

#### Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want reduced volatility through diversified exposure to both global equity and fixed income securities
- are investing for the medium term

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract, Sections I-5 and I-7.6 of the Information Folder and A-16, A-17 and page I-20 of the supplement.

#### **Sales charges**

Sales charge option	What you pay	How it works		
Initial Sales Charge (ISC)	Up to 5% of the amount investe	<ul> <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)	If you sell within:Rate1 year of buying5.52 years of buying5.03 years of buying5.04 years of buying4.05 years of buying4.06 years of buying3.07 years of buying2.0After 7 years0.0	<ul> <li>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% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge.</li> <li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li> </ul>		

**Ongoing Fund expenses** 

	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you	Annual LWA Base Fee rates charged to you
Investment	2.93%	0.33%	N/A	N/A
Estate	2.93%	0.33%	0.45% of Class Death Benefit Base	N/A
Income (SL Only)	2.56%	N/A	0.78% of LWA Base	0.85% of LWA Base

## Sun Wise Essential 2 CI Premier Global Income & Growth Segregated Fund

As of December 31, 2024

#### **Servicing Commission**

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

Annual service fee ra	te	
Sales Charge Option	DSC	ISC
Sun Wise Essential 2 CI Premier Global Income & Growth Segregated Fund	0.50%	1.00%

**Other fees** 

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

For details, please refer to Sections 5.1 and 11.2 of the Contract and A-12 of the supplement.

#### What if I change my mind?

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

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

#### For more information

## Sun Wise Essential 2 CI Premier II Canadian Balanced Segregated Bundle

#### As of December 31, 2024

Outok Easta

UUICK FACTS				
Date Fund created: August 2012	Net asset value per l	Jnit Number (	of Units outstanding	
Total value on December 31, 2024: \$10,507,391 Portfolio manager: Cl Global Asset Management Management expense ratio (MER): 2.52% to 2.87% Portfolio turnover rate: 12.55%	Investment/Estate Class \$ Income Class (SL Only) \$		Investment/Estate Class 241,781 Units Income Class (SL Only) 223,075 Units	
Class option	Investment	Estate	Income (SL Only)	
Minimum investment per Contract	No new Contracts	No new Contracts	No new Contracts	
Minimum investment per Fund	\$500	\$500	No new Purchases	
Minimum for additional purchases	\$100	\$100	No new Purchases	
Monthly minimum of pre-authorized chequing	\$50	\$50	No new PACs	

MERs include taxes.

If you invest more than \$100,000, some of the fees you need to pay may be lowered. Ask your advisor or refer to Sections 10, 11 and 15 of the Contract, Section I-7.6 of the Information Folder and A-16, A-17, A-21, A-22 and page I-20 of the Supplement for details.

#### What does the Fund invest in?

The bundle invests about 85% in the CI Canadian Balanced Fund and 15% in the CI Canadian Bond Fund.

Top holdings and allocations as of December 31, 2024

Manulife Fina Cl Global Fina Fairfax Financ Shopify Inc Enbridge Inc Cl Private Mar Bank of Nova	ivalents rkets Growth Fund ncial Corp ncial Sector ETF ial Holdings Ltd rkets Income Fund	84.5%
CI Canadian Bond	d Fund	15.0%
Cash and Equival	ents	0.5%
Total	100.0%	
Total number of i	nvestments:	3
	Fixed Income	44.6%
	Other	16.7%
	Financial Services	15.4%
	Energy	6.2%
	Technology	6.2%
	Cash and Cash Equivalent	4.4%
	Consumer Services	3.6%
	Mutual Fund	2.9%
	Canada	75.7%
	United States	15.4%
	Multi-National	4.7%
	United Kingdom	1.7%
	Other	1.0%
	Germany	0.6%
	Japan	0.5%
	France	0.4%

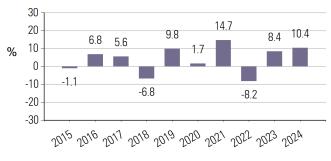
#### How has the Fund performed?

#### Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,461.84 in December 2024. This works out to an average of 3.87% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

#### Year-by-year returns (%)

This chart shows how the Investment Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value seven years and down in value three years.



#### How risky is it?

	$(\bigcirc)$			
Low	Low to Moderate	Moderate	Moderate to High	High

#### Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract and A-16, A-17 and A-19 of the supplement.

#### Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want to invest in a diversified portfolio of equity and income securites designed for steady, long-term growth
- are investing for the medium and/or long term

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract, Sections I-5 and I-7.6 of the Information Folder and A-16, A-17 and page I-20 of the supplement.

#### **Sales charges**

Sales charge option	What you pay	<ul> <li>How it works</li> <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>		
Initial Sales Charge (ISC)	Up to 5% of the amount investe			
Deferred Sales Charge (DSC)	If you sell within:Rate1 year of buying5.52 years of buying5.03 years of buying5.04 years of buying4.05 years of buying4.06 years of buying3.07 years of buying2.0After 7 years0.0	<ul> <li>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% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge.</li> <li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li> </ul>		

**Ongoing Fund expenses** 

	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you	Annual LWA Base Fee rates charged to you
Investment	2.87%	0.33%	N/A	N/A
Estate	2.87%	0.33%	0.45% of Class Death Benefit Base	N/A
Income (SL Only)	2.52%	N/A	0.78% of LWA Base	0.85% of LWA Base

## Sun Wise Essential 2 CI Premier II Canadian Balanced Segregated Bundle

As of December 31, 2024

#### **Servicing Commission**

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

Annual service fee ra	te	
Sales Charge Option	DSC	ISC
Sun Wise Essential 2 CI Premier II Canadian Balanced Segregated Bundle	0.50%	1.00%

**Other fees** 

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

For details, please refer to Sections 5.1 and 11.2 of the Contract and A-12 of the supplement.

#### What if I change my mind?

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

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

#### For more information

## Sun Wise Essential 2 CI Premier II Canadian Equity Segregated Fund

#### As of December 31, 2024

Quick Facts			
Date Fund created: August 2012	Net asset value per Unit	Numbe	er of Units outstanding
Total value on December 31, 2024: \$651,323 Portfolio manager: Cl Global Asset Management Management expense ratio (MER): 3.27% Portfolio turnover rate: 3.83%	Investment Class \$17.42	Investr	nent Class 37,344 Units
Class option	Investment	Estate	Income (SL Only)
Minimum investment per Contract	No new Contracts	N/A	N/A
Minimum investment per Fund	\$500	N/A	N/A
Minimum for additional purchases	\$100	N/A	N/A
Monthly minimum of pre-authorized chequing	\$50	N/A	N/A

MERs include taxes.

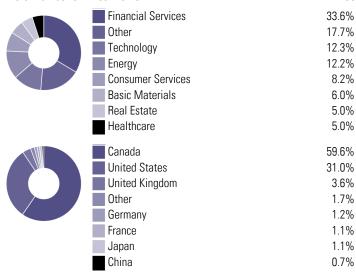
If you invest more than \$100,000, some of the fees you need to pay may be lowered. Ask your advisor or refer to Sections 10, 11 and 15 of the Contract, Section I-7.6 of the Information Folder and A-16, A-17, A-21, A-22 and page I-20 of the Supplement for details.

#### 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

2000111301 01, 2021	
CI Global Financial Sector ETF	4.9%
Manulife Financial Corp	4.6%
Fairfax Financial Holdings Ltd	3.5%
Shopify Inc	3.1%
Enbridge Inc	3.0%
Bank of Montreal	2.8%
Bank of Nova Scotia	2.6%
Canadian Natural Resources Ltd	2.5%
US Foods Holding Corp	2.4%
Amazon.com Inc	2.3%
Total	31.7%
Total number of investments:	100



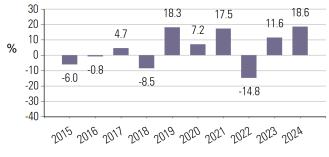
#### How has the Fund performed?

#### **Average returns**

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,498.85 in December 2024. This works out to an average of 4.13% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

#### Year-by-year returns (%)

This chart shows how the Investment Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value six years and down in value four years.



How risky is it?

		$\bigcirc$		
Low	Low to Moderate	Moderate	Moderate to High	High

As of December 31, 2024

#### Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract and A-16, A-17 and A-19 of the supplement.

#### 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 much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract, Sections I-5 and I-7.6 of the Information Folder and A-16, A-17 and page I-20 of the supplement.

#### **Sales charges**

Sales charge option	What you pay	How it works		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul> <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)	If you sell within:Rate1 year of buying5.5%2 years of buying5.0%3 years of buying5.0%4 years of buying4.0%5 years of buying4.0%6 years of buying3.0%7 years of buying2.0%After 7 years0.0%	<ul> <li>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% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge.</li> <li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li> </ul>		

**Ongoing Fund expenses** 

Sun Wise Essential 2 CI Premier II Canadian Equity Segregated Fund				
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you	Annual LWA Base Fee rates charged to you
Investment	3.27%	0.68%	N/A	N/A
Estate	N/A	N/A	N/A	N/A
Income (SL Only)	N/A	N/A	N/A	N/A
MERs include taxe	es.			

## Sun Wise Essential 2 CI Premier II Canadian Equity Segregated Fund

As of December 31, 2024

#### **Servicing Commission**

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

Annual service fee rate		
Sales Charge Option	DSC	ISC
Sun Wise Essential 2 CI Premier II Canadian Equity Segregated Fund	0.50%	1.00%

**Other fees** 

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

For details, please refer to Sections 5.1 and 11.2 of the Contract and A-12 of the supplement.

#### What if I change my mind?

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

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

#### For more information

## Sun Wise Essential 2 CI Premier III Canadian Equity Segregated Fund

#### As of December 31, 2024

Quick Facts				
Net asset value per Unit	Numbe	er of Units outstanding		
Investment Class \$25.84 Investment Class 80,		nent Class 80,663 Units		
Investment	Estate	Income (SL Only)		
No new Contracts	N/A	N/A		
\$500	N/A	N/A		
\$100	N/A	N/A		
\$50	N/A	N/A		
	Investment Class \$25.84 Investment No new Contracts \$500 \$100	Investment Class \$25.84InvestrInvestmentEstateNo new ContractsN/A\$500N/A\$100N/A		

MERs include taxes.

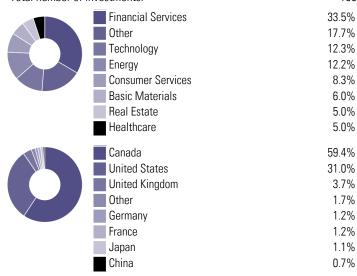
If you invest more than \$100,000, some of the fees you need to pay may be lowered. Ask your advisor or refer to Sections 10, 11 and 15 of the Contract, Section I-7.6 of the Information Folder and A-16, A-17, A-21, A-22 and page I-20 of the Supplement for details.

#### 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

CI Global Financial Sector ETF	4.9%
Manulife Financial Corp	4.6%
Fairfax Financial Holdings Ltd	3.5%
Shopify Inc	3.1%
Enbridge Inc	3.0%
Bank of Montreal	2.8%
Bank of Nova Scotia	2.6%
Canadian Natural Resources Ltd	2.5%
US Foods Holding Corp	2.5%
Amazon.com Inc	2.3%
Total	31.7%
Total number of investments:	100



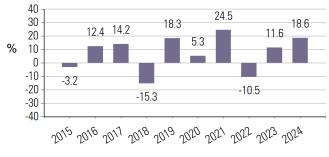
#### How has the Fund performed?

#### **Average returns**

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,932.50 in December 2024. This works out to an average of 6.81% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

#### Year-by-year returns (%)

This chart shows how the Investment Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value seven years and down in value three years.



How risky is it?

		$\bigcirc$		
Low	Low to Moderate	Moderate	Moderate to High	High

As of December 31, 2024

#### Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract and A-16, A-17 and A-19 of the supplement.

#### Who is this Fund for?

This Fund may be suitable for contractholders if they:

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

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract, Sections I-5 and I-7.6 of the Information Folder and A-16, A-17 and page I-20 of the supplement.

#### **Sales charges**

Sales charge option	What you pay	How it works		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul> <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)	If you sell within:Rate1 year of buying5.5%2 years of buying5.0%3 years of buying5.0%4 years of buying4.0%5 years of buying4.0%6 years of buying3.0%7 years of buying2.0%After 7 years0.0%	<ul> <li>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% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge.</li> <li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li> </ul>		

**Ongoing Fund expenses** 

Sun Wise Essential 2 CI Premier III Canadian Equity Segregated Fund				
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you	Annual LWA Base Fee rates charged to you
Investment	3.30%	0.68%	N/A	N/A
Estate	N/A	N/A	N/A	N/A
Income (SL Only)	N/A	N/A	N/A	N/A
MERs include taxe	9S.		'	'

## Sun Wise Essential 2 CI Premier III Canadian Equity Segregated Fund

As of December 31, 2024

#### **Servicing Commission**

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

Annual service fee rate		
Sales Charge Option	DSC	ISC
Sun Wise Essential 2 CI Premier III Canadian Equity Segregated Fund	0.50%	1.00%

**Other fees** 

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

For details, please refer to Sections 5.1 and 11.2 of the Contract and A-12 of the supplement.

#### What if I change my mind?

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

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

#### For more information

## Sun Wise Essential 2 CI Premier U.S. Stock Selection Segregated Bundle

#### As of December 31, 2024

Quick Facts					
Date Fund created: August 2012	Net asset value per L	Jnit Number of	of Units outstanding		
Total value on December 31, 2024: \$7,028,944 Portfolio manager: Cl Global Asset Management Management expense ratio (MER): 2.53% to 2.89% Portfolio turnover rate: 27.55%	Investment/Estate Class \$ Income Class (SL Only) \$3		Investment/Estate Class 87,535 Units Income Class (SL Only) 110,762 Units		
Class option	Investment	Estate	Income (SL Only)		
Minimum investment per Contract	No new Contracts	No new Contracts	No new Contracts		
Minimum investment per Fund	\$500	\$500	No new Purchases		
Minimum for additional purchases	\$100	\$100	No new Purchases		
Monthly minimum of pre-authorized chequing	\$50	\$50	No new PACs		
· · · · · ·					

MERs include taxes.

If you invest more than \$100,000, some of the fees you need to pay may be lowered. Ask your advisor or refer to Sections 10, 11 and 15 of the Contract, Section I-7.6 of the Information Folder and A-16, A-17, A-21, A-22 and page I-20 of the Supplement for details.

#### What does the Fund invest in?

The Fund invests in the CI U.S. Stock Selection Fund and CI Canadian Bond Fund. The underlying funds are combined to hold about 70% in shares and 30% in bonds.

#### Top holdings and allocations as of December 31, 2024

rop noranigo an		
CI U.S. Stock Selec	ction Fund	72.2%
Microsoft Corp		
NVIDIA Corp		
Apple Inc		
UnitedHealth G	roup Inc	
Alphabet Inc		
Amazon.com Ind	-	
Meta Platforms	Inc	
Eli Lilly and Co		
Merck & Co., In		
Thermo Fisher S		
CI Canadian Bond I		27.2%
Cash and Equivaler	nts	0.6%
Total		100.0%
Total number of inv	vestments:	3
	Technology	35.0%
	Fixed Income	25.6%
	Healthcare	24.2%
	Financial Services	7.5%
	Cash and Cash Equivalent	4.0%
	Consumer Services	3.7%
	United States	65.2%
	Canada	29.5%
	United Kingdom	2.2%
	Israel	1.6%
	Taiwan	0.8%
	Netherlands	0.7%
		2

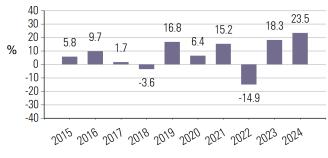
#### How has the Fund performed?

#### Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$2,024.89 in December 2024. This works out to an average of 7.31% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

#### Year-by-year returns (%)

This chart shows how the Investment Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value eight years and down in value two years.



#### How risky is it?

		(O)		
Low	Low to Moderate	Moderate	Moderate to High	High

#### Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract and A-16, A-17 and A-19 of the supplement.

#### Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want to invest in a diversified portfolio of equity and income securites designed for steady, long-term growth
- are investing for the medium and/or long term

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract, Sections I-5 and I-7.6 of the Information Folder and A-16, A-17 and page I-20 of the supplement.

#### **Sales charges**

Sales charge option	What you pay	How it works		
Initial Sales Charge (ISC)	Up to 5% of the amount investe	<ul> <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)	If you sell within:Rate1 year of buying5.52 years of buying5.03 years of buying5.04 years of buying4.05 years of buying4.06 years of buying3.07 years of buying2.0After 7 years0.0	<ul> <li>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% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge.</li> <li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li> </ul>		

**Ongoing Fund expenses** 

	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you	Annual LWA Base Fee rates charged to you
Investment	2.89%	0.38%	N/A	N/A
Estate	2.89%	0.38%	0.55% of Class Death Benefit Base	N/A
Income (SL Only)	2.53%	N/A	0.93% of LWA Base	0.65% of LWA Base

## Sun Wise Essential 2 CI Premier U.S. Stock Selection Segregated Bundle

As of December 31, 2024

#### **Servicing Commission**

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

Annual service fee rate			
Sales Charge Option	DSC	ISC	
Sun Wise Essential 2 CI Premier U.S. Stock Selection Segregated Bundle	0.50%	1.00%	

**Other fees** 

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

For details, please refer to Sections 5.1 and 11.2 of the Contract and A-12 of the supplement.

#### What if I change my mind?

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

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

#### For more information

## Sun Wise Essential 2 CI Premier U.S. Stock Selection Segregated Fund

#### As of December 31, 2024

**Ouick Facts** 

Date Fund created: August 2012	Net asset value per Unit	Number of Units outstanding	
Total value on December 31, 2024: \$3,253,173 Portfolio manager: Cl Global Asset Management Management expense ratio (MER): 3.28% Portfolio turnover rate: 11.45%	Iobal Asset Management       ratio (MER): 3.28%       Investment Class \$41.43		nent Class 60,657 Units
Class option	Investment	Estate	Income (SL Only)
Minimum investment per Contract	No new Contracts	N/A	N/A
Minimum investment per Fund	\$500	N/A	N/A
Minimum for additional purchases	\$100	N/A	N/A
Monthly minimum of pre-authorized chequing	\$50	N/A	N/A

MERs include taxes.

If you invest more than \$100,000, some of the fees you need to pay may be lowered. Ask your advisor or refer to Sections 10, 11 and 15 of the Contract, Section I-7.6 of the Information Folder and A-16, A-17, A-21, A-22 and page I-20 of the Supplement for details.

#### 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

Microsoft Corp	8.9%
NVIDIA Corp	8.7%
Apple Inc	5.8%
UnitedHealth Group Inc	5.6%
Alphabet Inc	5.5%
Amazon.com Inc	5.1%
Meta Platforms Inc	4.2%
Eli Lilly and Co	4.1%
Merck & Co., Inc.	4.1%
Thermo Fisher Scientific Inc	4.1%
Total	56.0%
Total number of investments:	38
Technology	48.5%
Healthcare	33.6%
Financial Services	10.3%
Consumer Services	5.1%
Cash and Cash Equivalent	2.5%



#### How has the Fund performed?

#### **Average returns**

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$2,437.79 in December 2024. This works out to an average of 9.32% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

#### Year-by-year returns (%)

This chart shows how the Investment Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value eight years and down in value two years.



How risky is it?

		$\bigcirc$		
Low	Low to Moderate	Moderate	Moderate to High	High

#### Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract and A-16, A-17 and A-19 of the supplement.

#### Who is this Fund for?

This Fund may be suitable for contractholders if they:

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

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract, Sections I-5 and I-7.6 of the Information Folder and A-16, A-17 and page I-20 of the supplement.

#### **Sales charges**

Sales charge option	What you pay	How it works
Initial Sales Charge (ISC)	Up to 5% of the amount investe	<ul> <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)	If you sell within:Ra1 year of buying5.52 years of buying5.03 years of buying5.04 years of buying4.05 years of buying4.06 years of buying3.07 years of buying2.0After 7 years0.0	<ul> <li>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% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge.</li> <li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li> </ul>

**Ongoing Fund expenses** 

Sun <i>Wise</i> Essen	tial 2 CI Premier U.S. Stock Selec	tion Segregated Fund		
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you	Annual LWA Base Fee rates charged to you
Investment	3.28%	0.68%	N/A	N/A
Estate	N/A	N/A	N/A	N/A
Income (SL Only)	N/A	N/A	N/A	N/A
MERs include tax	ies.		'	

# Sun Wise Essential 2 CI Premier U.S. Stock Selection Segregated Fund

As of December 31, 2024

#### **Servicing Commission**

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

Annual service fee rate				
Sales Charge Option	DSC	ISC		
Sun Wise Essential 2 CI Premier U.S. Stock Selection Segregated Fund	0.50%	1.00%		

**Other fees** 

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

For details, please refer to Sections 5.1 and 11.2 of the Contract and A-12 of the supplement.

### What if I change my mind?

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

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

### For more information

# Sun Wise Essential 2 CI Select Canadian Segregated Bundle

As of December 31, 2024

Quick Facts				
Date Fund created: August 2012	Net asset value per L	Jnit Number (	of Units outstanding	
Total value on December 31, 2024: \$10,925,212 Portfolio manager: Cl Global Asset Management Management expense ratio (MER): 2.50% to 2.92% Portfolio turnover rate: 24.66%	Investment/Estate Class \$ Income Class (SL Only) \$2		Investment/Estate Class 127,977 Units Income Class (SL Only) 194,620 Units	
Class option	Investment	Estate	Income (SL Only)	
Minimum investment per Contract	No new Contracts	No new Contracts	No new Contracts	
Minimum investment per Fund	\$500	\$500	No new Purchases	
Minimum for additional purchases	\$100	\$100	No new Purchases	
Monthly minimum of pre-authorized chequing	\$50	\$50	No new PACs	

MERs include taxes.

If you invest more than \$100,000, some of the fees you need to pay may be lowered. Ask your advisor or refer to Sections 10, 11 and 15 of the Contract, Section I-7.6 of the Information Folder and A-16, A-17, A-21, A-22 and page I-20 of the Supplement for details.

### What does the Fund invest in?

The Fund invests in the CI Select Canadian Equity Fund and CI Canadian Bond Fund. The underlying funds are combined to hold about 70% in shares and 30% in bonds.

Top holdings and allocations as of December 31, 2024

Top norunigs a		
CI Select Canadia CI Global Fina Manulife Fina	ncial Sector ETF ncial Corp ial Holdings Ltd real	69.4%
	ural Resources Ltd	
US Foods Hold	ding Corp	
Amazon.com I	nc	
CI Canadian Bond	d Fund	30.1%
Cash and Equival	ents	0.6%
Total		100.0%
Total number of i	nvestments:	3
	Fixed Income	28.3%
	Financial Services	23.3%
	Other	18.0%
	Technology	8.6%
	Energy	8.5%
	Consumer Services	5.7%
	Basic Materials	4.1%
	Real Estate	3.5%
	Canada	71.1%
	United States	22.3%
	United Kingdom	2.5%
	Other	1.2%
	Germany	0.8%

France Japan

China

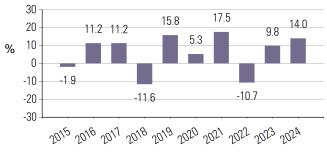
### How has the Fund performed?

#### Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,716.26 in December 2024. This works out to an average of 5.55% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

### Year-by-year returns (%)

This chart shows how the Investment Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value seven years and down in value three years.



### How risky is it?

0.8%

0.8%

0.5%

	$\bigcirc$			
Low	Low to Moderate	Moderate	Moderate to High	High

### Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract and A-16, A-17 and A-19 of the supplement.

### Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want to invest in a diversified portfolio of equity and income securites designed for steady, long-term growth
- are investing for the medium and/or long term •

### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract, Sections I-5 and I-7.6 of the Information Folder and A-16, A-17 and page I-20 of the supplement.

#### **Sales charges**

Sales charge option	n What you pay How it works		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul> <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)	If you sell within:Rate1 year of buying5.5%2 years of buying5.0%3 years of buying5.0%4 years of buying4.0%5 years of buying4.0%6 years of buying3.0%7 years of buying2.0%After 7 years0.0%	<ul> <li>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% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge.</li> <li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li> </ul>	

**Ongoing Fund expenses** 

The MER includes the Management Fee and operating expenses of the Fund. The Insurance Fees can be part of the MER or charged to you by redeeming some of your Units. You do not pay the MER directly. It affects you because it reduces the return you get. Other fees and expenses depending on the Class you select can be charged to you. For details, please refer to Section 10 of the Contract, Section I-7.6 of the Information Folder and A-16, A-17 and page I-20 of the supplement.

	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you	Annual LWA Base Fee rates charged to you
Investment	2.92%	0.38%	N/A	N/A
Estate	2.92%	0.38%	0.55% of Class Death Benefit Base	N/A
Income (SL Only)	2.50%	N/A	0.93% of LWA Base	0.65% of LWA Base

# Sun Wise Essential 2 CI Select Canadian Segregated Bundle

As of December 31, 2024

#### **Servicing Commission**

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

Annual service fee rate				
Sales Charge Option	DSC	ISC		
Sun Wise Essential 2 CI Select Canadian Segregated Bundle	0.50%	1.00%		

**Other fees** 

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

For details, please refer to Sections 5.1 and 11.2 of the Contract and A-12 of the supplement.

### What if I change my mind?

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

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

### For more information

# Sun Wise Essential 2 CI Select Global Equity Segregated Bundle

As of December 31, 2024

**Quick Facts** 

Date Fund created: August 2012	Net asset value per U	Init Number of	Number of Units outstanding Investment/Estate Class 55,368 Units Income Class (SL Only) 59,410 Units	
Total value on December 31, 2024: \$2,766,127 Portfolio manager: Cl Global Asset Management Management expense ratio (MER): 2.57% to 2.94% Portfolio turnover rate: 22.28%	Investment/Estate Class \$ Income Class (SL Only) \$2			
Class option	Investment	Estate	Income (SL Only)	
Class option Minimum investment per Contract	Investment No new Contracts	Estate No new Contracts	Income (SL Only) No new Contracts	
· · ·				
Minimum investment per Contract	No new Contracts	No new Contracts	No new Contracts	

MERs include taxes.

### What does the Fund invest in?

The Fund invests in the Cl Select Global Equity Fund and Cl Canadian Bond Fund. The underlying funds are combined to hold about 70% in shares and 30% in bonds.

Top holdings and allocations as of December 31, 2024

CI Select Global B	69.7%	
Microsoft Cor	p	
NVIDIA Corp		
Apple Inc		
Amazon.com I	nc	
Alphabet Inc		
Meta Platform	ns Inc	
JPMorgan Cha	ase & Co	
Eli Lilly and Co	)	
ServiceNow Ir	C	
UnitedHealth	Group Inc	
CI Canadian Bond	d Fund	29.8%
Cash and Equival	ents	0.5%
Total		100.0%
Total number of i	nvestments:	3
	Fixed Income	27.9%
	Technology	23.8%
	Other	13.3%
	Financial Services	12.2%
	Healthcare	7.3%
	Consumer Services	7.1%
	Real Estate	4.4%
	Consumer Goods	4.0%
	United States	50.0%
	Canada	32.0%
	United Kingdom	5.0%
	Japan	4.1%
	Other	3.9%
	France	2.0%
	China	1.7%
	Germany	1.3%
	—	

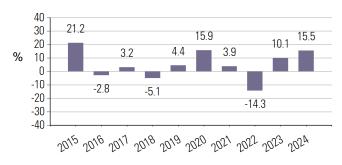
### How has the Fund performed?

#### **Average returns**

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,581.44 in December 2024. This works out to an average of 4.69% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

### Year-by-year returns (%)

This chart shows how the Investment Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value seven years and down in value three years.



### How risky is it?

Low	Low to Moderate	Moderate	Moderate to High	High

## Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract and A-16, A-17 and A-19 of the supplement.

### Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want to invest in a diversified portfolio of equity and income securites designed for steady, long-term growth
- are investing for the medium and/or long term •

### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract, Sections I-5 and I-7.6 of the Information Folder and A-16, A-17 and page I-20 of the supplement.

#### **Sales charges**

Sales charge option	What you pay	How it works         • You and your insurance advisor agree on the rate charged.         • The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.		
Initial Sales Charge (ISC)	Up to 5% of the amount investe			
Deferred Sales Charge (DSC)	If you sell within:Rate1 year of buying5.52 years of buying5.03 years of buying5.04 years of buying4.05 years of buying4.06 years of buying3.07 years of buying2.0After 7 years0.0	<ul> <li>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% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge.</li> <li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li> </ul>		

**Ongoing Fund expenses** 

	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you	Annual LWA Base Fee rates charged to you
Investment	2.94%	0.40%	N/A	N/A
Estate	2.94%	0.40%	0.55% of Class Death Benefit Base	N/A
Income (SL Only)	2.57%	N/A	0.95% of LWA Base	0.65% of LWA Base

# Sun Wise Essential 2 CI Select Global Equity Segregated Bundle

As of December 31, 2024

### **Servicing Commission**

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

Annual service fee rate			
Sales Charge Option	ISC		
Sun Wise Essential 2 CI Select Global Equity Segregated Bundle	0.50%	1.00%	

**Other fees** 

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

For details, please refer to Sections 5.1 and 11.2 of the Contract and A-12 of the supplement.

### What if I change my mind?

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

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

### For more information

# Sun Wise Essential 2 CI Select International Equity Managed Segregated Fund

### As of December 31, 2024

Quick Facts				
Date Fund created: August 2012	Net asset value per U	Init Number o	Number of Units outstanding	
Total value on December 31, 2024: \$607,428 Portfolio manager: Cl Global Asset Management Management expense ratio (MER): 3.34% Portfolio turnover rate: 16.90%	Investment/Estate Class \$	24.21 Investment/E	state Class 16,963 Units	
Class option	Investment	Estate	Income (SL Only)	
Minimum investment per Contract	No new Contracts	No new Contracts	N/A	
Minimum investment per Fund	\$500	\$500	N/A	
Minimum for additional purchases	\$100	\$100	N/A	
Monthly minimum of pre-authorized chequing	\$50	\$50	N/A	

MERs include taxes.

If you invest more than \$100,000, some of the fees you need to pay may be lowered. Ask your advisor or refer to Sections 10, 11 and 15 of the Contract, Section I-7.6 of the Information Folder and A-16, A-17, A-21, A-22 and page I-20 of the Supplement for details.

### What does the Fund invest in?

The Fund invests in the CI Select International Equity Managed 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

Taiwan Semiconductor Manufactrg Co Ltd	1.8%
SAP SE	1.7%
Alibaba Group Holding Ltd	1.5%
Worldline SA	1.4%
Fomento Economico Mexicano SAB de CV	1.3%
Accor SA	1.2%
London Stock Exchange Group PLC	1.2%
Ipsen SA	1.1%
Kunlun Energy Co Ltd	1.1%
Capgemini SE	1.1%
Total	13.3%
Total number of investments:	280
<b>F</b> 's social <b>O</b> socials	00.00/



### How has the Fund performed?

#### Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,557.43 in December 2024. This works out to an average of 4.53% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

### Year-by-year returns (%)

This chart shows how the Investment Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value six years and down in value four years.



How risky is it?

		$\bigcirc$		
Low	Low to Moderate	Moderate	Moderate to High	High

As of December 31, 2024

### Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract and A-16, A-17 and A-19 of the supplement.

### Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want to seek capital growth associated with quality companies primarily outside of Canada and the United States
- are investing for the medium and/or long term

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract, Sections I-5 and I-7.6 of the Information Folder and A-16, A-17 and page I-20 of the supplement.

#### **Sales charges**

Sales charge option	What you pay	How it works         • You and your insurance advisor agree on the rate charged.         • The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.		
Initial Sales Charge (ISC)	Up to 5% of the amount investe			
Deferred Sales Charge (DSC)	If you sell within:Rate1 year of buying5.52 years of buying5.03 years of buying5.04 years of buying4.05 years of buying4.06 years of buying3.07 years of buying2.0After 7 years0.0	<ul> <li>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% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge.</li> <li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li> </ul>		

**Ongoing Fund expenses** 

Sun <i>Wise</i> Essen	tial 2 CI Select International Equit	y Managed Segregated Fun	d	
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you	Annual LWA Base Fee rates charged to you
Investment	3.34%	0.68%	N/A	N/A
Estate	N/A	N/A	N/A	N/A
Income (SL Only)	N/A	N/A	N/A	N/A
MERs include tax	ies.			·

# Sun Wise Essential 2 CI Select International Equity Managed Segregated Fund

As of December 31, 2024

#### **Servicing Commission**

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

Annual service fee rate			
Sales Charge Option	DSC	ISC	
SunWise Essential 2 CI Select International Equity Managed Segregated Fund	0.50%	1.00%	

**Other fees** 

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

For details, please refer to Sections 5.1 and 11.2 of the Contract and A-12 of the supplement.

### What if I change my mind?

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

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

### For more information

# Sun Wise Essential 2 CI U.S. Stock Selection Segregated Bundle

As of December 31, 2024

**Ouick** Eacts

Date Fund created: August 2012	Net asset value per U	Init Number o	Number of Units outstanding	
Total value on December 31, 2024: \$8,059,567 Portfolio manager: Cl Global Asset Management Management expense ratio (MER): 2.55% to 2.95% Portfolio turnover rate: 35.39%	Investment/Estate Class \$ Income Class (SL Only) \$3	-	Investment/Estate Class 102,367 Units Income Class (SL Only) 65,568 Units	
Class option	Investment	Estate	Income (SL Only)	
Minimum investment per Contract	No new Contracts	No new Contracts	No new Contracts	
Minimum investment per Fund	\$500	\$500	No new Purchases	
Minimum for additional purchases	\$100	\$100	No new Purchases	
Monthly minimum of pre-authorized chequing	\$50	\$50	No new PACs	

MERs include taxes.

If you invest more than \$100,000, some of the fees you need to pay may be lowered. Ask your advisor or refer to Sections 10, 11 and 15 of the Contract, Section I-7.6 of the Information Folder and A-16, A-17, A-21, A-22 and page I-20 of the Supplement for details.

### What does the Fund invest in?

The Fund invests in the CI U.S. Stock Selection Fund and CI Canadian Bond Fund. The underlying funds are combined to hold about 70% in shares and 30% in bonds.

#### Top holdings and allocations as of December 31, 2024

Top noruniys an		
CI U.S. Stock Selec	tion Fund	72.2%
Microsoft Corp		
NVIDIA Corp		
Apple Inc		
UnitedHealth G	roup Inc	
Alphabet Inc		
Amazon.com Ind	2	
Meta Platforms	Inc	
Eli Lilly and Co		
Merck & Co., In	С.	
Thermo Fisher S	Scientific Inc	
CI Canadian Bond F	Fund	27.2%
Cash and Equivaler	nts	0.5%
Total		100.0%
Total number of inv	vestments:	3
	Technology	35.0%
	Fixed Income	25.6%
	Healthcare	24.3%
	Financial Services	7.5%
	Cash and Cash Equivalent	3.9%
	Consumer Services	3.7%
	United States	65.1%
	Canada	29.5%
	United Kingdom	2.2%
	Israel	1.6%
	Taiwan	0.9%
	Netherlands	0.7%

### How has the Fund performed?

#### Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$2,121.24 in December 2024. This works out to an average of 7.81% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

#### Year-by-year returns (%)

This chart shows how the Investment Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value eight years and down in value two years.



How risky is it?

		$(\bigcirc)$		
Low	Low to Moderate	Moderate	Moderate to High	High

### Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract and A-16, A-17 and A-19 of the supplement.

### Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want to invest in a diversified portfolio of equity and income securites designed for steady, long-term growth
- are investing for the medium and/or long term

### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract, Sections I-5 and I-7.6 of the Information Folder and A-16, A-17 and page I-20 of the supplement.

#### **Sales charges**

Sales charge option	What you pay	How it works
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul> <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)	If you sell within:Rate1 year of buying5.5%2 years of buying5.0%3 years of buying5.0%4 years of buying4.0%5 years of buying4.0%6 years of buying3.0%7 years of buying2.0%After 7 years0.0%	<ul> <li>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% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge.</li> <li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li> </ul>

**Ongoing Fund expenses** 

Sun Wise Essential 2 CI U.S. Stock Selection Segregated Bundle					
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you	Annual LWA Base Fee rates charged to you	
Investment	2.95%	0.38%	N/A	N/A	
Estate	2.95%	0.38%	0.55% of Class Death Benefit Base	N/A	
Income (SL Only)	2.55%	N/A	0.93% of LWA Base	0.65% of LWA Base	
MERs include tax	Kes.				

# Sun Wise Essential 2 CI U.S. Stock Selection Segregated Bundle

As of December 31, 2024

#### **Servicing Commission**

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

Annual service fee rate			
Sales Charge Option DSC ISC			
SunWise Essential 2 CI U.S. Stock Selection Segregated Bundle	0.50%	1.00%	

**Other fees** 

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

For details, please refer to Sections 5.1 and 11.2 of the Contract and A-12 of the supplement.

### What if I change my mind?

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

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

### For more information

# Sun Wise Essential 2 CI U.S. Stock Selection Segregated Fund

As of December 31, 2024

Quick Facts			
Date Fund created: August 2012	Net asset value per Unit	Numbe	er of Units outstanding
Total value on December 31, 2024: \$1,914,222 Portfolio manager: Cl Global Asset Management Management expense ratio (MER): 3.29% Portfolio turnover rate: 12.62%	Investment Class \$43.62	ent Class \$43.62 Investment Class 41,025 (	
Class option	Investment	Estate	Income (SL Only)
Minimum investment per Contract	No new Contracts	N/A	N/A
Minimum investment per Fund	\$500	N/A	N/A
Minimum for additional purchases	\$100	N/A	N/A
Monthly minimum of pre-authorized chequing	\$50	N/A	N/A

MERs include taxes.

If you invest more than \$100,000, some of the fees you need to pay may be lowered. Ask your advisor or refer to Sections 10, 11 and 15 of the Contract, Section I-7.6 of the Information Folder and A-16, A-17, A-21, A-22 and page I-20 of the Supplement for details.

### 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

Microsoft Corp		8.9%
NVIDIA Corp		8.7%
Apple Inc		5.8%
UnitedHealth Gr	oup Inc	5.6%
Alphabet Inc		5.5%
Amazon.com Inc		5.1%
Meta Platforms	Inc	4.2%
Eli Lilly and Co		4.1%
Merck & Co., Inc		4.1%
Thermo Fisher S	cientific Inc	4.1%
Total		56.0%
Total number of	investments:	38
	Technology	48.5%
	Healthcare	33.6%
	Financial Services	10.3%
	Consumer Services	5.1%
	Cash and Cash Equivalent	2.5%
	—	



### How has the Fund performed?

#### **Average returns**

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$2,596.10 in December 2024. This works out to an average of 10.01% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

### Year-by-year returns (%)

This chart shows how the Investment Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value eight years and down in value two years.



How risky is it?

		$\bigcirc$		
Low	Low to Moderate	Moderate	Moderate to High	High

### Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract and A-16, A-17 and A-19 of the supplement.

### Who is this Fund for?

This Fund may be suitable for contractholders if they:

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

### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract, Sections I-5 and I-7.6 of the Information Folder and A-16, A-17 and page I-20 of the supplement.

#### **Sales charges**

Sales charge option	What you pay	How it works
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul> <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)	If you sell within:Rat1 year of buying5.552 years of buying5.063 years of buying5.064 years of buying4.065 years of buying4.066 years of buying3.067 years of buying2.06After 7 years0.06	<ul> <li>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% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge.</li> <li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li> </ul>

**Ongoing Fund expenses** 

Sup Miss Essential 2 CLUS, Stock Salastian Sagragated Fund

The MER includes the Management Fee and operating expenses of the Fund. The Insurance Fees can be part of the MER or charged to you by redeeming some of your Units. You do not pay the MER directly. It affects you because it reduces the return you get. Other fees and expenses depending on the Class you select can be charged to you. For details, please refer to Section 10 of the Contract, Section I-7.6 of the Information Folder and A-16, A-17 and page I-20 of the supplement.

Sun <i>vise</i> Essential z Gro.S. Stock Selection Segregated Fund						
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you	Annual LWA Base Fee rates charged to you		
Investment	3.29%	0.68%	N/A	N/A		
Estate	N/A	N/A	N/A	N/A		
Income (SL Only)	N/A	N/A	N/A	N/A		
MERs include taxe	es.					

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# Sun Wise Essential 2 CI U.S. Stock Selection Segregated Fund

As of December 31, 2024

#### **Servicing Commission**

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

Annual service fee rate				
Sales Charge Option DSC ISC				
SunWise Essential 2 CI U.S. Stock Selection Segregated Fund	0.50%	1.00%		

**Other fees** 

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

For details, please refer to Sections 5.1 and 11.2 of the Contract and A-12 of the supplement.

### What if I change my mind?

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

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

### For more information

# Sun Wise Essential 2 Fidelity Canadian Asset Allocation Segregated Fund

### As of December 31, 2024

**Ouick Facts** 

Date Fund created: August 2012	Net asset value per U	nit Number	Number of Units outstanding	
Total value on December 31, 2024: \$2,970,130 Portfolio manager: Fidelity Investments Canada ULC Management expense ratio (MER): 2.85% to 3.17% Portfolio turnover rate: 7.37%	Investment/Estate Class \$ Income Class (SL Only) \$1		state Class 138,341 Units s (SL Only) 16,004 Units	
Class option	Investment	Estate	Income (SL Only)	
Minimum investment per Contract	No new Contracts	No new Contracts	No new Contracts	
Minimum investment per Fund	\$500	\$500	No new Purchases	
Minimum for additional purchases	\$100	\$100	No new Purchases	
Monthly minimum of pre-authorized chequing	\$50	\$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

D000111001,20	96-T	
	ar Treasury Bond ETF (TLT)	4.2%
Royal Bank of Cana	3.8%	
Constellation Soft	3.3%	
Toronto-Dominion	Bank	3.0%
	Money Market Investment Trust	3.0%
Canadian Natural I	Resources Ltd	2.2%
Waste Connection	s Inc	2.2%
Manulife Financial	Corp	2.1%
Brookfield Asset N	1anagement Ltd - Common CI A	2.1%
Shopify Inc		2.0%
Total		27.7%
Total number of in	vestments:	1066
	Financial Services	23.3%
	Fixed Income	18.1%
	Other	14.7%
	Technology	9.3%
	Industrial Services	9.2%
	Consumer Services	9.0%
	Basic Materials	8.7%
	Energy	7.7%
	Canada	72.4%
	United States	21.9%
	Other	1.8%
	China	1.1%
	United Kingdom	0.8%
	India	0.8%
	Taiwan	0.8%
	France	0.0%
	THILE	0.470

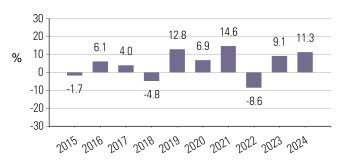
### How has the Fund performed?

#### Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,582.95 in December 2024. This works out to an average of 4.70% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

### Year-by-year returns (%)

This chart shows how the Investment Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value seven years and down in value three years.



### How risky is it?

	$(\bigcirc)$			
Low	Low to Moderate	Moderate	Moderate to High	High

As of December 31, 2024

### Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract and A-16, A-17 and A-19 of the supplement.

### Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want to invest in a diversified portfolio of equity and income
- are investing for the long term

### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract, Sections I-5 and I-7.6 of the Information Folder and A-16, A-17 and page I-20 of the supplement.

#### **Sales charges**

Sales charge option	What you pay	How it works
Initial Sales Charge (ISC)	Up to 5% of the amount investe	<ul> <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)	If you sell within:Rate1 year of buying5.52 years of buying5.03 years of buying5.04 years of buying4.05 years of buying4.06 years of buying3.07 years of buying2.0After 7 years0.0	<ul> <li>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% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge.</li> <li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li> </ul>

**Ongoing Fund expenses** 

Sun Wise Essential 2 Fidelity Canadian Asset Allocation Segregated Fund				
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you	Annual LWA Base Fee rates charged to you
Investment	3.17%	0.35%	N/A	N/A
Estate	3.17%	0.35%	0.45% of Class Death Benefit Base	N/A
Income (SL Only)	2.85%	N/A	0.80% of LWA Base	0.85% of LWA Base
MERs include taxes.				

# Sun Wise Essential 2 Fidelity Canadian Asset Allocation Segregated Fund

As of December 31, 2024

#### **Servicing Commission**

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

Annual service fee rate		
Sales Charge Option	DSC	ISC
Sun Wise Essential 2 Fidelity Canadian Asset Allocation Segregated Fund	0.50%	1.00%

**Other fees** 

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

For details, please refer to Sections 5.1 and 11.2 of the Contract and A-12 of the supplement.

### What if I change my mind?

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

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

### For more information

# Sun Wise Essential 2 Fidelity NorthStar® Segregated Fund

As of December 31, 2024

Quick Facts			
Date Fund created: August 2012	Net asset value per Unit	Number of Units outstanding	
Total value on December 31, 2024: \$786,804 Portfolio manager: Fidelity Investments Canada ULC Management expense ratio (MER): 3.60% Portfolio turnover rate: 64.00%	Investment Class \$32.25	Investr	nent Class 24,398 Units
Class option	Investment	Estate	Income (SL Only)
Minimum investment per Contract	No new Contracts	N/A	N/A
Minimum investment per Fund	\$500	N/A	N/A
Minimum for additional purchases	\$100	N/A	N/A
Monthly minimum of pre-authorized chequing	\$50	N/A	N/A

MERs include taxes.

### 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

NVIDIA Corp		3.6%
Fidelity U.S. Mone	3.4%	
Microsoft Corp		2.9%
Meta Platforms Inc	2	2.2%
Amazon.com Inc		1.9%
Alphabet Inc		1.4%
Imperial Brands PL	С	1.3%
Metro Inc		1.1%
British American T	obacco PLC	1.0%
Apple Inc		1.0%
Total		19.8%
Total number of inv	vestments:	732
	Technology	26.5%
	Other	19.8%
	Consumer Goods	16.2%
	Consumer Services	11.0%
	Financial Services	9.6%
	Healthcare	7.5%
	Industrial Goods	5.1%
	Industrial Services	4.3%
	United States	57.7%



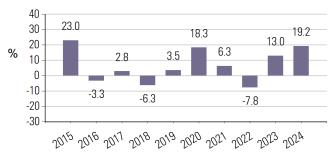
### How has the Fund performed?

#### Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,850.87 in December 2024. This works out to an average of 6.35% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

#### Year-by-year returns (%)

This chart shows how the Investment Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value seven years and down in value three years.



#### How risky is it?

		(O)		
Low	Low to Moderate	Moderate	Moderate to High	High

As of December 31, 2024

## Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract and A-16, A-17 and A-19 of the supplement.

## 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 much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract, Sections I-5 and I-7.6 of the Information Folder and A-16, A-17 and page I-20 of the supplement.

#### **Sales charges**

Sales charge option	What you pay	How it works
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul> <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)	If you sell within:Rate1 year of buying5.5%2 years of buying5.0%3 years of buying5.0%4 years of buying4.0%5 years of buying4.0%6 years of buying3.0%7 years of buying2.0%After 7 years0.0%	<ul> <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% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge.</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 Section 11 of the Contract and Section I-5 of the Information Folder.</li> </ul>

**Ongoing Fund expenses** 

Sun <i>Wise</i> Essentia	al 2 Fidelity NorthStar® Segrega	ited Fund		
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you	Annual LWA Base Fee rates charged to you
Investment	3.60%	0.70%	N/A	N/A
Estate	N/A	N/A	N/A	N/A
Income (SL Only)	N/A	N/A	N/A	N/A
MERs include taxes	j.			

As of December 31, 2024

### **Servicing Commission**

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

Annual service fee ra	te	
Sales Charge Option	DSC	ISC
Sun Wise Essential 2 Fidelity NorthStar® Segregated Fund	0.50%	1.00%

**Other fees** 

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

For details, please refer to Sections 5.1 and 11.2 of the Contract and A-12 of the supplement.

### What if I change my mind?

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

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

### For more information

# Sun Wise Essential 2 Fidelity True North® Segregated Bundle

### As of December 31, 2024

**Quick Facts** 

Date Fund created: August 2012	Net asset value per U	nit Number o	of Units outstanding
Total value on December 31, 2024: \$1,221,980 Portfolio manager: Fidelity Investments Canada ULC, Cl Global Asset Management Management expense ratio (MER): 2.76% to 3.21% Portfolio turnover rate: 61.96%	Investment/Estate Class \$2 Income Class (SL Only) \$22	,	istate Class 21,555 Units s (SL Only) 34,942 Units
Class option	Investment	Estate	Income (SL Only)
Minimum investment per Contract	No new Contracts	No new Contracts	No new Contracts
Minimum investment per Fund	\$500	\$500	No new Purchases
Minimum for additional purchases	\$100	\$100	No new Purchases
Monthly minimum of pre-authorized chequing	\$50	\$50	No new PACs
MERs include taxes.			

### What does the Fund invest in?

The Fund invests in the Fidelity True North® Fund and Fidelity Canadian Bond Fund. The underlying funds are combined to hold about 70% in shares and 30% in bonds.

Top holdings and allocations as of December 31, 2024

Fairfax Financ Shopify Inc Agnico Eagle Constellation Canadian Nat Intact Financia	Canada nion Bank Couche-Tard Inc ial Holdings Ltd Mines Ltd Software Inc ural Resources Ltd al Corp	70.7%
Fidelity Canadian	lian Money Market Investment Trust	28.7%
Cash and Equival		0.6%
Total		100.0%
Total number of i	nvestments:	3
	Fixed Income	28.1%
	Financial Services	18.4%
	Other	17.5%
	Consumer Services	8.5%
	Energy	8.0%
	Basic Materials	7.6%
	Technology	7.0%
	Industrial Services	4.9%
	Canada	95.8%
	United States	2.5%
	Bermuda	0.4%
	France	0.4%
	Multi-National	0.4%
	Luxembourg	0.4%
	Sweden	0.1%

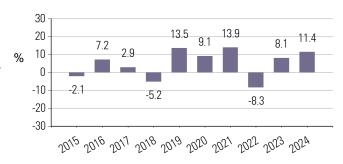
### How has the Fund performed?

#### **Average returns**

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,593.56 in December 2024. This works out to an average of 4.77% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

#### Year-by-year returns (%)

This chart shows how the Investment Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value seven years and down in value three years.



### How risky is it?

	(O)			
Low	Low to Moderate	Moderate	Moderate to High	High

### Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract and A-16, A-17 and A-19 of the supplement.

### Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want to invest in a diversified portfolio of equity and income securites designed for steady, long-term growth
- are investing for the medium and/or long term •

### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract, Sections I-5 and I-7.6 of the Information Folder and A-16, A-17 and page I-20 of the supplement.

#### **Sales charges**

Sales charge option	ption What you pay How it works			
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul> <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 commission.</li> </ul>		
Deferred Sales Charge (DSC)	If you sell within:Rate1 year of buying5.5%2 years of buying5.0%3 years of buying5.0%4 years of buying4.0%5 years of buying4.0%6 years of buying3.0%7 years of buying2.0%After 7 years0.0%	<ul> <li>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% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge.</li> <li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li> </ul>		

#### **Ongoing Fund expenses**

The MER includes the Management Fee and operating expenses of the Fund. The Insurance Fees can be part of the MER or charged to you by redeeming some of your Units. You do not pay the MER directly. It affects you because it reduces the return you get. Other fees and expenses depending on the Class you select can be charged to you. For details, please refer to Section 10 of the Contract, Section I-7.6 of the Information Folder and A-16, A-17 and page I-20 of the supplement.

	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you	Annual LWA Base Fee rates charged to you
Investment	3.21%	0.40%	N/A	N/A
Estate	3.21%	0.40%	0.55% of Class Death Benefit Base	N/A
Income (SL Only)	2.76%	N/A	0.95% of LWA Base	0.65% of LWA Base

# Sun Wise Essential 2 Fidelity True North® Segregated Bundle

As of December 31, 2024

### **Servicing Commission**

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

Annual service fee ra	te	
Sales Charge Option	DSC	ISC
Sun Wise Essential 2 Fidelity True North® Segregated Bundle	0.50%	1.00%

**Other fees** 

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

For details, please refer to Sections 5.1 and 11.2 of the Contract and A-12 of the supplement.

### What if I change my mind?

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

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

### For more information

# Sun Wise Essential 2 Fidelity True North® Segregated Fund

As of December 31, 2024

Outok Easta

Date Fund created: August 2012	Net asset value per Unit	Numbe	er of Units outstanding
Total value on December 31, 2024: \$796,305 Portfolio manager: Fidelity Investments Canada ULC Management expense ratio (MER): 3.59% Portfolio turnover rate: 17.53%	Investment Class \$25.07	Investment Class 31,761 Units	
Class option	Investment	Estate	Income (SL Only)
Minimum investment per Contract	No new Contracts	N/A	N/A
	¢E00	N/A	N/A
Minimum investment per Fund	\$500	IN/A	
Minimum investment per Fund Minimum for additional purchases	\$100	N/A N/A	N/A

MERs include taxes.

### 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

Royal Bank of Ca		5.5%
Toronto-Dominio	4.4%	
Alimentation Cou	3.8%	
Fairfax Financial	Holdings Ltd	3.8%
Shopify Inc		3.6%
Agnico Eagle Mir		3.4%
Constellation Sof		3.4%
Canadian Natura	I Resources Ltd	3.2%
Intact Financial C	Corp	3.2%
Fidelity Canadiar	Noney Market Investment Trust	3.1%
Total		37.4%
Total number of i	nvestments:	108
	Financial Services	26.1%
	Other	18.2%
	Consumer Services	12.0%
	Energy	11.3%
	Basic Materials	10.8%
	Technology	9.8%
	Industrial Services	7.0%
	Real Estate	4.8%
	Canada	94.1%
	United States	3.5%
	Bermuda	0.6%
	Multi-National	0.6%
	France	0.5%
	Luxembourg	0.5%
	Sweden	0.2%
	Owodoll	0.2 /0

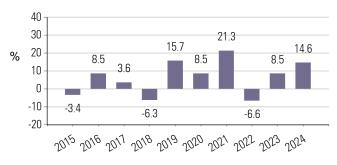
### How has the Fund performed?

#### **Average returns**

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,799.31 in December 2024. This works out to an average of 6.05% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

### Year-by-year returns (%)

This chart shows how the Investment Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value seven years and down in value three years.



#### How risky is it?

		$(\bigcirc)$		
Low	Low to Moderate	Moderate	Moderate to High	High

As of December 31, 2024

### Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract and A-16, A-17 and A-19 of the supplement.

## Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want long-term capital growth
- are investing for the long term

### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract, Sections I-5 and I-7.6 of the Information Folder and A-16, A-17 and page I-20 of the supplement.

#### **Sales charges**

Sales charge option	What you pay		How it works
Initial Sales Charge (ISC)	Up to 5% of the amount invested		<ul> <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)	If you sell within: 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	Rate 5.5% 5.0% 5.0% 4.0% 4.0% 3.0% 2.0% 0.0%	<ul> <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% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge.</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 Section 11 of the Contract and Section I-5 of the Information Folder.</li> </ul>

**Ongoing Fund expenses** 

Sun <i>Wise</i> Essential 2 Fidelity True North® Segregated Fund				
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you	Annual LWA Base Fee rates charged to you
Investment	3.59%	0.70%	N/A	N/A
Estate	N/A	N/A	N/A	N/A
Income (SL Only)	N/A	N/A	N/A	N/A
MERs include taxes.	- ' · · · · · · · · · · · · · · · · · ·		1	

# Sun Wise Essential 2 Fidelity True North® Segregated Fund

As of December 31, 2024

#### **Servicing Commission**

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

Annual service fee ra	te	
Sales Charge Option	DSC	ISC
Sun Wise Essential 2 Fidelity True North® Segregated Fund	0.50%	1.00%

**Other fees** 

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

For details, please refer to Sections 5.1 and 11.2 of the Contract and A-12 of the supplement.

### What if I change my mind?

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

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

### For more information

# Sun Wise Essential 2 Global Leaders Segregated Fund

As of December 31, 2024

Quick Facts			
Date Fund created: August 2012	Net asset value per Unit	Numbe	er of Units outstanding
Total value on December 31, 2024: \$3,116,485 Portfolio manager: Cl Global Asset Management Management expense ratio (MER): 3.33% Portfolio turnover rate: 11.99%	Investment Class \$36.23	Investment Class 81,498 Units	
Class option	Investment	Estate	Income (SL Only)
Minimum investment per Contract	No new Contracts	N/A	N/A
Minimum investment per Fund	\$500	N/A	N/A
Minimum for additional purchases	\$100	N/A	N/A
Monthly minimum of pre-authorized chequing	\$50	N/A	N/A

MERs include taxes.

If you invest more than \$100,000, some of the fees you need to pay may be lowered. Ask your advisor or refer to Sections 10, 11 and 15 of the Contract, Section I-7.6 of the Information Folder and A-16, A-17, A-21, A-22 and page I-20 of the Supplement for details.

### What does the Fund invest in?

The Fund invests in the CI Global Leaders 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

NEC Corp	5.7%
Ebara Corp	5.2%
Kuehne + Nagel International AG	5.1%
Kerry Group PLC	4.9%
Elanco Animal Health Inc	4.9%
PayPal Holdings Inc	4.9%
ConvaTec Group PLC	4.8%
Bureau Veritas SA	4.7%
Murata Manufacturing Co Ltd	4.6%
Nutrien Ltd	4.4%
Total	49.3%
Total number of investments:	30
Industrial Canada	22.20/



### How has the Fund performed?

#### **Average returns**

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$2,273.52 in December 2024. This works out to an average of 8.56% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

### Year-by-year returns (%)

This chart shows how the Investment Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value eight years and down in value two years.



How risky is it?

		$\bigcirc$		
Low	Low to Moderate	Moderate	Moderate to High	High

### Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract and A-16, A-17 and A-19 of the supplement.

### Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want to seek growth of capital associated with quality growth companies worldwide
- are investing for the medium and/or long term

### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract, Sections I-5 and I-7.6 of the Information Folder and A-16, A-17 and page I-20 of the supplement.

#### **Sales charges**

Sales charge option	What you pay	How it works
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul> <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)	If you sell within:Rate1 year of buying5.5%2 years of buying5.0%3 years of buying5.0%4 years of buying4.0%5 years of buying4.0%6 years of buying3.0%7 years of buying2.0%After 7 years0.0%	<ul> <li>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% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge.</li> <li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li> </ul>

**Ongoing Fund expenses** 

Sun <i>Wise</i> Essential 2 Global Leaders Segregated Fund				
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you	Annual LWA Base Fee rates charged to you
Investment	3.33%	0.68%	N/A	N/A
Estate	N/A	N/A	N/A	N/A
Income (SL Only)	N/A	N/A	N/A	N/A
MERs include taxe	es.			1

# Sun Wise Essential 2 Global Leaders Segregated Fund

As of December 31, 2024

### **Servicing Commission**

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

Annual service fee ra	te	
Sales Charge Option	DSC	ISC
Sun Wise Essential 2 Global Leaders Segregated Fund	0.50%	1.00%

**Other fees** 

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

For details, please refer to Sections 5.1 and 11.2 of the Contract and A-12 of the supplement.

### What if I change my mind?

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

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

### For more information

# Sun Wise Essential 2 Portfolio Series Balanced Growth Segregated Fund

### As of December 31, 2024

**Ouick** Eacts

UNICK FACIS				
Date Fund created: August 2012	Net asset value per Un	it Number o	Number of Units outstanding	
Total value on December 31, 2024: \$20,039,551 Portfolio manager: Cl Global Asset Management Management expense ratio (MER): 2.52% to 2.87% Portfolio turnover rate: 7.70%	Investment/Estate Class \$21.84 Investment/Estate		ate Class 337,006 Units (SL Only) 329,982 Units	
Class option	Investment	Estate	Income (SL Only)	
Class option Minimum investment per Contract	Investment No new Contracts	Estate No new Contracts	Income (SL Only) No new Contracts	
·				
Minimum investment per Contract	No new Contracts	No new Contracts	No new Contracts	

MERs include taxes.

If you invest more than \$100,000, some of the fees you need to pay may be lowered. Ask your advisor or refer to Sections 10, 11 and 15 of the Contract, Section I-7.6 of the Information Folder and A-16, A-17, A-21, A-22 and page I-20 of the Supplement for details.

### 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 of firms from around the world.

Top holdings and allocations of the Underlying Fund as of December 31, 2024

CI Canadian Bond Fu		8.0%
CI Munro Global Gro	7.8%	
CI International Equi	ity Fund	5.8%
CI International Valu		4.6%
CI Canadian Dividen		4.6%
CI Synergy Canadiar	•	4.5%
	ntelligence ETF (CIAI)	4.3%
Cash and Equivalent		4.3%
CI Emerging Market		4.2%
CI Japan Equity Inde	ex ETF Non-Hedged Units (JAPN.B)	3.9%
Total		51.9%
Total number of inve	estments:	35
	Fixed Income	21.4%
	Other	20.5%
	Mutual Fund	19.1%
	Technology	12.1%
	Financial Services	10.9%
	Cash and Cash Equivalent	6.9%
	Consumer Services	4.7%
	Energy	4.4%
	Canada	43.2%
	United States	26.8%
	Multi-National	10.5%
	Other	10.0%
	Japan	5.7%
	United Kingdom	1.3%
	China	1.3%
	Germany	1.2%
-		

### How has the Fund performed?

#### Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,644.47 in December 2024. This works out to an average of 5.10% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

### Year-by-year returns (%)

This chart shows how the Investment Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value eight years and down in value two years.



#### How risky is it?

Low	Low to Moderate	Moderate	Moderate to High	High

As of December 31, 2024

## Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract and A-16, A-17 and A-19 of the supplement.

### 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 and/or long term

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract, Sections I-5 and I-7.6 of the Information Folder and A-16, A-17 and page I-20 of the supplement.

#### **Sales charges**

Sales charge option	arge option What you pay How it works		
Initial Sales Charge (ISC)	Up to 5% of the amount investe	<ul> <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)	If you sell within:Rate1 year of buying5.52 years of buying5.03 years of buying5.04 years of buying4.05 years of buying4.06 years of buying3.07 years of buying2.0After 7 years0.0	<ul> <li>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% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge.</li> <li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li> </ul>	

**Ongoing Fund expenses** 

Sun Wise Essential 2 Portfolio Series Balanced Growth Segregated Fund				
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you	Annual LWA Base Fee rates charged to you
Investment	2.87%	0.31%	N/A	N/A
Estate	2.87%	0.31%	0.45% of Class Death Benefit Base	N/A
Income (SL Only)	2.52%	N/A	0.76% of LWA Base	0.85% of LWA Base
MERs include taxes.				

# Sun Wise Essential 2 Portfolio Series Balanced Growth Segregated Fund

As of December 31, 2024

#### **Servicing Commission**

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

Annual service fee rate		
Sales Charge Option DSC ISC		ISC
Sun Wise Essential 2 Portfolio Series Balanced Growth Segregated Fund	0.50%	1.00%

Other fees

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

For details, please refer to Sections 5.1 and 11.2 of the Contract and A-12 of the supplement.

### What if I change my mind?

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

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

### For more information

# Sun Wise Essential 2 Portfolio Series Balanced Segregated Fund

As of December 31, 2024

**Ouick** Eacts

UUICK FACIS				
Date Fund created: August 2012	Net asset value per U	Jnit Number o	Number of Units outstanding	
Total value on December 31, 2024: \$42,887,724 Portfolio manager: Cl Global Asset Management Management expense ratio (MER): 2.54% to 2.89% Portfolio turnover rate: 8.83%			tate Class 1,037,976 Units s (SL Only) 666,906 Units	
Class option	Investment	Estate	Income (SL Only)	
Minimum investment per Contract	No new Contracts	No new Contracts	No new Contracts	
Minimum investment per Fund	\$500	\$500	No new Purchases	
Minimum for additional purchases	\$100	\$100	No new Purchases	
Monthly minimum of pre-authorized chequing	\$50	\$50	No new PACs	

MERs include taxes.

If you invest more than \$100,000, some of the fees you need to pay may be lowered. Ask your advisor or refer to Sections 10, 11 and 15 of the Contract, Section I-7.6 of the Information Folder and A-16, A-17, A-21, A-22 and page I-20 of the Supplement for details.

### 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 of firms from around the world.

Top holdings and allocations of the Underlying Fund as of December 31, 2024

CI Canadian Bond Fund	11.4%
CI Munro Global Growth Equity Fund	6.5%
CI International Equity Fund	4.9%
Cash and Equivalents	4.6%
CI Corporate Bond Fund	4.3%
CI Canadian Core Plus Bond Fund	4.3%
CI International Value Corporate Class	3.9%
CI Canadian Dividend Fund	3.9%
CI Private Markets Growth Fund	3.9%
CI Synergy Canadian Corporate Class	3.8%
Total	51.5%
Total number of investments:	35
Fixed Income	30.4%
Other	17.4%
Mutual Fund	16.9%
Technology	10.3%

Financial Services	
Cash and Cash Equivalent	
Consumer Services	
Energy	



### How has the Fund performed?

#### Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,532.29 in December 2024. This works out to an average of 4.36% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

### Year-by-year returns (%)

This chart shows how the Investment Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value eight years and down in value two years.



### How risky is it?

9.4%

7.9% 4.0%

3.7%

Low	Low to Moderate	Moderate	Moderate to High	High

As of December 31, 2024

### Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract and A-16, A-17 and A-19 of the supplement.

### 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 much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract, Sections I-5 and I-7.6 of the Information Folder and A-16, A-17 and page I-20 of the supplement.

#### **Sales charges**

Sales charge option	narge option What you pay How it works		
Initial Sales Charge (ISC)	Up to 5% of the amount investe	<ul> <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)	If you sell within:Rate1 year of buying5.52 years of buying5.03 years of buying5.04 years of buying4.05 years of buying4.06 years of buying3.07 years of buying2.0After 7 years0.0	<ul> <li>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% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge.</li> <li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li> </ul>	

**Ongoing Fund expenses** 

Annual LWA Base Fee rates charged to you
N/A
N/A
0.65% of LWA Base

# Sun Wise Essential 2 Portfolio Series Balanced Segregated Fund

As of December 31, 2024

#### **Servicing Commission**

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

Annual service fee rate		
Sales Charge Option	DSC	ISC
Sun Wise Essential 2 Portfolio Series Balanced Segregated Fund	0.50%	1.00%

**Other fees** 

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

For details, please refer to Sections 5.1 and 11.2 of the Contract and A-12 of the supplement.

### What if I change my mind?

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

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

### For more information

# Sun Wise Essential 2 Portfolio Series Conservative Balanced Segregated Fund

### As of December 31, 2024

Outok Easta

UUICK FACTS				
Date Fund created: August 2012	Net asset value per Ur	nit Number (	of Units outstanding	
Total value on December 31, 2024: \$24,653,930 Portfolio manager: Cl Global Asset Management Management expense ratio (MER): 2.56% to 2.90% Portfolio turnover rate: 6.01%	Investment/Estate Class \$1 Income Class (SL Only) \$19		ment/Estate Class 502,692 Units ne Class (SL Only) 395,984 Units	
Class option	Investment	Estate	Income (SL Only)	
Minimum investment per Contract	No new Contracts	No new Contracts	No new Contracts	
Minimum investment per Fund	\$500	\$500	No new Purchases	
Minimum for additional purchases	\$100	\$100	No new Purchases	
Monthly minimum of pre-authorized chequing	\$50	\$50	No new PACs	
· · · · · ·				

MERs include taxes.

If you invest more than \$100,000, some of the fees you need to pay may be lowered. Ask your advisor or refer to Sections 10, 11 and 15 of the Contract, Section I-7.6 of the Information Folder and A-16, A-17, A-21, A-22 and page I-20 of the Supplement for details.

### What does the Fund invest in?

The Fund invests in the CI Portfolio Series Conservative Balanced Fund. The Underlying Fund invests mostly in bonds and shares of firms from around the world.

Top holdings and allocations of the Underlying Fund as of December 31, 2024

0000111001 01,1		
CI Canadian Bond	d Fund	15.3%
CI Corporate Bon	6.0%	
CI Canadian Core	Plus Bond Fund	5.7%
CI Munro Alterna	tive Global Growth Fund	5.3%
Cash and Equival		4.0%
CI Private Market	ts Growth Fund	4.0%
CI International E		4.0%
CI Global Short-T	onn Bona i ana	3.9%
	regate Bond Index ETF (CAGG)	3.2%
CI International V	/alue Corporate Class	3.2%
Total		54.7%
Total number of i	nvestments:	35
	Fixed Income	40.4%
	Mutual Fund	14.5%
	Other	14.2%
	Technology	8.5%
	Cash and Cash Equivalent	8.3%
	Financial Services	7.9%
	Consumer Services	3.1%
	Energy	3.1%
	Canada	50.6%
	United States	25.0%
	Multi-National	10.0%
	Other	7.5%
	Japan	4.0%
	Germany	1.1%
	United Kingdom	0.9%
	China	0.9%

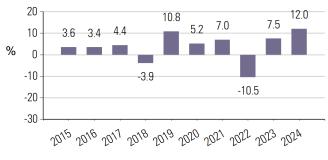
### How has the Fund performed?

#### Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,443.65 in December 2024. This works out to an average of 3.74% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

#### Year-by-year returns (%)

This chart shows how the Investment Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value eight years and down in value two years.



#### How risky is it?

	$\bigcirc$			
Low	Low to Moderate	Moderate	Moderate to High	High

### Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract and A-16, A-17 and A-19 of the supplement.

### 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 much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract, Sections I-5 and I-7.6 of the Information Folder and A-16, A-17 and page I-20 of the supplement.

#### **Sales charges**

Sales charge option	What you pay	How it works		
Initial Sales Charge (ISC)	Up to 5% of the amount investe	<ul> <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)	If you sell within:Rate1 year of buying5.52 years of buying5.03 years of buying5.04 years of buying4.05 years of buying4.06 years of buying3.07 years of buying2.0After 7 years0.0	<ul> <li>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% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge.</li> <li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li> </ul>		

#### **Ongoing Fund expenses**

Sun Wise Essential 2 Portfolio Series Conservative Balanced Segregated Fund				
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you	Annual LWA Base Fee rates charged to you
Investment	2.90%	0.31%	N/A	N/A
Estate	2.90%	0.31%	0.45% of Class Death Benefit Base	N/A
Income (SL Only)	2.56%	N/A	0.76% of LWA Base	0.55% of LWA Base
MERs include tax	Kes.			

# Sun Wise Essential 2 Portfolio Series Conservative Balanced Segregated Fund

As of December 31, 2024

### **Servicing Commission**

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

Annual service fee rate		
Sales Charge Option	DSC	ISC
Sun Wise Essential 2 Portfolio Series Conservative Balanced Segregated Fund	0.50%	1.00%

Other fees

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

For details, please refer to Sections 5.1 and 11.2 of the Contract and A-12 of the supplement.

### What if I change my mind?

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

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

### For more information

# Sun Wise Essential 2 Portfolio Series Conservative Segregated Fund

### As of December 31, 2024

Quick Facts			
Date Fund created: August 2012	Net asset value per L	Init Number o	of Units outstanding
Total value on December 31, 2024: \$19,049,253 Portfolio manager: Cl Global Asset Management Management expense ratio (MER): 2.49% to 2.82% Portfolio turnover rate: 6.48%	Investment/Estate Class \$16.57 Investment/Estate Class 55 Income Class (SL Only) \$17.20 Income Class (SL Only) 13		
Class option	Investment	Estate	Income (SL Only)
Minimum investment per Contract	No new Contracts	No new Contracts	No new Contracts
Minimum investment per Fund	\$500	\$500	No new Purchases
Minimum for additional purchases	\$100	\$100	No new Purchases
Monthly minimum of pre-authorized chequing	\$50	\$50	No new PACs

MERs include taxes.

If you invest more than \$100,000, some of the fees you need to pay may be lowered. Ask your advisor or refer to Sections 10, 11 and 15 of the Contract, Section I-7.6 of the Information Folder and A-16, A-17, A-21, A-22 and page I-20 of the Supplement for details.

### What does the Fund invest in?

The Fund invests in the CI Portfolio Series Conservative Fund. The Underlying Fund invests mostly in bonds and shares of firms from around the world.

Top holdings and allocations of the Underlying Fund as of December 31, 2024

CI Canadian Bond Fund	19.2%
CI Canadian Core Plus Bond Fund CI Corporate Bond Fund	7.3% 7.0%
CI Global Short-Term Bond Fund	4.8%
CI Munro Alternative Global Growth Fund	4.3%
Cash and Equivalents	4.1%
CI Enhanced Government Bond ETF (FGO)	3.6%
CI Private Markets Growth Fund	3.5%
CI Canadian Aggregate Bond Index ETF (CAGG)	3.5%
CI International Equity Fund	3.3%
Total	60.4%
Total number of investments:	35
Fixed Income	48.6%
Mutual Fund	12.2%
Other	11.6%
Cash and Cash Equivalent	9.0%

Cash and Cash Equivalent	9.0%
Technology	7.0%
Financial Services	6.6%
Consumer Services	2.5%
Energy	2.5%



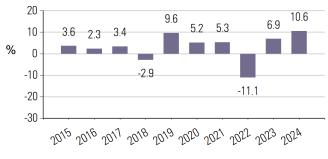
### How has the Fund performed?

#### Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,357.02 in December 2024. This works out to an average of 3.10% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

#### Year-by-year returns (%)

This chart shows how the Investment Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value eight years and down in value two years.



#### How risky is it?

Low	Low to Moderate	Moderate	Moderate to High	High

### Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract and A-16, A-17 and A-19 of the supplement.

### 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 much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract, Sections I-5 and I-7.6 of the Information Folder and A-16, A-17 and page I-20 of the supplement.

#### **Sales charges**

Sales charge option	What you pay	How it works		
Initial Sales Charge (ISC)	nitial Sales Charge (ISC) Up to 5% of the amount invested • You and your insurance advisor agree on the rate charg • The Initial Sales Charge is deducted from the amount you commission.			
Deferred Sales Charge (DSC)	If you sell within:Rate1 year of buying5.52 years of buying5.03 years of buying5.04 years of buying4.05 years of buying4.06 years of buying3.07 years of buying2.0After 7 years0.0	<ul> <li>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% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge.</li> <li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li> </ul>		

**Ongoing Fund expenses** 

Sun Wise Essential 2 Portfolio Series Conservative Segregated Fund				
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you	Annual LWA Base Fee rates charged to you
Investment	2.82%	0.26%	N/A	N/A
Estate	2.82%	0.26%	0.45% of Class Death Benefit Base	N/A
Income (SL Only)	2.49%	N/A	0.71% of LWA Base	0.55% of LWA Base
MERs include tax	Kes.			

# Sun Wise Essential 2 Portfolio Series Conservative Segregated Fund

As of December 31, 2024

### **Servicing Commission**

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

Annual service fee rate		
Sales Charge Option	DSC	ISC
Sun Wise Essential 2 Portfolio Series Conservative Segregated Fund	0.50%	1.00%

Other fees

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

For details, please refer to Sections 5.1 and 11.2 of the Contract and A-12 of the supplement.

### What if I change my mind?

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

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

### For more information

# Sun Wise Essential 2 Portfolio Series Growth Segregated Fund

As of December 31, 2024

Quick Facts			
Date Fund created: August 2012	Net asset value per Unit	Numbe	er of Units outstanding
Total value on December 31, 2024: \$1,541,740 Portfolio manager: Cl Global Asset Management Management expense ratio (MER): 2.97% Portfolio turnover rate: 9.41%	Investment Class \$23.96	Investment Class 64,310 Units	
Class option	Investment	Estate	Income (SL Only)
Minimum investment per Contract	No new Contracts	N/A	N/A
Minimum investment per Fund	\$500	N/A	N/A
Minimum for additional purchases	\$100	N/A	N/A
Monthly minimum of pre-authorized chequing	\$50	N/A	N/A

MERs include taxes.

If you invest more than \$100,000, some of the fees you need to pay may be lowered. Ask your advisor or refer to Sections 10, 11 and 15 of the Contract, Section I-7.6 of the Information Folder and A-16, A-17, A-21, A-22 and page I-20 of the Supplement for details.

### What does the Fund invest in?

The Fund invests in the CI Portfolio Series 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

CI Munro Global	Growth Equity Fund	9.2%
CI International E	6.8%	
CI Canadian Divid	5.4%	
CI International V	5.4%	
CI Synergy Canad	dian Corporate Class	5.3%
CI Global Artificia	al Intelligence ETF (CIAI)	5.1%
CI Emerging Mar	kets Corporate Class	4.9%
CI Canadian Bond	d Fund	4.8%
CI Japan Equity I	ndex ETF Non-Hedged Units (JAPN.B)	4.6%
CI Canadian Equi	ty Income Private Trust	4.2%
Total		55.6%
Total number of i	investments:	35
	Other	23.9%
	Mutual Fund	21.4%
	Technology	14.0%
	Financial Services	12.6%
	Fixed Income	12.5%
	Consumer Services	5.4%
	Energy	5.1%
	Cash and Cash Equivalent	5.1%
	Canada	37.8%
	United States	28.7%
	Other	11.3%
	Multi-National	11.1%
	Japan	6.7%
	United Kingdom	1.5%
	China	1.5%
	Taiwan	1.4%

### How has the Fund performed?

#### **Average returns**

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,747.40 in December 2024. This works out to an average of 5.74% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

### Year-by-year returns (%)

This chart shows how the Investment Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value eight years and down in value two years.



#### How risky is it?

Low	Low to Moderate	Moderate	Moderate to High	High

## Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract and A-16, A-17 and A-19 of the supplement.

## 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 much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract, Sections I-5 and I-7.6 of the Information Folder and A-16, A-17 and page I-20 of the supplement.

#### **Sales charges**

Sales charge option	What you pay	How it works		
Initial Sales Charge (ISC)	Sales Charge (ISC)       Up to 5% of the amount invested       • You and your insurance advisor agree on the rate charged.         • The Initial Sales Charge is deducted from the amount you buy. It is pair commission.			
Deferred Sales Charge (DSC)	If you sell within:Ra1 year of buying5.52 years of buying5.03 years of buying5.04 years of buying4.05 years of buying4.06 years of buying3.07 years of buying2.0After 7 years0.0	<ul> <li>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% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge.</li> <li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li> </ul>		

**Ongoing Fund expenses** 

Sun <i>Wise</i> Essenti	al 2 Portfolio Series Growth Seg	regated Fund		
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you	Annual LWA Base Fee rates charged to you
Investment	2.97%	0.41%	N/A	N/A
Estate	N/A	N/A	N/A	N/A
Income (SL Only)	N/A	N/A	N/A	N/A
MERs include taxes	S.			

# Sun Wise Essential 2 Portfolio Series Growth Segregated Fund

As of December 31, 2024

### **Servicing Commission**

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

Annual service fee rate		
Sales Charge Option	DSC	ISC
Sun Wise Essential 2 Portfolio Series Growth Segregated Fund	0.50%	1.00%

**Other fees** 

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

For details, please refer to Sections 5.1 and 11.2 of the Contract and A-12 of the supplement.

### What if I change my mind?

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

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

### For more information

# Sun Wise Essential 2 Portfolio Series Income Segregated Bundle

As of December 31, 2024

Quick Facts				
Date Fund created: August 2012	Net asset value per U	Jnit Number of	of Units outstanding	
Total value on December 31, 2024: \$48,163,585 Portfolio manager: Cl Global Asset Management Management expense ratio (MER): 2.50% to 2.67% Portfolio turnover rate: 13.83%	Investment/Estate Class \$ Income Class (SL Only) \$1	-	Investment/Estate Class 761,505 Units Income Class (SL Only) 477,062 Units	
Class option	Investment	Estate	Income (SL Only)	
Minimum investment per Contract	No new Contracts	No new Contracts	No new Contracts	
Minimum investment per Fund	\$500	\$500	No new Purchases	
Minimum for additional purchases	\$100	\$100	No new Purchases	
Monthly minimum of pre-authorized chequing	\$50	\$50	No new PACs	

MERs include taxes.

If you invest more than \$100,000, some of the fees you need to pay may be lowered. Ask your advisor or refer to Sections 10, 11 and 15 of the Contract, Section I-7.6 of the Information Folder and A-16, A-17, A-21, A-22 and page I-20 of the Supplement for details.

### What does the Fund invest in?

The bundle invests about 55% in the CI Portfolio Series Income Fund and 45% in the CI Canadian Bond Fund.

Top holdings and allocations as of December 31, 2024

CI Munro Alte CI Alternative CI Enhanced G CI Global Sho Cash and Equi	ond Fund d Bond Fund ore Plus Bond Fund rnative Global Growth Fund Investment Grade Credit Fund Bovernment Bond ETF (FGO) rt-Term Bond Fund	54.8%
CI Canadian Bond	d Fund	44.6%
Cash and Equival	ents	0.6%
Total		100.0%
Total number of i	nvestments:	3
	<ul> <li>Fixed Income</li> <li>Cash and Cash Equivalent</li> <li>Other</li> <li>Mutual Fund</li> <li>Financial Services</li> <li>Technology</li> <li>Energy</li> <li>Consumer Services</li> </ul>	71.1% 9.0% 6.6% 4.8% 3.2% 2.8% 1.3% 1.2%
0	Canada United States Multi-National Other Japan Germany United Kingdom France	73.1% 16.6% 4.6% 3.3% 0.9% 0.6% 0.5% 0.4%

### How has the Fund performed?

#### Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,244.33 in December 2024. This works out to an average of 2.21% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

### Year-by-year returns (%)

This chart shows how the Investment Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value eight years and down in value two years.



#### How risky is it?

$(\bigcirc)$				
Low	Low to Moderate	Moderate	Moderate to High	High

### Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract and A-16, A-17 and A-19 of the supplement.

### Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want to invest in income securities with some potential for capital growth
- are investing for the short and/or medium term

### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract, Sections I-5 and I-7.6 of the Information Folder and A-16, A-17 and page I-20 of the supplement.

#### **Sales charges**

Sales charge option	harge option What you pay How it works		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul> <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)	If you sell within:Rate1 year of buying5.5%2 years of buying5.0%3 years of buying5.0%4 years of buying4.0%5 years of buying4.0%6 years of buying3.0%7 years of buying2.0%After 7 years0.0%	<ul> <li>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% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge.</li> <li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li> </ul>	

**Ongoing Fund expenses** 

The MER includes the Management Fee and operating expenses of the Fund. The Insurance Fees can be part of the MER or charged to you by redeeming some of your Units. You do not pay the MER directly. It affects you because it reduces the return you get. Other fees and expenses depending on the Class you select can be charged to you. For details, please refer to Section 10 of the Contract, Section I-7.6 of the Information Folder and A-16, A-17 and page I-20 of the supplement.

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	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you	Annual LWA Base Fee rates charged to you
Investment	2.67%	0.16%	N/A	N/A
Estate	2.67%	0.16%	0.35% of Class Death Benefit Base	N/A
Income (SL Only)	2.50%	N/A	0.51% of LWA Base	0.40% of LWA Base

# Sun Wise Essential 2 Portfolio Series Income Segregated Bundle

As of December 31, 2024

#### **Servicing Commission**

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

Annual service fee rate				
Sales Charge Option DSC ISC				
Sun Wise Essential 2 Portfolio Series Income Segregated Bundle	0.50%	1.00%		

Other fees

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

For details, please refer to Sections 5.1 and 11.2 of the Contract and A-12 of the supplement.

### What if I change my mind?

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

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

### For more information

# Sun Wise Essential 2 Portfolio Series Maximum Growth Segregated Fund

### As of December 31, 2024

Quick Facts			
Date Fund created: August 2012	Net asset value per Unit	Numbe	er of Units outstanding
Total value on December 31, 2024: \$409,658 Portfolio manager: Cl Global Asset Management Management expense ratio (MER): 3.19% Portfolio turnover rate: 21.86%	Investment Class \$27.97	Investment Class 14,604 Units	
Class option	Investment	Estate	Income (SL Only)
Minimum investment per Contract	No new Contracts	N/A	N/A
Minimum investment per Fund	\$500	N/A	N/A
Minimum for additional purchases	\$100	N/A	N/A
Monthly minimum of pre-authorized chequing	\$50	N/A	N/A

MERs include taxes.

If you invest more than \$100,000, some of the fees you need to pay may be lowered. Ask your advisor or refer to Sections 10, 11 and 15 of the Contract, Section I-7.6 of the Information Folder and A-16, A-17, A-21, A-22 and page I-20 of the Supplement for details.

### What does the Fund invest in?

The Fund invests in the CI Portfolio Series Maximum Growth 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

CI Global Alpha Innovators Corporate Class CI Global Artificial Intelligence ETF (CIAI) CI Munro Global Growth Equity Fund CI U.S. Equity Fund CI Global Health Sciences Corporate Class CI Synergy Canadian Corporate Class CI Private Markets Growth Fund Global X Equal Weight Canadian Banks Index ETF (HBNK) CI Canadian Equity Income Private Trust CI Japan Equity Index ETF Non-Hedged Units (JAPN.B) Total		35.7% 16.7% 9.0% 5.0% 4.9% 3.3% 2.9% 2.8% 2.6% 2.5% 85.5%
Total number of	investments:	21
0	<ul> <li>Technology</li> <li>Other</li> <li>Financial Services</li> <li>Healthcare</li> <li>Mutual Fund</li> <li>Consumer Services</li> <li>Basic Materials</li> <li>Consumer Goods</li> </ul>	47.6% 16.2% 9.3% 8.5% 6.2% 5.4% 3.9% 2.9%
	United States Canada Other Multi-National Taiwan	64.2% 15.5% 8.7% 3.7% 2.6%

Japan

Israel

United Kingdom

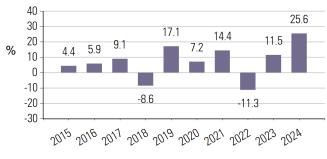
# How has the Fund performed?

#### Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,963.48 in December 2024. This works out to an average of 6.98% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

### Year-by-year returns (%)

This chart shows how the Investment Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value eight years and down in value two years.



How risky is it?

2.6%

1.4% 1.3%

		$(\bigcirc)$		
Low	Low to Moderate	Moderate	Moderate to High	High

### Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract and A-16, A-17 and A-19 of the supplement.

### 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 much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract, Sections I-5 and I-7.6 of the Information Folder and A-16, A-17 and page I-20 of the supplement.

#### **Sales charges**

Sales charge option	harge option What you pay How it works		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul> <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)	If you sell within:Rate1 year of buying5.5%2 years of buying5.0%3 years of buying5.0%4 years of buying4.0%5 years of buying4.0%6 years of buying3.0%7 years of buying2.0%After 7 years0.0%	<ul> <li>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% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge.</li> <li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li> </ul>	

**Ongoing Fund expenses** 

Sun Wise Essential 2 Portfolio Series Maximum Growth Segregated Fund				
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you	Annual LWA Base Fee rates charged to you
Investment	3.19%	0.56%	N/A	N/A
Estate	N/A	N/A	N/A	N/A
Income (SL Only)	N/A	N/A	N/A	N/A
MERs include tax	Kes.			1

# Sun Wise Essential 2 Portfolio Series Maximum Growth Segregated Fund

As of December 31, 2024

#### **Servicing Commission**

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

Annual service fee rate				
Sales Charge Option	DSC	ISC		
Sun Wise Essential 2 Portfolio Series Maximum Growth Segregated Fund	0.50%	1.00%		

Other fees

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

For details, please refer to Sections 5.1 and 11.2 of the Contract and A-12 of the supplement.

### What if I change my mind?

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

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

### For more information

# Sun Wise Essential 2 Premier Portfolio Series Income Segregated Bundle

### As of December 31, 2024

Quick Facts				
Date Fund created: August 2012	Net asset value per L	Jnit Number o	Number of Units outstanding Investment/Estate Class 627,177 Units Income Class (SL Only) 413,495 Units	
Total value on December 31, 2024: \$20,366,845 Portfolio manager: Cl Global Asset Management Management expense ratio (MER): 2.51% to 2.69% Portfolio turnover rate: 12.71%	Investment/Estate Class \$ Income Class (SL Only) \$1			
Class option	Investment	Estate	Income (SL Only)	
Minimum investment per Contract	No new Contracts	No new Contracts	No new Contracts	
Minimum investment per Fund	\$500	\$500	No new Purchases	
Minimum for additional purchases	\$100	\$100	No new Purchases	
Monthly minimum of pre-authorized chequing	\$50	\$50	No new PACs	

MERs include taxes.

If you invest more than \$100,000, some of the fees you need to pay may be lowered. Ask your advisor or refer to Sections 10, 11 and 15 of the Contract, Section I-7.6 of the Information Folder and A-16, A-17, A-21, A-22 and page I-20 of the Supplement for details.

### What does the Fund invest in?

The bundle invests about 55% in the CI Portfolio Series Income Fund and 45% in the CI Canadian Bond Fund.

Top holdings and allocations as of December 31, 2024

CI Munro Alte CI Alternative CI Enhanced ( CI Global Sho Cash and Equ	Bond Fund Bond Fund Core Plus Bond Fund Ernative Global Growth Fund Investment Grade Credit Fund Government Bond ETF (FGO) rt-Term Bond Fund	54.8%
CI Canadian Bon	d Fund	44.6%
Cash and Equival	lents	0.6%
Total		100.0%
Total number of	investments:	3
	<ul> <li>Fixed Income</li> <li>Cash and Cash Equivalent</li> <li>Other</li> <li>Mutual Fund</li> <li>Financial Services</li> <li>Technology</li> <li>Energy</li> <li>Consumer Services</li> </ul>	71.1% 9.0% 6.6% 4.8% 3.2% 2.8% 1.3% 1.2%
0	Canada United States Multi-National Other Japan Germany United Kingdom France	$\begin{array}{c} 73.1\% \\ 16.6\% \\ 4.6\% \\ 3.3\% \\ 0.9\% \\ 0.6\% \\ 0.5\% \\ 0.4\% \end{array}$

### How has the Fund performed?

#### Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,143.50 in December 2024. This works out to an average of 1.35% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

### Year-by-year returns (%)

This chart shows how the Investment Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value eight years and down in value two years.



### How risky is it?

$(\bigcirc)$				
Low	Low to Moderate	Moderate	Moderate to High	High

## Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract and A-16, A-17 and A-19 of the supplement.

### Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want to invest in income securities with some potential for capital growth •
- are investing for the short and/or medium term •

### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract, Sections I-5 and I-7.6 of the Information Folder and A-16, A-17 and page I-20 of the supplement.

#### **Sales charges**

Sales charge option	arge option What you pay How it works		
Initial Sales Charge (ISC)	Up to 5% of the amount investe	<ul> <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)	If you sell within:Rate1 year of buying5.52 years of buying5.03 years of buying5.04 years of buying4.05 years of buying4.06 years of buying3.07 years of buying2.0After 7 years0.0	<ul> <li>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% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge.</li> <li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li> </ul>	

#### **Ongoing Fund expenses**

Sun Wise Essential 2 Premier Portfolio Series Income Segregated Bundle					
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you	Annual LWA Base Fee rates charged to you	
Investment	2.69%	0.16%	N/A	N/A	
Estate	2.69%	0.16%	0.35% of Class Death Benefit Base	N/A	
Income (SL Only)	2.51%	N/A	0.51% of LWA Base	0.40% of LWA Base	
MERs include tax	Kes.				

# Sun Wise Essential 2 Premier Portfolio Series Income Segregated Bundle

As of December 31, 2024

#### **Servicing Commission**

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

Annual service fee rate				
Sales Charge Option	DSC	ISC		
Sun Wise Essential 2 Premier Portfolio Series Income Segregated Bundle	0.50%	1.00%		

Other fees

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

For details, please refer to Sections 5.1 and 11.2 of the Contract and A-12 of the supplement.

### What if I change my mind?

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

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

### For more information

# Sun Wise Essential 2 Sun Life BlackRock Canadian Equity Segregated Bundle

### As of December 31, 2024

**Ouick Facts** 

Date Fund created: August 2012	Net asset value per U	nit Number (	Number of Units outstanding Investment/Estate Class 1,937 Units Income Class (SL Only) 7,209 Units	
Total value on December 31, 2024: \$175,332 Portfolio manager: Sun Life Global Investments (Canada) Inc., Cl Global Asset Management Management expense ratio (MER): 2.76% to 3.09% Portfolio turnover rate: 112.83%	Investment/Estate Class \$1 Income Class (SL Only) \$1	,		
Class option	Investment	Estate	Income (SL Only)	
Minimum investment per Contract	No new Contracts	No new Contracts	No new Contracts	
Minimum investment per Fund	\$500	\$500	No new Purchases	
Minimum for additional purchases	\$100	\$100	No new Purchases	
Manthly minimum of the outboursed showing	\$50	\$50	No new PACs	
Monthly minimum of pre-authorized chequing	ψυυ	φυυ		

### What does the Fund invest in?

The bundle invests in the Sun Life BlackRock Canadian Equity Fund and Sun Life Multi-Strategy Bond Fund. The Underlying Funds are combined to hold about 70% in shares and 30% in bonds.

Top holdings and allocations as of December 31, 2024

i op norunigs a	IIU allocations as of December 31, 2024	
Sun Life Black iShares Global iShares Global iShares S&P G Hedged) (XCD) iShares Global iShares Global iShares S&P G	ck Canadian Equity Fund Rock Canadian Composite Equity Fund I Tech ETF (IXN) I Healthcare ETF (IXJ) Slobal Consumer Discretionary Index ETF (CAD- I COMM Services ETF (IXP) I Consumer Staples ETF (KXI) Slobal Industrials Index ETF (CAD-Hedged) I Real Estate Index ETF (CGR)	69.9%
Sun Life Multi-Sti		29.4%
		29.4% 0.6%
Cash and Equival	ents	
10101		100.0%
Total number of in	nvestments:	3
	Fixed Income	27.8%
	Other	17.6%
	Financial Services	16.0%
	Technology	15.0%
	Energy	7.5%
	Basic Materials	6.0%
	Consumer Services	5.5%
	Industrial Services	4.6%
	Canada	76.7%
	United States	16.6%
	Other	3.3%
	Japan	1.3%
	United Kingdom	0.6%
	Taiwan	0.5%
	Switzerland	0.5%
	China	0.5%
		0.070

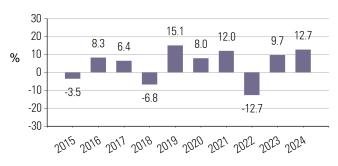
### How has the Fund performed?

#### Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,557.43 in December 2024. This works out to an average of 4.53% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

### Year-by-year returns (%)

This chart shows how the Investment Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value seven years and down in value three years.



### How risky is it?

	(O)			
Low	Low to Moderate	Moderate	Moderate to High	High

### Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract and A-16, A-17 and A-19 of the supplement.

### Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want to invest in a diversified portfolio of equity and income securites designed for steady, long-term growth
- are investing for the medium and/or long term

### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract, Sections I-5 and I-7.6 of the Information Folder and A-16, A-17 and page I-20 of the supplement.

#### **Sales charges**

Sales charge option	What you pay	How it works
Initial Sales Charge (ISC)	Up to 5% of the amount investe	<ul> <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)	If you sell within:Rate1 year of buying5.52 years of buying5.03 years of buying5.04 years of buying4.05 years of buying4.06 years of buying3.07 years of buying2.0After 7 years0.0	<ul> <li>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% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge.</li> <li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li> </ul>

**Ongoing Fund expenses** 

	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you	Annual LWA Base Fee rates charged to you
Investment	3.09%	0.35%	N/A	N/A
Estate	3.09%	0.35%	0.55% of Class Death Benefit Base	N/A
Income (SL Only)	2.76%	N/A	0.90% of LWA Base	0.65% of LWA Base

# Sun Wise Essential 2 Sun Life BlackRock Canadian Equity Segregated Bundle

As of December 31, 2024

### **Servicing Commission**

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

Annual service fee ra	te	
Sales Charge Option	DSC	ISC
Sun Wise Essential 2 Sun Life BlackRock Canadian Equity Segregated Bundle	0.50%	1.00%

Other fees

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

For details, please refer to Sections 5.1 and 11.2 of the Contract and A-12 of the supplement.

### What if I change my mind?

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

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

### For more information

# Sun Wise Essential 2 Sun Life BlackRock Canadian Equity Segregated Fund

### As of December 31, 2024

Quick Facts			
Date Fund created: August 2012	Net asset value per Unit	Numbe	er of Units outstanding
Total value on December 31, 2024: \$201,954 Portfolio manager: Sun Life Global Investments (Canada) Inc. Management expense ratio (MER): 3.36% Portfolio turnover rate: 15.53%	Investment Class \$23.63	Invest	ment Class 8,546 Units
Class option	Investment	Estate	Income (SL Only)
Minimum investment per Contract	No new Contracts	N/A	N/A
Minimum investment per Fund	\$500	N/A	N/A
Minimum for additional purchases	\$100	N/A	N/A
Monthly minimum of pre-authorized chequing	\$50	N/A	N/A

MERs include taxes.

### What does the Fund invest in?

The Fund invests in the Sun Life BlackRock Canadian Equity Fund. The Underlying Fund invests mostly in Canadian shares.

Top holdings and allocations of the Underlying Fund as of December 31, 2024

Royal Bank o Shopify Inc Toronto-Don Enbridge Inc Brookfield Co Bank of Mon Canadian Pa Bank of Nova Canadian Na	ninion Bank orp treal cific Kansas City Ltd	68.2%
iShares Global		12.7%
	Healthcare ETF (IXJ)	6.3%
Hedged) (XCD)	obal Consumer Discretionary Index ETF (CAD-	5.6%
iShares Global iShares Global iShares S&P Glu iShares Global Total	COMM Services ETF (IXP) Consumer Staples ETF (KXI) obal Industrials Index ETF (CAD-Hedged) Real Estate Index ETF (CGR)	4.0% 2.1% 0.9% 0.2% 100.0%
Total number of	investments:	8
	<ul> <li>Financial Services</li> <li>Technology</li> <li>Other</li> <li>Energy</li> <li>Basic Materials</li> <li>Consumer Services</li> <li>Industrial Services</li> <li>Healthcare</li> </ul>	22.7% 21.4% 16.1% 10.7% 8.6% 7.9% 6.6% 6.0%
0	Canada United States Other Japan United Kingdom	67.8% 23.0% 4.2% 1.9% 0.8%

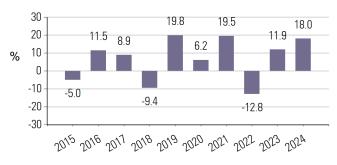
### How has the Fund performed?

#### Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,828.37 in December 2024. This works out to an average of 6.22% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

### Year-by-year returns (%)

This chart shows how the Investment Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value seven years and down in value three years.





Low	Low to Moderate	Moderate	Moderate to High	High

### Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract and A-16, A-17 and A-19 of the supplement.

### Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want a Canadian focused equity fund with broad sector diversification
- are investing for the long term

### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract, Sections I-5 and I-7.6 of the Information Folder and A-16, A-17 and page I-20 of the supplement.

#### **Sales charges**

Sales charge option	What you pay	How it works
Initial Sales Charge (ISC)	Up to 5% of the amount investe	<ul> <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)	If you sell within:Rate1 year of buying5.52 years of buying5.03 years of buying5.04 years of buying4.05 years of buying4.06 years of buying3.07 years of buying2.0After 7 years0.0	<ul> <li>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% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge.</li> <li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li> </ul>

**Ongoing Fund expenses** 

Sun <i>Wise</i> Essen	tial 2 Sun Life BlackRock Canadia	in Equity Segregated Fund		
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you	Annual LWA Base Fee rates charged to you
Investment	3.36%	0.65%	N/A	N/A
Estate	N/A	N/A	N/A	N/A
Income (SL Only)	N/A	N/A	N/A	N/A
MERs include tax	Kes.			'

# Sun Wise Essential 2 Sun Life BlackRock Canadian Equity Segregated Fund

As of December 31, 2024

#### **Servicing Commission**

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

Annual service fee ra	te	
Sales Charge Option	DSC	ISC
Sun Wise Essential 2 Sun Life BlackRock Canadian Equity Segregated Fund	0.50%	1.00%

Other fees

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

For details, please refer to Sections 5.1 and 11.2 of the Contract and A-12 of the supplement.

### What if I change my mind?

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

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

### For more information

# Sun Wise Essential 2 Sun Life Granite Balanced Growth Portfolio Segregated Fund

### As of December 31, 2024

**Ouick Facts** 

Date Fund created: August 2012	Net asset value per Un	it Number o	of Units outstanding
Total value on December 31, 2024: \$2,073,286 Portfolio manager: Sun Life Global Investments (Canada) Inc. Management expense ratio (MER): 2.80% to 3.02% Portfolio turnover rate: 13.52%	Investment/Estate Class \$20 Income Class (SL Only) \$21		state Class 29,853 Units s (SL Only) 68,290 Units
Class option	Investment	Estate	Income (SL Only)
Class option Minimum investment per Contract	Investment No new Contracts	Estate No new Contracts	Income (SL Only) No new Contracts
· · · · · · · · · · · · · · · · · · ·			
Minimum investment per Contract	No new Contracts	No new Contracts	No new Contracts
Minimum investment per Contract Minimum investment per Fund	No new Contracts \$500	No new Contracts \$500	No new Contracts No new Purchases

### What does the Fund invest in?

The Fund invests in the Sun Life Granite Balanced Growth Portfolio. 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

2000111301 01/1		
iShares Core S&F	9 500 ETF (IVV)	11.9%
Sun Life Granite	8.2%	
Sun Life Real Ass	7.4%	
Sun Life BlackRoo	7.2%	
Phillips, Hager &	North Bond Fund	6.4%
Sun Life Global N	1id Cap Fund	5.4%
Sun Life MFS Inte	ernational Opportunities Fund	4.9%
Sun Life JPMorga	an International Equity Fund	4.8%
Sun Life U.S. Core	e Fixed Income Fund	4.7%
Phillips, Hager &	North Canadian Equity Value Fund	4.6%
Total		65.4%
Total number of i	nvestments:	27
	Other	27.8%
	Fixed Income	21.1%
	Technology	13.9%
	Financial Services	12.9%
	Mutual Fund	9.2%
	Consumer Services	5.5%
	Real Estate	5.1%
	Industrial Services	4.5%
	United States	35.8%
	Canada	28.4%
	Other	17.4%
	Multi-National	9.2%
	United Kingdom	3.3%
	Japan	2.7%
	France	1.9%
	Switzerland	1.3%
	-	

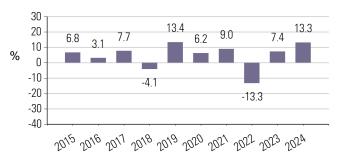
### How has the Fund performed?

#### Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,572.40 in December 2024. This works out to an average of 4.63% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

### Year-by-year returns (%)

This chart shows how the Investment Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value eight years and down in value two years.



### How risky is it?

	(O)			
Low	Low to Moderate	Moderate	Moderate to High	High

### Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract and A-16, A-17 and A-19 of the supplement.

### Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want income and capital appreciation from a well diversified fund, with a bias towards capital appreciation
- are investing for the medium and/or long term

### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract, Sections I-5 and I-7.6 of the Information Folder and A-16, A-17 and page I-20 of the supplement.

#### **Sales charges**

Sales charge option	arge option What you pay How it works		
Initial Sales Charge (ISC)	Up to 5% of the amount investe	<ul> <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)	If you sell within:Rate1 year of buying5.52 years of buying5.03 years of buying5.04 years of buying4.05 years of buying4.06 years of buying3.07 years of buying2.0After 7 years0.0	<ul> <li>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% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge.</li> <li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li> </ul>	

**Ongoing Fund expenses** 

The MER includes the Management Fee and operating expenses of the Fund. The Insurance Fees can be part of the MER or charged to you by redeeming some of your Units. You do not pay the MER directly. It affects you because it reduces the return you get. Other fees and expenses depending on the Class you select can be charged to you. For details, please refer to Section 10 of the Contract, Section I-7.6 of the Information Folder and A-16, A-17 and page I-20 of the supplement.

#### Sun Wise Essential 2 Sun Life Granite Balanced Growth Portfolio Segregated Fund

	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you	Annual LWA Base Fee rates charged to you
Investment	3.02%	0.30%	N/A	N/A
Estate	3.02%	0.30%	0.45% of Class Death Benefit Base	N/A
Income (SL Only)	2.80%	N/A	0.75% of LWA Base	0.85% of LWA Base
MERs include taxes	S.			

# Sun Wise Essential 2 Sun Life Granite Balanced Growth Portfolio Segregated Fund

As of December 31, 2024

### **Servicing Commission**

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

Annual service fee rate			
Sales Charge Option	DSC	ISC	
Sun Wise Essential 2 Sun Life Granite Balanced Growth Portfolio Segregated Fund	0.50%	1.00%	

Other fees

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

For details, please refer to Sections 5.1 and 11.2 of the Contract and A-12 of the supplement.

### What if I change my mind?

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

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

### For more information

# Sun Wise Essential 2 Sun Life Granite Balanced Portfolio Segregated Fund

### As of December 31, 2024

**Ouick Facts** 

Date Fund created: August 2012	Net asset value per U	nit Number o	of Units outstanding	
Total value on December 31, 2024: \$4,717,271 Portfolio manager: Sun Life Global Investments (Canada) Inc. Management expense ratio (MER): 2.81% to 3.12% Portfolio turnover rate: 12.19%	Investment/Estate Class \$1 Income Class (SL Only) \$19		Investment/Estate Class 129,481 Units Income Class (SL Only) 122,085 Units	
Class option	Investment	Estate	Income (SL Only)	
Class option Minimum investment per Contract	Investment No new Contracts	Estate No new Contracts	Income (SL Only) No new Contracts	
Minimum investment per Contract	No new Contracts	No new Contracts	No new Contracts	
Minimum investment per Contract Minimum investment per Fund	No new Contracts \$500	No new Contracts \$500	No new Contracts No new Purchases	

### What does the Fund invest in?

The Fund invests in the Sun Life Granite Balanced Portfolio. 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

iShares Core S&P 500 ETF (IVV)	10.0%
Phillips, Hager & North Bond Fund	8.7%
Sun Life Granite Tactical Completion Fund	8.2%
Sun Life U.S. Core Fixed Income Fund	6.8%
Sun Life Real Assets Private Pool Fund	6.4%
Sun Life BlackRock Canadian Composite Equity Fund	6.1%
Sun Life Blackrock Canadian Universe Bond Fund	5.1%
Sun Life Global Mid Cap Fund	4.6%
RBC Emerging Markets Bond Fund	4.3%
Sun Life MFS International Opportunities Fund	4.1%
Total	64.1%
Total number of investments:	27
Fixed Income	30.5%
Other	24.7%
Technology	11.9%
Financial Services	11.1%
Mutual Fund	9.0%
Consumer Services	4.7%
Real Estate	4.3%
Industrial Services	3.8%
United States	35.0%
Canada	31.2%
Other	16.9%
Multi-National	9.0%
United Kingdom	2.9%
Japan	2.3%
France	1.6%
Switzerland	1.1%

## How has the Fund performed?

#### Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,447.83 in December 2024. This works out to an average of 3.77% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

### Year-by-year returns (%)

This chart shows how the Investment Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value eight years and down in value two years.



### How risky is it?

	(O)			
Low	Low to Moderate	Moderate	Moderate to High	High

### Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract and A-16, A-17 and A-19 of the supplement.

### Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want income and capital appreciation from a well diversified fund, with a small bias towards capital appreciation
- are investing for the medium and/or long term

### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract, Sections I-5 and I-7.6 of the Information Folder and A-16, A-17 and page I-20 of the supplement.

#### **Sales charges**

Sales charge option	harge option What you pay How it works		
Initial Sales Charge (ISC)	Up to 5% of the amount investe	<ul> <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)	If you sell within:Rate1 year of buying5.52 years of buying5.03 years of buying5.04 years of buying4.05 years of buying4.06 years of buying3.07 years of buying2.0After 7 years0.0	<ul> <li>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% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge.</li> <li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li> </ul>	

**Ongoing Fund expenses** 

	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you	Annual LWA Base Fee rates charged to you
Investment	3.12%	0.30%	N/A	N/A
Estate	3.12%	0.30%	0.45% of Class Death Benefit Base	N/A
Income (SL Only)	2.81%	N/A	0.75% of LWA Base	0.65% of LWA Base

# Sun Wise Essential 2 Sun Life Granite Balanced Portfolio Segregated Fund

As of December 31, 2024

#### **Servicing Commission**

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

Annual service fee rate			
Sales Charge Option	DSC	ISC	
Sun Wise Essential 2 Sun Life Granite Balanced Portfolio Segregated Fund	0.50%	1.00%	

Other fees

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

For details, please refer to Sections 5.1 and 11.2 of the Contract and A-12 of the supplement.

### What if I change my mind?

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

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

### For more information

# Sun Wise Essential 2 Sun Life Granite Conservative Portfolio Segregated Fund

### As of December 31, 2024

**Ouick Facts** 

QUICK TACIS				
Date Fund created: August 2012	Net asset value per Ur	nit Number o	Number of Units outstanding	
Total value on December 31, 2024: \$1,590,553 Portfolio manager: Sun Life Global Investments (Canada) Inc. Management expense ratio (MER): 2.91% to 3.09% Portfolio turnover rate: 25.90%	Investment/Estate Class \$1 Income Class (SL Only) \$13		Investment/Estate Class 80,544 Units Income Class (SL Only) 37,816 Units	
Class option	Investment	Estate	Income (SL Only)	
Class option Minimum investment per Contract	Investment No new Contracts	Estate No new Contracts	Income (SL Only) No new Contracts	
· · ·				
Minimum investment per Contract	No new Contracts	No new Contracts	No new Contracts	
Minimum investment per Contract Minimum investment per Fund	No new Contracts \$500	No new Contracts \$500	No new Contracts No new Purchases	

### What does the Fund invest in?

The Fund invests in the Sun Life Granite Conservative Portfolio. The Underlying Fund invests mostly in bonds and shares of firms from around the world.

Top holdings and allocations of the Underlying Fund as of December 31, 2024

Sun Life U.S. Core Sun Life Granite T RBC Emerging Ma iShares Core S&P	: Canadian Universe Bond Fund Fixed Income Fund actical Completion Fund rkets Bond Fund	14.0% 12.4% 12.1% 8.1% 5.6% 5.1% 5.0%
	k Canadian Composite Equity Fund	3.3%
•	on Opportunistic Fixed Income Private Pool Fund	3.3%
Sun Life Global M	id Cap Fund	3.0%
Total		72.1%
Total number of in	ivestments:	28
	Fixed Income	52.0%
	Other	15.7%
	Mutual Fund	8.7%
	Technology	6.8%
	Financial Services	6.1%
	Cash and Cash Equivalent	5.0%
	Real Estate	3.1%
	Consumer Services	2.6%
	Canada	39.2%
	United States	33.9%
	Other	13.7%
	Multi-National	8.7%
	United Kingdom	1.8%
	Japan	1.3%
	France	0.8%
	Australia	0.6%
	—	

### How has the Fund performed?

#### Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,153.70 in December 2024. This works out to an average of 1.44% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

### Year-by-year returns (%)

This chart shows how the Investment Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value eight years and down in value two years.



### How risky is it?

	(O)			
Low	Low to Moderate	Moderate	Moderate to High	High

### Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract and A-16, A-17 and A-19 of the supplement.

### Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want income and capital appreciation from a well diversified fund, with a bias towards income
- are investing for the medium and/or long term

### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract, Sections I-5 and I-7.6 of the Information Folder and A-16, A-17 and page I-20 of the supplement.

#### **Sales charges**

Sales charge option	What you pay	How it works		
Initial Sales Charge (ISC)	Up to 5% of the amount investe	<ul> <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)	If you sell within:Rate1 year of buying5.52 years of buying5.03 years of buying5.04 years of buying4.05 years of buying4.06 years of buying3.07 years of buying2.0After 7 years0.0	<ul> <li>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% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge.</li> <li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li> </ul>		

**Ongoing Fund expenses** 

Sun Wise Essential 2 Sun Life Granite Conservative Portfolio Segregated Fund				
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you	Annual LWA Base Fee rates charged to you
Investment	3.09%	0.20%	N/A	N/A
Estate	3.09%	0.20%	0.35% of Class Death Benefit Base	N/A
Income (SL Only)	2.91%	N/A	0.55% of LWA Base	0.50% of LWA Base
MERs include tax	Kes.			

# Sun Wise Essential 2 Sun Life Granite Conservative Portfolio Segregated Fund

As of December 31, 2024

### **Servicing Commission**

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

Annual service fee ra	te	
Sales Charge Option	DSC	ISC
Sun Wise Essential 2 Sun Life Granite Conservative Portfolio Segregated Fund	0.50%	1.00%

Other fees

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

For details, please refer to Sections 5.1 and 11.2 of the Contract and A-12 of the supplement.

### What if I change my mind?

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

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

### For more information

# Sun Wise Essential 2 Sun Life Granite Growth Portfolio Segregated Fund

### As of December 31, 2024

Quick Facts			
Date Fund created: August 2012	Net asset value per Unit	Number of Units outstanding	
Total value on December 31, 2024: \$354,756 Portfolio manager: Sun Life Global Investments (Canada) Inc. Management expense ratio (MER): 3.09% Portfolio turnover rate: 5.07%	Investment Class \$22.92	Investment Class 15,476 Units	
Class option	Investment	Estate	Income (SL Only)
Minimum investment per Contract	No new Contracts	N/A	N/A
Minimum investment per Fund	\$500	N/A	N/A
Minimum for additional purchases	\$100	N/A	N/A
Monthly minimum of pre-authorized chequing	\$50	N/A	N/A

MERs include taxes.

### What does the Fund invest in?

The Fund invests in the Sun Life Granite Growth Portfolio. 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

iShares Core S&P 500 ETF (IVV)	13.8%
Sun Life BlackRock Canadian Composite Equity Fund	8.4%
Sun Life Granite Tactical Completion Fund	8.2%
Sun Life Real Assets Private Pool Fund	8.0%
Sun Life Global Mid Cap Fund	6.2%
Sun Life JPMorgan International Equity Fund	5.6%
Sun Life MFS International Opportunities Fund	5.6%
Phillips, Hager & North Canadian Equity Value Fund	5.4%
Sun Life Acadian International Equity Fund	5.1%
Sun Life MFS Canadian Equity Fund	5.1%
Total	71.4%
Total number of investments:	27

Other 30.9% Technology 15.9% Financial Services 15.0% **Fixed Income** 11.8% Mutual Fund 9.3% **Consumer Services** 6.3% 5.6% Real Estate Industrial Services 5.2% United States 36.8% Canada 24.8% Other 18.7% Multi-National 9.3% United Kingdom 3.7% Japan 3.1% France 2.1%

Switzerland

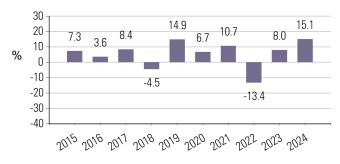
### How has the Fund performed?

#### Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,680.82 in December 2024. This works out to an average of 5.33% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

### Year-by-year returns (%)

This chart shows how the Investment Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value eight years and down in value two years.





1.5%

Low	Low to Moderate	Moderate	Moderate to High	High

### Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract and A-16, A-17 and A-19 of the supplement.

### Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want appreciation from a well diversified fund
- are investing for the long term

### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract, Sections I-5 and I-7.6 of the Information Folder and A-16, A-17 and page I-20 of the supplement.

#### **Sales charges**

Sales charge option	What you pay	How it works		
Initial Sales Charge (ISC)	Up to 5% of the amount investe	<ul> <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)	If you sell within:Rate1 year of buying5.52 years of buying5.03 years of buying5.04 years of buying4.05 years of buying4.06 years of buying3.07 years of buying2.0After 7 years0.0	<ul> <li>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% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge.</li> <li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li> </ul>		

**Ongoing Fund expenses** 

Sun <i>Wise</i> Essen	tial 2 Sun Life Granite Growth Por	tfolio Segregated Fund		
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you	Annual LWA Base Fee rates charged to you
Investment	3.09%	0.40%	N/A	N/A
Estate	N/A	N/A	N/A	N/A
Income (SL Only)	N/A	N/A	N/A	N/A
MERs include tax	ies.			

# Sun Wise Essential 2 Sun Life Granite Growth Portfolio Segregated Fund

As of December 31, 2024

### **Servicing Commission**

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

Annual service fee rate		
Sales Charge Option	DSC	ISC
Sun Wise Essential 2 Sun Life Granite Growth Portfolio Segregated Fund	0.50%	1.00%

Other fees

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

For details, please refer to Sections 5.1 and 11.2 of the Contract and A-12 of the supplement.

### What if I change my mind?

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

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

### For more information

# Sun Wise Essential 2 Sun Life Granite Moderate Portfolio Segregated Fund

### As of December 31, 2024

**Quick Facts** 

Date Fund created: August 2012	Net asset value per U	nit Number o	mber of Units outstanding	
Total value on December 31, 2024: \$1,529,571 Portfolio manager: Sun Life Global Investments (Canada) Inc. Management expense ratio (MER): 2.78% to 3.12% Portfolio turnover rate: 12.82%	Investment/Estate Class \$ Income Class (SL Only) \$1		state Class 55,423 Units s (SL Only) 35,927 Units	
Class option	Investment	Estate	Income (SL Only)	
Minimum investment per Contract	No new Contracts	No new Contracts	No new Contracts	
· ·	No new Contracts \$500	No new Contracts \$500	No new Contracts No new Purchases	
Minimum investment per Contract Minimum investment per Fund Minimum for additional purchases				
Minimum investment per Fund	\$500	\$500	No new Purchases	

### What does the Fund invest in?

The Fund invests in the Sun Life Granite Moderate Portfolio. The Underlying Fund invests mostly in bonds and shares of firms from around the world.

Top holdings and allocations of the Underlying Fund as of December 31, 2024

	Canadian Universe Bond Fund ctical Completion Fund 00 ETF (IVV)	10.4% 8.4% 8.1% 7.0%
RBC Emerging Mark		7.8% 5.1%
	Canadian Composite Equity Fund	5.0%
Sun Life Real Asset	s Private Pool Fund	5.0%
Sun Life Schroder E	merging Markets Fund	4.1%
Sun Life Global Mid	l Cap Fund	3.4%
Total		65.6%
Total number of inv	estments:	28
	Fixed Income	38.2%
	Other	22.0%
	Technology	10.4%
	Financial Services	9.4%
	Mutual Fund	8.9%
	Cash and Cash Equivalent	4.3%
	Consumer Services	3.6%
	Real Estate	3.2%
	Canada	35.2%
	United States	31.4%
	Other	17.5%
	Multi-National	8.9%
	United Kingdom	2.2%
	China	1.8%
	Japan	1.6%
	Taiwan	1.4%

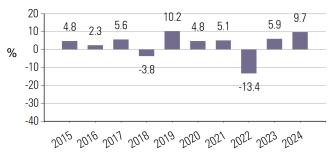
## How has the Fund performed?

### Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,329.63 in December 2024. This works out to an average of 2.89% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

### Year-by-year returns (%)

This chart shows how the Investment Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value eight years and down in value two years.



## How risky is it?

	(O)			
Low	Low to Moderate	Moderate	Moderate to High	High

## Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract and A-16, A-17 and A-19 of the supplement.

## Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want income and capital appreciation from a well diversified fund
- are investing for the medium and/or long term

### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract, Sections I-5 and I-7.6 of the Information Folder and A-16, A-17 and page I-20 of the supplement.

### **Sales charges**

Sales charge option	rge option What you pay How it works		
Initial Sales Charge (ISC)	Up to 5% of the amount investe	<ul> <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)	If you sell within:Rate1 year of buying5.52 years of buying5.03 years of buying5.04 years of buying4.05 years of buying4.06 years of buying3.07 years of buying2.0After 7 years0.0	<ul> <li>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% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge.</li> <li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li> </ul>	

**Ongoing Fund expenses** 

	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you	Annual LWA Base Fee rates charged to you
Investment	3.12%	0.30%	N/A	N/A
Estate	3.12%	0.30%	0.45% of Class Death Benefit Base	N/A
Income (SL Only)	2.78%	N/A	0.75% of LWA Base	0.55% of LWA Base

# Sun Wise Essential 2 Sun Life Granite Moderate Portfolio Segregated Fund

As of December 31, 2024

### **Servicing Commission**

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

Annual service fee rate		
Sales Charge Option	DSC	ISC
Sun Wise Essential 2 Sun Life Granite Moderate Portfolio Segregated Fund	0.50%	1.00%

**Other fees** 

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

For details, please refer to Sections 5.1 and 11.2 of the Contract and A-12 of the supplement.

### What if I change my mind?

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

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

### For more information

# Sun Wise Essential 2 Sun Life MFS Canadian Bond Segregated Fund

### As of December 31, 2024

Quick Facts			
Date Fund created: August 2012	Net asset value per U	Init Number o	of Units outstanding
Total value on December 31, 2024: \$275,177 Portfolio manager: Sun Life Global Investments (Canada) Inc. Management expense ratio (MER): 2.38% Portfolio turnover rate: 16.88%			tate Class 25,417 Units
Class option	Investment	Estate	Income (SL Only)
Minimum investment per Contract	No new Contracts	No new Contracts	N/A
Minimum investment per Fund	\$500	\$500	N/A
Minimum for additional purchases	\$100	\$100	N/A
Monthly minimum of pre-authorized chequing	\$50	\$50	N/A

MERs include taxes.

### What does the Fund invest in?

The Fund invests in the Sun Life MFS Canadian Bond Fund. The Underlying Fund invests mostly in Canadian bonds.

Top holdings and allocations of the Underlying Fund as of December 31, 2024

Canada Goverr Canada Goverr Canada Goverr	15.9% 12.5% 6.1%	
	ce 3.75% 02-Dec-2053	2.4%
Cash and Equiv		2.3%
Alberta Provinc	ce 2.05% 01-Jun-2030	2.3%
Quebec Provin	ce 5.00% 01-Dec-2038	2.1%
Alberta Provinc	ce 3.45% 01-Dec-2043	1.9%
Ontario Provinc	ce 2.05% 02-Jun-2030	1.8%
Quebec Provin	ce 2.75% 01-Sep-2028	1.8%
Total		48.9%
Total number of	of investments:	136
	Fixed Income	97.5%
	Cash and Cash Equivalent	2.3%
	Financial Services	0.2%
	Canada	90.2%
	United States	8.6%

United States	8.0%
France	0.5%
Cayman Islands	0.5%
Dominican Republic	0.2%

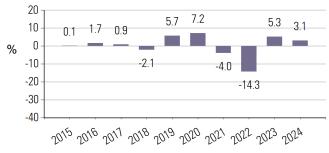
### How has the Fund performed?

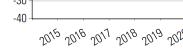
### **Average returns**

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,017.13 in December 2024. This works out to an average of 0.17% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

### Year-by-year returns (%)

This chart shows how the Investment Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value seven years and down in value three years.





## How risky is it?

$(\bigcirc)$				
Low	Low to Moderate	Moderate	Moderate to High	High

## Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract and A-16, A-17 and A-19 of the supplement.

## Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want a moderate degree of income and potential for capital gains
- are investing for the medium and/or long term

### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract, Sections I-5 and I-7.6 of the Information Folder and A-16, A-17 and page I-20 of the supplement.

### **Sales charges**

Sales charge option	What you pay	How it works
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul> <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)	If you sell within:Rate1 year of buying5.5%2 years of buying5.0%3 years of buying5.0%4 years of buying4.0%5 years of buying4.0%6 years of buying3.0%7 years of buying2.0%After 7 years0.0%	<ul> <li>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% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge.</li> <li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li> </ul>

### **Ongoing Fund expenses**

Sun Wise Essential 2 Sun Life MFS Canadian Bond Segregated Fund				
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you	Annual LWA Base Fee rates charged to you
Investment	2.38%	0.15%	N/A	N/A
Estate	2.38%	0.15%	0.30% of Class Death Benefit Base	N/A
Income (SL Only)	N/A	N/A	N/A	N/A
MERs include taxes.				

# Sun Wise Essential 2 Sun Life MFS Canadian Bond Segregated Fund

As of December 31, 2024

### **Servicing Commission**

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

Annual service fee rate		
Sales Charge Option	DSC	ISC
Sun Wise Essential 2 Sun Life MFS Canadian Bond Segregated Fund	0.25%	0.50%

Other fees

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

For details, please refer to Sections 5.1 and 11.2 of the Contract and A-12 of the supplement.

### What if I change my mind?

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

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

### For more information

# Sun Wise Essential 2 Sun Life MFS Global Growth Segregated Bundle

### As of December 31, 2024

**Ouick Facts** 

Date Fund created: August 2012	Net asset value per U	Init Number	of Units outstanding
Total value on December 31, 2024: \$3,192,425 Portfolio manager: Sun Life Global Investments (Canada) Inc., Cl Global Asset Management Management expense ratio (MER): 2.74% to 3.12% Portfolio turnover rate: 54.86%	Investment/Estate Class \$ Income Class (SL Only) \$2		Estate Class 54,442 Units ss (SL Only) 63,980 Units
Class option	Investment	Estate	Income (SL Only)
Minimum investment per Contract	No new Contracts	No new Contracts	No new Contracts
Minimum investment per Fund	\$500	\$500	No new Purchases
Minimum for additional purchases	\$100	\$100	No new Purchases
Monthly minimum of pre-authorized chequing	\$50	\$50	No new PACs
MERs include taxes.			

### What does the Fund invest in?

The bundle invests in the Sun Life MFS Global Growth Fund and Sun Life Multi-Strategy Bond Fund. The Underlying Funds are combined to hold about 70% in shares and 30% in bonds.

Top holdings and allocations as of December 31, 2024

1 0	-	
Sun Life MFS GI	70.2%	
Microsoft Co	rp	
Visa Inc		
	conductor Manufactrg Co Ltd	
NVIDIA Corp		
Accenture PL	C	
Apple Inc		
Salesforce In	-	
Tencent Hold	0	
HDFC Bank L		
Agilent Techr		
	trategy Bond Fund	29.1%
Cash and Equiva	ilents	0.6%
Total		100.0%
Total number of	investments:	3
	Fixed Income	27.5%
	Technology	23.8%
	Other	11.3%
	Financial Services	10.3%
	Consumer Goods	8.1%
	Healthcare	7.4%
	Industrial Goods	6.9%
	Industrial Services	4.7%
	United States	42.3%
	Canada	33.4%
	Ireland	7.5%
	Other	6.9%
	France	3.2%
	China	2.5%
	Taiwan	2.4%
	Switzerland	1.8%
	—	

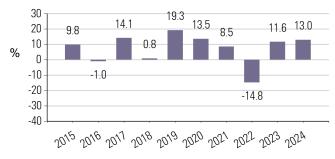
## How has the Fund performed?

### **Average returns**

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,980.06 in December 2024. This works out to an average of 7.07% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

### Year-by-year returns (%)

This chart shows how the Investment Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value eight years and down in value two years.



### How risky is it?

	(O)			
Low	Low to Moderate	Moderate	Moderate to High	High

## Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract and A-16, A-17 and A-19 of the supplement.

## Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want to invest in a diversified portfolio of equity and income securites designed for steady, long-term growth
- are investing for the medium and/or long term

### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract, Sections I-5 and I-7.6 of the Information Folder and A-16, A-17 and page I-20 of the supplement.

### **Sales charges**

Sales charge option	What you pay	How it works		
Initial Sales Charge (ISC)	<ul> <li>al Sales Charge (ISC)</li> <li>Up to 5% of the amount invested</li> <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 commission.</li> </ul>			
Deferred Sales Charge (DSC)	If you sell within:Rate1 year of buying5.52 years of buying5.03 years of buying5.04 years of buying4.05 years of buying4.06 years of buying3.07 years of buying2.0After 7 years0.0	<ul> <li>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% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge.</li> <li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li> </ul>		

**Ongoing Fund expenses** 

Sun Wise Essential 2 Sun Life MFS Global Growth Segregated Bundle				
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you	Annual LWA Base Fee rates charged to you
Investment	3.12%	0.35%	N/A	N/A
Estate	3.12%	0.35%	0.55% of Class Death Benefit Base	N/A
Income (SL Only)	2.74%	N/A	0.90% of LWA Base	0.65% of LWA Base
MERs include tax	Kes.			

## Sun Wise Essential 2 Sun Life MFS Global Growth Segregated Bundle

As of December 31, 2024

### **Servicing Commission**

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

Annual service fee rate		
Sales Charge Option	DSC	ISC
Sun Wise Essential 2 Sun Life MFS Global Growth Segregated Bundle	0.50%	1.00%

**Other fees** 

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

For details, please refer to Sections 5.1 and 11.2 of the Contract and A-12 of the supplement.

### What if I change my mind?

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

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

### For more information

# Sun Wise Essential 2 Sun Life MFS Global Growth Segregated Fund

### As of December 31, 2024

Quick Facts			
Date Fund created: August 2012	Net asset value per Unit	Number of Units outstanding	
Total value on December 31, 2024: \$201,350 Portfolio manager: Sun Life Global Investments (Canada) Inc. Management expense ratio (MER): 3.55% Portfolio turnover rate: 59.84%	Investment Class \$38.40	Investment Class 5,244 Ur	
Class option	Investment	Estate	Income (SL Only)
Minimum investment per Contract	No new Contracts	N/A	N/A
Minimum investment per Fund	\$500	N/A	N/A
Minimum for additional purchases	\$100	N/A	N/A
Monthly minimum of pre-authorized chequing	\$50	N/A	N/A

MERs include taxes.

### What does the Fund invest in?

The Fund invests in the Sun Life MFS Global Growth 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

Microsoft Corp Visa Inc Taiwan Semicono NVIDIA Corp Accenture PLC Apple Inc Salesforce Inc Tencent Holdings HDFC Bank Ltd Agilent Technolo Total		6.4% 4.0% 3.4% 3.1% 2.9% 2.4% 2.3% 2.3% 2.3% 2.1% 31.0%
Total number of i	investments:	74
	Technology	33.8%
	<ul> <li>Financial Services</li> <li>Consumer Goods</li> <li>Healthcare</li> <li>Industrial Goods</li> <li>Other</li> <li>Industrial Services</li> <li>Consumer Services</li> </ul>	14.6% 11.6% 10.5% 9.9% 8.2% 6.7% 4.7%



Consumer Services	
United States	
Ireland Ireland	
Other	
Canada	
France	
China China	
Taiwan	
Switzerland	

### How has the Fund performed?

### Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$2,570.26 in December 2024. This works out to an average of 9.90% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

### Year-by-year returns (%)

This chart shows how the Investment Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value eight years and down in value two years.





10.7% 9.3% 6.5%

4.5%

3.6% 3.4% 2.6%

		$(\bigcirc)$		
Low	Low to Moderate	Moderate	Moderate to High	High

## Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract and A-16, A-17 and A-19 of the supplement.

## Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want a global growth equity fund
- are investing for the long term

### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract, Sections I-5 and I-7.6 of the Information Folder and A-16, A-17 and page I-20 of the supplement.

### **Sales charges**

Sales charge option	What you pay	How it works
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul> <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)	If you sell within:Rate1 year of buying5.5%2 years of buying5.0%3 years of buying5.0%4 years of buying4.0%5 years of buying4.0%6 years of buying3.0%7 years of buying2.0%After 7 years0.0%	<ul> <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% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge.</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 Section 11 of the Contract and Section I-5 of the Information Folder.</li> </ul>

**Ongoing Fund expenses** 

Sun <i>Wise</i> Essential 2 Sun Life MFS Global Growth Segregated Fund				
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you	Annual LWA Base Fee rates charged to you
Investment	3.55%	0.65%	N/A	N/A
Estate	N/A	N/A	N/A	N/A
Income (SL Only)	N/A	N/A	N/A	N/A
MERs include taxe	es.		1	

# Sun Wise Essential 2 Sun Life MFS Global Growth Segregated Fund

As of December 31, 2024

### **Servicing Commission**

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

Annual service fee ra	te	
Sales Charge Option	DSC	ISC
Sun Wise Essential 2 Sun Life MFS Global Growth Segregated Fund	0.50%	1.00%

Other fees

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

For details, please refer to Sections 5.1 and 11.2 of the Contract and A-12 of the supplement.

### What if I change my mind?

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

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

### For more information

# Sun Wise Essential 2 Sun Life MFS Global Total Return Segregated Fund

### As of December 31, 2024

**Ouick Facts** 

Date Fund created: August 2012	Net asset value per U	nit Number o	Number of Units outstanding Investment/Estate Class 82,596 Units Income Class (SL Only) 62,352 Units	
Total value on December 31, 2024: \$2,913,352 Portfolio manager: Sun Life Global Investments (Canada) Inc. Management expense ratio (MER): 2.81% to 3.15% Portfolio turnover rate: 19.35%	Investment/Estate Class \$ Income Class (SL Only) \$2	/		
Class option	Investment	Estate	Income (SL Only)	
Minimum investment per Contract	No new Contracts	No new Contracts	No new Contracts	
Minimum investment per Fund	\$500	\$500	No new Purchases	
Minimum investment per Fund Minimum for additional purchases	\$500 \$100	\$500 \$100	No new Purchases No new Purchases	
•	•			

## What does the Fund invest in?

The Fund invests in the Sun Life MFS Global Total Return 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

Cash and Equivalents Korea Government 1.38% 10- United States Treasury 2.75% UBS Group AG Charles Schwab Corp Roche Holding AG Pfizer Inc Johnson & Johnson Natwest Group PLC Japan Government 2.40% 20-	15-Aug-2032	3.7% 1.2% 1.2% 1.1% 1.1% 1.1% 1.0% 1.0% 1.0%
Total		13.7%
Total number of investments:		773
Fixed Inc Other Financial Consume Healthca Industria Technolo	l Services er Goods rre I Goods	36.7% 18.2% 14.5% 7.9% 7.4% 5.6% 5.3% 4.4%
United S Other Japan United K Canada France Switzerla Ireland	ingdom	46.5% 21.6% 6.9% 6.6% 6.4% 4.4% 3.9% 3.7%

## How has the Fund performed?

### Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,483.09 in December 2024. This works out to an average of 4.02% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

### Year-by-year returns (%)

This chart shows how the Investment Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value eight years and down in value two years.



## How risky is it?

	(O)			
Low	Low to Moderate	Moderate	Moderate to High	High

## Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract and A-16, A-17 and A-19 of the supplement.

## Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want to invest in a globally diversified portfolio of equity and income
- are investing for the medium to long-term.

### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract, Sections I-5 and I-7.6 of the Information Folder and A-16, A-17 and page I-20 of the supplement.

### **Sales charges**

Sales charge option	What you payHow it works		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul> <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)	If you sell within:Rate1 year of buying5.5%2 years of buying5.0%3 years of buying5.0%4 years of buying4.0%5 years of buying4.0%6 years of buying3.0%7 years of buying2.0%After 7 years0.0%	<ul> <li>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% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge.</li> <li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li> </ul>	

### **Ongoing Fund expenses**

Sun <i>Wise</i> Essen	tial 2 Sun Life MFS Global Total R	eturn Segregated Fund		
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you	Annual LWA Base Fee rates charged to you
Investment	3.15%	0.30%	N/A	N/A
Estate	3.15%	0.30%	0.45% of Class Death Benefit Base	N/A
Income (SL Only)	2.81%	N/A	0.75% of LWA Base	0.85% of LWA Base
MERs include tax	Kes.			

# Sun Wise Essential 2 Sun Life MFS Global Total Return Segregated Fund

As of December 31, 2024

### **Servicing Commission**

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

Annual service fee ra	te	
Sales Charge Option	DSC	ISC
Sun Wise Essential 2 Sun Life MFS Global Total Return Segregated Fund	0.50%	1.00%

Other fees

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

For details, please refer to Sections 5.1 and 11.2 of the Contract and A-12 of the supplement.

### What if I change my mind?

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

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

### For more information

# Sun Wise Essential 2 Sun Life MFS Global Value Segregated Bundle

### As of December 31, 2024

**Ouick Facts** 

Date Fund created: August 2012	Net asset value per U	nit Number o	of Units outstanding	
Total value on December 31, 2024: \$2,899,802 Portfolio manager: Sun Life Global Investments (Canada) Inc., Cl Global Asset Management Management expense ratio (MER): 2.78% to 3.18% Portfolio turnover rate: 41.33%	Investment/Estate Class \$2 Income Class (SL Only) \$2		Investment/Estate Class 38,085 Units Income Class (SL Only) 82,357 Units	
Class option	Investment	Estate	Income (SL Only)	
Minimum investment per Contract	No new Contracts	No new Contracts	No new Contracts	
Minimum investment per Fund	\$500	\$500	No new Purchases	
Minimum for additional purchases	\$100	\$100	No new Purchases	
Monthly minimum of pre-authorized chequing	\$50	\$50	No new PACs	
MERs include taxes.				

## What does the Fund invest in?

The bundle invests in the Sun Life MFS Global Value Fund and Sun Life Multi-Strategy Bond Fund. The Underlying Funds are combined to hold about 70% in shares and 30% in bonds.

Top holdings and allocations as of December 31, 2024

Sun Life MFS Glo Charles Schw UBS Group AC Natwest Grou Aon PLC Goldman Sach Medtronic PLC Bank of Amer Pfizer Inc Becton Dickin Johnson Cont	ab Corp G Ip PLC hs Group Inc C ica Corp	71.1%
	trategy Bond Fund	28.2%
Cash and Equival		0.7%
Total		100.0%
Total number of i	investments:	3
	Fixed Income	26.7%
	Financial Services	19.4%
	Other	17.8%
	Healthcare	8.5%
	Industrial Goods	8.0%
	Consumer Goods	7.8%
	Technology	6.9%
	Energy	4.9%
	United States	33.1%
	Canada	30.2%
	United Kingdom	7.2%
	Other	6.9%
	Ireland	6.3%
	Switzerland	5.7%
	Japan	5.4%
	France	5.2%

## How has the Fund performed?

### Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,696.84 in December 2024. This works out to an average of 5.43% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

### Year-by-year returns (%)

This chart shows how the Investment Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value eight years and down in value two years.



## How risky is it?

	$(\bigcirc)$			
Low	Low to Moderate	Moderate	Moderate to High	High

## Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract and A-16, A-17 and A-19 of the supplement.

## Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want to invest in a diversified portfolio of equity and income securites designed for steady, long-term growth
- are investing for the medium and/or long term

### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract, Sections I-5 and I-7.6 of the Information Folder and A-16, A-17 and page I-20 of the supplement.

### **Sales charges**

Sales charge option What you pay		How it works		
Initial Sales Charge (ISC)	Up to 5% of the amount investe	<ul> <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)	If you sell within:Rate1 year of buying5.52 years of buying5.03 years of buying5.04 years of buying4.05 years of buying4.06 years of buying3.07 years of buying2.0After 7 years0.0	<ul> <li>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% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge.</li> <li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li> </ul>		

**Ongoing Fund expenses** 

	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you	Annual LWA Base Fee rates charged to you
Investment	3.18%	0.35%	N/A	N/A
Estate	3.18%	0.35%	0.55% of Class Death Benefit Base	N/A
Income (SL Only)	2.78%	N/A	0.90% of LWA Base	0.65% of LWA Base

## Sun Wise Essential 2 Sun Life MFS Global Value Segregated Bundle

As of December 31, 2024

### **Servicing Commission**

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

Annual service fee ra	te	
Sales Charge Option	DSC	ISC
Sun Wise Essential 2 Sun Life MFS Global Value Segregated Bundle	0.50%	1.00%

Other fees

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

For details, please refer to Sections 5.1 and 11.2 of the Contract and A-12 of the supplement.

### What if I change my mind?

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

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

### For more information

# Sun Wise Essential 2 Sun Life MFS Global Value Segregated Fund

### As of December 31, 2024

Quick Facts			
Date Fund created: August 2012	Net asset value per Unit	Number of Units outstanding	
Total value on December 31, 2024: \$608,594 Portfolio manager: Sun Life Global Investments (Canada) Inc. Management expense ratio (MER): 3.56% Portfolio turnover rate: 14.70%	Investment Class \$31.99	Investr	nent Class 19,023 Units
Class option	Investment	Estate	Income (SL Only)
Minimum investment per Contract	No new Contracts	N/A	N/A
Minimum investment per Fund	\$500	N/A	N/A
Minimum for additional purchases	\$100	N/A	N/A
Monthly minimum of pre-authorized chequing	\$50	N/A	N/A

MERs include taxes.

### What does the Fund invest in?

The Fund invests in the Sun Life MFS Global Value Fund. The Underlying Fund invests mostly in shares of firms from around the world.

Top holdings and allocations of the Underlying Fund as of December 31, 2024

Charles Schwab Corp	2.8%
UBS Group AG	2.6%
Natwest Group PLC	2.6%
Aon PLC	2.1%
Goldman Sachs Group Inc	2.0%
Medtronic PLC	2.0%
Bank of America Corp	1.9%
Pfizer Inc	1.9%
Becton Dickinson and Co	1.9%
Johnson Controls International PLC	1.8%
Total	21.7%
Total number of investments:	100



## 46.0% 10.1% 9.2% 8.8% 8.0%

#### Japan 7.5% France 7.3% Canada 3.1%

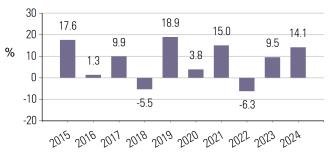
## How has the Fund performed?

### Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$2,055.29 in December 2024. This works out to an average of 7.47% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

### Year-by-year returns (%)

This chart shows how the Investment Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value eight years and down in value two years.



### How risky is it?

27.2%

17.1%

12.0%

11.3%

10.9%

9.7% 7.0%

4.8%

		(O)		
Low	Low to Moderate	Moderate	Moderate to High	High

## Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract and A-16, A-17 and A-19 of the supplement.

## Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want a global value equity fund
- are investing for the long term

### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract, Sections I-5 and I-7.6 of the Information Folder and A-16, A-17 and page I-20 of the supplement.

### **Sales charges**

Sales charge option	tion What you pay How it works		
Initial Sales Charge (ISC)	nitial Sales Charge (ISC) Up to 5% of the amount invested • You and your insurance advisor agree on the rate • The Initial Sales Charge is deducted from the amount investion.		
Deferred Sales Charge (DSC)	If you sell within:Rate1 year of buying5.52 years of buying5.03 years of buying5.04 years of buying4.05 years of buying4.06 years of buying3.07 years of buying2.0After 7 years0.0	<ul> <li>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% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge.</li> <li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li> </ul>	

**Ongoing Fund expenses** 

Sun <i>Wise</i> Essent	tial 2 Sun Life MFS Global Value S	Segregated Fund		
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you	Annual LWA Base Fee rates charged to you
Investment	3.56%	0.65%	N/A	N/A
Estate	N/A	N/A	N/A	N/A
Income (SL Only)	N/A	N/A	N/A	N/A
MERs include tax	es.			

# Sun Wise Essential 2 Sun Life MFS Global Value Segregated Fund

As of December 31, 2024

### **Servicing Commission**

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

Annual service fee rate		
Sales Charge Option	DSC	ISC
Sun Wise Essential 2 Sun Life MFS Global Value Segregated Fund	0.50%	1.00%

Other fees

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

For details, please refer to Sections 5.1 and 11.2 of the Contract and A-12 of the supplement.

### What if I change my mind?

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

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

### For more information

# Sun Wise Essential 2 Sun Life MFS U.S. Growth Segregated Bundle

### As of December 31, 2024

**Ouick Facts** 

Date Fund created: August 2012	Net asset value per U	nit Number o	of Units outstanding
Total value on December 31, 2024: \$8,061,032 Portfolio manager: Sun Life Global Investments (Canada) Inc., Cl Global Asset Management Management expense ratio (MER): 2.71% to 3.13% Portfolio turnover rate: 33.59%	Investment/Estate Class \$ Income Class (SL Only) \$3		state Class 97,576 Units (SL Only) 112,041 Units
Class option	Investment	Estate	Income (SL Only)
Minimum investment per Contract	No new Contracts	No new Contracts	No new Contracts
Minimum investment per Fund	\$500	\$500	No new Purchases
Minimum for additional purchases	\$100	\$100	No new Purchases
Monthly minimum of pre-authorized chequing	\$50	\$50	No new PACs
MERs include taxes.			

### What does the Fund invest in?

The bundle invests in the Sun Life MFS U.S. Growth Fund and Sun Life Multi-Strategy Bond Fund. The Underlying Funds are combined to hold about 70% in shares and 30% in bonds.

Top holdings and allocations as of December 31, 2024

Sun Life MFS U.S Microsoft Cor NVIDIA Corp Amazon.com I Meta Platform Apple Inc Alphabet Inc Tesla Inc Mastercard In KKR & Co Inc ServiceNow In	p Inc Ins Inc	70.2%
Sun Life Multi-St	rategy Bond Fund	29.5%
Cash and Equival	ents	0.2%
Total		100.0%
Total number of i	nvestments:	3
	Technology	36.3%
	Fixed Income	27.9%
	Consumer Services	8.8%
	Financial Services	7.7%
	Other	6.8%
	Healthcare	4.7%
	Consumer Goods	4.4%
	Industrial Goods	3.4%
	United States	65.6%
	Canada	29.5%
	Ireland	1.6%
	Luxembourg	0.9%
	United Kingdom	0.7%
	Taiwan	0.7%
	Other	0.5%
	Netherlands	0.5%
	—	

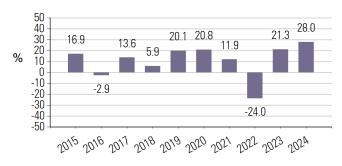
## How has the Fund performed?

### **Average returns**

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$2,612.67 in December 2024. This works out to an average of 10.08% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

### Year-by-year returns (%)

This chart shows how the Investment Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value eight years and down in value two years.



### How risky is it?

		(O)		
Low	Low to Moderate	Moderate	Moderate to High	High

## Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract and A-16, A-17 and A-19 of the supplement.

## Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want to invest in equity securities, with a small amount of exposure to income securities to mitigate short-term volatility
- are investing for the medium and/or long term

### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract, Sections I-5 and I-7.6 of the Information Folder and A-16, A-17 and page I-20 of the supplement.

### **Sales charges**

Sales charge option	What you pay   How it works		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul> <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)	If you sell within:Rate1 year of buying5.5%2 years of buying5.0%3 years of buying5.0%4 years of buying4.0%5 years of buying4.0%6 years of buying3.0%7 years of buying2.0%After 7 years0.0%	<ul> <li>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% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge.</li> <li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li> </ul>	

**Ongoing Fund expenses** 

	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you	Annual LWA Base Fee rates charged to you
Investment	3.13%	0.35%	N/A	N/A
Estate	3.13%	0.35%	0.55% of Class Death Benefit Base	N/A
Income (SL Only)	2.71%	N/A	0.90% of LWA Base	0.65% of LWA Base

# Sun Wise Essential 2 Sun Life MFS U.S. Growth Segregated Bundle

As of December 31, 2024

### **Servicing Commission**

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

Annual service fee rate		
Sales Charge Option	DSC	ISC
Sun Wise Essential 2 Sun Life MFS U.S. Growth Segregated Bundle	0.50%	1.00%

Other fees

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

For details, please refer to Sections 5.1 and 11.2 of the Contract and A-12 of the supplement.

### What if I change my mind?

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

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

### For more information

# Sun Wise Essential 2 Sun Life MFS U.S. Growth Segregated Fund

### As of December 31, 2024

Quick Facts				
Date Fund created: August 2012	Net asset value per Unit	Number of Units outstanding		
Total value on December 31, 2024: \$910,635 Portfolio manager: Sun Life Global Investments (Canada) Inc. Management expense ratio (MER): 3.53% Portfolio turnover rate: 33.31%	Investment Class \$61.05	Investment Class 14,917 Units		
Class option	Investment	Estate	Income (SL Only)	
Minimum investment per Contract	No new Contracts	N/A	N/A	
Minimum investment per Fund	\$500	N/A	N/A	
Minimum for additional purchases	\$100	N/A	N/A	
Monthly minimum of pre-authorized chequing	\$50	N/A	N/A	

8.8%

8.5%

8.0%

7.1%

6.2% 5.6%

3.4%

3.3%

1.9%

1.7% 54.5% 69 51.8% 12.5% 10.9% 6.7% 6.2% 4.9% 4.9% 2.1%

0.2%

MERs include taxes.

Microsoft Corp

Amazon.com Inc

Meta Platforms Inc

**NVIDIA Corp** 

Apple Inc

## What does the Fund invest in?

The Fund invests in the Sun Life MFS U.S. Growth Fund. The Underlying Fund invests mostly in U.S. shares.

Top holdings and allocations of the Underlying Fund as of December 31, 2024

## How has the Fund performed?

### Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$3,710.47 in December 2024. This works out to an average of 14.01% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

### Year-by-year returns (%)

This chart shows how the Investment Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value eight years and down in value two years.



%	60 40 20 0	23.5	18.7	8.0	26.9	25.2	18.5	28.6
	-20 +	-3.6						
	-40						-	-28.4
	-60 +							
		2015 2016 7	017 25	9 <sub>18</sub> J	019 J	020 2	021 20	22 2023 2024



		$(\bigcirc)$		
Low	Low to Moderate	Moderate	Moderate to High	High

The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder and page I-19 of the supplement.

Alphabet Inc	
Tesla Inc	
Mastercard Inc	
KKR & Co Inc	
ServiceNow Inc	
Total	
Total number of in	ivestments:
	<ul> <li>Technology</li> <li>Consumer Services</li> <li>Financial Services</li> <li>Healthcare</li> <li>Consumer Goods</li> <li>Industrial Goods</li> <li>Other</li> <li>Basic Materials</li> </ul>
	United States Ireland Luxembourg

France

Other Basic Materials	4.9% 2.1%
United States	92.7%
Ireland Ireland	2.3%
Luxembourg	1.3%
United Kingdom	1.0%
Taiwan	0.9%
Canada	0.9%
Netherlands	0.7%

## Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract and A-16, A-17 and A-19 of the supplement.

## Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want a U.S. growth equity fund
- are investing for the long term

### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract, Sections I-5 and I-7.6 of the Information Folder and A-16, A-17 and page I-20 of the supplement.

### **Sales charges**

Sales charge option	What you pay	How it works		
Initial Sales Charge (ISC)	Up to 5% of the amount investe	<ul> <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)	If you sell within:Rate1 year of buying5.52 years of buying5.03 years of buying5.04 years of buying4.05 years of buying4.06 years of buying3.07 years of buying2.0After 7 years0.0	<ul> <li>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% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge.</li> <li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li> </ul>		

**Ongoing Fund expenses** 

Sun Wise Essential 2 Sun Life MFS U.S. Growth Segregated Fund					
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you	Annual LWA Base Fee rates charged to you	
Investment	3.53%	0.65%	N/A	N/A	
Estate	N/A	N/A	N/A	N/A	
Income (SL Only)	N/A	N/A	N/A	N/A	
MERs include tax	Ces.				

# Sun Wise Essential 2 Sun Life MFS U.S. Growth Segregated Fund

As of December 31, 2024

### **Servicing Commission**

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

Annual service fee rate			
Sales Charge Option	DSC	ISC	
Sun Wise Essential 2 Sun Life MFS U.S. Growth Segregated Fund	0.50%	1.00%	

**Other fees** 

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

For details, please refer to Sections 5.1 and 11.2 of the Contract and A-12 of the supplement.

### What if I change my mind?

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

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

### For more information

# Sun Wise Essential 2 Sun Life MFS U.S. Value Segregated Bundle

As of December 31, 2024

**Ouick Facts** 

Date Fund created: August 2012	Net asset value per U	nit Number	Number of Units outstanding Investment/Estate Class 18,282 Units Income Class (SL Only) 54,651 Units	
Total value on December 31, 2024: \$1,856,504 Portfolio manager: Sun Life Global Investments (Canada) Inc., Cl Global Asset Management Management expense ratio (MER): 2.75% to 3.15% Portfolio turnover rate: 18.66%	Investment/Estate Class \$2 Income Class (SL Only) \$2			
Class option	Investment	Estate	Income (SL Only)	
Minimum investment per Contract	No new Contracts	No new Contracts	No new Contracts	
Minimum investment per Fund	\$500	\$500	No new Purchases	
Minimum for additional purchases	\$100	\$100	No new Purchases	
Monthly minimum of pre-authorized chequing	\$50	\$50	No new PACs	
MERs include taxes.				

## What does the Fund invest in?

The bundle invests in the Sun Life MFS U.S. Value Fund and Sun Life Multi-Strategy Bond Fund. The Underlying Funds are combined to hold about 70% in shares and 30% in bonds.

Top holdings and allocations as of December 31, 2024

Morgan Stanl Boeing Co	ase & Co orp rp ress Co ennan Cos Inc	70.4%
	trategy Bond Fund	29.0%
Cash and Equival	lents	0.6%
Total		100.0%
Total number of i	investments:	3
	Fixed Income Financial Services Other	27.4% 20.9% 17.0%
	Industrial Goods	9.6%
	Healthcare	8.1%
	Utilities	6.3%
	Technology	5.6%
	Consumer Services	5.1%
	United States	61.9%
	Canada	29.5%
	Ireland	4.4%
	Switzerland	2.0%
	United Kingdom	1.1%
	Netherlands	0.8%
	Other	0.3%

## How has the Fund performed?

### **Average returns**

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,695.24 in December 2024. This works out to an average of 5.42% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

### Year-by-year returns (%)

This chart shows how the Investment Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value eight years and down in value two years.



### How risky is it?

	(O)			
Low	Low to Moderate	Moderate	Moderate to High	High

## Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract and A-16, A-17 and A-19 of the supplement.

## Who is this Fund for?

This Fund may be suitable for contractholders if they:

- · want to invest in equity securities, with a small amount of exposure to income securities to mitigate short-term volatility
- are investing for the medium and/or long term

### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract, Sections I-5 and I-7.6 of the Information Folder and A-16, A-17 and page I-20 of the supplement.

### **Sales charges**

Sales charge option	What you pay	How it works
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul> <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)	If you sell within:Rate1 year of buying5.5%2 years of buying5.0%3 years of buying5.0%4 years of buying4.0%5 years of buying4.0%6 years of buying3.0%7 years of buying2.0%After 7 years0.0%	<ul> <li>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% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge.</li> <li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li> </ul>

**Ongoing Fund expenses** 

. ... . . . . . . . . . . . . . . . .

	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you	Annual LWA Base Fee rates charged to you
Investment	3.15%	0.35%	N/A	N/A
Estate	3.15%	0.35%	0.55% of Class Death Benefit Base	N/A
Income (SL Only)	2.75%	N/A	0.90% of LWA Base	0.65% of LWA Base

# Sun Wise Essential 2 Sun Life MFS U.S. Value Segregated Bundle

As of December 31, 2024

### **Servicing Commission**

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

Annual service fee rate			
Sales Charge Option	DSC	ISC	
Sun Wise Essential 2 Sun Life MFS U.S. Value Segregated Bundle	0.50%	1.00%	

**Other fees** 

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

For details, please refer to Sections 5.1 and 11.2 of the Contract and A-12 of the supplement.

### What if I change my mind?

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

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

## For more information

# Sun Wise Essential 2 Sun Life MFS U.S. Value Segregated Fund

As of December 31, 2024

Quick Facts			
Date Fund created: August 2012	Net asset value per Unit	Numbe	er of Units outstanding
Total value on December 31, 2024: \$369,093 Portfolio manager: Sun Life Global Investments (Canada) Inc. Management expense ratio (MER): 3.56% Portfolio turnover rate: 16.29%	Investment Class \$33.97	8.97 Investment Class 10,86	
Class option	Investment	Estate	Income (SL Only)
Minimum investment per Contract	No new Contracts	N/A	N/A
Minimum investment per Fund	\$500	N/A	N/A
Minimum for additional purchases	\$100	N/A	N/A
Monthly minimum of pre-authorized chequing	\$50	N/A	N/A

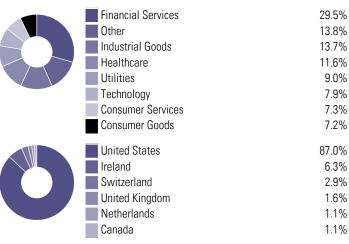
MERs include taxes.

## What does the Fund invest in?

The Fund invests in the Sun Life MFS U.S. Value Fund. The Underlying Fund invests mostly in U.S. shares.

Top holdings and allocations of the Underlying Fund as of December 31, 2024

D000111001 01, 2024	
JPMorgan Chase & Co	4.9%
Progressive Corp	3.8%
Cigna Corp	2.8%
McKesson Corp	2.7%
Aon PLC	2.6%
American Express Co	2.5%
Marsh & McLennan Cos Inc	2.3%
Morgan Stanley	2.3%
Boeing Co	2.2%
Raytheon Technologies Corp	2.1%
Total	28.2%
Total number of investments:	71



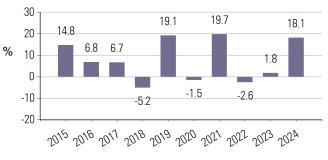
## How has the Fund performed?

### Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$2,040.04 in December 2024. This works out to an average of 7.39% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

### Year-by-year returns (%)

This chart shows how the Investment Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value seven years and down in value three years.



### How risky is it?

		$(\bigcirc)$		
Low	Low to Moderate	Moderate	Moderate to High	High

## Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract and A-16, A-17 and A-19 of the supplement.

## Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want a U.S. equity fund with value characteristics
- are investing for the long term

### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract, Sections I-5 and I-7.6 of the Information Folder and A-16, A-17 and page I-20 of the supplement.

### **Sales charges**

Sales charge option	What you pay		How it works		
Initial Sales Charge (ISC)	Up to 5% of the amount inv	vested	<ul> <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)	If you sell within: 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	Rate 5.5% 5.0% 4.0% 4.0% 3.0% 2.0% 0.0%	<ul> <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% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge.</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 Section 11 of the Contract and Section I-5 of the Information Folder.</li> </ul>		

### **Ongoing Fund expenses**

Sun <i>Wise</i> Essential 2 Sun Life MFS U.S. Value Segregated Fund					
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you	Annual LWA Base Fee rates charged to you	
Investment	3.56%	0.65%	N/A	N/A	
Estate	N/A	N/A	N/A	N/A	
Income (SL Only)	N/A	N/A	N/A	N/A	
MERs include tax	Kes.			I	

# Sun Wise Essential 2 Sun Life MFS U.S. Value Segregated Fund

As of December 31, 2024

### **Servicing Commission**

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

Annual service fee rate			
Sales Charge Option DSC			
Sun Wise Essential 2 Sun Life MFS U.S. Value Segregated Fund	0.50%	1.00%	

**Other fees** 

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

For details, please refer to Sections 5.1 and 11.2 of the Contract and A-12 of the supplement.

### What if I change my mind?

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

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

## For more information

# Sun Wise Essential 2 TD Canadian Bond Segregated Fund

As of December 31, 2024

Quick Facts				
Date Fund created: August 2012	Net asset value per U	Init Number o	Number of Units outstanding Investment/Estate Class 68,093 Units	
Total value on December 31, 2024: \$695,262 Portfolio manager: TD Asset Management Inc. Management expense ratio (MER): 2.48% Portfolio turnover rate: 21.48%	Investment/Estate Class \$	10.21 Investment/E		
Class option	Investment	Estate	Income (SL Only)	
Minimum investment per Contract	No new Contracts	No new Contracts	N/A	
Minimum investment per Fund	\$500	\$500	N/A	
Minimum for additional purchases	\$100	\$100	N/A	
Monthly minimum of pre-authorized chequing	\$50	\$50	N/A	
·				

MERs include taxes.

## What does the Fund invest in?

The Fund invests in the TD Canadian Bond Fund. The Underlying Fund invests mostly in Canadian bonds.

Top holdings and allocations of the Underlying Fund as of December 31, 2024

Canada Government 3.25% 01-Dec-2033	4.6%
Canada Government 2.50% 01-Dec-2032	4.2%
Canada Government 1.75% 01-Dec-2053	3.2%
Canada Government 2.75% 01-Jun-2033	2.8%
Canada Government 2.75% 01-Dec-2055	2.6%
Canada Government 3.25% 01-Dec-2034	2.4%
Canada Government 2.00% 01-Jun-2032	2.4%
Canada Government 2.00% 01-Dec-2051	1.9%
Canada 10YR Bond Future	1.8%
Ontario Province 4.15% 02-Dec-2054	1.8%
Total	27.6%
Total number of investments:	278
Fixed Income	98.8%
Cash and Cash Equivalent	1.2%
Canada	99.7%
United States	0.3%

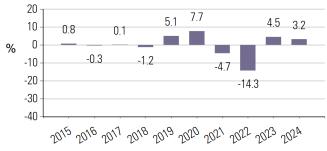
## How has the Fund performed?

### Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$991.04 in December 2024. This works out to an average of -0.09% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

### Year-by-year returns (%)

This chart shows how the Investment Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value six years and down in value four years.





$\bigcirc$				
Low	Low to Moderate	Moderate	Moderate to High	High

## Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract and A-16, A-17 and A-19 of the supplement.

## Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want a high-quality income investment
- are investing for the short and/or medium term

### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract, Sections I-5 and I-7.6 of the Information Folder and A-16, A-17 and page I-20 of the supplement.

### **Sales charges**

Sales charge option	charge option What you pay How it works		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul> <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)	If you sell within:Rat1 year of buying5.5'2 years of buying5.0'3 years of buying5.0'4 years of buying4.0'5 years of buying4.0'6 years of buying3.0'7 years of buying2.0'After 7 years0.0'	<ul> <li>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% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge.</li> <li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li> </ul>	

**Ongoing Fund expenses** 

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	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you	Annual LWA Base Fee rates charged to you
Investment	2.48%	0.15%	N/A	N/A
Estate	2.48%	0.15%	0.30% of Class Death Benefit Base	N/A
Income (SL Only)	N/A	N/A	N/A	N/A

### **Servicing Commission**

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

Annual service fee rate		
Sales Charge Option	DSC	ISC
Sun Wise Essential 2 TD Canadian Bond Segregated Fund	0.25%	0.50%

**Other fees** 

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

For details, please refer to Sections 5.1 and 11.2 of the Contract and A-12 of the supplement.

### What if I change my mind?

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

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

## For more information

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 Essential Series 2 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 contractholder 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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