

# Sun Life Assurance Company of Canada

## SunWise® EssentialSeries | 2

Fund Fact Sheets - December 2024



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



*issued by Sun Life Assurance Company of Canada*

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## SunWise Essential 2 CI Canadian Balanced Segregated Bundle

As of December 31, 2024

### Quick Facts

Date Fund created: August 2012 Total value on December 31, 2024: \$11,296,584 Portfolio manager: CI Global Asset Management Management expense ratio (MER): 2.55% to 2.91% Portfolio turnover rate: 11.63%	Net asset value per Unit		Number of Units outstanding
	Investment/Estate Class \$16.96		Investment/Estate Class 364,448 Units
	Income Class (SL Only) \$17.73		Income Class (SL Only) 135,217 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

CI Canadian Balanced Fund	84.5%
Cash and Equivalents	
CI Private Markets Growth Fund	
Manulife Financial Corp	
CI Global Financial Sector ETF	
Fairfax Financial Holdings Ltd	
Shopify Inc	
Enbridge Inc	
CI Private Markets Income Fund	
Bank of Nova Scotia	
Canadian Natural Resources Ltd	
CI Canadian Bond Fund	15.0%
Cash and Equivalents	0.5%
Total	100.0%

Total number of investments: 3



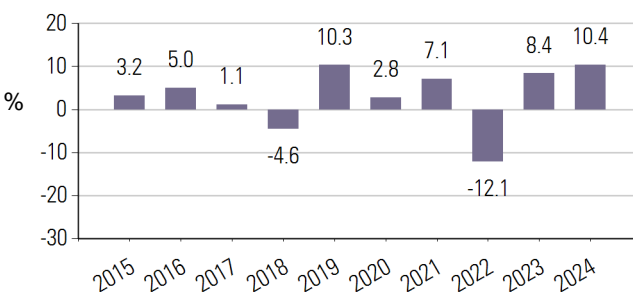
### How has the Fund performed?

#### Average returns

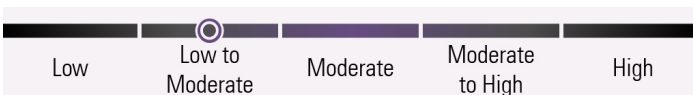
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,336.11 in December 2024. This works out to an average of 2.94% a year. The returns are after the MER has been deducted. The insurance fees and other costs will 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?



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.

## SunWise Essential 2 CI Canadian Balanced Segregated Bundle

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 securities 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 style="list-style-type: none"><li>• You and your insurance advisor agree on the rate charged.</li><li>• The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
Deferred Sales Charge (DSC)	<table><tr><td>If you sell within:</td><td>Rate</td></tr><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>5.0%</td></tr><tr><td>4 years of buying</td><td>4.0%</td></tr><tr><td>5 years of buying</td><td>4.0%</td></tr><tr><td>6 years of buying</td><td>3.0%</td></tr><tr><td>7 years of buying</td><td>2.0%</td></tr><tr><td>After 7 years</td><td>0.0%</td></tr></table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"><li>• The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>• When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>• You can Redeem up to 10% (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>
If you sell within:	Rate																			
1 year of buying	5.5%																			
2 years of buying	5.0%																			
3 years of buying	5.0%																			
4 years of buying	4.0%																			
5 years of buying	4.0%																			
6 years of buying	3.0%																			
7 years of buying	2.0%																			
After 7 years	0.0%																			

#### 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.

SunWise Essential 2 CI Canadian Balanced 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)	2.55%	N/A	0.78% of LWA Base	0.85% of LWA Base
MERs include taxes.				

## SunWise 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
SunWise 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

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

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

## SunWise Essential 2 CI Canadian Balanced Segregated Fund

As of December 31, 2024

### Quick Facts

Date Fund created: August 2012 Total value on December 31, 2024: \$10,198,287 Portfolio manager: CI Global Asset Management Management expense ratio (MER): 2.52% to 2.89% Portfolio turnover rate: 5.29%	Net asset value per Unit	Number of Units outstanding	
	Investment/Estate Class \$19.45 Income Class (SL Only) \$20.41	Investment/Estate Class 403,106 Units Income Class (SL Only) 104,387 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			

MERs include taxes.

### What does the Fund invest in?

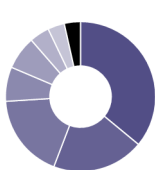
The Fund invests in the CI Canadian Balanced Fund. The Underlying Fund invests mostly in Canadian shares and bonds.

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

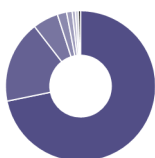
Cash and Equivalents	3.5%
CI Private Markets Growth Fund	3.1%
Manulife Financial Corp	2.7%
CI Global Financial Sector ETF	2.2%
Fairfax Financial Holdings Ltd	2.0%
Shopify Inc	1.8%
Enbridge Inc	1.7%
CI Private Markets Income Fund	1.7%
Bank of Nova Scotia	1.5%
Canadian Natural Resources Ltd	1.4%
Total	21.5%

Total number of 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%
United Kingdom	2.0%
Other	1.2%
Germany	0.7%
Japan	0.6%
France	0.5%

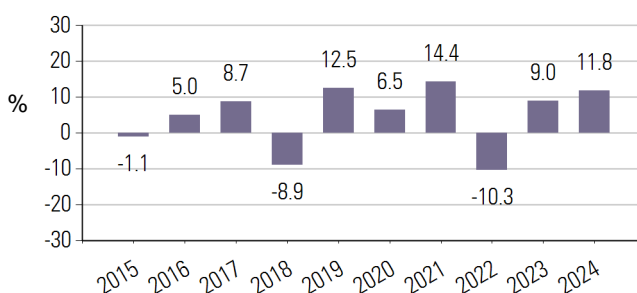
### How has the Fund performed?

#### Average returns

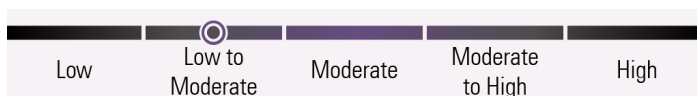
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,541.12 in December 2024. This works out to an average of 4.42% a year. The returns are after the MER has been deducted. The insurance fees and other costs will 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?



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.

## SunWise Essential 2 CI Canadian Balanced Segregated Fund

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 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 invested		<ul style="list-style-type: none"><li>• You and your insurance advisor agree on the rate charged.</li><li>• The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
Deferred Sales Charge (DSC)	<table><tr><td>If you sell within:</td><td>Rate</td></tr><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>5.0%</td></tr><tr><td>4 years of buying</td><td>4.0%</td></tr><tr><td>5 years of buying</td><td>4.0%</td></tr><tr><td>6 years of buying</td><td>3.0%</td></tr><tr><td>7 years of buying</td><td>2.0%</td></tr><tr><td>After 7 years</td><td>0.0%</td></tr></table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%		<ul style="list-style-type: none"><li>• The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>• When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>• You can Redeem up to 10% (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>
If you sell within:	Rate																				
1 year of buying	5.5%																				
2 years of buying	5.0%																				
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6 years of buying	3.0%																				
7 years of buying	2.0%																				
After 7 years	0.0%																				

#### 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.

SunWise Essential 2 CI Canadian 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	2.89%	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
MERs include taxes.				

## SunWise 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
SunWise 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

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

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

## SunWise Essential 2 CI Canadian Bond Segregated Fund

As of December 31, 2024

### Quick Facts

Date Fund created: August 2012 Total value on December 31, 2024: \$908,323 Portfolio manager: CI Global Asset Management Management expense ratio (MER): 2.30% Portfolio turnover rate: 6.16%	Net asset value per Unit		Number of Units outstanding	
	Investment/Estate Class \$10.94		Investment/Estate 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?

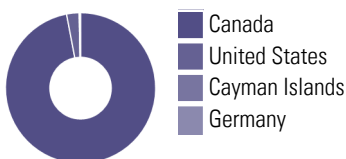
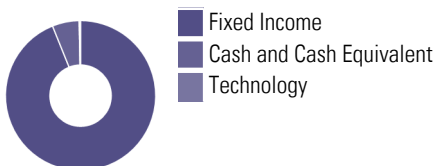
The Fund invests in the CI Canadian Bond Fund. The Underlying Fund invests mostly in Canadian bonds.

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

Cash and Equivalents	5.8%
Canada Housing Trust No 1 4.25% 15-Mar-2034	3.5%
Canada Government 2.50% 01-Dec-2032	2.8%
Canada Government 1.25% 01-Jun-2030	2.2%
Canada Government 3.00% 01-Jun-2034	2.1%
Canada Government 3.50% 01-Dec-2045	2.0%
Canada Government 1.50% 01-Dec-2031	2.0%
Canada Housing Trust No 1 2.90% 15-Dec-2029	1.9%
Canada Government 5.00% 01-Jun-2037	1.9%
Canada Government 2.00% 01-Dec-2051	1.7%
<b>Total</b>	<b>26.0%</b>

Total number of investments:

293



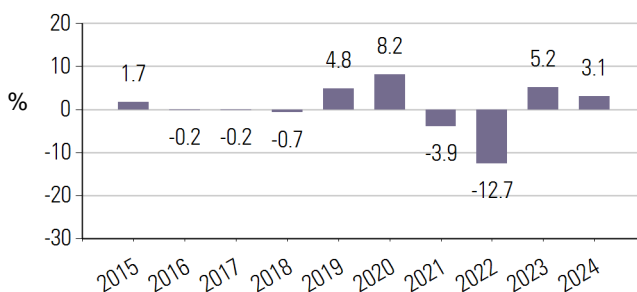
### How has the Fund performed?

#### Average returns

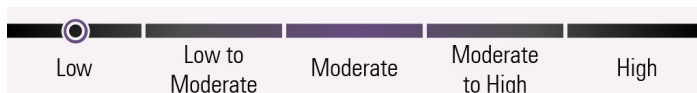
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,037.62 in December 2024. This works out to an average of 0.37% a year. The returns are after the MER has been deducted. The insurance fees and other costs will 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?



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.

## SunWise Essential 2 CI Canadian Bond Segregated Fund

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 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)	Up to 5% of the amount invested	<ul style="list-style-type: none"><li>• You and your insurance advisor agree on the rate charged.</li><li>• The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
Deferred Sales Charge (DSC)	<table><tr><td>If you sell within:</td><td>Rate</td></tr><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>5.0%</td></tr><tr><td>4 years of buying</td><td>4.0%</td></tr><tr><td>5 years of buying</td><td>4.0%</td></tr><tr><td>6 years of buying</td><td>3.0%</td></tr><tr><td>7 years of buying</td><td>2.0%</td></tr><tr><td>After 7 years</td><td>0.0%</td></tr></table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"><li>• The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>• When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>• You can Redeem up to 10% (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>
If you sell within:	Rate																			
1 year of buying	5.5%																			
2 years of buying	5.0%																			
3 years of buying	5.0%																			
4 years of buying	4.0%																			
5 years of buying	4.0%																			
6 years of buying	3.0%																			
7 years of buying	2.0%																			
After 7 years	0.0%																			

#### 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.

SunWise Essential 2 CI 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	2.30%	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
MERs include taxes.				

## SunWise 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
SunWise 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

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

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

## SunWise Essential 2 CI Canadian Equity Segregated Bundle

As of December 31, 2024

### Quick Facts

Date Fund created: August 2012 Total value on December 31, 2024: \$56,878,328 Portfolio manager: CI Global Asset Management Management expense ratio (MER): 2.49% to 2.96% Portfolio turnover rate: 25.13%	Net asset value per Unit		Number of Units outstanding
	Investment/Estate Class \$23.34		Investment/Estate Class 1,082,230 Units
	Income Class (SL Only) \$24.64		Income Class (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.

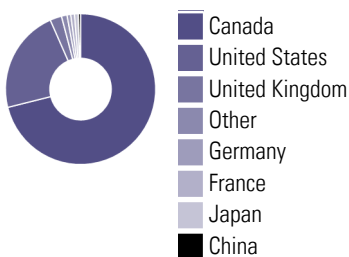
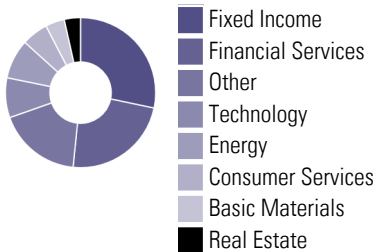
### What does the Fund invest in?

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

CI Select Canadian Equity Fund	69.4%
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	
CI Canadian Bond Fund	30.1%
Cash and Equivalents	0.5%
Total	100.0%

Total number of investments: 3



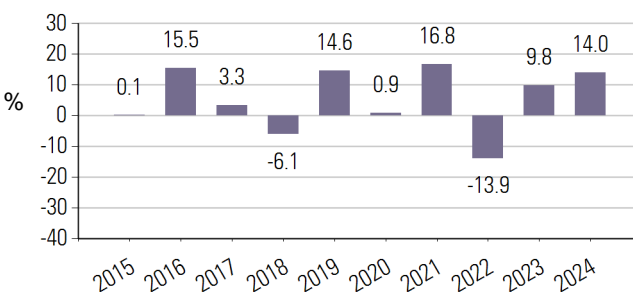
### How has the Fund performed?

#### Average returns

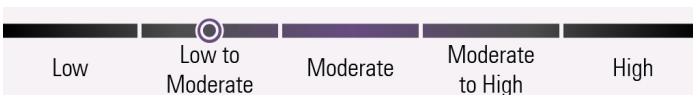
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,632.00 in December 2024. This works out to an average of 5.02% a year. The returns are after the MER has been deducted. The insurance fees and other costs will 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?



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.

## SunWise Essential 2 CI Canadian Equity Segregated Bundle

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 securities 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 style="list-style-type: none"><li>• You and your insurance advisor agree on the rate charged.</li><li>• The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
Deferred Sales Charge (DSC)	<table><tr><td>If you sell within:</td><td>Rate</td></tr><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>5.0%</td></tr><tr><td>4 years of buying</td><td>4.0%</td></tr><tr><td>5 years of buying</td><td>4.0%</td></tr><tr><td>6 years of buying</td><td>3.0%</td></tr><tr><td>7 years of buying</td><td>2.0%</td></tr><tr><td>After 7 years</td><td>0.0%</td></tr></table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"><li>• The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>• When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>• You can Redeem up to 10% (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>
If you sell within:	Rate																			
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#### 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.

SunWise Essential 2 CI Canadian 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)	2.49%	N/A	0.93% of LWA Base	0.65% of LWA Base
MERs include taxes.				

## SunWise 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
SunWise 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

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

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

## SunWise Essential 2 CI Canadian Equity Segregated Fund

As of December 31, 2024

### Quick Facts

Date Fund created: August 2012 Total value on December 31, 2024: \$5,316,648 Portfolio manager: CI Global Asset Management Management expense ratio (MER): 3.28% Portfolio turnover rate: 4.58%	Net asset value per Unit	Number of Units outstanding	
	Investment Class \$27.06	Investment 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?

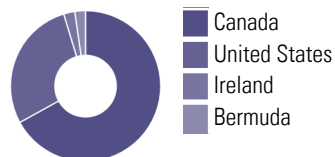
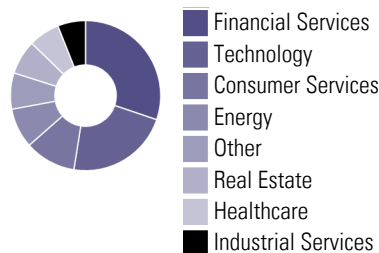
The Fund invests in the CI Select Canadian Equity Fund. The Underlying Fund invests mostly in Canadian shares.

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

Brookfield Corp	4.3%
Amazon.com Inc	4.1%
Alphabet Inc	4.0%
Microsoft Corp	3.2%
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%
<b>Total</b>	<b>33.5%</b>

Total number of investments:

42



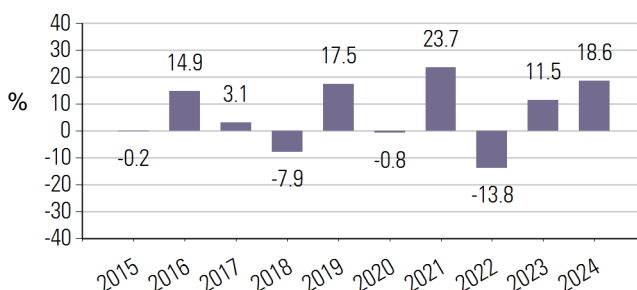
### How has the Fund performed?

#### 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 \$1,790.85 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?



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.

## SunWise Essential 2 CI Canadian Equity Segregated Fund

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 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 invested		<ul style="list-style-type: none"><li>• You and your insurance advisor agree on the rate charged.</li><li>• The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
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If you sell within:	Rate																				
1 year of buying	5.5%																				
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#### 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.

SunWise 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 taxes.				

## SunWise 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
SunWise 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

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

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

## SunWise Essential 2 CI Canadian Income & Growth Segregated Fund

As of December 31, 2024

### Quick Facts

Date Fund created: August 2012 Total value on December 31, 2024: \$25,478,958 Portfolio manager: CI Global Asset Management Management expense ratio (MER): 2.54% to 2.89% Portfolio turnover rate: 3.82%	Net asset value per Unit		Number of Units outstanding
	Investment/Estate Class \$20.62		Investment/Estate Class 813,282 Units
	Income Class (SL Only) \$21.54		Income Class (SL Only) 226,524 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?

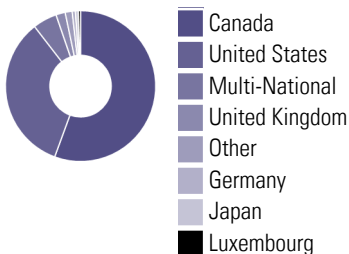
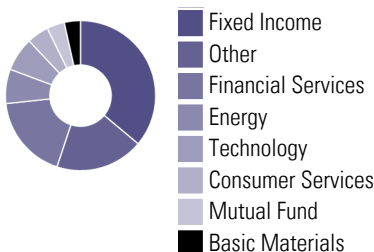
The Fund invests in the CI Canadian Income & Growth Fund. The Underlying Fund invests mostly in Canadian shares and bonds.

### 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



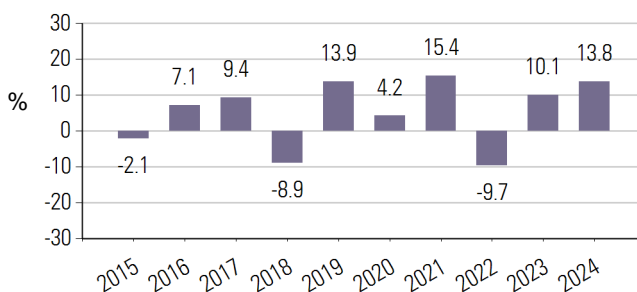
### How has the Fund performed?

#### Average returns

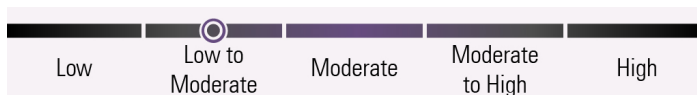
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,618.07 in December 2024. This works out to an average of 4.93% a year. The returns are after the MER has been deducted. The insurance fees and other costs will 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?



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.

## SunWise Essential 2 CI Canadian Income & Growth Segregated Fund

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 style="list-style-type: none"><li>• You and your insurance advisor agree on the rate charged.</li><li>• The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
Deferred Sales Charge (DSC)	<table><tr><td>If you sell within:</td><td>Rate</td></tr><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>5.0%</td></tr><tr><td>4 years of buying</td><td>4.0%</td></tr><tr><td>5 years of buying</td><td>4.0%</td></tr><tr><td>6 years of buying</td><td>3.0%</td></tr><tr><td>7 years of buying</td><td>2.0%</td></tr><tr><td>After 7 years</td><td>0.0%</td></tr></table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"><li>• The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>• When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>• You can Redeem up to 10% (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>
If you sell within:	Rate																			
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7 years of buying	2.0%																			
After 7 years	0.0%																			

#### 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.

SunWise Essential 2 CI Canadian Income & 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	2.89%	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
MERs include taxes.				

## SunWise Essential 2 CI Canadian 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 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

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

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

## SunWise Essential 2 CI Diversified Balanced Bundle

As of December 31, 2024

### Quick Facts

Date Fund created: July 2013 Total value on December 31, 2024: \$18,344,977 Portfolio manager: CI Global Asset Management Management expense ratio (MER): 2.49% to 2.87% Portfolio turnover rate: 18.07%	Net asset value per Unit		Number of Units outstanding
	Investment/Estate Class \$16.00		Investment/Estate Class 652,852 Units
	Income Class (SL Only) \$16.68		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	\$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?

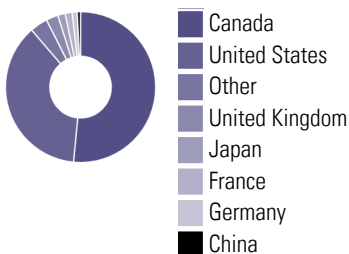
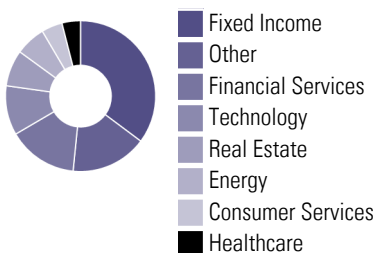
The bundle invests about 20% in the CI Diversified Yield Fund, 30% in the CI Canadian Bond Fund, 30% in the CI Select Canadian Equity Fund, and 20% in the CI Select Global Equity Fund.

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

CI Canadian Bond Fund	30.0%
CI Select Canadian Equity Fund	29.5%
CI Select Global Equity Fund	20.2%
CI Diversified Yield Fund	19.7%
Cash and Equivalents	0.6%
Total	100.0%

Total number of investments:

5



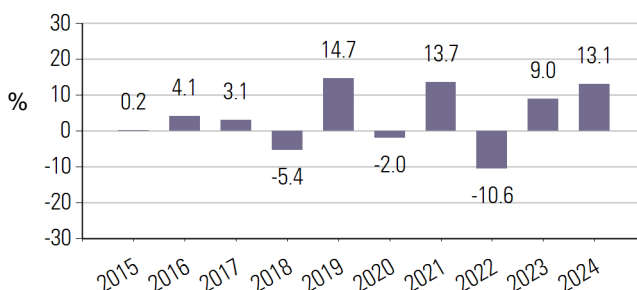
### How has the Fund performed?

#### Average returns

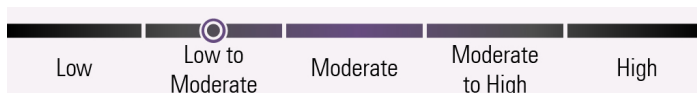
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,433.94 in December 2024. This works out to an average of 3.67% a year. The returns are after the MER has been deducted. The insurance fees and other costs will 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.

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

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



### How risky is it?



The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder and page I-19 of the supplement.

## SunWise Essential 2 CI Diversified Balanced Bundle

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 securities 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 style="list-style-type: none"><li>• You and your insurance advisor agree on the rate charged.</li><li>• The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
Deferred Sales Charge (DSC)	<table><tr><td>If you sell within:</td><td>Rate</td></tr><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>5.0%</td></tr><tr><td>4 years of buying</td><td>4.0%</td></tr><tr><td>5 years of buying</td><td>4.0%</td></tr><tr><td>6 years of buying</td><td>3.0%</td></tr><tr><td>7 years of buying</td><td>2.0%</td></tr><tr><td>After 7 years</td><td>0.0%</td></tr></table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"><li>• The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>• When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>• You can Redeem up to 10% (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>
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#### 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.

SunWise Essential 2 CI Diversified Balanced 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	2.87%	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
MERs include taxes.				

## SunWise Essential 2 CI Diversified Balanced 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 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

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

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

## SunWise Essential 2 CI Global Equity Segregated Bundle

As of December 31, 2024

### Quick Facts

Date Fund created: August 2012 Total value on December 31, 2024: \$10,390,906 Portfolio manager: CI Global Asset Management Management expense ratio (MER): 2.52% to 2.96% Portfolio turnover rate: 19.10%	Net asset value per Unit	Number of Units outstanding	
	Investment/Estate Class \$23.06 Income Class (SL Only) \$24.27	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.

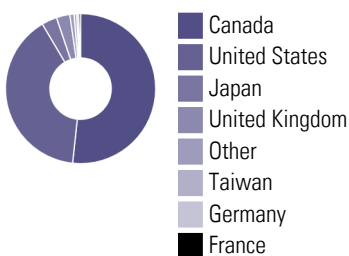
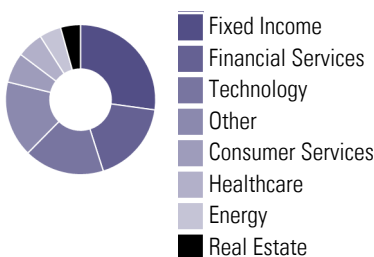
### What does the Fund invest in?

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



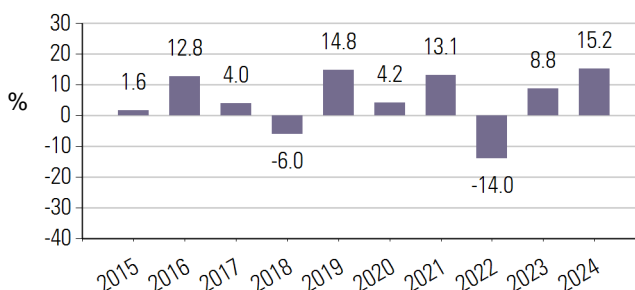
### How has the Fund performed?

#### Average returns

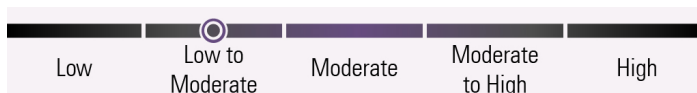
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,635.11 in December 2024. This works out to an average of 5.04% a year. The returns are after the MER has been deducted. The insurance fees and other costs will 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?



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.

## SunWise Essential 2 CI Global Equity Segregated Bundle

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 securities 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 style="list-style-type: none"><li>• You and your insurance advisor agree on the rate charged.</li><li>• The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
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#### Ongoing Fund expenses

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SunWise 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
MERs include taxes.				

## SunWise 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
SunWise 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?

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

## SunWise Essential 2 CI Global Equity Segregated Fund

As of December 31, 2024

### Quick Facts

<b>Date Fund created:</b> August 2012 <b>Total value on December 31, 2024:</b> \$2,923,877 <b>Portfolio manager:</b> CI Global Asset Management <b>Management expense ratio (MER):</b> 3.27% <b>Portfolio turnover rate:</b> 0.06%	Net asset value per Unit		Number of Units outstanding
	Investment Class \$28.06		Investment Class 90,391 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?

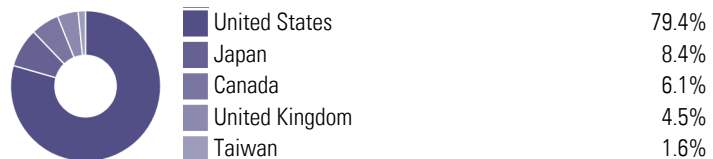
The Fund invests in the CI Global Equity Fund. The Underlying Fund invests mostly in shares of firms from around the world.

### 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



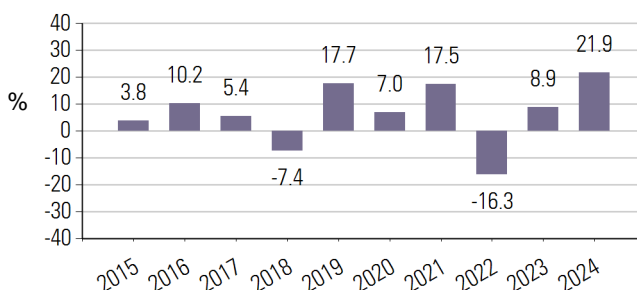
### How has the Fund performed?

#### 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?



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.

## SunWise Essential 2 CI Global Equity Segregated Fund

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 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 style="list-style-type: none"><li>• You and your insurance advisor agree on the rate charged.</li><li>• The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
Deferred Sales Charge (DSC)	<table><tr><td>If you sell within:</td><td>Rate</td></tr><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>5.0%</td></tr><tr><td>4 years of buying</td><td>4.0%</td></tr><tr><td>5 years of buying</td><td>4.0%</td></tr><tr><td>6 years of buying</td><td>3.0%</td></tr><tr><td>7 years of buying</td><td>2.0%</td></tr><tr><td>After 7 years</td><td>0.0%</td></tr></table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"><li>• The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>• When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>• You can Redeem up to 10% (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>
If you sell within:	Rate																			
1 year of buying	5.5%																			
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4 years of buying	4.0%																			
5 years of buying	4.0%																			
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7 years of buying	2.0%																			
After 7 years	0.0%																			

#### 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.

SunWise 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 taxes.				

## SunWise 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 rate		
Sales Charge Option	DSC	ISC
SunWise 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

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

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

## SunWise Essential 2 CI Global Income & Growth Segregated Fund

As of December 31, 2024

### Quick Facts

Date Fund created: August 2012 Total value on December 31, 2024: \$42,253,690 Portfolio manager: CI Global Asset Management Management expense ratio (MER): 2.52% to 2.94% Portfolio turnover rate: 7.47%	Net asset value per Unit		Number of Units outstanding
	Investment/Estate Class \$24.16		Investment/Estate Class 865,399 Units
	Income Class (SL Only) \$25.43		Income 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.

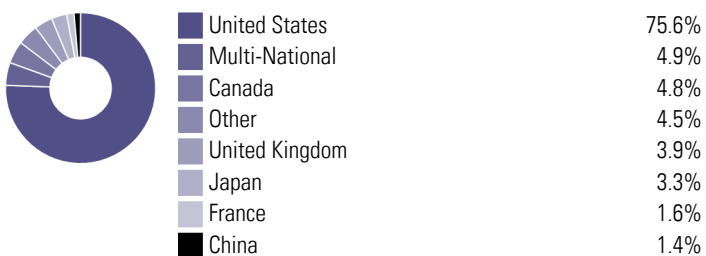
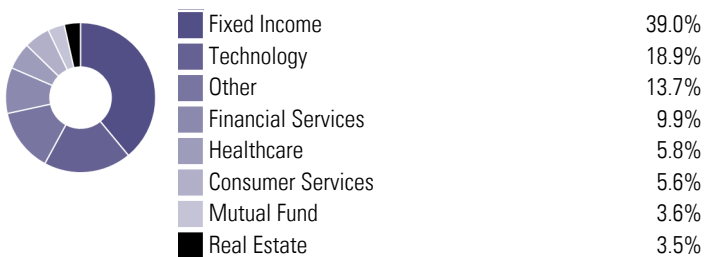
### What does the Fund invest in?

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:



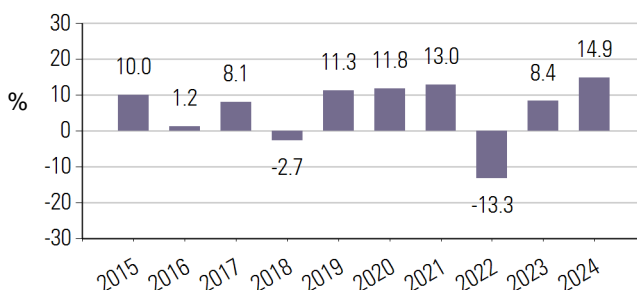
### How has the Fund performed?

#### Average returns

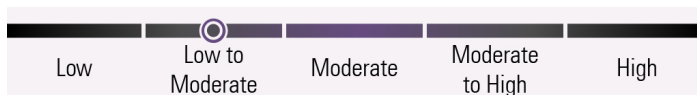
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,779.06 in December 2024. This works out to an average of 5.93% a year. The returns are after the MER has been deducted. The insurance fees and other costs will 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?



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.

## SunWise Essential 2 CI Global Income & Growth Segregated Fund

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)	Up to 5% of the amount invested		<ul style="list-style-type: none"><li>• You and your insurance advisor agree on the rate charged.</li><li>• The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
Deferred Sales Charge (DSC)	<table><tr><td>If you sell within:</td><td>Rate</td></tr><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>5.0%</td></tr><tr><td>4 years of buying</td><td>4.0%</td></tr><tr><td>5 years of buying</td><td>4.0%</td></tr><tr><td>6 years of buying</td><td>3.0%</td></tr><tr><td>7 years of buying</td><td>2.0%</td></tr><tr><td>After 7 years</td><td>0.0%</td></tr></table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%		<ul style="list-style-type: none"><li>• The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>• When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>• You can Redeem up to 10% (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>
If you sell within:	Rate																				
1 year of buying	5.5%																				
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#### 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.

SunWise Essential 2 CI Global Income & 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	2.94%	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
MERs include taxes.				

## SunWise 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

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

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

## SunWise Essential 2 CI Global Leaders Segregated Bundle

As of December 31, 2024

### Quick Facts

Date Fund created: August 2012 Total value on December 31, 2024: \$16,882,360 Portfolio manager: CI Global Asset Management Management expense ratio (MER): 2.55% to 2.98% Portfolio turnover rate: 19.52%	Net asset value per Unit	Number of Units outstanding	
	Investment/Estate Class \$27.89 Income Class (SL Only) \$29.41	Investment/Estate Class 189,197 Units Income 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 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.

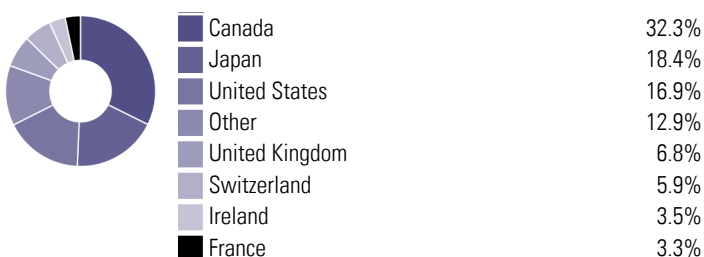
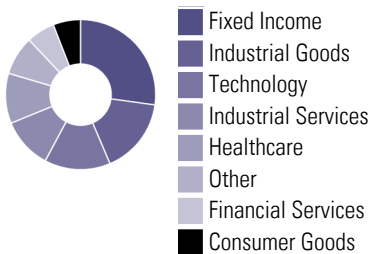
### What does the Fund invest in?

The bundle invests 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

CI Global Leaders Fund	70.4%
NEC Corp	
Ebara Corp	
Kuehne + Nagel International AG	
Kerry Group PLC	
Elanco Animal Health Inc	
PayPal Holdings Inc	
ConvaTec Group PLC	
Bureau Veritas SA	
Murata Manufacturing Co Ltd	
Nutrien Ltd	
CI Canadian Bond Fund	29.1%
Cash and Equivalents	0.5%
Total	100.0%

Total number of investments: 3



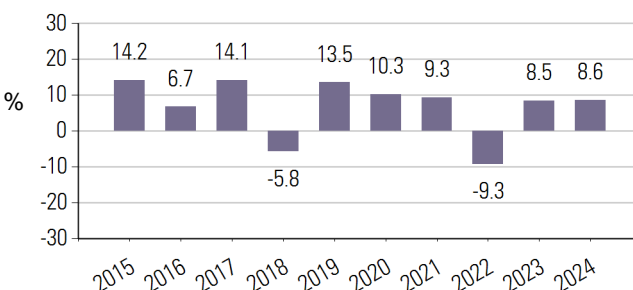
### How has the Fund performed?

#### Average returns

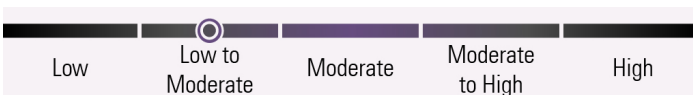
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,918.07 in December 2024. This works out to an average of 6.73% a year. The returns are after the MER has been deducted. The insurance fees and other costs will 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?



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.

## SunWise Essential 2 CI Global Leaders Segregated Bundle

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 securities 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 style="list-style-type: none"><li>• You and your insurance advisor agree on the rate charged.</li><li>• The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
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If you sell within:	Rate																			
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#### 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.

SunWise Essential 2 CI Global Leaders 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	2.98%	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 taxes.				

## SunWise 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
SunWise 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?

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

## SunWise Essential 2 CI Global Value Segregated Fund

As of December 31, 2024

### Quick Facts

<b>Date Fund created:</b> August 2012 <b>Total value on December 31, 2024:</b> \$533,973 <b>Portfolio manager:</b> CI Global Asset Management <b>Management expense ratio (MER):</b> 3.33% <b>Portfolio turnover rate:</b> 3.89%	Net asset value per Unit		Number of Units outstanding
	Investment Class \$20.58		Investment Class 16,110 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?

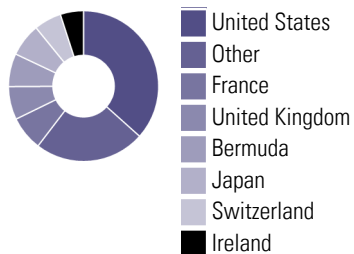
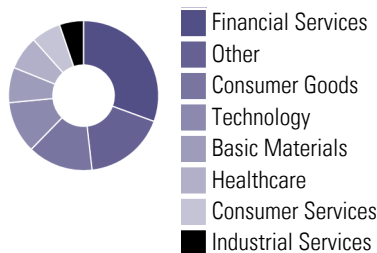
The Fund invests in the CI Global Value Fund. The Underlying Fund invests mostly in shares of firms from around the world.

### 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%
<b>Total</b>	<b>27.6%</b>

Total number of investments:

74



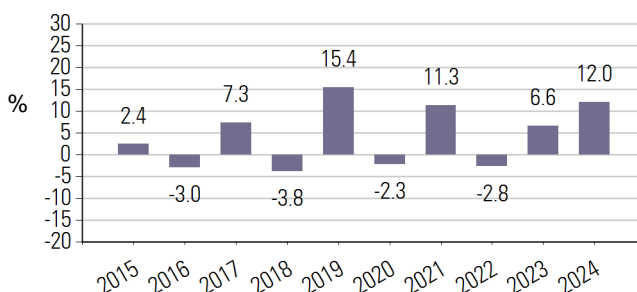
### How has the Fund performed?

#### 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?



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.

## SunWise Essential 2 CI Global Value Segregated Fund

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 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 style="list-style-type: none"><li>• You and your insurance advisor agree on the rate charged.</li><li>• The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
Deferred Sales Charge (DSC)	<table><tr><td>If you sell within:</td><td>Rate</td></tr><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>5.0%</td></tr><tr><td>4 years of buying</td><td>4.0%</td></tr><tr><td>5 years of buying</td><td>4.0%</td></tr><tr><td>6 years of buying</td><td>3.0%</td></tr><tr><td>7 years of buying</td><td>2.0%</td></tr><tr><td>After 7 years</td><td>0.0%</td></tr></table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"><li>• The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>• When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>• You can Redeem up to 10% (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>
If you sell within:	Rate																			
1 year of buying	5.5%																			
2 years of buying	5.0%																			
3 years of buying	5.0%																			
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5 years of buying	4.0%																			
6 years of buying	3.0%																			
7 years of buying	2.0%																			
After 7 years	0.0%																			

#### 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.

SunWise 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.				

## SunWise Essential 2 CI 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
SunWise 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

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

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

SunWise Essential 2 CI Money Market Segregated Fund

As of December 31, 2024

Quick Facts

Date Fund created: August 2012 Total value on December 31, 2024: \$6,997,461 Portfolio manager: CI Global Asset Management Management expense ratio (MER): 1.25% to 1.35% Portfolio turnover rate: 197.85%	Net asset value per Unit		Number of Units outstanding
	Investment/Estate Class \$10.56 Income Class (SL Only) \$10.72		Investment/Estate Class 223,042 Units Income Class (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

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

Cash and Equivalents	92.1%
Royal Bank of Canada 3.37% 29-Sep-2025	5.5%
Canada Government 3.16% 08-Oct-2025	1.8%
Mercedes-Benz Fin Canada Inc 5.20% 04-Dec-2025	0.6%
Total	100.0%

Total number of investments: 4



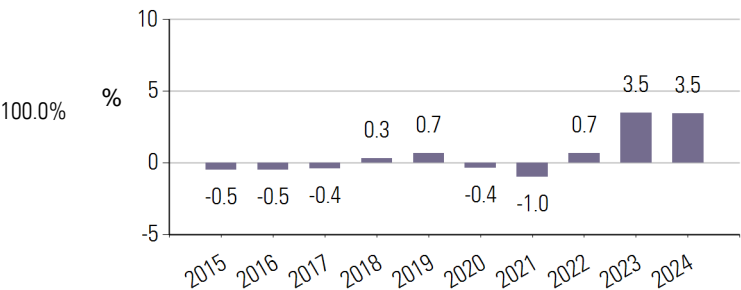
How has the Fund performed?

Average returns

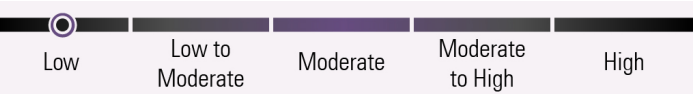
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,058.48 in December 2024. This works out to an average of 0.57% a year. The returns are after the MER has been deducted. The insurance fees and other costs will 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?



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.

## SunWise Essential 2 CI Money Market Segregated Fund

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 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																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul style="list-style-type: none"><li>• You and your insurance advisor agree on the rate charged.</li><li>• The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
Deferred Sales Charge (DSC)	<table><tr><td>If you sell within:</td><td>Rate</td></tr><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>5.0%</td></tr><tr><td>4 years of buying</td><td>4.0%</td></tr><tr><td>5 years of buying</td><td>4.0%</td></tr><tr><td>6 years of buying</td><td>3.0%</td></tr><tr><td>7 years of buying</td><td>2.0%</td></tr><tr><td>After 7 years</td><td>0.0%</td></tr></table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"><li>• The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>• When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>• You can Redeem up to 10% (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>
If you sell within:	Rate																			
1 year of buying	5.5%																			
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7 years of buying	2.0%																			
After 7 years	0.0%																			

#### 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.

SunWise Essential 2 CI Money Market 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	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
MERs include taxes.				

## SunWise 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
SunWise 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

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

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

## SunWise Essential 2 CI Premier Canadian Balanced Segregated Bundle

As of December 31, 2024

### Quick Facts

Date Fund created: August 2012 Total value on December 31, 2024: \$3,448,438 Portfolio manager: CI Global Asset Management Management expense ratio (MER): 2.52% to 2.91% Portfolio turnover rate: 12.93%	Net asset value per Unit	Number of Units outstanding	
	Investment/Estate Class \$15.28 Income Class (SL Only) \$16.03	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

CI Canadian Balanced Fund	84.5%
Cash and Equivalents	
CI Private Markets Growth Fund	
Manulife Financial Corp	
CI Global Financial Sector ETF	
Fairfax Financial Holdings Ltd	
Shopify Inc	
Enbridge Inc	
CI Private Markets Income Fund	
Bank of Nova Scotia	
Canadian Natural Resources Ltd	
CI Canadian Bond Fund	15.0%
Cash and Equivalents	0.5%
Total	100.0%

Total number of investments: 3



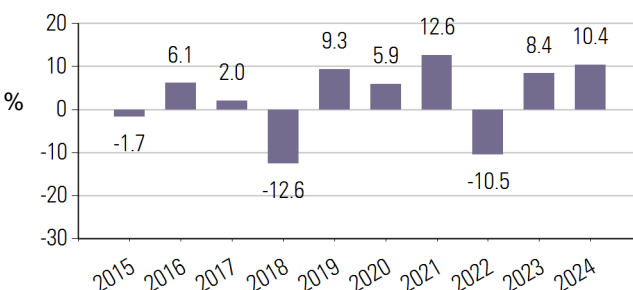
### How has the Fund performed?

#### Average returns

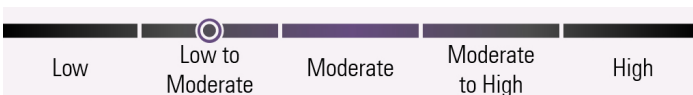
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,297.68 in December 2024. This works out to an average of 2.64% a year. The returns are after the MER has been deducted. The insurance fees and other costs will 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?



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.

## SunWise Essential 2 CI Premier Canadian Balanced Segregated Bundle

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 securities 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 style="list-style-type: none"><li>• You and your insurance advisor agree on the rate charged.</li><li>• The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
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#### Ongoing Fund expenses

The MER includes the Management Fee 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.

SunWise Essential 2 CI Premier Canadian Balanced 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 taxes.				

## SunWise 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
SunWise 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?

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

## SunWise Essential 2 CI Premier Canadian Balanced Segregated Fund

As of December 31, 2024

### Quick Facts

Date Fund created: August 2012 Total value on December 31, 2024: \$872,889 Portfolio manager: CI Global Asset Management Management expense ratio (MER): 2.57% to 2.87% Portfolio turnover rate: 5.17%	Net asset value per Unit		Number of Units outstanding
	Investment/Estate Class \$18.52		Investment/Estate Class 28,337 Units
	Income Class (SL Only) \$19.22		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
MERs 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

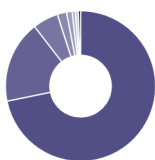
Cash and Equivalents	3.5%
CI Private Markets Growth Fund	3.1%
Manulife Financial Corp	2.7%
CI Global Financial Sector ETF	2.2%
Fairfax Financial Holdings Ltd	2.0%
Shopify Inc	1.8%
Enbridge Inc	1.7%
CI Private Markets Income Fund	1.7%
Bank of Nova Scotia	1.5%
Canadian Natural Resources Ltd	1.4%
Total	21.5%

Total number of 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%
United Kingdom	2.0%
Other	1.2%
Germany	0.7%
Japan	0.6%
France	0.5%

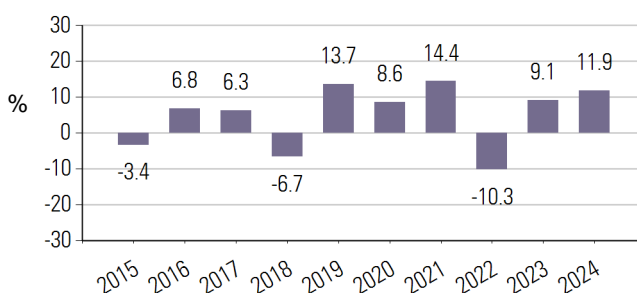
### How has the Fund performed?

#### Average returns

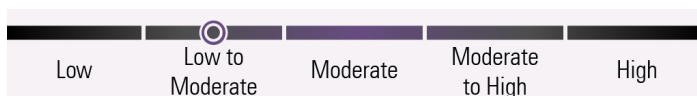
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,581.44 in December 2024. This works out to an average of 4.69% a year. The returns are after the MER has been deducted. The insurance fees and other costs will 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?



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.

## SunWise Essential 2 CI Premier Canadian Balanced Segregated Fund

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 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	What you pay		How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested		<ul style="list-style-type: none"><li>• You and your insurance advisor agree on the rate charged.</li><li>• The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
Deferred Sales Charge (DSC)	<table><tr><td>If you sell within:</td><td>Rate</td></tr><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>5.0%</td></tr><tr><td>4 years of buying</td><td>4.0%</td></tr><tr><td>5 years of buying</td><td>4.0%</td></tr><tr><td>6 years of buying</td><td>3.0%</td></tr><tr><td>7 years of buying</td><td>2.0%</td></tr><tr><td>After 7 years</td><td>0.0%</td></tr></table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%		<ul style="list-style-type: none"><li>• The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>• When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>• You can Redeem up to 10% (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>
If you sell within:	Rate																				
1 year of buying	5.5%																				
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4 years of buying	4.0%																				
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6 years of buying	3.0%																				
7 years of buying	2.0%																				
After 7 years	0.0%																				

#### 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.

SunWise Essential 2 CI Premier Canadian 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	2.87%	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
MERs include taxes.				

## SunWise 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
SunWise 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

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

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

## SunWise Essential 2 CI Premier Canadian Bond Segregated Fund

As of December 31, 2024

### Quick Facts

Date Fund created: August 2012 Total value on December 31, 2024: \$191,926 Portfolio manager: CI Global Asset Management Management expense ratio (MER): 2.33% Portfolio turnover rate: 11.16%	Net asset value per Unit	Number of Units outstanding	
	Investment/Estate Class \$9.90	Investment/Estate Class 19,385 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?

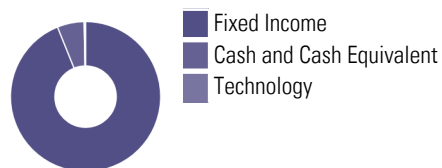
The Fund invests in the CI Canadian Bond Fund. The Underlying Fund invests mostly in Canadian bonds.

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

Cash and Equivalents	5.8%
Canada Housing Trust No 1 4.25% 15-Mar-2034	3.5%
Canada Government 2.50% 01-Dec-2032	2.8%
Canada Government 1.25% 01-Jun-2030	2.2%
Canada Government 3.00% 01-Jun-2034	2.1%
Canada Government 3.50% 01-Dec-2045	2.0%
Canada Government 1.50% 01-Dec-2031	2.0%
Canada Housing Trust No 1 2.90% 15-Dec-2029	1.9%
Canada Government 5.00% 01-Jun-2037	1.9%
Canada Government 2.00% 01-Dec-2051	1.7%
<b>Total</b>	<b>26.0%</b>

Total number of investments:

293



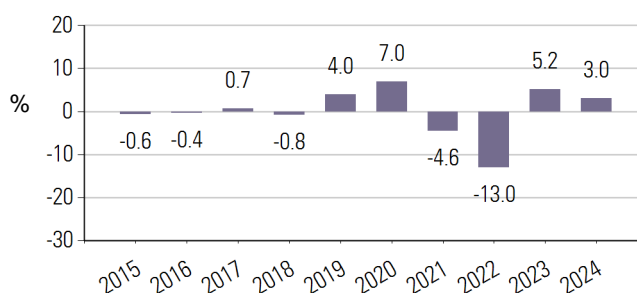
### How has the Fund performed?

#### Average returns

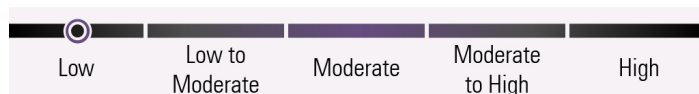
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$990.04 in December 2024. This works out to an average of -0.10% a year. The returns are after the MER has been deducted. The insurance fees and other costs will 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?



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.

## SunWise Essential 2 CI Premier Canadian Bond Segregated Fund

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	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul style="list-style-type: none"><li>• You and your insurance advisor agree on the rate charged.</li><li>• The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
Deferred Sales Charge (DSC)	<table><tr><td>If you sell within:</td><td>Rate</td></tr><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>5.0%</td></tr><tr><td>4 years of buying</td><td>4.0%</td></tr><tr><td>5 years of buying</td><td>4.0%</td></tr><tr><td>6 years of buying</td><td>3.0%</td></tr><tr><td>7 years of buying</td><td>2.0%</td></tr><tr><td>After 7 years</td><td>0.0%</td></tr></table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"><li>• The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>• When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>• You can Redeem up to 10% (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>
If you sell within:	Rate																			
1 year of buying	5.5%																			
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After 7 years	0.0%																			

#### Ongoing Fund expenses

The MER includes the Management Fee 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.

SunWise Essential 2 CI Premier 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	2.33%	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
MERs include taxes.				

## SunWise 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
SunWise 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

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

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

## SunWise Essential 2 CI Premier Canadian Equity Segregated Fund

As of December 31, 2024

### Quick Facts

Date Fund created: August 2012 Total value on December 31, 2024: \$1,460,440 Portfolio manager: CI Global Asset Management Management expense ratio (MER): 3.30% Portfolio turnover rate: 3.05%	Net asset value per Unit	Number of Units outstanding	
	Investment Class \$23.59	Investment 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?

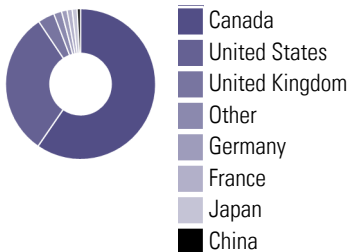
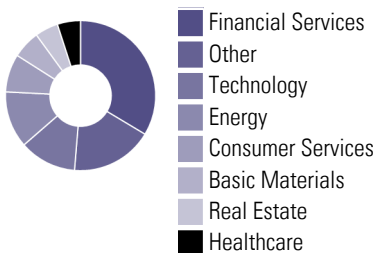
The Fund invests in the CI Select Canadian Equity Fund. The Underlying Fund invests mostly in Canadian shares.

### 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%
<b>Total</b>	<b>31.7%</b>

Total number of investments:

100



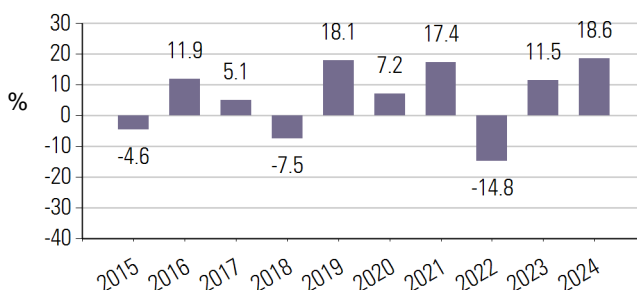
### How has the Fund performed?

#### 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?



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.

## SunWise Essential 2 CI Premier Canadian Equity Segregated Fund

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 style="list-style-type: none"><li>• You and your insurance advisor agree on the rate charged.</li><li>• The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
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If you sell within:	Rate																			
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#### 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.

SunWise 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.				

## SunWise 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 rate		
Sales Charge Option	DSC	ISC
SunWise 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.

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

## SunWise Essential 2 CI Premier Global Income & Growth Segregated Fund

As of December 31, 2024

### Quick Facts

Date Fund created: August 2012 Total value on December 31, 2024: \$9,632,652 Portfolio manager: CI Global Asset Management Management expense ratio (MER): 2.56% to 2.93% Portfolio turnover rate: 4.64%	Net asset value per Unit		Number of Units outstanding
	Investment/Estate Class \$22.84		Investment/Estate Class 234,068 Units
	Income Class (SL Only) \$23.86		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?

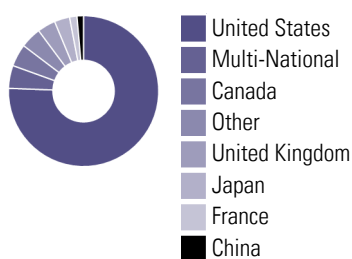
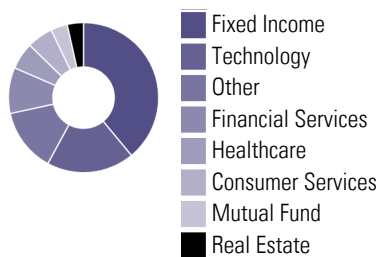
The Fund invests in the CI Global Income & Growth Fund. The Underlying Fund invests mostly in shares and bonds of firms from around the world.

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

United States Treasury 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



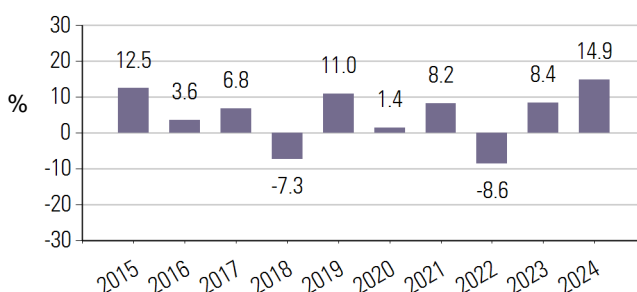
### How has the Fund performed?

#### Average returns

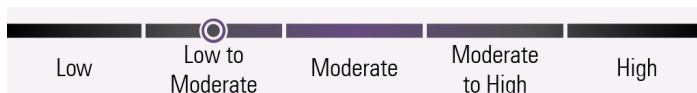
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,598.13 in December 2024. This works out to an average of 4.80% a year. The returns are after the MER has been deducted. The insurance fees and other costs will 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?



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.

## SunWise Essential 2 CI Premier Global Income & Growth Segregated Fund

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 invested		<ul style="list-style-type: none"><li>• You and your insurance advisor agree on the rate charged.</li><li>• The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
Deferred Sales Charge (DSC)	<table><tr><td>If you sell within:</td><td>Rate</td></tr><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>5.0%</td></tr><tr><td>4 years of buying</td><td>4.0%</td></tr><tr><td>5 years of buying</td><td>4.0%</td></tr><tr><td>6 years of buying</td><td>3.0%</td></tr><tr><td>7 years of buying</td><td>2.0%</td></tr><tr><td>After 7 years</td><td>0.0%</td></tr></table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%		<ul style="list-style-type: none"><li>• The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>• When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>• You can Redeem up to 10% (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>
If you sell within:	Rate																				
1 year of buying	5.5%																				
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7 years of buying	2.0%																				
After 7 years	0.0%																				

#### 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.

SunWise Essential 2 CI Premier Global Income & 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	2.93%	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
MERs include taxes.				

## SunWise 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 rate		
Sales Charge Option	DSC	ISC
SunWise 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

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

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

## SunWise Essential 2 CI Premier II Canadian Balanced Segregated Bundle

As of December 31, 2024

### Quick Facts

Date Fund created: August 2012 Total value on December 31, 2024: \$10,507,391 Portfolio manager: CI Global Asset Management Management expense ratio (MER): 2.52% to 2.87% Portfolio turnover rate: 12.55%	Net asset value per Unit	Number of Units outstanding	
	Investment/Estate Class \$17.99 Income Class (SL Only) \$18.93	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

CI Canadian Balanced Fund	84.5%
Cash and Equivalents	
CI Private Markets Growth Fund	
Manulife Financial Corp	
CI Global Financial Sector ETF	
Fairfax Financial Holdings Ltd	
Shopify Inc	
Enbridge Inc	
CI Private Markets Income Fund	
Bank of Nova Scotia	
Canadian Natural Resources Ltd	
CI Canadian Bond Fund	15.0%
Cash and Equivalents	0.5%
Total	100.0%

Total number of investments: 3



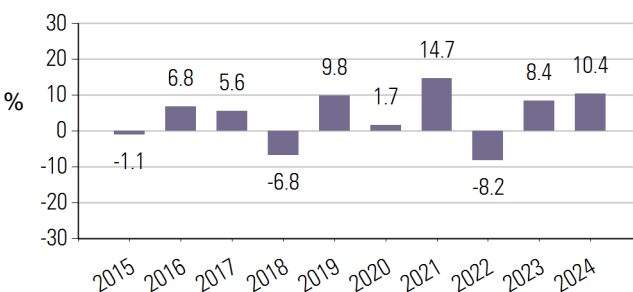
### How has the Fund performed?

#### Average returns

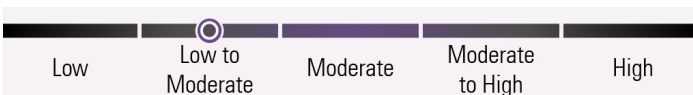
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,461.84 in December 2024. This works out to an average of 3.87% a year. The returns are after the MER has been deducted. The insurance fees and other costs will 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?



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.

## SunWise Essential 2 CI Premier II Canadian Balanced Segregated Bundle

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 securities 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 style="list-style-type: none"><li>• You and your insurance advisor agree on the rate charged.</li><li>• The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
Deferred Sales Charge (DSC)	<table><tr><td>If you sell within:</td><td>Rate</td></tr><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>5.0%</td></tr><tr><td>4 years of buying</td><td>4.0%</td></tr><tr><td>5 years of buying</td><td>4.0%</td></tr><tr><td>6 years of buying</td><td>3.0%</td></tr><tr><td>7 years of buying</td><td>2.0%</td></tr><tr><td>After 7 years</td><td>0.0%</td></tr></table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%		<ul style="list-style-type: none"><li>• The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>• When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>• You can Redeem up to 10% (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>
If you sell within:	Rate																				
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#### 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.

SunWise Essential 2 CI Premier II Canadian Balanced 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	2.87%	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
MERs include taxes.				

## SunWise 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 rate		
Sales Charge Option	DSC	ISC
SunWise 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

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

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

## SunWise Essential 2 CI Premier II Canadian Equity Segregated Fund

As of December 31, 2024

### Quick Facts

Date Fund created: August 2012 Total value on December 31, 2024: \$651,323 Portfolio manager: CI Global Asset Management Management expense ratio (MER): 3.27% Portfolio turnover rate: 3.83%	Net asset value per Unit	Number of Units outstanding	
	Investment Class \$17.42	Investment 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?

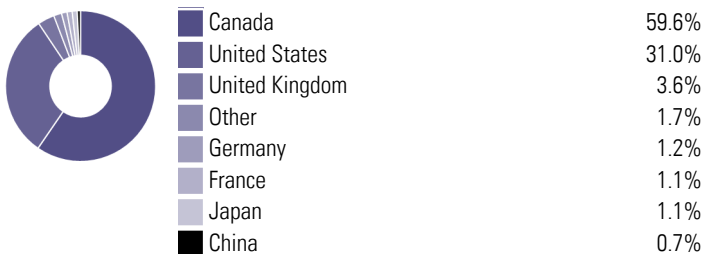
The Fund invests in the CI Select Canadian Equity Fund. The Underlying Fund invests mostly in Canadian shares.

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

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%
<b>Total</b>	<b>31.7%</b>

Total number of investments:

100



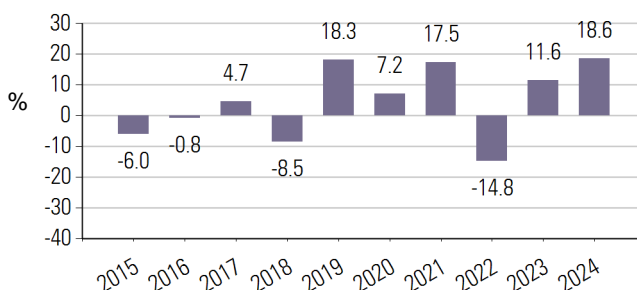
### How has the Fund performed?

#### 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?



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.

## SunWise Essential 2 CI Premier II Canadian Equity Segregated Fund

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 style="list-style-type: none"><li>• You and your insurance advisor agree on the rate charged.</li><li>• The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
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#### Ongoing Fund expenses

The MER includes the Management Fee 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.

SunWise 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 taxes.				

## SunWise 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
SunWise 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

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

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

## SunWise Essential 2 CI Premier III Canadian Equity Segregated Fund

As of December 31, 2024

### Quick Facts

<b>Date Fund created:</b> August 2012 <b>Total value on December 31, 2024:</b> \$2,613,815 <b>Portfolio manager:</b> CI Global Asset Management <b>Management expense ratio (MER):</b> 3.30% <b>Portfolio turnover rate:</b> 2.55%	Net asset value per Unit		Number of Units outstanding
	Investment Class \$25.84		Investment Class 80,663 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?

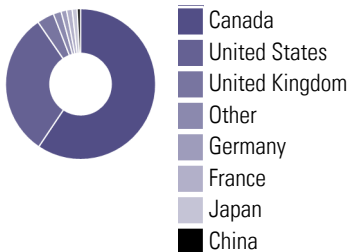
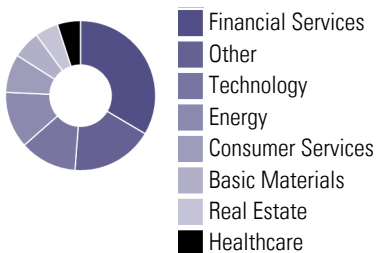
The Fund invests in the CI Select Canadian Equity Fund. The Underlying Fund invests mostly in Canadian shares.

### 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	2.5%
Amazon.com Inc	2.3%
<b>Total</b>	<b>31.7%</b>

Total number of investments:

100



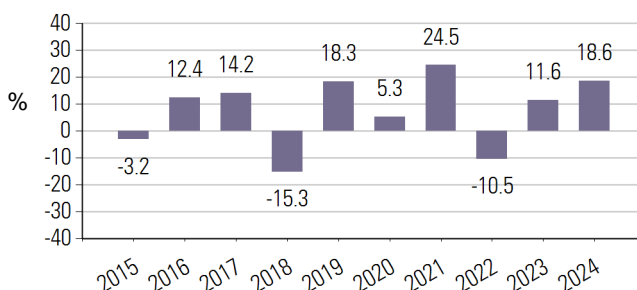
### How has the Fund performed?

#### 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?



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.

## SunWise Essential 2 CI Premier III Canadian Equity Segregated Fund

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 style="list-style-type: none"><li>• You and your insurance advisor agree on the rate charged.</li><li>• The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
Deferred Sales Charge (DSC)	<table><tr><td>If you sell within:</td><td>Rate</td></tr><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>5.0%</td></tr><tr><td>4 years of buying</td><td>4.0%</td></tr><tr><td>5 years of buying</td><td>4.0%</td></tr><tr><td>6 years of buying</td><td>3.0%</td></tr><tr><td>7 years of buying</td><td>2.0%</td></tr><tr><td>After 7 years</td><td>0.0%</td></tr></table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"><li>• The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>• When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>• You can Redeem up to 10% (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>
If you sell within:	Rate																			
1 year of buying	5.5%																			
2 years of buying	5.0%																			
3 years of buying	5.0%																			
4 years of buying	4.0%																			
5 years of buying	4.0%																			
6 years of buying	3.0%																			
7 years of buying	2.0%																			
After 7 years	0.0%																			

#### 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.

SunWise 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 taxes.				

## SunWise 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
SunWise 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

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

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

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

As of December 31, 2024

### Quick Facts

Date Fund created: August 2012 Total value on December 31, 2024: \$7,028,944 Portfolio manager: CI Global Asset Management Management expense ratio (MER): 2.53% to 2.89% Portfolio turnover rate: 27.55%	Net asset value per Unit		Number of Units outstanding
	Investment/Estate Class \$30.45		Investment/Estate Class 87,535 Units
	Income Class (SL Only) \$31.98		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.

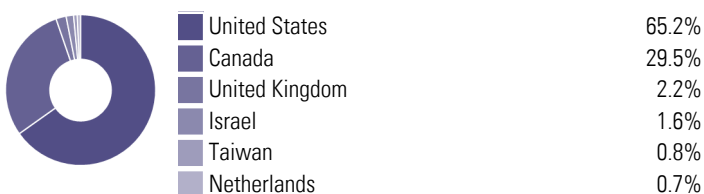
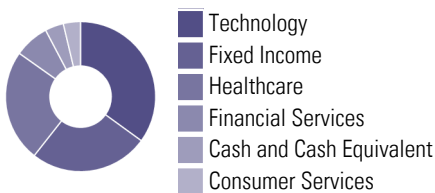
### What does the Fund invest in?

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

CI U.S. Stock Selection Fund	72.2%
Microsoft Corp	
NVIDIA Corp	
Apple Inc	
UnitedHealth Group Inc	
Alphabet Inc	
Amazon.com Inc	
Meta Platforms Inc	
Eli Lilly and Co	
Merck & Co., Inc.	
Thermo Fisher Scientific Inc	
CI Canadian Bond Fund	27.2%
Cash and Equivalents	0.6%
Total	100.0%

Total number of investments: 3



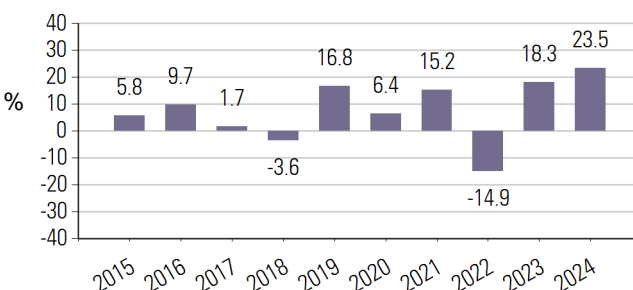
### How has the Fund performed?

#### 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 \$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?



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.

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

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 securities 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 style="list-style-type: none"><li>• You and your insurance advisor agree on the rate charged.</li><li>• The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
Deferred Sales Charge (DSC)	<table><tr><td>If you sell within:</td><td>Rate</td></tr><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>5.0%</td></tr><tr><td>4 years of buying</td><td>4.0%</td></tr><tr><td>5 years of buying</td><td>4.0%</td></tr><tr><td>6 years of buying</td><td>3.0%</td></tr><tr><td>7 years of buying</td><td>2.0%</td></tr><tr><td>After 7 years</td><td>0.0%</td></tr></table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%		<ul style="list-style-type: none"><li>• The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>• When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>• You can Redeem up to 10% (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>
If you sell within:	Rate																				
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After 7 years	0.0%																				

#### 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.

SunWise Essential 2 CI Premier 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	2.89%	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
MERs include taxes.				

## SunWise 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
SunWise 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

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

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

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

As of December 31, 2024

### Quick Facts

<b>Date Fund created:</b> August 2012 <b>Total value on December 31, 2024:</b> \$3,253,173 <b>Portfolio manager:</b> CI Global Asset Management <b>Management expense ratio (MER):</b> 3.28% <b>Portfolio turnover rate:</b> 11.45%	Net asset value per Unit		Number of Units outstanding
	Investment Class \$41.43		Investment 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%
<b>Total</b>	<b>56.0%</b>

Total number of investments: 38



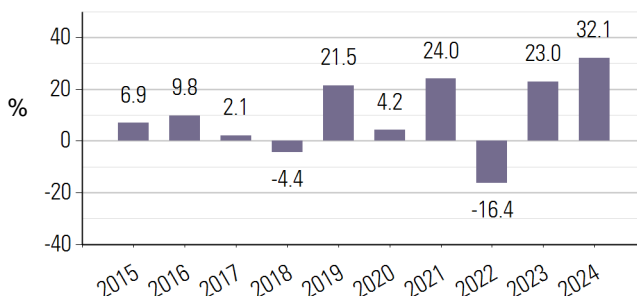
### How has the Fund performed?

#### 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?



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.

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

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 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 invested		<ul style="list-style-type: none"><li>• You and your insurance advisor agree on the rate charged.</li><li>• The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
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If you sell within:	Rate																				
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#### 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.

SunWise Essential 2 CI Premier U.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	3.28%	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 taxes.				

## SunWise 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
SunWise 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

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

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

## SunWise Essential 2 CI Select Canadian Segregated Bundle

As of December 31, 2024

### Quick Facts

Date Fund created: August 2012 Total value on December 31, 2024: \$10,925,212 Portfolio manager: CI Global Asset Management Management expense ratio (MER): 2.50% to 2.92% Portfolio turnover rate: 24.66%	Net asset value per Unit		Number of Units outstanding
	Investment/Estate Class \$22.11		Investment/Estate Class 127,977 Units
	Income Class (SL Only) \$23.27		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?

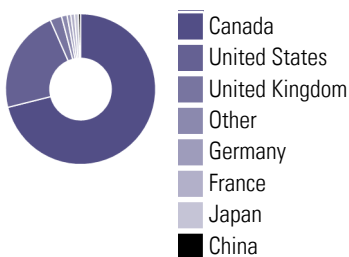
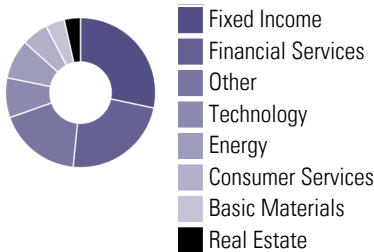
The Fund invests in the CI Select Canadian Equity Fund and CI Canadian Bond Fund. The underlying funds are combined to hold about 70% in shares and 30% in bonds.

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

CI Select Canadian Equity Fund	69.4%
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	
CI Canadian Bond Fund	30.1%
Cash and Equivalents	0.6%
Total	100.0%

Total number of investments:

3



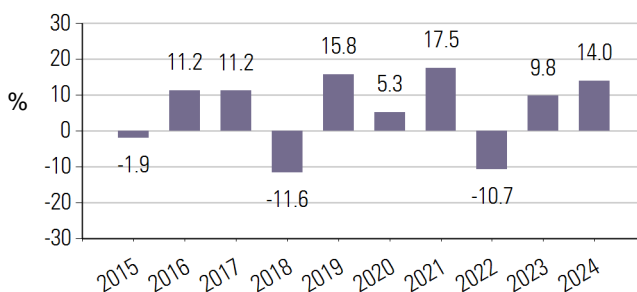
### How has the Fund performed?

#### Average returns

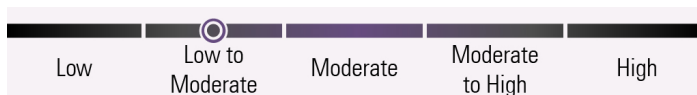
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,716.26 in December 2024. This works out to an average of 5.55% a year. The returns are after the MER has been deducted. The insurance fees and other costs will 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?



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.

## SunWise Essential 2 CI Select Canadian Segregated Bundle

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 securities 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 style="list-style-type: none"><li>• You and your insurance advisor agree on the rate charged.</li><li>• The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
Deferred Sales Charge (DSC)	<table><tr><td>If you sell within:</td><td>Rate</td></tr><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>5.0%</td></tr><tr><td>4 years of buying</td><td>4.0%</td></tr><tr><td>5 years of buying</td><td>4.0%</td></tr><tr><td>6 years of buying</td><td>3.0%</td></tr><tr><td>7 years of buying</td><td>2.0%</td></tr><tr><td>After 7 years</td><td>0.0%</td></tr></table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"><li>• The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>• When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>• You can Redeem up to 10% (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>
If you sell within:	Rate																			
1 year of buying	5.5%																			
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5 years of buying	4.0%																			
6 years of buying	3.0%																			
7 years of buying	2.0%																			
After 7 years	0.0%																			

#### 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.

SunWise Essential 2 CI Select Canadian 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	2.92%	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
MERs include taxes.				

## SunWise 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
SunWise 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

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

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

## SunWise Essential 2 CI Select Global Equity Segregated Bundle

As of December 31, 2024

### Quick Facts

Date Fund created: August 2012 Total value on December 31, 2024: \$2,766,127 Portfolio manager: CI Global Asset Management Management expense ratio (MER): 2.57% to 2.94% Portfolio turnover rate: 22.28%	Net asset value per Unit	Number of Units outstanding	
	Investment/Estate Class \$23.56 Income Class (SL Only) \$24.60	Investment/Estate Class 55,368 Units Income Class (SL Only) 59,410 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			

MERs include taxes.

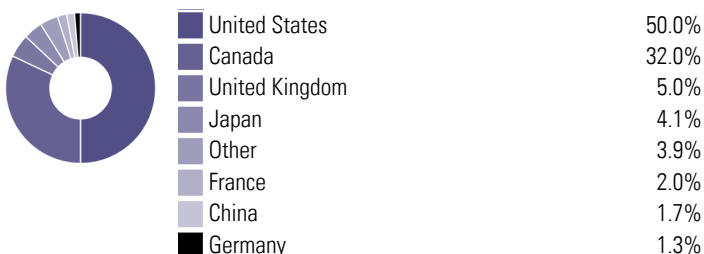
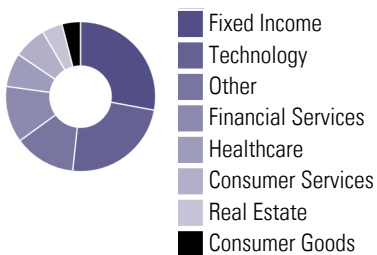
### What does the Fund invest in?

The Fund invests in the CI Select Global 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 Select Global Equity Fund	69.7%
Microsoft Corp	
NVIDIA Corp	
Apple Inc	
Amazon.com Inc	
Alphabet Inc	
Meta Platforms Inc	
JPMorgan Chase & Co	
Eli Lilly and Co	
ServiceNow Inc	
UnitedHealth Group Inc	
CI Canadian Bond Fund	29.8%
Cash and Equivalents	0.5%
Total	100.0%

Total number of investments: 3



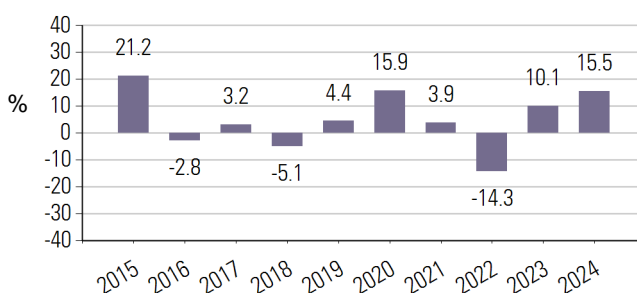
### How has the Fund performed?

#### Average returns

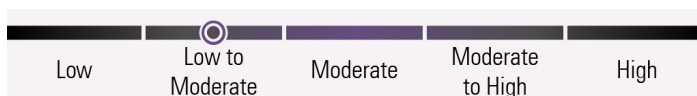
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,581.44 in December 2024. This works out to an average of 4.69% a year. The returns are after the MER has been deducted. The insurance fees and other costs will 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?



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.

## SunWise Essential 2 CI Select Global Equity Segregated Bundle

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 securities 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 style="list-style-type: none"><li>• You and your insurance advisor agree on the rate charged.</li><li>• The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
Deferred Sales Charge (DSC)	<table><tr><td>If you sell within:</td><td>Rate</td></tr><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>5.0%</td></tr><tr><td>4 years of buying</td><td>4.0%</td></tr><tr><td>5 years of buying</td><td>4.0%</td></tr><tr><td>6 years of buying</td><td>3.0%</td></tr><tr><td>7 years of buying</td><td>2.0%</td></tr><tr><td>After 7 years</td><td>0.0%</td></tr></table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"><li>• The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>• When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>• You can Redeem up to 10% (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>
If you sell within:	Rate																			
1 year of buying	5.5%																			
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After 7 years	0.0%																			

#### Ongoing Fund expenses

The MER includes the Management Fee 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.

SunWise Essential 2 CI Select 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	2.94%	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
MERs include taxes.				

## SunWise 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	DSC	ISC
SunWise 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

This is a summary and may not contain all the information you need. There are details in the contract that may lead to changes in this summary.

Please make sure you read the Information Folder and Contract. For more information, please contact:

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

## SunWise Essential 2 CI Select International Equity Managed Segregated Fund

As of December 31, 2024

### Quick Facts

Date Fund created: August 2012 Total value on December 31, 2024: \$607,428 Portfolio manager: CI Global Asset Management Management expense ratio (MER): 3.34% Portfolio turnover rate: 16.90%	Net asset value per Unit	Number of Units outstanding	
	Investment/Estate Class \$24.21	Investment/Estate 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?

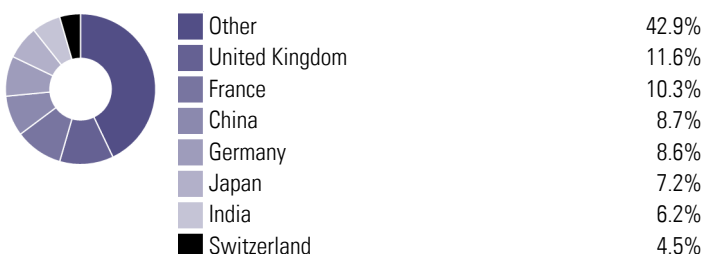
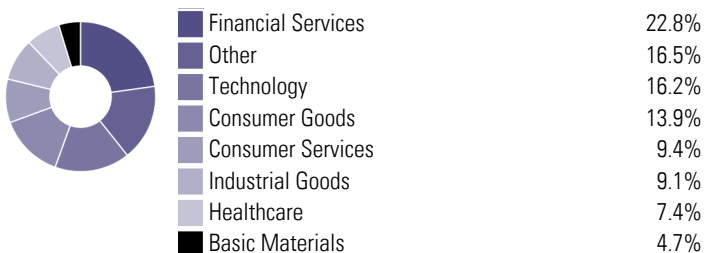
The Fund invests in the CI Select International Equity Managed Fund. The Underlying Fund invests mostly in shares of firms from around the world.

### 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



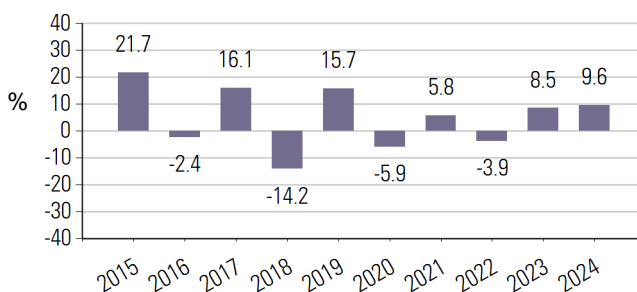
### How has the Fund performed?

#### 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?



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.

## SunWise Essential 2 CI Select International Equity Managed Segregated Fund

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																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested		<ul style="list-style-type: none"><li>• You and your insurance advisor agree on the rate charged.</li><li>• The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
Deferred Sales Charge (DSC)	<table><tr><td>If you sell within:</td><td>Rate</td></tr><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>5.0%</td></tr><tr><td>4 years of buying</td><td>4.0%</td></tr><tr><td>5 years of buying</td><td>4.0%</td></tr><tr><td>6 years of buying</td><td>3.0%</td></tr><tr><td>7 years of buying</td><td>2.0%</td></tr><tr><td>After 7 years</td><td>0.0%</td></tr></table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%		<ul style="list-style-type: none"><li>• The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>• When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>• You can Redeem up to 10% (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>
If you sell within:	Rate																				
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#### 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.

SunWise Essential 2 CI Select International Equity Managed 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	3.34%	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 taxes.				

## SunWise 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

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

## SunWise Essential 2 CI U.S. Stock Selection Segregated Bundle

As of December 31, 2024

### Quick Facts

Date Fund created: August 2012 Total value on December 31, 2024: \$8,059,567 Portfolio manager: CI Global Asset Management Management expense ratio (MER): 2.55% to 2.95% Portfolio turnover rate: 35.39%	Net asset value per Unit	Number of Units outstanding	
	Investment/Estate Class \$31.98 Income Class (SL Only) \$33.62	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.

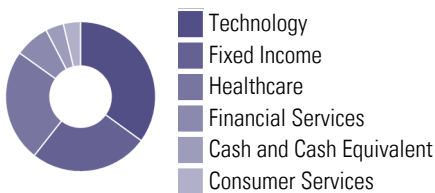
### What does the Fund invest in?

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

CI U.S. Stock Selection Fund	72.2%
Microsoft Corp	
NVIDIA Corp	
Apple Inc	
UnitedHealth Group Inc	
Alphabet Inc	
Amazon.com Inc	
Meta Platforms Inc	
Eli Lilly and Co	
Merck & Co., Inc.	
Thermo Fisher Scientific Inc	
CI Canadian Bond Fund	27.2%
Cash and Equivalents	0.5%
Total	100.0%

Total number of investments: 3



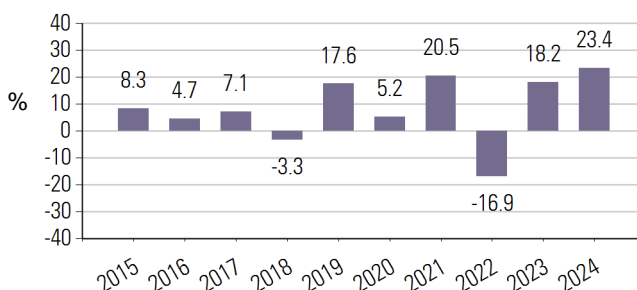
### How has the Fund performed?

#### 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 \$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?



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.

## SunWise Essential 2 CI U.S. Stock Selection Segregated Bundle

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 securities 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 style="list-style-type: none"><li>• You and your insurance advisor agree on the rate charged.</li><li>• The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
Deferred Sales Charge (DSC)	<table><tr><td>If you sell within:</td><td>Rate</td></tr><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>5.0%</td></tr><tr><td>4 years of buying</td><td>4.0%</td></tr><tr><td>5 years of buying</td><td>4.0%</td></tr><tr><td>6 years of buying</td><td>3.0%</td></tr><tr><td>7 years of buying</td><td>2.0%</td></tr><tr><td>After 7 years</td><td>0.0%</td></tr></table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"><li>• The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>• When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>• You can Redeem up to 10% (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>
If you sell within:	Rate																			
1 year of buying	5.5%																			
2 years of buying	5.0%																			
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4 years of buying	4.0%																			
5 years of buying	4.0%																			
6 years of buying	3.0%																			
7 years of buying	2.0%																			
After 7 years	0.0%																			

#### 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.

SunWise 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 taxes.				

## SunWise 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

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

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

## SunWise Essential 2 CI U.S. Stock Selection Segregated Fund

As of December 31, 2024

### Quick Facts

Date Fund created: August 2012 Total value on December 31, 2024: \$1,914,222 Portfolio manager: CI Global Asset Management Management expense ratio (MER): 3.29% Portfolio turnover rate: 12.62%	Net asset value per Unit		Number of Units outstanding
	Investment Class \$43.62		Investment Class 41,025 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?

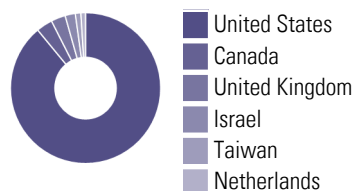
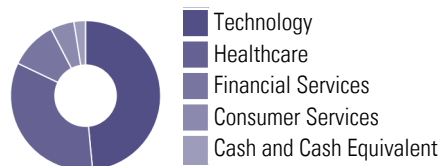
The Fund invests in the CI U.S. Stock Selection Fund. The Underlying Fund invests mostly in U.S. shares.

### 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



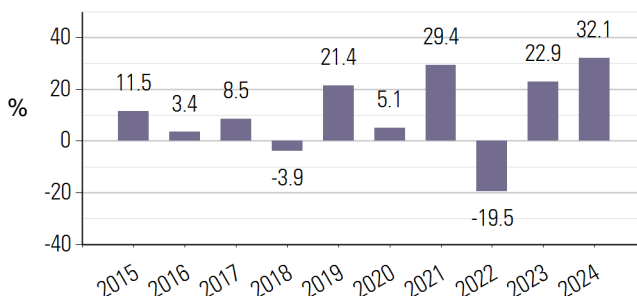
### How has the Fund performed?

#### 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?



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.

## SunWise Essential 2 CI U.S. Stock Selection Segregated Fund

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 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 style="list-style-type: none"><li>• You and your insurance advisor agree on the rate charged.</li><li>• The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
Deferred Sales Charge (DSC)	<table><tr><td>If you sell within:</td><td>Rate</td></tr><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>5.0%</td></tr><tr><td>4 years of buying</td><td>4.0%</td></tr><tr><td>5 years of buying</td><td>4.0%</td></tr><tr><td>6 years of buying</td><td>3.0%</td></tr><tr><td>7 years of buying</td><td>2.0%</td></tr><tr><td>After 7 years</td><td>0.0%</td></tr></table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%		<ul style="list-style-type: none"><li>• The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>• When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>• You can Redeem up to 10% (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>
If you sell within:	Rate																				
1 year of buying	5.5%																				
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After 7 years	0.0%																				

#### Ongoing Fund expenses

The MER includes the Management Fee 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.

SunWise Essential 2 CI U.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 taxes.				

## SunWise 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

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

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

## SunWise Essential 2 Fidelity Canadian Asset Allocation Segregated Fund

As of December 31, 2024

### Quick Facts

Date Fund created: August 2012 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%	Net asset value per Unit	Number of Units outstanding	
	Investment/Estate Class \$19.16 Income Class (SL Only) \$19.95	Investment/Estate Class 138,341 Units Income Class (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
MERs include taxes			

MERs include taxes.

### 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

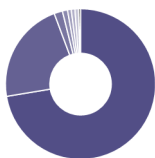
iShares 20 Plus Year Treasury Bond ETF (TLT)	4.2%
Royal Bank of Canada	3.8%
Constellation Software Inc	3.3%
Toronto-Dominion Bank	3.0%
Fidelity Canadian Money Market Investment Trust	3.0%
Canadian Natural Resources Ltd	2.2%
Waste Connections Inc	2.2%
Manulife Financial Corp	2.1%
Brookfield Asset Management Ltd - Common Cl A	2.1%
Shopify Inc	2.0%
Total	27.7%

Total number of investments:

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	0.4%

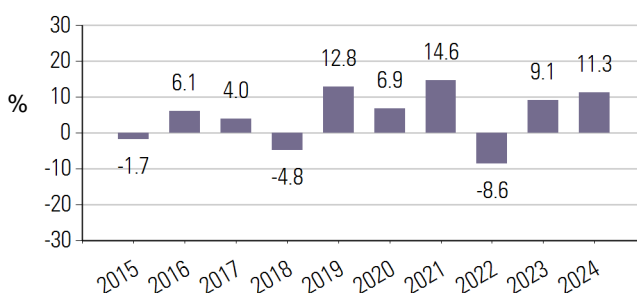
### How has the Fund performed?

#### Average returns

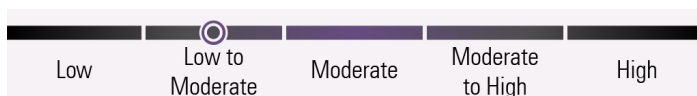
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,582.95 in December 2024. This works out to an average of 4.70% a year. The returns are after the MER has been deducted. The insurance fees and other costs will 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?



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.

## SunWise Essential 2 Fidelity Canadian Asset Allocation Segregated Fund

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 invested		<ul style="list-style-type: none"><li>• You and your insurance advisor agree on the rate charged.</li><li>• The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
Deferred Sales Charge (DSC)	<table><tr><td>If you sell within:</td><td>Rate</td></tr><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>5.0%</td></tr><tr><td>4 years of buying</td><td>4.0%</td></tr><tr><td>5 years of buying</td><td>4.0%</td></tr><tr><td>6 years of buying</td><td>3.0%</td></tr><tr><td>7 years of buying</td><td>2.0%</td></tr><tr><td>After 7 years</td><td>0.0%</td></tr></table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%		<ul style="list-style-type: none"><li>• The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>• When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>• You can Redeem up to 10% (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>
If you sell within:	Rate																				
1 year of buying	5.5%																				
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#### 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.

SunWise 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.				

## SunWise 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
SunWise 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

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

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

## SunWise Essential 2 Fidelity NorthStar® Segregated Fund

As of December 31, 2024

### Quick Facts

<b>Date Fund created:</b> August 2012 <b>Total value on December 31, 2024:</b> \$786,804 <b>Portfolio manager:</b> Fidelity Investments Canada ULC <b>Management expense ratio (MER):</b> 3.60% <b>Portfolio turnover rate:</b> 64.00%	Net asset value per Unit		Number of Units outstanding	
	Investment Class \$32.25		Investment 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?

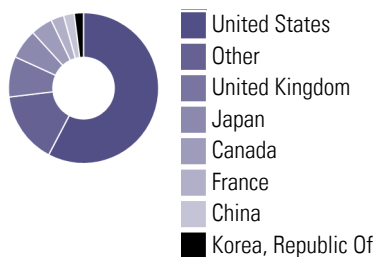
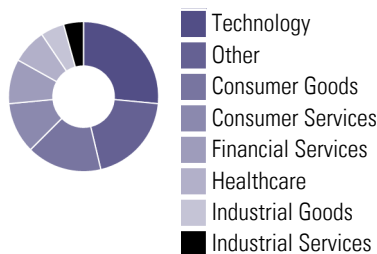
The Fund invests in the Fidelity NorthStar® Fund. The Underlying Fund invests mostly in shares of firms from around the world.

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

NVIDIA Corp	3.6%
Fidelity U.S. Money Market Investment Trust	3.4%
Microsoft Corp	2.9%
Meta Platforms Inc	2.2%
Amazon.com Inc	1.9%
Alphabet Inc	1.4%
Imperial Brands PLC	1.3%
Metro Inc	1.1%
British American Tobacco PLC	1.0%
Apple Inc	1.0%
Total	19.8%

Total number of investments:

732



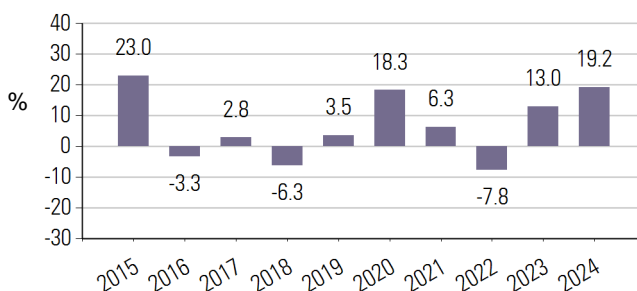
### How has the Fund performed?

#### 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?



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.

## SunWise Essential 2 Fidelity NorthStar® Segregated Fund

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 style="list-style-type: none"><li>• You and your insurance advisor agree on the rate charged.</li><li>• The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
Deferred Sales Charge (DSC)	<table><tr><td>If you sell within:</td><td>Rate</td></tr><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>5.0%</td></tr><tr><td>4 years of buying</td><td>4.0%</td></tr><tr><td>5 years of buying</td><td>4.0%</td></tr><tr><td>6 years of buying</td><td>3.0%</td></tr><tr><td>7 years of buying</td><td>2.0%</td></tr><tr><td>After 7 years</td><td>0.0%</td></tr></table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%		<ul style="list-style-type: none"><li>• The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>• When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>• You can Redeem up to 10% (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>
If you sell within:	Rate																				
1 year of buying	5.5%																				
2 years of buying	5.0%																				
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5 years of buying	4.0%																				
6 years of buying	3.0%																				
7 years of buying	2.0%																				
After 7 years	0.0%																				

#### 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.

SunWise Essential 2 Fidelity NorthStar® 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	3.60%	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.				

## SunWise Essential 2 Fidelity NorthStar® 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 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

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

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

## SunWise Essential 2 Fidelity True North® Segregated Bundle

As of December 31, 2024

### Quick Facts

Date Fund created: August 2012 Total value on December 31, 2024: \$1,221,980 Portfolio manager: Fidelity Investments Canada ULC, CI Global Asset Management Management expense ratio (MER): 2.76% to 3.21% Portfolio turnover rate: 61.96%	Net asset value per Unit		Number of Units outstanding	
	Investment/Estate Class \$20.90		Investment/Estate Class 21,555 Units	
	Income Class (SL Only) \$22.08		Income Class (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				

MERs include taxes.

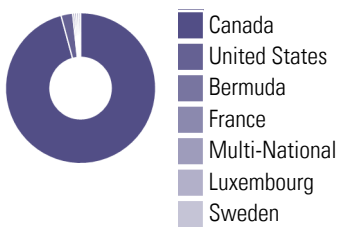
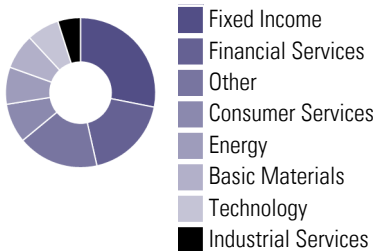
### What does the Fund invest in?

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

Fidelity True North Fund	70.7%
Royal Bank of Canada	
Toronto-Dominion Bank	
Alimentation Couche-Tard Inc	
Fairfax Financial Holdings Ltd	
Shopify Inc	
Agnico Eagle Mines Ltd	
Constellation Software Inc	
Canadian Natural Resources Ltd	
Intact Financial Corp	
Fidelity Canadian Money Market Investment Trust	
Fidelity Canadian Bond Fund	28.7%
Cash and Equivalents	0.6%
Total	100.0%

Total number of investments: 3



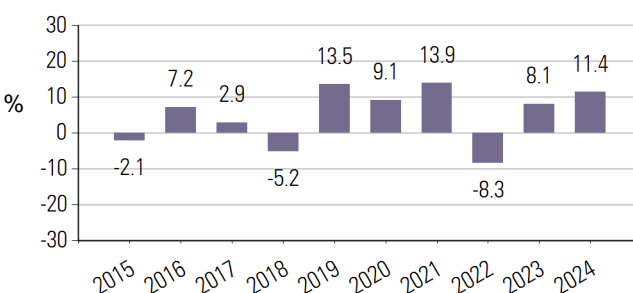
### How has the Fund performed?

#### Average returns

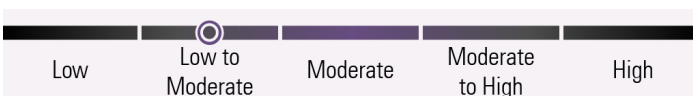
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,593.56 in December 2024. This works out to an average of 4.77% a year. The returns are after the MER has been deducted. The insurance fees and other costs will 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?



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.

## SunWise Essential 2 Fidelity True North® Segregated Bundle

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 securities 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 style="list-style-type: none"><li>• You and your insurance advisor agree on the rate charged.</li><li>• The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
Deferred Sales Charge (DSC)	<table><tr><td>If you sell within:</td><td>Rate</td></tr><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>5.0%</td></tr><tr><td>4 years of buying</td><td>4.0%</td></tr><tr><td>5 years of buying</td><td>4.0%</td></tr><tr><td>6 years of buying</td><td>3.0%</td></tr><tr><td>7 years of buying</td><td>2.0%</td></tr><tr><td>After 7 years</td><td>0.0%</td></tr></table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%		<ul style="list-style-type: none"><li>• The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>• When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>• You can Redeem up to 10% (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>
If you sell within:	Rate																				
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After 7 years	0.0%																				

#### 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.

SunWise Essential 2 Fidelity True North® 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	3.21%	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
MERs include taxes.				

## SunWise 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 rate		
Sales Charge Option	DSC	ISC
SunWise 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

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

## SunWise Essential 2 Fidelity True North® Segregated Fund

As of December 31, 2024

### Quick Facts

<b>Date Fund created:</b> August 2012 <b>Total value on December 31, 2024:</b> \$796,305 <b>Portfolio manager:</b> Fidelity Investments Canada ULC <b>Management expense ratio (MER):</b> 3.59% <b>Portfolio turnover rate:</b> 17.53%	Net asset value per Unit		Number of Units outstanding	
	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	
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?

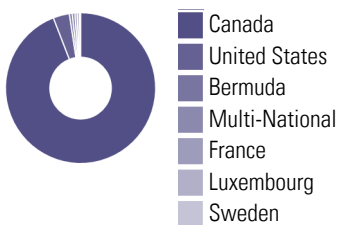
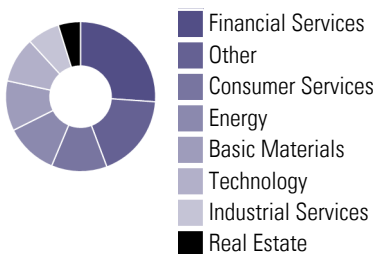
The Fund invests in the Fidelity True North® Fund. The Underlying Fund invests mostly in Canadian shares.

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

Royal Bank of Canada	5.5%
Toronto-Dominion Bank	4.4%
Alimentation Couche-Tard Inc	3.8%
Fairfax Financial Holdings Ltd	3.8%
Shopify Inc	3.6%
Agnico Eagle Mines Ltd	3.4%
Constellation Software Inc	3.4%
Canadian Natural Resources Ltd	3.2%
Intact Financial Corp	3.2%
Fidelity Canadian Money Market Investment Trust	3.1%
<b>Total</b>	<b>37.4%</b>

Total number of investments:

108



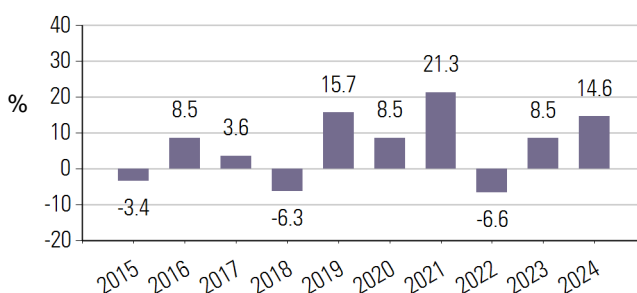
### How has the Fund performed?

#### 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?



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.

## SunWise Essential 2 Fidelity True North® Segregated Fund

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 style="list-style-type: none"><li>• You and your insurance advisor agree on the rate charged.</li><li>• The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
Deferred Sales Charge (DSC)	<table><tr><td>If you sell within:</td><td>Rate</td></tr><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>5.0%</td></tr><tr><td>4 years of buying</td><td>4.0%</td></tr><tr><td>5 years of buying</td><td>4.0%</td></tr><tr><td>6 years of buying</td><td>3.0%</td></tr><tr><td>7 years of buying</td><td>2.0%</td></tr><tr><td>After 7 years</td><td>0.0%</td></tr></table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"><li>• The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>• When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>• You can Redeem up to 10% (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>
If you sell within:	Rate																			
1 year of buying	5.5%																			
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After 7 years	0.0%																			

#### Ongoing Fund expenses

The MER includes the Management Fee 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.

SunWise 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.				

## SunWise 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 rate		
Sales Charge Option	DSC	ISC
SunWise 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

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

## SunWise Essential 2 Global Leaders Segregated Fund

As of December 31, 2024

### Quick Facts

<b>Date Fund created:</b> August 2012 <b>Total value on December 31, 2024:</b> \$3,116,485 <b>Portfolio manager:</b> CI Global Asset Management <b>Management expense ratio (MER):</b> 3.33% <b>Portfolio turnover rate:</b> 11.99%	Net asset value per Unit		Number of Units outstanding
	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?

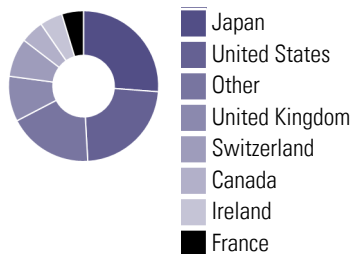
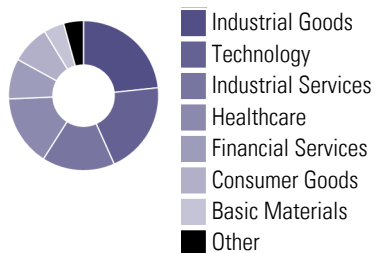
The Fund invests in the CI Global Leaders Fund. The Underlying Fund invests mostly in shares of firms from around the world.

### 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%
<b>Total</b>	<b>49.3%</b>

Total number of investments:

30



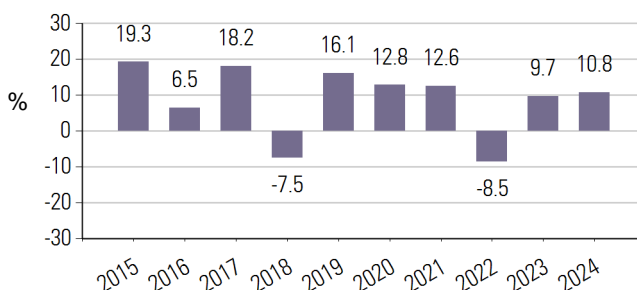
### How has the Fund performed?

#### 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?



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.

## SunWise Essential 2 Global Leaders Segregated Fund

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 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 style="list-style-type: none"><li>• You and your insurance advisor agree on the rate charged.</li><li>• The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
Deferred Sales Charge (DSC)	<table><tr><td>If you sell within:</td><td>Rate</td></tr><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>5.0%</td></tr><tr><td>4 years of buying</td><td>4.0%</td></tr><tr><td>5 years of buying</td><td>4.0%</td></tr><tr><td>6 years of buying</td><td>3.0%</td></tr><tr><td>7 years of buying</td><td>2.0%</td></tr><tr><td>After 7 years</td><td>0.0%</td></tr></table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"><li>• The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>• When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>• You can Redeem up to 10% (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>
If you sell within:	Rate																			
1 year of buying	5.5%																			
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6 years of buying	3.0%																			
7 years of buying	2.0%																			
After 7 years	0.0%																			

#### 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.

SunWise 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 taxes.				

## SunWise 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 rate		
Sales Charge Option	DSC	ISC
SunWise 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

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

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

## SunWise Essential 2 Portfolio Series Balanced Growth Segregated Fund

As of December 31, 2024

### Quick Facts

Date Fund created: August 2012 Total value on December 31, 2024: \$20,039,551 Portfolio manager: CI Global Asset Management Management expense ratio (MER): 2.52% to 2.87% Portfolio turnover rate: 7.70%	Net asset value per Unit		Number of Units outstanding
	Investment/Estate Class \$21.84		Investment/Estate Class 337,006 Units
	Income Class (SL Only) \$22.86		Income Class (SL Only) 329,982 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?

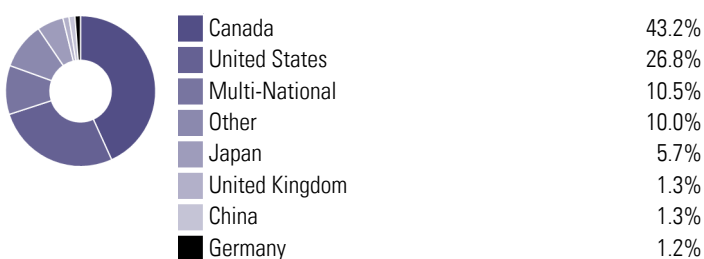
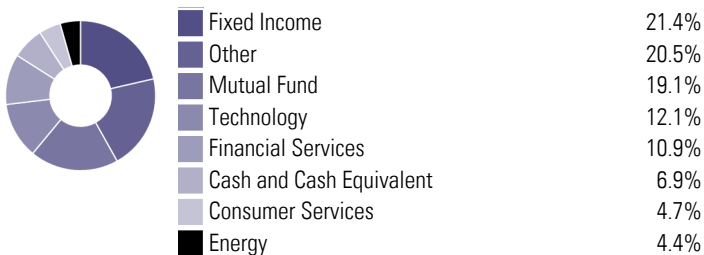
The Fund invests in the CI Portfolio Series Balanced Growth Fund. The Underlying Fund invests mostly in shares and bonds of firms from around the world.

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

CI Canadian Bond Fund	8.0%
CI Munro Global Growth Equity Fund	7.8%
CI International Equity Fund	5.8%
CI International Value Corporate Class	4.6%
CI Canadian Dividend Fund	4.6%
CI Synergy Canadian Corporate Class	4.5%
CI Global Artificial Intelligence ETF (CIAI)	4.3%
Cash and Equivalents	4.3%
CI Emerging Markets Corporate Class	4.2%
CI Japan Equity Index ETF Non-Hedged Units (JAPN.B)	3.9%
<b>Total</b>	<b>51.9%</b>

Total number of investments:

35



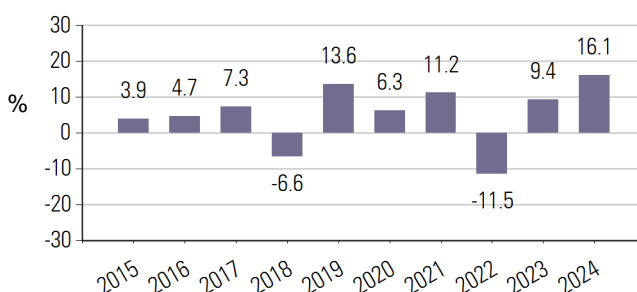
### How has the Fund performed?

#### Average returns

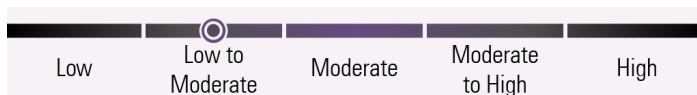
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,644.47 in December 2024. This works out to an average of 5.10% a year. The returns are after the MER has been deducted. The insurance fees and other costs will 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?



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.

## SunWise Essential 2 Portfolio Series Balanced Growth Segregated Fund

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	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul style="list-style-type: none"><li>• You and your insurance advisor agree on the rate charged.</li><li>• The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
Deferred Sales Charge (DSC)	<table><tr><td>If you sell within:</td><td>Rate</td></tr><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>5.0%</td></tr><tr><td>4 years of buying</td><td>4.0%</td></tr><tr><td>5 years of buying</td><td>4.0%</td></tr><tr><td>6 years of buying</td><td>3.0%</td></tr><tr><td>7 years of buying</td><td>2.0%</td></tr><tr><td>After 7 years</td><td>0.0%</td></tr></table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"><li>• The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>• When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>• You can Redeem up to 10% (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>
If you sell within:	Rate																			
1 year of buying	5.5%																			
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After 7 years	0.0%																			

#### Ongoing Fund expenses

The MER includes the Management Fee 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.

SunWise 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.				

## SunWise 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
SunWise 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

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

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

## SunWise Essential 2 Portfolio Series Balanced Segregated Fund

As of December 31, 2024

### Quick Facts

Date Fund created: August 2012 Total value on December 31, 2024: \$42,887,724 Portfolio manager: CI Global Asset Management Management expense ratio (MER): 2.54% to 2.89% Portfolio turnover rate: 8.83%	Net asset value per Unit	Number of Units outstanding	
	Investment/Estate Class \$19.83 Income Class (SL Only) \$20.71	Investment/Estate Class 1,037,976 Units Income Class (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?

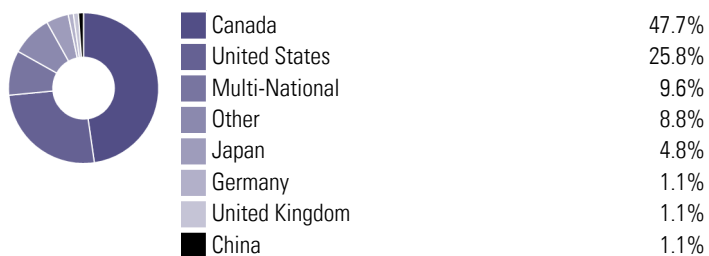
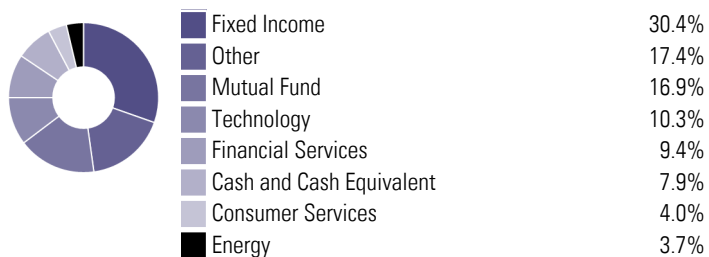
The Fund invests in the CI Portfolio Series Balanced Fund. The Underlying Fund invests mostly in shares and bonds of firms from around the world.

### 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



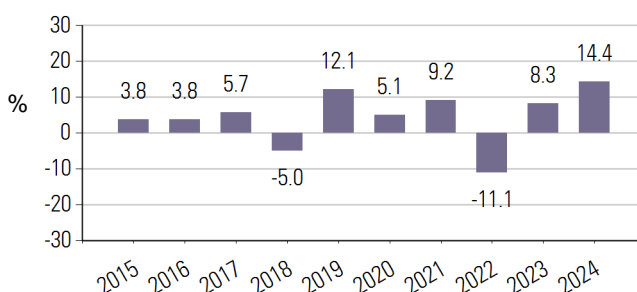
### How has the Fund performed?

#### Average returns

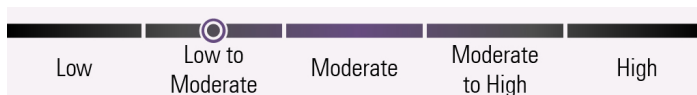
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,532.29 in December 2024. This works out to an average of 4.36% a year. The returns are after the MER has been deducted. The insurance fees and other costs will 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?



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.

## SunWise Essential 2 Portfolio Series Balanced Segregated Fund

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	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul style="list-style-type: none"><li>• You and your insurance advisor agree on the rate charged.</li><li>• The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
Deferred Sales Charge (DSC)	<table><tr><td>If you sell within:</td><td>Rate</td></tr><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>5.0%</td></tr><tr><td>4 years of buying</td><td>4.0%</td></tr><tr><td>5 years of buying</td><td>4.0%</td></tr><tr><td>6 years of buying</td><td>3.0%</td></tr><tr><td>7 years of buying</td><td>2.0%</td></tr><tr><td>After 7 years</td><td>0.0%</td></tr></table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"><li>• The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>• When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>• You can Redeem up to 10% (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>
If you sell within:	Rate																			
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#### 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.

SunWise Essential 2 Portfolio Series 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	2.89%	0.31%	N/A	N/A
Estate	2.89%	0.31%	0.45% of Class Death Benefit Base	N/A
Income (SL Only)	2.54%	N/A	0.76% of LWA Base	0.65% of LWA Base
MERs include taxes.				

## SunWise 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
SunWise 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?

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### For more information

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

## SunWise Essential 2 Portfolio Series Conservative Balanced Segregated Fund

As of December 31, 2024

### Quick Facts

Date Fund created: August 2012 Total value on December 31, 2024: \$24,653,930 Portfolio manager: CI Global Asset Management Management expense ratio (MER): 2.56% to 2.90% Portfolio turnover rate: 6.01%	Net asset value per Unit		Number of Units outstanding
	Investment/Estate Class \$18.25		Investment/Estate Class 502,692 Units
	Income Class (SL Only) \$19.04		Income 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?

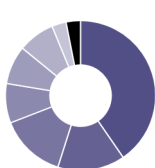
The Fund invests in the CI Portfolio Series Conservative Balanced Fund. The Underlying Fund invests mostly in bonds and shares of firms from around the world.

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

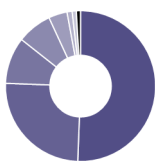
CI Canadian Bond Fund	15.3%
CI Corporate Bond Fund	6.0%
CI Canadian Core Plus Bond Fund	5.7%
CI Munro Alternative Global Growth Fund	5.3%
Cash and Equivalents	4.0%
CI Private Markets Growth Fund	4.0%
CI International Equity Fund	4.0%
CI Global Short-Term Bond Fund	3.9%
CI Canadian Aggregate Bond Index ETF (CAGG)	3.2%
CI International Value Corporate Class	3.2%
<b>Total</b>	<b>54.7%</b>

Total number of investments:

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%

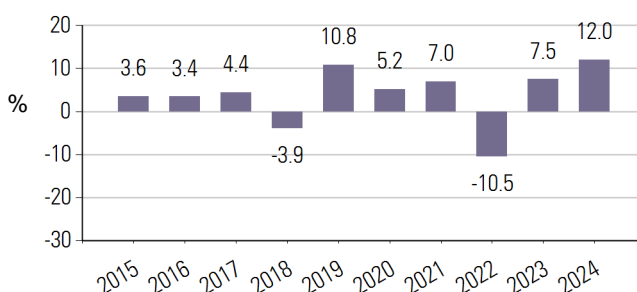
### How has the Fund performed?

#### Average returns

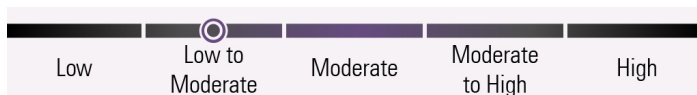
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,443.65 in December 2024. This works out to an average of 3.74% a year. The returns are after the MER has been deducted. The insurance fees and other costs will 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?



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.

## SunWise Essential 2 Portfolio Series Conservative Balanced Segregated Fund

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 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 invested	<ul style="list-style-type: none"><li>• You and your insurance advisor agree on the rate charged.</li><li>• The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
Deferred Sales Charge (DSC)	<table><tr><td>If you sell within:</td><td>Rate</td></tr><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>5.0%</td></tr><tr><td>4 years of buying</td><td>4.0%</td></tr><tr><td>5 years of buying</td><td>4.0%</td></tr><tr><td>6 years of buying</td><td>3.0%</td></tr><tr><td>7 years of buying</td><td>2.0%</td></tr><tr><td>After 7 years</td><td>0.0%</td></tr></table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"><li>• The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>• When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>• You can Redeem up to 10% (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>
If you sell within:	Rate																			
1 year of buying	5.5%																			
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7 years of buying	2.0%																			
After 7 years	0.0%																			

#### 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.

SunWise 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 taxes.				

## SunWise 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
SunWise 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

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

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

## SunWise Essential 2 Portfolio Series Conservative Segregated Fund

As of December 31, 2024

### Quick Facts

Date Fund created: August 2012 Total value on December 31, 2024: \$19,049,253 Portfolio manager: CI Global Asset Management Management expense ratio (MER): 2.49% to 2.82% Portfolio turnover rate: 6.48%	Net asset value per Unit		Number of Units outstanding
	Investment/Estate Class \$16.57		Investment/Estate Class 596,946 Units
	Income Class (SL Only) \$17.20		Income Class (SL Only) 136,270 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 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	7.3%
CI Corporate Bond Fund	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%
Technology	7.0%
Financial Services	6.6%
Consumer Services	2.5%
Energy	2.5%



Canada	55.0%
United States	24.7%
Multi-National	8.0%
Other	6.6%
Japan	3.2%
Germany	1.0%
United Kingdom	0.8%
China	0.7%

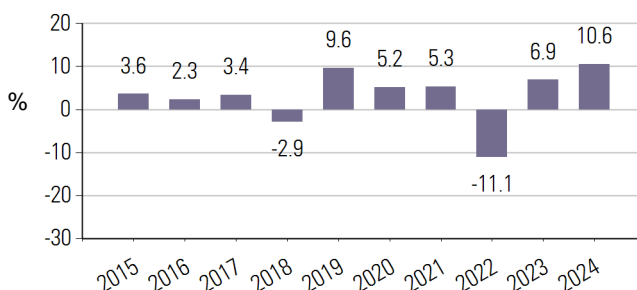
### How has the Fund performed?

#### Average returns

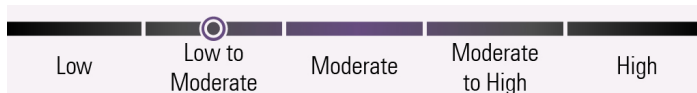
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,357.02 in December 2024. This works out to an average of 3.10% a year. The returns are after the MER has been deducted. The insurance fees and other costs will 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?



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.

## SunWise Essential 2 Portfolio Series Conservative Segregated Fund

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 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)	Up to 5% of the amount invested	<ul style="list-style-type: none"><li>• You and your insurance advisor agree on the rate charged.</li><li>• The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
Deferred Sales Charge (DSC)	<table><tr><td>If you sell within:</td><td>Rate</td></tr><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>5.0%</td></tr><tr><td>4 years of buying</td><td>4.0%</td></tr><tr><td>5 years of buying</td><td>4.0%</td></tr><tr><td>6 years of buying</td><td>3.0%</td></tr><tr><td>7 years of buying</td><td>2.0%</td></tr><tr><td>After 7 years</td><td>0.0%</td></tr></table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"><li>• The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>• When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>• You can Redeem up to 10% (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>
If you sell within:	Rate																			
1 year of buying	5.5%																			
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After 7 years	0.0%																			

#### Ongoing Fund expenses

The MER includes the Management Fee 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.

SunWise 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 taxes.				

## SunWise 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
SunWise 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

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

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

## SunWise Essential 2 Portfolio Series Growth Segregated Fund

As of December 31, 2024

### Quick Facts

<b>Date Fund created:</b> August 2012 <b>Total value on December 31, 2024:</b> \$1,541,740 <b>Portfolio manager:</b> CI Global Asset Management <b>Management expense ratio (MER):</b> 2.97% <b>Portfolio turnover rate:</b> 9.41%	Net asset value per Unit		Number of Units outstanding
	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?

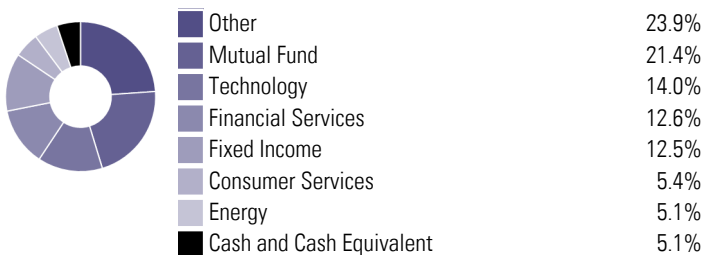
The Fund invests in the CI Portfolio Series Growth Fund. The Underlying Fund invests mostly in shares and bonds of firms from around the world.

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

CI Munro Global Growth Equity Fund	9.2%
CI International Equity Fund	6.8%
CI Canadian Dividend Fund	5.4%
CI International Value Corporate Class	5.4%
CI Synergy Canadian Corporate Class	5.3%
CI Global Artificial Intelligence ETF (CIAI)	5.1%
CI Emerging Markets Corporate Class	4.9%
CI Canadian Bond Fund	4.8%
CI Japan Equity Index ETF Non-Hedged Units (JAPN.B)	4.6%
CI Canadian Equity Income Private Trust	4.2%
<b>Total</b>	<b>55.6%</b>

Total number of investments:

35



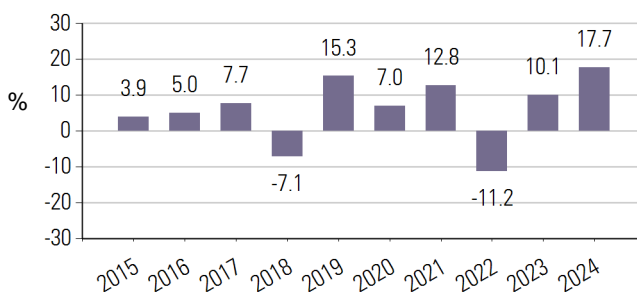
### How has the Fund performed?

#### Average returns

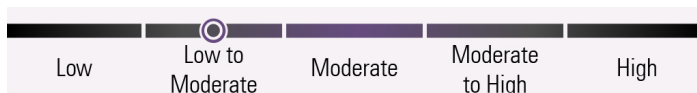
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,747.40 in December 2024. This works out to an average of 5.74% a year. The returns are after the MER has been deducted. The insurance fees and other costs will 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?



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.

## SunWise Essential 2 Portfolio Series Growth Segregated Fund

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 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 style="list-style-type: none"><li>• You and your insurance advisor agree on the rate charged.</li><li>• The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
Deferred Sales Charge (DSC)	<table><tr><td>If you sell within:</td><td>Rate</td></tr><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>5.0%</td></tr><tr><td>4 years of buying</td><td>4.0%</td></tr><tr><td>5 years of buying</td><td>4.0%</td></tr><tr><td>6 years of buying</td><td>3.0%</td></tr><tr><td>7 years of buying</td><td>2.0%</td></tr><tr><td>After 7 years</td><td>0.0%</td></tr></table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"><li>• The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>• When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>• You can Redeem up to 10% (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>
If you sell within:	Rate																			
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After 7 years	0.0%																			

#### 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.

SunWise Essential 2 Portfolio Series 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	2.97%	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.				

## SunWise 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
SunWise 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

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

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

## SunWise Essential 2 Portfolio Series Income Segregated Bundle

As of December 31, 2024

### Quick Facts

Date Fund created: August 2012 Total value on December 31, 2024: \$48,163,585 Portfolio manager: CI Global Asset Management Management expense ratio (MER): 2.50% to 2.67% Portfolio turnover rate: 13.83%	Net asset value per Unit	Number of Units outstanding	
	Investment/Estate Class \$14.60 Income Class (SL Only) \$15.04	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.

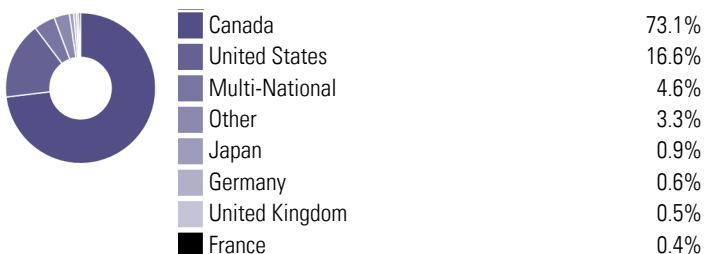
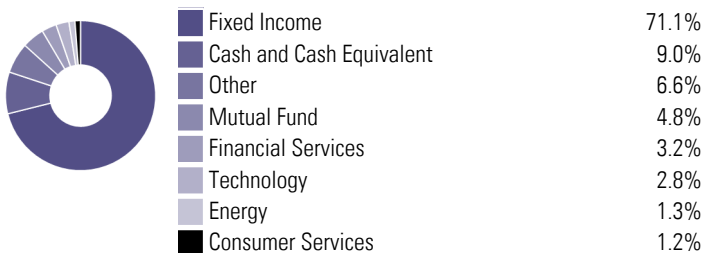
### What does the Fund invest in?

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 Portfolio Series Income Fund	54.8%
CI Canadian Bond Fund	
CI Income Fund	
CI Corporate Bond Fund	
CI Canadian Core Plus Bond Fund	
CI Munro Alternative Global Growth Fund	
CI Alternative Investment Grade Credit Fund	
CI Enhanced Government Bond ETF (FGO)	
CI Global Short-Term Bond Fund	
Cash and Equivalents	
CI Private Markets Growth Fund	
CI Canadian Bond Fund	44.6%
Cash and Equivalents	0.6%
Total	100.0%

Total number of investments: 3



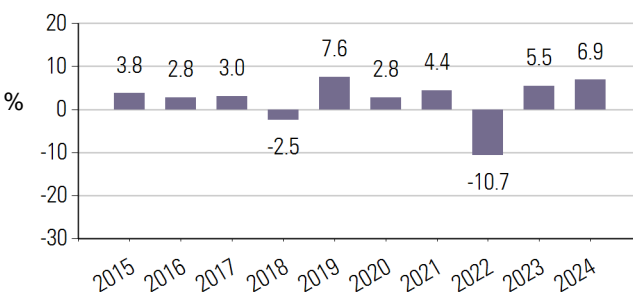
### How has the Fund performed?

#### Average returns

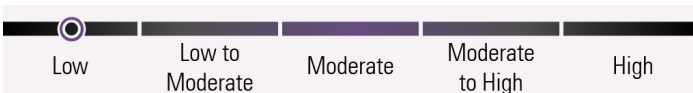
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,244.33 in December 2024. This works out to an average of 2.21% a year. The returns are after the MER has been deducted. The insurance fees and other costs will 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?



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.

## SunWise Essential 2 Portfolio Series Income Segregated Bundle

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 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	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul style="list-style-type: none"><li>• You and your insurance advisor agree on the rate charged.</li><li>• The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
Deferred Sales Charge (DSC)	<table><tr><td>If you sell within:</td><td>Rate</td></tr><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>5.0%</td></tr><tr><td>4 years of buying</td><td>4.0%</td></tr><tr><td>5 years of buying</td><td>4.0%</td></tr><tr><td>6 years of buying</td><td>3.0%</td></tr><tr><td>7 years of buying</td><td>2.0%</td></tr><tr><td>After 7 years</td><td>0.0%</td></tr></table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"><li>• The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>• When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>• You can Redeem up to 10% (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>
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7 years of buying	2.0%																			
After 7 years	0.0%																			

#### 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.

SunWise Essential 2 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	2.67%	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
MERs include taxes.				

## SunWise 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
SunWise 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

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

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

## SunWise Essential 2 Portfolio Series Maximum Growth Segregated Fund

As of December 31, 2024

### Quick Facts

<b>Date Fund created:</b> August 2012 <b>Total value on December 31, 2024:</b> \$409,658 <b>Portfolio manager:</b> CI Global Asset Management <b>Management expense ratio (MER):</b> 3.19% <b>Portfolio turnover rate:</b> 21.86%	Net asset value per Unit		Number of Units outstanding
	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.

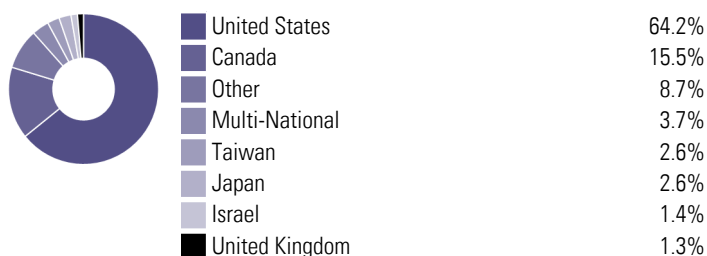
### What does the Fund invest in?

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	35.7%
CI Global Artificial Intelligence ETF (CIAI)	16.7%
CI Munro Global Growth Equity Fund	9.0%
CI U.S. Equity Fund	5.0%
CI Global Health Sciences Corporate Class	4.9%
CI Synergy Canadian Corporate Class	3.3%
CI Private Markets Growth Fund	2.9%
Global X Equal Weight Canadian Banks Index ETF (HBNK)	2.8%
CI Canadian Equity Income Private Trust	2.6%
CI Japan Equity Index ETF Non-Hedged Units (JAPN.B)	2.5%
<b>Total</b>	<b>85.5%</b>

Total number of investments: 21



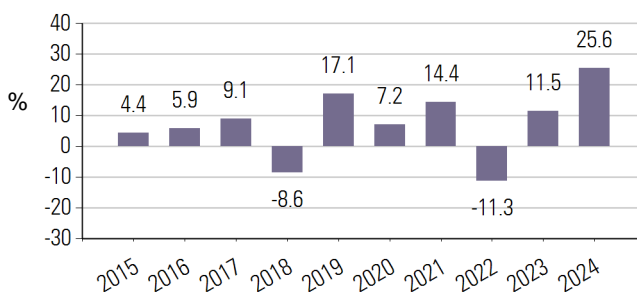
### How has the Fund performed?

#### 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?



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.

## SunWise Essential 2 Portfolio Series Maximum Growth Segregated Fund

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 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	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul style="list-style-type: none"><li>• You and your insurance advisor agree on the rate charged.</li><li>• The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
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#### Ongoing Fund expenses

The MER includes the Management Fee 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.

SunWise 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 taxes.				

## SunWise 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
SunWise 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?

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

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15 York Street, 2nd Floor  
Toronto, Ontario, M5J 0A3  
Phone: 1-800-792-9355  
Email: [service@ci.com](mailto:service@ci.com)

## SunWise Essential 2 Premier Portfolio Series Income Segregated Bundle

As of December 31, 2024

### Quick Facts

Date Fund created: August 2012 Total value on December 31, 2024: \$20,366,845 Portfolio manager: CI Global Asset Management Management expense ratio (MER): 2.51% to 2.69% Portfolio turnover rate: 12.71%	Net asset value per Unit		Number of Units outstanding
	Investment/Estate Class \$12.64		Investment/Estate Class 627,177 Units
	Income Class (SL Only) \$12.90		Income Class (SL Only) 413,495 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.

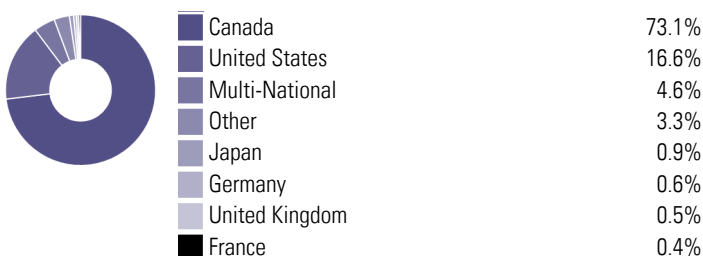
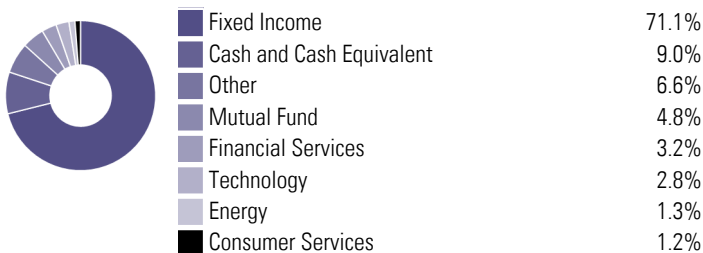
### What does the Fund invest in?

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 Portfolio Series Income Fund	54.8%
CI Canadian Bond Fund	
CI Income Fund	
CI Corporate Bond Fund	
CI Canadian Core Plus Bond Fund	
CI Munro Alternative Global Growth Fund	
CI Alternative Investment Grade Credit Fund	
CI Enhanced Government Bond ETF (FGO)	
CI Global Short-Term Bond Fund	
Cash and Equivalents	
CI Private Markets Growth Fund	
CI Canadian Bond Fund	44.6%
Cash and Equivalents	0.6%
Total	100.0%

Total number of investments: 3



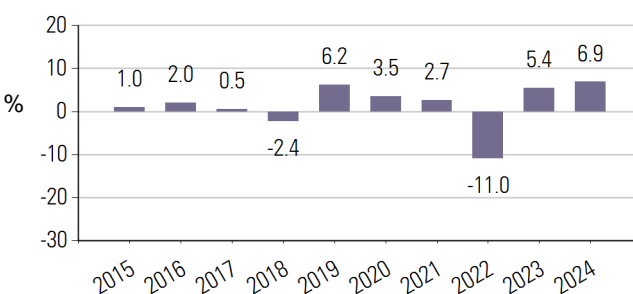
### How has the Fund performed?

#### Average returns

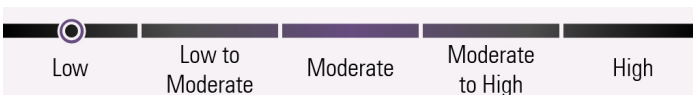
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,143.50 in December 2024. This works out to an average of 1.35% a year. The returns are after the MER has been deducted. The insurance fees and other costs will 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?



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.

## SunWise Essential 2 Premier Portfolio Series Income Segregated Bundle

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 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	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul style="list-style-type: none"><li>• You and your insurance advisor agree on the rate charged.</li><li>• The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
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The MER includes the Management Fee 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.

SunWise 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 taxes.				

## SunWise 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
SunWise 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.

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### For more information

This is a summary and may not contain all the information you need. There are details in the contract that may lead to changes in this summary.

Please make sure you read the Information Folder and Contract. For more information, please contact:

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

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

As of December 31, 2024

### Quick Facts

Date Fund created: August 2012 Total value on December 31, 2024: \$175,332 Portfolio manager: Sun Life Global Investments (Canada) Inc., CI Global Asset Management Management expense ratio (MER): 2.76% to 3.09% Portfolio turnover rate: 112.83%	Net asset value per Unit		Number of Units outstanding
	Investment/Estate Class \$18.57		Investment/Estate Class 1,937 Units
	Income Class (SL Only) \$19.33		Income Class (SL Only) 7,209 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			

MERs include taxes.

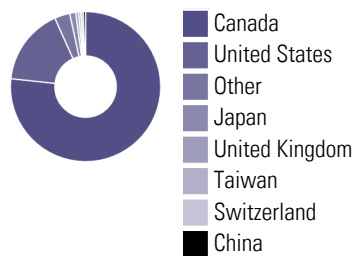
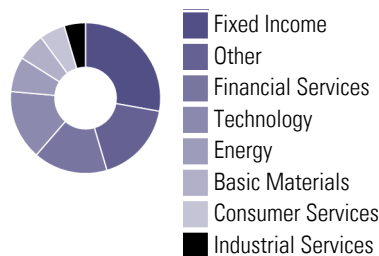
### What does the Fund invest in?

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

Sun Life BlackRock Canadian Equity Fund	69.9%
Sun Life BlackRock Canadian Composite Equity Fund	
iShares Global Tech ETF (IXN)	
iShares Global Healthcare ETF (IXJ)	
iShares S&P Global Consumer Discretionary Index ETF (CAD-Hedged) (XCD)	
iShares Global COMM Services ETF (IXP)	
iShares Global Consumer Staples ETF (KXI)	
iShares S&P Global Industrials Index ETF (CAD-Hedged)	
iShares Global Real Estate Index ETF (CGR)	
Sun Life Multi-Strategy Bond Fund	29.4%
Cash and Equivalents	0.6%
<b>Total</b>	<b>100.0%</b>

Total number of investments: 3



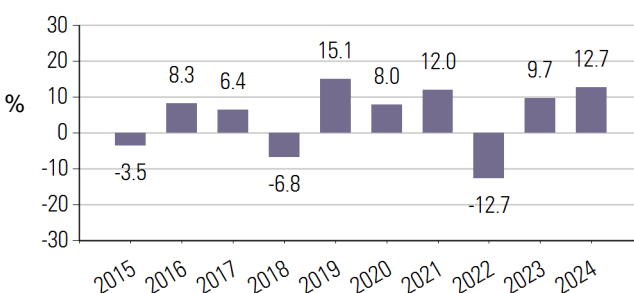
### How has the Fund performed?

#### Average returns

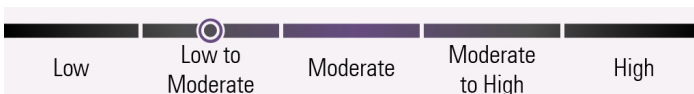
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,557.43 in December 2024. This works out to an average of 4.53% a year. The returns are after the MER has been deducted. The insurance fees and other costs will 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?



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.

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

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 securities 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 style="list-style-type: none"><li>• You and your insurance advisor agree on the rate charged.</li><li>• The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
Deferred Sales Charge (DSC)	<table><tr><td>If you sell within:</td><td>Rate</td></tr><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>5.0%</td></tr><tr><td>4 years of buying</td><td>4.0%</td></tr><tr><td>5 years of buying</td><td>4.0%</td></tr><tr><td>6 years of buying</td><td>3.0%</td></tr><tr><td>7 years of buying</td><td>2.0%</td></tr><tr><td>After 7 years</td><td>0.0%</td></tr></table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"><li>• The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>• When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>• You can Redeem up to 10% (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>
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After 7 years	0.0%																			

#### 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.

SunWise Essential 2 Sun Life BlackRock Canadian 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	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
MERs include taxes.				

## SunWise 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 rate		
Sales Charge Option	DSC	ISC
SunWise 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?

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

### For more information

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

## SunWise Essential 2 Sun Life BlackRock Canadian Equity Segregated Fund

As of December 31, 2024

### Quick Facts

Date Fund created: August 2012 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%	Net asset value per Unit	Number of Units outstanding	
	Investment Class \$23.63	Investment 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.

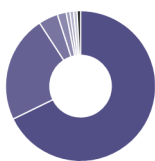
### Top holdings and allocations of the Underlying Fund as of December 31, 2024

Sun Life BlackRock Canadian Composite Equity Fund	68.2%
Royal Bank of Canada	
Shopify Inc	
Toronto-Dominion Bank	
Enbridge Inc	
Brookfield Corp	
Bank of Montreal	
Canadian Pacific Kansas City Ltd	
Bank of Nova Scotia	
Canadian Natural Resources Ltd	
Constellation Software Inc	
iShares Global Tech ETF (IXN)	12.7%
iShares Global Healthcare ETF (IXJ)	6.3%
iShares S&P Global Consumer Discretionary Index ETF (CAD-Hedged) (XCD)	5.6%
iShares Global COMM Services ETF (IXP)	4.0%
iShares Global Consumer Staples ETF (KXI)	2.1%
iShares S&P Global Industrials Index ETF (CAD-Hedged)	0.9%
iShares Global Real Estate Index ETF (CGR)	0.2%
Total	100.0%

Total number of investments: 8



Financial Services	22.7%
Technology	21.4%
Other	16.1%
Energy	10.7%
Basic Materials	8.6%
Consumer Services	7.9%
Industrial Services	6.6%
Healthcare	6.0%



Canada	67.8%
United States	23.0%
Other	4.2%
Japan	1.9%
United Kingdom	0.8%
Taiwan	0.8%
Switzerland	0.8%
China	0.7%

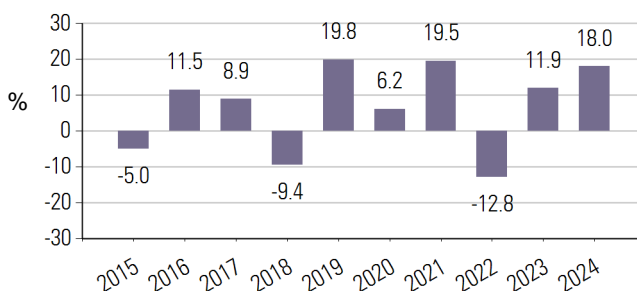
### How has the Fund performed?

#### 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 \$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.



### How risky is it?



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.

## SunWise Essential 2 Sun Life BlackRock Canadian Equity Segregated Fund

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 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 invested	<ul style="list-style-type: none"><li>• You and your insurance advisor agree on the rate charged.</li><li>• The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
Deferred Sales Charge (DSC)	<table><tr><td>If you sell within:</td><td>Rate</td></tr><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>5.0%</td></tr><tr><td>4 years of buying</td><td>4.0%</td></tr><tr><td>5 years of buying</td><td>4.0%</td></tr><tr><td>6 years of buying</td><td>3.0%</td></tr><tr><td>7 years of buying</td><td>2.0%</td></tr><tr><td>After 7 years</td><td>0.0%</td></tr></table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"><li>• The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>• When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>• You can Redeem up to 10% (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>
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#### 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.

SunWise Essential 2 Sun Life BlackRock 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	3.36%	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 taxes.				

## SunWise 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 rate		
Sales Charge Option	DSC	ISC
SunWise 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?

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Please make sure you read the Information Folder and Contract. For more information, please contact:

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

## SunWise Essential 2 Sun Life Granite Balanced Growth Portfolio Segregated Fund

As of December 31, 2024

### Quick Facts

Date Fund created: August 2012 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%	Net asset value per Unit	Number of Units outstanding	
	Investment/Estate Class \$20.66 Income Class (SL Only) \$21.33	Investment/Estate Class 29,853 Units Income Class (SL Only) 68,290 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			

MERs include taxes.

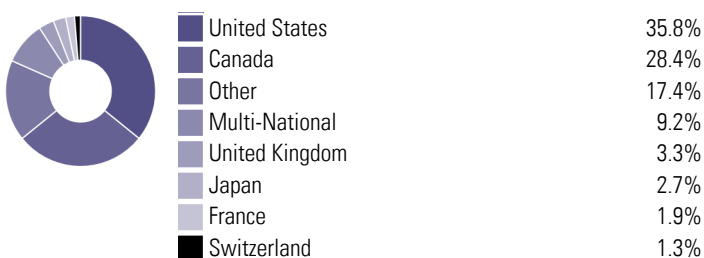
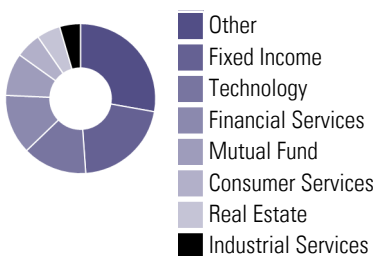
### What does the Fund invest in?

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

iShares Core S&P 500 ETF (IVV)	11.9%
Sun Life Granite Tactical Completion Fund	8.2%
Sun Life Real Assets Private Pool Fund	7.4%
Sun Life BlackRock Canadian Composite Equity Fund	7.2%
Phillips, Hager & North Bond Fund	6.4%
Sun Life Global Mid Cap Fund	5.4%
Sun Life MFS International Opportunities Fund	4.9%
Sun Life JPMorgan International Equity Fund	4.8%
Sun Life U.S. Core Fixed Income Fund	4.7%
Phillips, Hager & North Canadian Equity Value Fund	4.6%
Total	65.4%

Total number of investments: 27



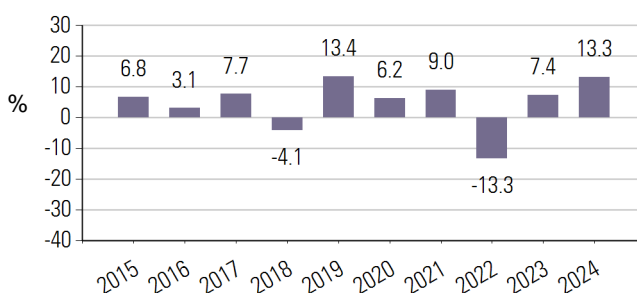
### How has the Fund performed?

#### Average returns

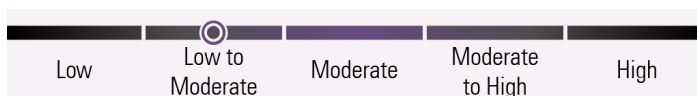
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,572.40 in December 2024. This works out to an average of 4.63% a year. The returns are after the MER has been deducted. The insurance fees and other costs will 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?



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.

## SunWise Essential 2 Sun Life Granite Balanced Growth Portfolio Segregated Fund

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 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	What you pay		How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested		<ul style="list-style-type: none"><li>• You and your insurance advisor agree on the rate charged.</li><li>• The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
Deferred Sales Charge (DSC)	<table><tr><td>If you sell within:</td><td>Rate</td></tr><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>5.0%</td></tr><tr><td>4 years of buying</td><td>4.0%</td></tr><tr><td>5 years of buying</td><td>4.0%</td></tr><tr><td>6 years of buying</td><td>3.0%</td></tr><tr><td>7 years of buying</td><td>2.0%</td></tr><tr><td>After 7 years</td><td>0.0%</td></tr></table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%		<ul style="list-style-type: none"><li>• The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>• When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>• You can Redeem up to 10% (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>
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6 years of buying	3.0%																				
7 years of buying	2.0%																				
After 7 years	0.0%																				

#### 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.

SunWise 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.				

## SunWise 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
SunWise 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

This is a summary and may not contain all the information you need. There are details in the contract that may lead to changes in this summary.

Please make sure you read the Information Folder and Contract. For more information, please contact:

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

## SunWise Essential 2 Sun Life Granite Balanced Portfolio Segregated Fund

As of December 31, 2024

### Quick Facts

Date Fund created: August 2012 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%	Net asset value per Unit	Number of Units outstanding	
	Investment/Estate Class \$18.41 Income Class (SL Only) \$19.11	Investment/Estate Class 129,481 Units Income Class (SL Only) 122,085 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			

MERs include taxes.

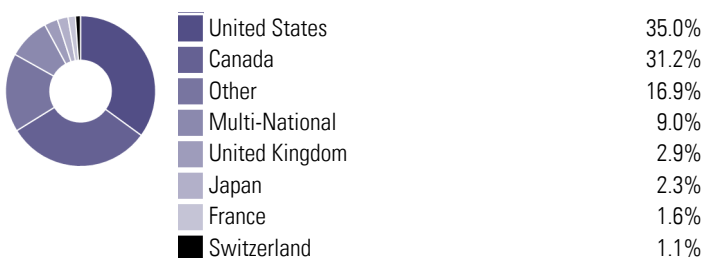
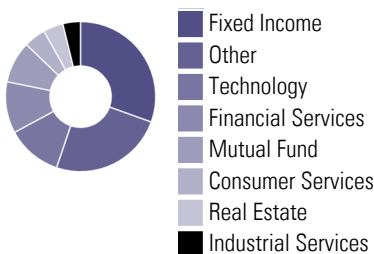
### What does the Fund invest in?

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



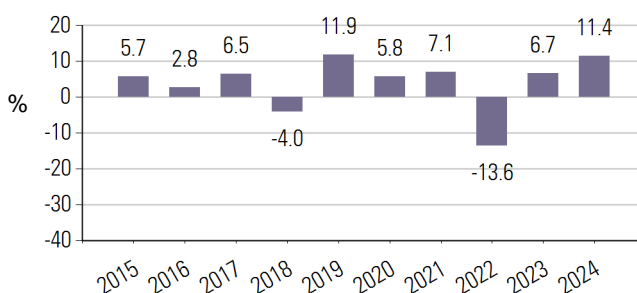
### How has the Fund performed?

#### Average returns

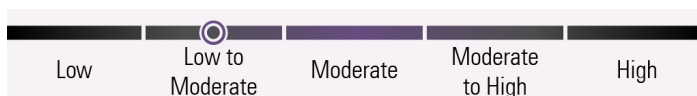
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,447.83 in December 2024. This works out to an average of 3.77% a year. The returns are after the MER has been deducted. The insurance fees and other costs will 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?



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.

## SunWise Essential 2 Sun Life Granite Balanced Portfolio Segregated Fund

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 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	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul style="list-style-type: none"><li>• You and your insurance advisor agree on the rate charged.</li><li>• The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
Deferred Sales Charge (DSC)	<table><tr><td>If you sell within:</td><td>Rate</td></tr><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>5.0%</td></tr><tr><td>4 years of buying</td><td>4.0%</td></tr><tr><td>5 years of buying</td><td>4.0%</td></tr><tr><td>6 years of buying</td><td>3.0%</td></tr><tr><td>7 years of buying</td><td>2.0%</td></tr><tr><td>After 7 years</td><td>0.0%</td></tr></table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"><li>• The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>• When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>• You can Redeem up to 10% (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>
If you sell within:	Rate																			
1 year of buying	5.5%																			
2 years of buying	5.0%																			
3 years of buying	5.0%																			
4 years of buying	4.0%																			
5 years of buying	4.0%																			
6 years of buying	3.0%																			
7 years of buying	2.0%																			
After 7 years	0.0%																			

#### 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.

SunWise Essential 2 Sun Life Granite Balanced 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	3.12%	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
MERs include taxes.				

## SunWise 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
SunWise 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

This is a summary and may not contain all the information you need. There are details in the contract that may lead to changes in this summary.

Please make sure you read the Information Folder and Contract. For more information, please contact:

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

## SunWise Essential 2 Sun Life Granite Conservative Portfolio Segregated Fund

As of December 31, 2024

### Quick Facts

Date Fund created: August 2012 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%	Net asset value per Unit		Number of Units outstanding	
	Investment/Estate Class \$13.34		Investment/Estate Class 80,544 Units	
	Income Class (SL Only) \$13.64		Income Class (SL Only) 37,816 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				

MERs include taxes.

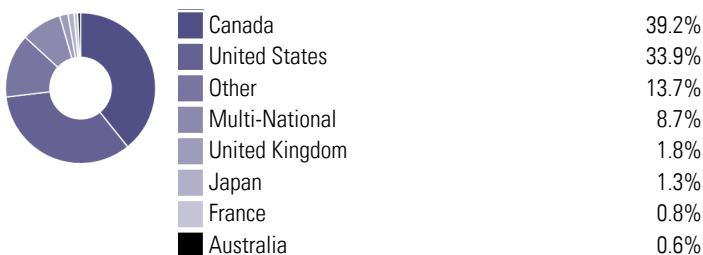
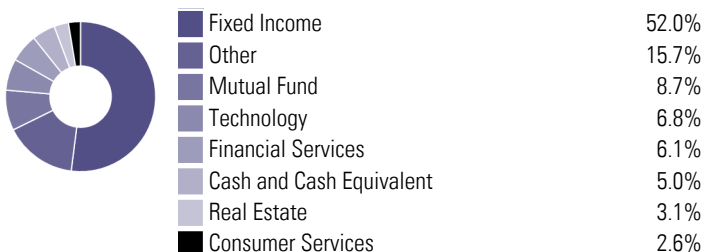
### What does the Fund invest in?

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

Phillips, Hager & North Bond Fund	14.0%
Sun Life Blackrock Canadian Universe Bond Fund	12.4%
Sun Life U.S. Core Fixed Income Fund	12.1%
Sun Life Granite Tactical Completion Fund	8.1%
RBC Emerging Markets Bond Fund	5.6%
iShares Core S&P 500 ETF (IVV)	5.1%
Sun Life Real Assets Private Pool Fund	5.0%
Sun Life BlackRock Canadian Composite Equity Fund	3.3%
Sun Life Wellington Opportunistic Fixed Income Private Pool Fund	3.3%
Sun Life Global Mid Cap Fund	3.0%
Total	72.1%

Total number of investments: 28



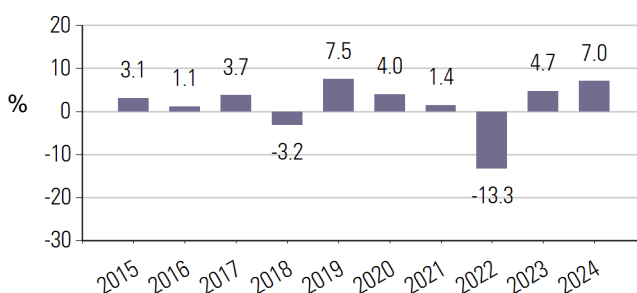
### How has the Fund performed?

#### Average returns

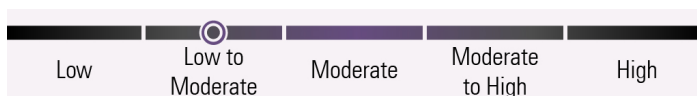
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,153.70 in December 2024. This works out to an average of 1.44% a year. The returns are after the MER has been deducted. The insurance fees and other costs will 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?



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.

## SunWise Essential 2 Sun Life Granite Conservative Portfolio Segregated Fund

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 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 invested	<ul style="list-style-type: none"><li>• You and your insurance advisor agree on the rate charged.</li><li>• The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
Deferred Sales Charge (DSC)	<table><tr><td>If you sell within:</td><td>Rate</td></tr><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>5.0%</td></tr><tr><td>4 years of buying</td><td>4.0%</td></tr><tr><td>5 years of buying</td><td>4.0%</td></tr><tr><td>6 years of buying</td><td>3.0%</td></tr><tr><td>7 years of buying</td><td>2.0%</td></tr><tr><td>After 7 years</td><td>0.0%</td></tr></table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"><li>• The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>• When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>• You can Redeem up to 10% (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>
If you sell within:	Rate																			
1 year of buying	5.5%																			
2 years of buying	5.0%																			
3 years of buying	5.0%																			
4 years of buying	4.0%																			
5 years of buying	4.0%																			
6 years of buying	3.0%																			
7 years of buying	2.0%																			
After 7 years	0.0%																			

#### 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.

SunWise 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 taxes.				

## SunWise 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 rate		
Sales Charge Option	DSC	ISC
SunWise 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

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

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

## SunWise Essential 2 Sun Life Granite Growth Portfolio Segregated Fund

As of December 31, 2024

### Quick Facts

Date Fund created: August 2012 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%	Net asset value per Unit	Number of Units outstanding	
	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%
<b>Total</b>	<b>71.4%</b>
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%
Real Estate	5.6%
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	1.5%

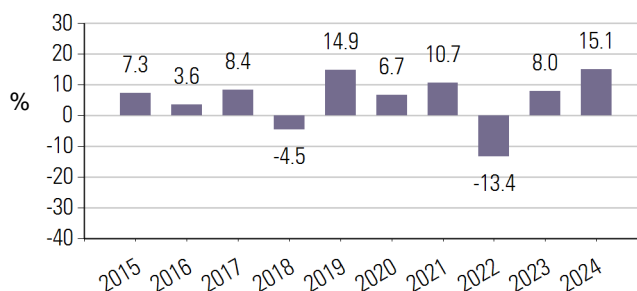
### How has the Fund performed?

#### Average returns

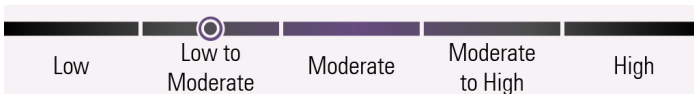
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,680.82 in December 2024. This works out to an average of 5.33% a year. The returns are after the MER has been deducted. The insurance fees and other costs will 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.



### How risky is it?



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.

## SunWise Essential 2 Sun Life Granite Growth Portfolio Segregated Fund

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 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 invested		<ul style="list-style-type: none"><li>• You and your insurance advisor agree on the rate charged.</li><li>• The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
Deferred Sales Charge (DSC)	<table><tr><td>If you sell within:</td><td>Rate</td></tr><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>5.0%</td></tr><tr><td>4 years of buying</td><td>4.0%</td></tr><tr><td>5 years of buying</td><td>4.0%</td></tr><tr><td>6 years of buying</td><td>3.0%</td></tr><tr><td>7 years of buying</td><td>2.0%</td></tr><tr><td>After 7 years</td><td>0.0%</td></tr></table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%		<ul style="list-style-type: none"><li>• The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>• When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>• You can Redeem up to 10% (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>
If you sell within:	Rate																				
1 year of buying	5.5%																				
2 years of buying	5.0%																				
3 years of buying	5.0%																				
4 years of buying	4.0%																				
5 years of buying	4.0%																				
6 years of buying	3.0%																				
7 years of buying	2.0%																				
After 7 years	0.0%																				

#### 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.

SunWise Essential 2 Sun Life Granite 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	3.09%	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 taxes.				

## SunWise 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
SunWise 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

This is a summary and may not contain all the information you need. There are details in the contract that may lead to changes in this summary.

Please make sure you read the Information Folder and Contract. For more information, please contact:

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

## SunWise Essential 2 Sun Life Granite Moderate Portfolio Segregated Fund

As of December 31, 2024

### Quick Facts

Date Fund created: August 2012 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%	Net asset value per Unit		Number of Units outstanding	
	Investment/Estate Class \$16.44		Investment/Estate Class 55,423 Units	
	Income Class (SL Only) \$17.22		Income Class (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
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.				

MERs include taxes.

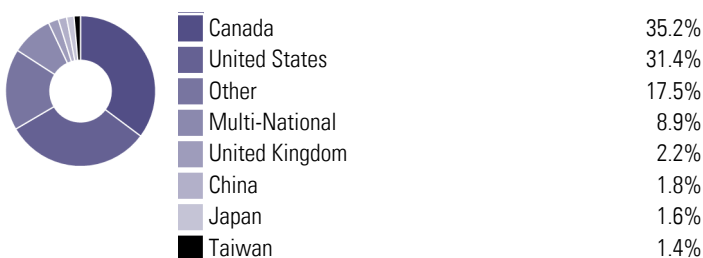
### What does the Fund invest in?

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

Phillips, Hager & North Bond Fund	10.4%
Sun Life Blackrock Canadian Universe Bond Fund	8.4%
Sun Life Granite Tactical Completion Fund	8.1%
iShares Core S&P 500 ETF (IVV)	8.1%
Sun Life U.S. Core Fixed Income Fund	7.8%
RBC Emerging Markets Bond Fund	5.1%
Sun Life BlackRock Canadian Composite Equity Fund	5.0%
Sun Life Real Assets Private Pool Fund	5.0%
Sun Life Schroder Emerging Markets Fund	4.1%
Sun Life Global Mid Cap Fund	3.4%
<b>Total</b>	<b>65.6%</b>

Total number of investments: 28



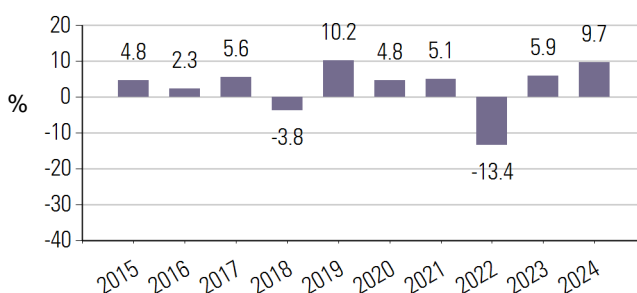
### How has the Fund performed?

#### Average returns

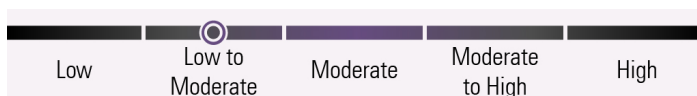
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,329.63 in December 2024. This works out to an average of 2.89% a year. The returns are after the MER has been deducted. The insurance fees and other costs will 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?



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.

## SunWise Essential 2 Sun Life Granite Moderate Portfolio Segregated Fund

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 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	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul style="list-style-type: none"><li>• You and your insurance advisor agree on the rate charged.</li><li>• The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
Deferred Sales Charge (DSC)	<table><tr><td>If you sell within:</td><td>Rate</td></tr><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>5.0%</td></tr><tr><td>4 years of buying</td><td>4.0%</td></tr><tr><td>5 years of buying</td><td>4.0%</td></tr><tr><td>6 years of buying</td><td>3.0%</td></tr><tr><td>7 years of buying</td><td>2.0%</td></tr><tr><td>After 7 years</td><td>0.0%</td></tr></table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"><li>• The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>• When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>• You can Redeem up to 10% (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>
If you sell within:	Rate																			
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After 7 years	0.0%																			

#### 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.

SunWise Essential 2 Sun Life Granite Moderate 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	3.12%	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
MERs include taxes.				

## SunWise 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
SunWise 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

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

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

SunWise Essential 2 Sun Life MFS Canadian Bond Segregated Fund

As of December 31, 2024

Quick Facts

Date Fund created: August 2012 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%	Net asset value per Unit		Number of Units outstanding
	Investment/Estate Class \$10.83		Investment/Estate 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?

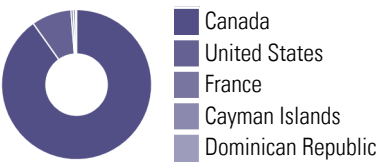
The Fund invests in the Sun Life MFS Canadian Bond Fund. The Underlying Fund invests mostly in Canadian bonds.

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

Canada Government 3.50% 01-Sep-2029	15.9%
Canada Government 3.25% 01-Dec-2034	12.5%
Canada Government 2.75% 01-Dec-2055	6.1%
Ontario Province 3.75% 02-Dec-2053	2.4%
Cash and Equivalents	2.3%
Alberta Province 2.05% 01-Jun-2030	2.3%
Quebec Province 5.00% 01-Dec-2038	2.1%
Alberta Province 3.45% 01-Dec-2043	1.9%
Ontario Province 2.05% 02-Jun-2030	1.8%
Quebec Province 2.75% 01-Sep-2028	1.8%
Total	48.9%

Total number of investments:

136



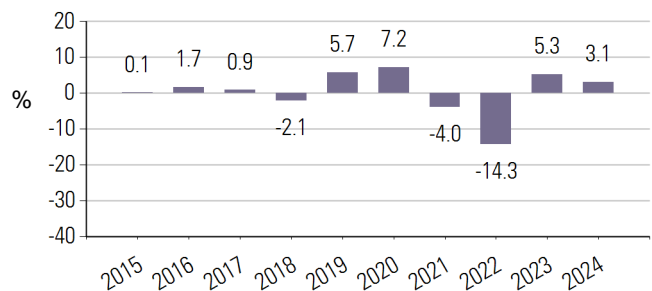
How has the Fund performed?

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?



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.

## SunWise Essential 2 Sun Life MFS Canadian Bond Segregated Fund

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	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul style="list-style-type: none"><li>• You and your insurance advisor agree on the rate charged.</li><li>• The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
Deferred Sales Charge (DSC)	<table><tr><td>If you sell within:</td><td>Rate</td></tr><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>5.0%</td></tr><tr><td>4 years of buying</td><td>4.0%</td></tr><tr><td>5 years of buying</td><td>4.0%</td></tr><tr><td>6 years of buying</td><td>3.0%</td></tr><tr><td>7 years of buying</td><td>2.0%</td></tr><tr><td>After 7 years</td><td>0.0%</td></tr></table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"><li>• The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>• When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>• You can Redeem up to 10% (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>
If you sell within:	Rate																			
1 year of buying	5.5%																			
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After 7 years	0.0%																			

#### Ongoing Fund expenses

The MER includes the Management Fee 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.

SunWise 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.				

## SunWise 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
SunWise 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

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Please make sure you read the Information Folder and Contract. For more information, please contact:

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

## SunWise Essential 2 Sun Life MFS Global Growth Segregated Bundle

As of December 31, 2024

### Quick Facts

Date Fund created: August 2012 Total value on December 31, 2024: \$3,192,425 Portfolio manager: Sun Life Global Investments (Canada) Inc., CI Global Asset Management Management expense ratio (MER): 2.74% to 3.12% Portfolio turnover rate: 54.86%	Net asset value per Unit		Number of Units outstanding	
	Investment/Estate Class \$26.23		Investment/Estate Class 54,442 Units	
	Income Class (SL Only) \$27.58		Income Class (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				

MERs include taxes.

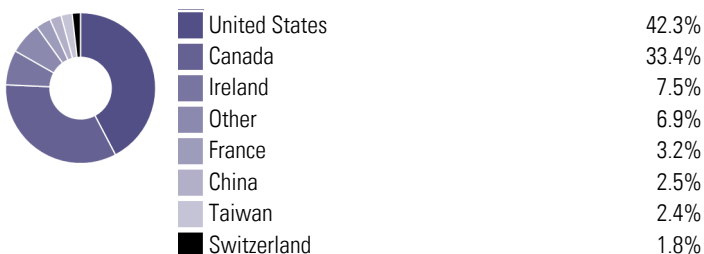
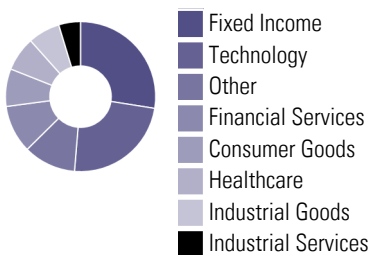
### What does the Fund invest in?

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

Sun Life MFS Global Growth Fund	70.2%
Microsoft Corp	
Visa Inc	
Taiwan Semiconductor Manufactrg Co Ltd	
NVIDIA Corp	
Accenture PLC	
Apple Inc	
Salesforce Inc	
Tencent Holdings Ltd	
HDFC Bank Ltd	
Agilent Technologies Inc	
Sun Life Multi-Strategy Bond Fund	29.1%
Cash and Equivalents	0.6%
Total	100.0%

Total number of investments: 3



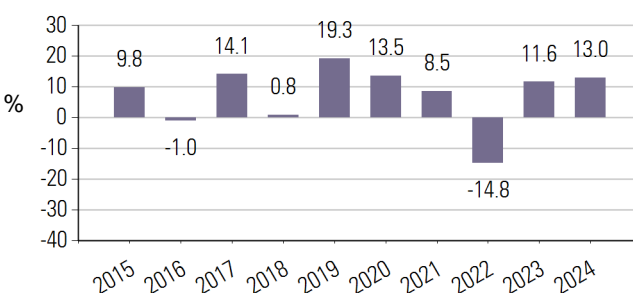
### How has the Fund performed?

#### Average returns

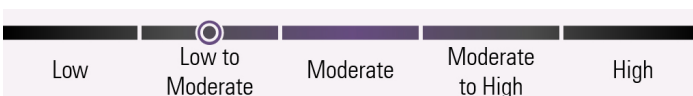
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,980.06 in December 2024. This works out to an average of 7.07% a year. The returns are after the MER has been deducted. The insurance fees and other costs will 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?



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.

## SunWise Essential 2 Sun Life MFS Global Growth Segregated Bundle

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 securities 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 style="list-style-type: none"><li>• You and your insurance advisor agree on the rate charged.</li><li>• The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
Deferred Sales Charge (DSC)	<table><tr><td>If you sell within:</td><td>Rate</td></tr><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>5.0%</td></tr><tr><td>4 years of buying</td><td>4.0%</td></tr><tr><td>5 years of buying</td><td>4.0%</td></tr><tr><td>6 years of buying</td><td>3.0%</td></tr><tr><td>7 years of buying</td><td>2.0%</td></tr><tr><td>After 7 years</td><td>0.0%</td></tr></table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"><li>• The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>• When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>• You can Redeem up to 10% (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>
If you sell within:	Rate																			
1 year of buying	5.5%																			
2 years of buying	5.0%																			
3 years of buying	5.0%																			
4 years of buying	4.0%																			
5 years of buying	4.0%																			
6 years of buying	3.0%																			
7 years of buying	2.0%																			
After 7 years	0.0%																			

#### 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.

SunWise 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 taxes.				

## SunWise 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
SunWise 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

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

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

## SunWise Essential 2 Sun Life MFS Global Growth Segregated Fund

As of December 31, 2024

### Quick Facts

Date Fund created: August 2012 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%	Net asset value per Unit	Number of Units outstanding	
	Investment Class \$38.40	Investment Class 5,244 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

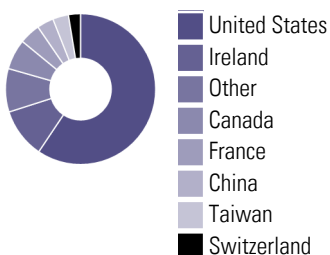
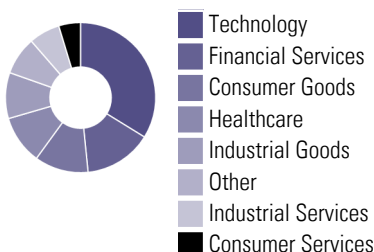
MERs include taxes.

### What does the Fund invest in?

The Fund invests in the Sun Life MFS Global 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	6.4%
Visa Inc	4.0%
Taiwan Semiconductor Manufactrg Co Ltd	3.4%
NVIDIA Corp	3.1%
Accenture PLC	2.9%
Apple Inc	2.4%
Salesforce Inc	2.3%
Tencent Holdings Ltd	2.3%
HDFC Bank Ltd	2.1%
Agilent Technologies Inc	2.1%
Total	31.0%
Total number of investments:	74



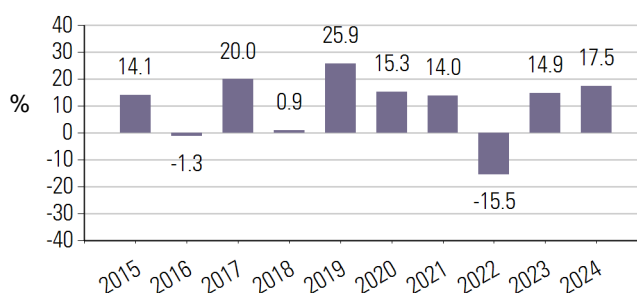
### How has the Fund performed?

#### 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 \$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.



### How risky is it?



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.

## SunWise Essential 2 Sun Life MFS Global Growth Segregated Fund

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 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 style="list-style-type: none"><li>• You and your insurance advisor agree on the rate charged.</li><li>• The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
Deferred Sales Charge (DSC)	<table><tr><td>If you sell within:</td><td>Rate</td></tr><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>5.0%</td></tr><tr><td>4 years of buying</td><td>4.0%</td></tr><tr><td>5 years of buying</td><td>4.0%</td></tr><tr><td>6 years of buying</td><td>3.0%</td></tr><tr><td>7 years of buying</td><td>2.0%</td></tr><tr><td>After 7 years</td><td>0.0%</td></tr></table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"><li>• The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>• When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>• You can Redeem up to 10% (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>
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1 year of buying	5.5%																			
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After 7 years	0.0%																			

#### 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.

SunWise 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 taxes.				

## SunWise 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 rate		
Sales Charge Option	DSC	ISC
SunWise 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

This is a summary and may not contain all the information you need. There are details in the contract that may lead to changes in this summary.

Please make sure you read the Information Folder and Contract. For more information, please contact:

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

## SunWise Essential 2 Sun Life MFS Global Total Return Segregated Fund

As of December 31, 2024

### Quick Facts

Date Fund created: August 2012 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%	Net asset value per Unit	Number of Units outstanding	
	Investment/Estate Class \$19.77 Income Class (SL Only) \$20.54	Investment/Estate Class 82,596 Units Income Class (SL Only) 62,352 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			

MERs include taxes.

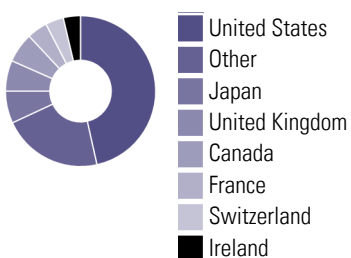
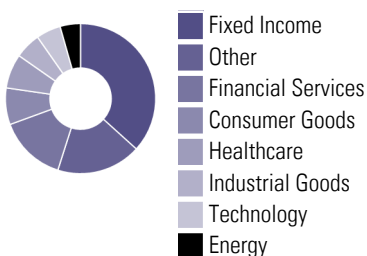
### What does the Fund invest in?

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	3.7%
Korea Government 1.38% 10-Jun-2030	1.2%
United States Treasury 2.75% 15-Aug-2032	1.2%
UBS Group AG	1.2%
Charles Schwab Corp	1.1%
Roche Holding AG	1.1%
Pfizer Inc	1.1%
Johnson & Johnson	1.0%
Natwest Group PLC	1.0%
Japan Government 2.40% 20-Dec-2034	1.0%
Total	13.7%

Total number of investments:



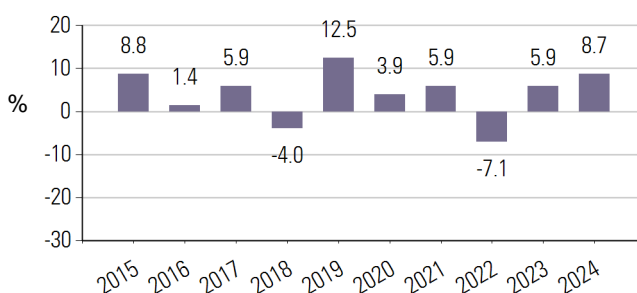
### How has the Fund performed?

#### Average returns

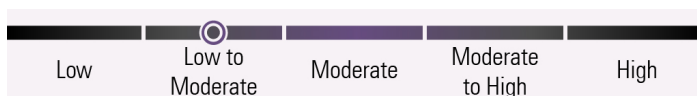
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,483.09 in December 2024. This works out to an average of 4.02% a year. The returns are after the MER has been deducted. The insurance fees and other costs will 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?



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.

## SunWise Essential 2 Sun Life MFS Global Total Return Segregated Fund

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 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 pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul style="list-style-type: none"><li>• You and your insurance advisor agree on the rate charged.</li><li>• The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
Deferred Sales Charge (DSC)	<table><tr><td>If you sell within:</td><td>Rate</td></tr><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>5.0%</td></tr><tr><td>4 years of buying</td><td>4.0%</td></tr><tr><td>5 years of buying</td><td>4.0%</td></tr><tr><td>6 years of buying</td><td>3.0%</td></tr><tr><td>7 years of buying</td><td>2.0%</td></tr><tr><td>After 7 years</td><td>0.0%</td></tr></table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"><li>• The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>• When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>• You can Redeem up to 10% (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>
If you sell within:	Rate																			
1 year of buying	5.5%																			
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After 7 years	0.0%																			

#### Ongoing Fund expenses

The MER includes the Management Fee 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.

SunWise Essential 2 Sun Life MFS Global Total Return 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 taxes.				

## SunWise 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 rate		
Sales Charge Option	DSC	ISC
SunWise 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

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

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

## SunWise Essential 2 Sun Life MFS Global Value Segregated Bundle

As of December 31, 2024

### Quick Facts

Date Fund created: August 2012 Total value on December 31, 2024: \$2,899,802 Portfolio manager: Sun Life Global Investments (Canada) Inc., CI Global Asset Management Management expense ratio (MER): 2.78% to 3.18% Portfolio turnover rate: 41.33%	Net asset value per Unit		Number of Units outstanding	
	Investment/Estate Class \$23.32		Investment/Estate Class 38,085 Units	
	Income Class (SL Only) \$24.43		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				

MERs include taxes.

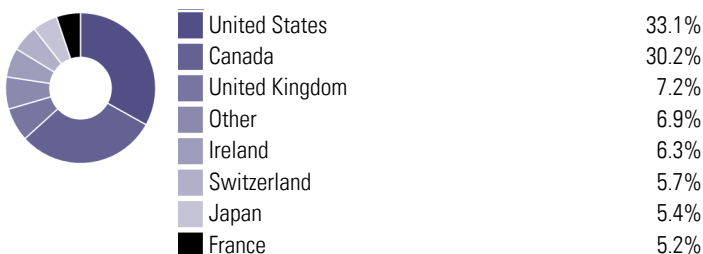
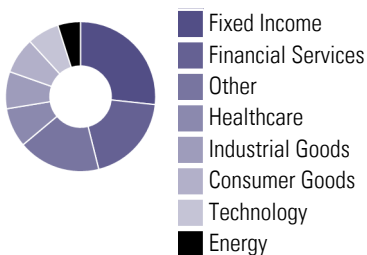
### What does the Fund invest in?

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 Global Value Fund	71.1%
Charles Schwab Corp	
UBS Group AG	
Natwest Group PLC	
Aon PLC	
Goldman Sachs Group Inc	
Medtronic PLC	
Bank of America Corp	
Pfizer Inc	
Becton Dickinson and Co	
Johnson Controls International PLC	
Sun Life Multi-Strategy Bond Fund	28.2%
Cash and Equivalents	0.7%
Total	100.0%

Total number of investments: 3



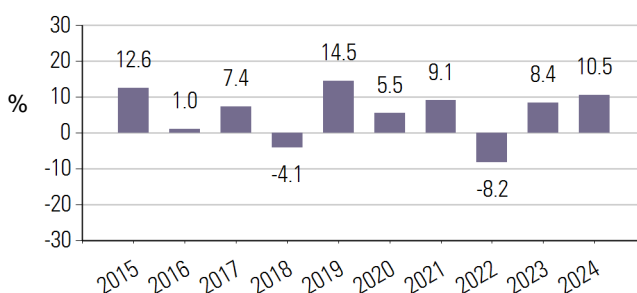
### How has the Fund performed?

#### Average returns

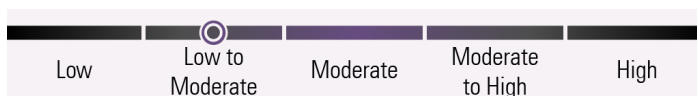
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,696.84 in December 2024. This works out to an average of 5.43% a year. The returns are after the MER has been deducted. The insurance fees and other costs will 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?



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.

## SunWise Essential 2 Sun Life MFS Global Value Segregated Bundle

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 securities 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 style="list-style-type: none"><li>• You and your insurance advisor agree on the rate charged.</li><li>• The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
Deferred Sales Charge (DSC)	<table><tr><td>If you sell within:</td><td>Rate</td></tr><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>5.0%</td></tr><tr><td>4 years of buying</td><td>4.0%</td></tr><tr><td>5 years of buying</td><td>4.0%</td></tr><tr><td>6 years of buying</td><td>3.0%</td></tr><tr><td>7 years of buying</td><td>2.0%</td></tr><tr><td>After 7 years</td><td>0.0%</td></tr></table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"><li>• The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>• When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>• You can Redeem up to 10% (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>
If you sell within:	Rate																			
1 year of buying	5.5%																			
2 years of buying	5.0%																			
3 years of buying	5.0%																			
4 years of buying	4.0%																			
5 years of buying	4.0%																			
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7 years of buying	2.0%																			
After 7 years	0.0%																			

#### 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.

SunWise Essential 2 Sun Life MFS Global Value 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	3.18%	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
MERs include taxes.				

## SunWise 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 rate		
Sales Charge Option	DSC	ISC
SunWise 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

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

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

## SunWise Essential 2 Sun Life MFS Global Value Segregated Fund

As of December 31, 2024

### Quick Facts

<b>Date Fund created:</b> August 2012 <b>Total value on December 31, 2024:</b> \$608,594 <b>Portfolio manager:</b> Sun Life Global Investments (Canada) Inc. <b>Management expense ratio (MER):</b> 3.56% <b>Portfolio turnover rate:</b> 14.70%	Net asset value per Unit		Number of Units outstanding
	Investment Class \$31.99		Investment 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?

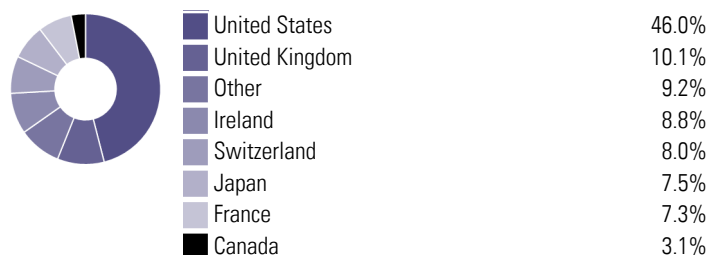
The Fund invests in the Sun Life MFS Global Value Fund. The Underlying Fund invests mostly in shares of firms from around the world.

### 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%
<b>Total</b>	<b>21.7%</b>

Total number of investments:

100



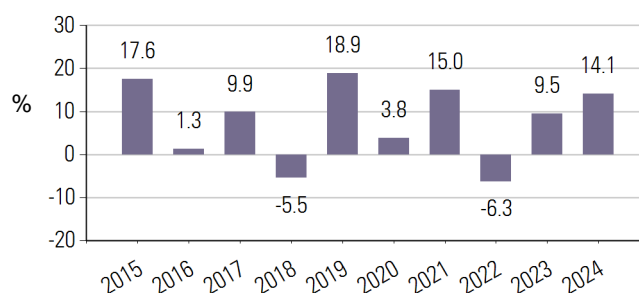
### How has the Fund performed?

#### 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 \$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?



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.

## SunWise Essential 2 Sun Life MFS Global Value Segregated Fund

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 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	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul style="list-style-type: none"><li>• You and your insurance advisor agree on the rate charged.</li><li>• The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
Deferred Sales Charge (DSC)	<table><tr><td>If you sell within:</td><td>Rate</td></tr><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>5.0%</td></tr><tr><td>4 years of buying</td><td>4.0%</td></tr><tr><td>5 years of buying</td><td>4.0%</td></tr><tr><td>6 years of buying</td><td>3.0%</td></tr><tr><td>7 years of buying</td><td>2.0%</td></tr><tr><td>After 7 years</td><td>0.0%</td></tr></table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"><li>• The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>• When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>• You can Redeem up to 10% (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>
If you sell within:	Rate																			
1 year of buying	5.5%																			
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After 7 years	0.0%																			

#### Ongoing Fund expenses

The MER includes the Management Fee 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.

SunWise Essential 2 Sun Life MFS 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	3.56%	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 taxes.				

## SunWise 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
SunWise 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

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

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

## SunWise Essential 2 Sun Life MFS U.S. Growth Segregated Bundle

As of December 31, 2024

### Quick Facts

Date Fund created: August 2012 Total value on December 31, 2024: \$8,061,032 Portfolio manager: Sun Life Global Investments (Canada) Inc., CI Global Asset Management Management expense ratio (MER): 2.71% to 3.13% Portfolio turnover rate: 33.59%	Net asset value per Unit		Number of Units outstanding	
	Investment/Estate Class \$37.58		Investment/Estate Class 97,576 Units	
	Income Class (SL Only) \$39.22		Income Class (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				

MERs include taxes.

### What does the Fund invest in?

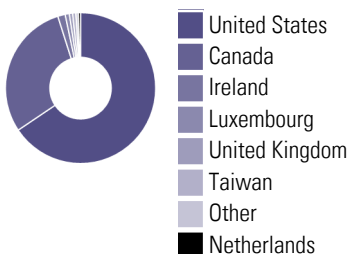
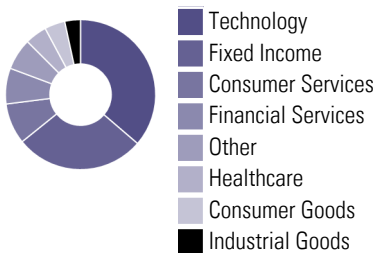
The bundle invests in the Sun Life MFS U.S. Growth Fund and Sun Life Multi-Strategy Bond Fund. The Underlying Funds are combined to hold about 70% in shares and 30% in bonds.

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

Sun Life MFS U.S. Growth Fund	70.2%
Microsoft Corp	
NVIDIA Corp	
Amazon.com Inc	
Meta Platforms Inc	
Apple Inc	
Alphabet Inc	
Tesla Inc	
Mastercard Inc	
KKR & Co Inc	
ServiceNow Inc	
Sun Life Multi-Strategy Bond Fund	29.5%
Cash and Equivalents	0.2%
Total	100.0%

Total number of investments:

3



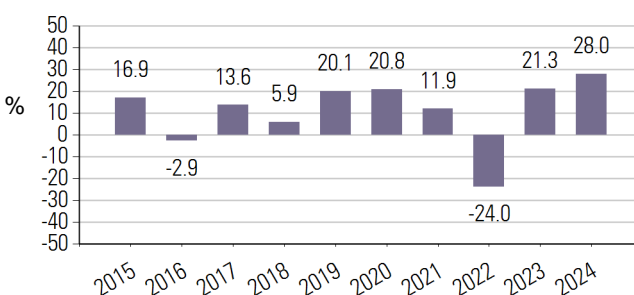
### How has the Fund performed?

#### 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 \$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?



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.

## SunWise Essential 2 Sun Life MFS U.S. Growth Segregated Bundle

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 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 style="list-style-type: none"><li>• You and your insurance advisor agree on the rate charged.</li><li>• The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
Deferred Sales Charge (DSC)	<table><tr><td>If you sell within:</td><td>Rate</td></tr><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>5.0%</td></tr><tr><td>4 years of buying</td><td>4.0%</td></tr><tr><td>5 years of buying</td><td>4.0%</td></tr><tr><td>6 years of buying</td><td>3.0%</td></tr><tr><td>7 years of buying</td><td>2.0%</td></tr><tr><td>After 7 years</td><td>0.0%</td></tr></table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"><li>• The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>• When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>• You can Redeem up to 10% (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>
If you sell within:	Rate																			
1 year of buying	5.5%																			
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After 7 years	0.0%																			

#### Ongoing Fund expenses

The MER includes the Management Fee 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.

SunWise Essential 2 Sun Life MFS U.S. 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	3.13%	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
MERs include taxes.				

## SunWise 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
SunWise 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

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

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

## SunWise Essential 2 Sun Life MFS U.S. Growth Segregated Fund

As of December 31, 2024

### Quick Facts

Date Fund created: August 2012 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%	Net asset value per Unit		Number of Units outstanding	
	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

MERs include taxes.

### What does the Fund invest in?

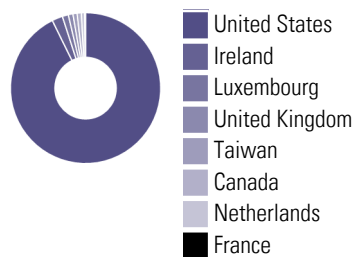
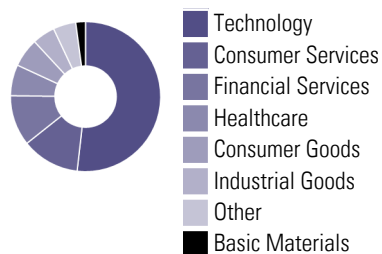
The Fund invests in the Sun Life MFS U.S. Growth Fund. The Underlying Fund invests mostly in U.S. shares.

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

Microsoft Corp	8.8%
NVIDIA Corp	8.5%
Amazon.com Inc	8.0%
Meta Platforms Inc	7.1%
Apple Inc	6.2%
Alphabet Inc	5.6%
Tesla Inc	3.4%
Mastercard Inc	3.3%
KKR & Co Inc	1.9%
ServiceNow Inc	1.7%
Total	54.5%

Total number of investments:

69



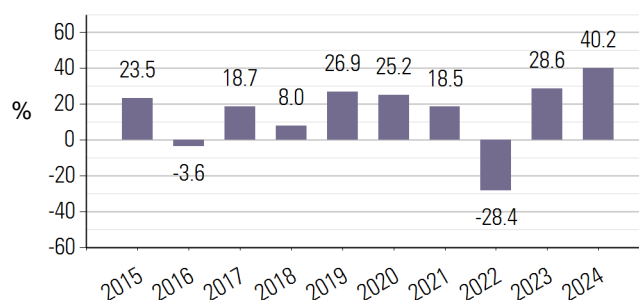
### How has the Fund performed?

#### 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.



### How risky is it?



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.

## SunWise Essential 2 Sun Life MFS U.S. Growth Segregated Fund

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 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 invested	<ul style="list-style-type: none"><li>• You and your insurance advisor agree on the rate charged.</li><li>• The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
Deferred Sales Charge (DSC)	<table><tr><td>If you sell within:</td><td>Rate</td></tr><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>5.0%</td></tr><tr><td>4 years of buying</td><td>4.0%</td></tr><tr><td>5 years of buying</td><td>4.0%</td></tr><tr><td>6 years of buying</td><td>3.0%</td></tr><tr><td>7 years of buying</td><td>2.0%</td></tr><tr><td>After 7 years</td><td>0.0%</td></tr></table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"><li>• The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>• When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>• You can Redeem up to 10% (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>
If you sell within:	Rate																			
1 year of buying	5.5%																			
2 years of buying	5.0%																			
3 years of buying	5.0%																			
4 years of buying	4.0%																			
5 years of buying	4.0%																			
6 years of buying	3.0%																			
7 years of buying	2.0%																			
After 7 years	0.0%																			

#### 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.

SunWise 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 taxes.				

## SunWise 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
SunWise 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

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

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

## SunWise Essential 2 Sun Life MFS U.S. Value Segregated Bundle

As of December 31, 2024

### Quick Facts

Date Fund created: August 2012 Total value on December 31, 2024: \$1,856,504 Portfolio manager: Sun Life Global Investments (Canada) Inc., CI Global Asset Management Management expense ratio (MER): 2.75% to 3.15% Portfolio turnover rate: 18.66%	Net asset value per Unit		Number of Units outstanding	
	Investment/Estate Class \$24.64		Investment/Estate Class 18,282 Units	
	Income Class (SL Only) \$25.73		Income Class (SL Only) 54,651 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				

MERs include taxes.

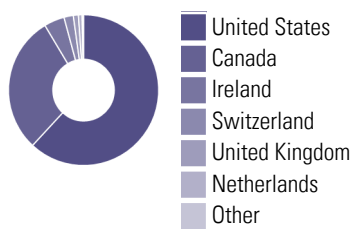
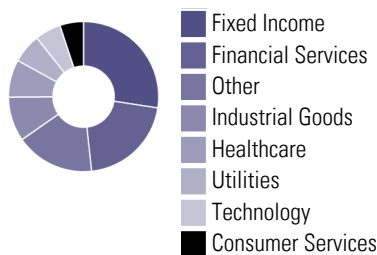
### What does the Fund invest in?

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

Sun Life MFS U.S. Value Fund	70.4%
JPMorgan Chase & Co	
Progressive Corp	
Cigna Corp	
McKesson Corp	
Aon PLC	
American Express Co	
Marsh & McLennan Cos Inc	
Morgan Stanley	
Boeing Co	
Raytheon Technologies Corp	
Sun Life Multi-Strategy Bond Fund	29.0%
Cash and Equivalents	0.6%
Total	100.0%

Total number of investments: 3



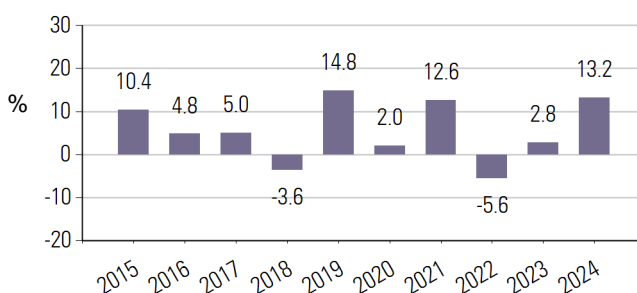
### How has the Fund performed?

#### Average returns

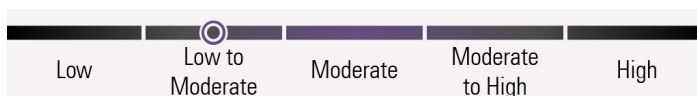
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,695.24 in December 2024. This works out to an average of 5.42% a year. The returns are after the MER has been deducted. The insurance fees and other costs will 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?



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.

## SunWise Essential 2 Sun Life MFS U.S. Value Segregated Bundle

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 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 style="list-style-type: none"><li>• You and your insurance advisor agree on the rate charged.</li><li>• The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
Deferred Sales Charge (DSC)	<table><tr><td>If you sell within:</td><td>Rate</td></tr><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>5.0%</td></tr><tr><td>4 years of buying</td><td>4.0%</td></tr><tr><td>5 years of buying</td><td>4.0%</td></tr><tr><td>6 years of buying</td><td>3.0%</td></tr><tr><td>7 years of buying</td><td>2.0%</td></tr><tr><td>After 7 years</td><td>0.0%</td></tr></table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"><li>• The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>• When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>• You can Redeem up to 10% (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>
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After 7 years	0.0%																			

#### 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.

SunWise Essential 2 Sun Life MFS U.S. Value 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	3.15%	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
MERs include taxes.				

## SunWise 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
SunWise 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?

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

## SunWise Essential 2 Sun Life MFS U.S. Value Segregated Fund

As of December 31, 2024

### Quick Facts

Date Fund created: August 2012 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%	Net asset value per Unit	Number of Units outstanding	
	Investment Class \$33.97	Investment Class 10,864 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.

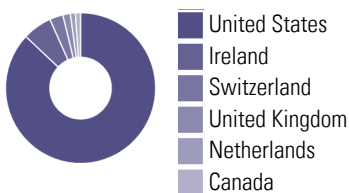
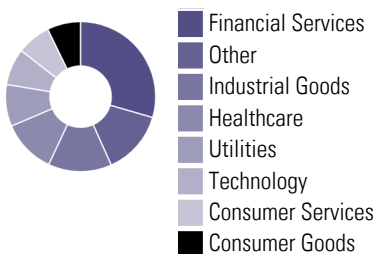
### What does the Fund invest in?

The Fund invests in the Sun Life MFS 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

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



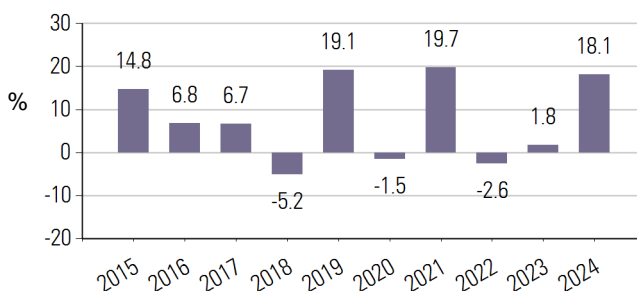
### How has the Fund performed?

#### 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?



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.

## SunWise Essential 2 Sun Life MFS U.S. Value Segregated Fund

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 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 invested		<ul style="list-style-type: none"><li>• You and your insurance advisor agree on the rate charged.</li><li>• The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
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If you sell within:	Rate																				
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#### Ongoing Fund expenses

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SunWise 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 taxes.				

## SunWise 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	ISC
SunWise 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?

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

### For more information

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

## SunWise Essential 2 TD Canadian Bond Segregated Fund

As of December 31, 2024

### Quick Facts

Date Fund created: August 2012 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%	Net asset value per Unit	Number of Units outstanding	
	Investment/Estate Class \$10.21	Investment/Estate Class 68,093 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?

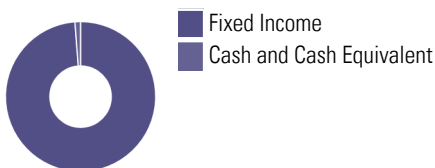
The Fund invests in the TD Canadian Bond Fund. The Underlying Fund invests mostly in Canadian bonds.

### 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%
<b>Total</b>	<b>27.6%</b>

Total number of investments:

278



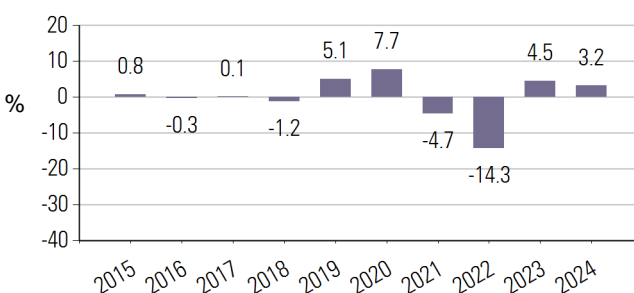
### How has the Fund performed?

#### Average returns

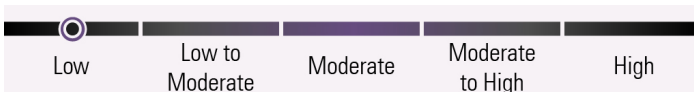
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$991.04 in December 2024. This works out to an average of -0.09% a year. The returns are after the MER has been deducted. The insurance fees and other costs will 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.



### How risky is it?



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.

## SunWise Essential 2 TD Canadian Bond Segregated Fund

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 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	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul style="list-style-type: none"><li>• You and your insurance advisor agree on the rate charged.</li><li>• The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
Deferred Sales Charge (DSC)	<table><tr><td>If you sell within:</td><td>Rate</td></tr><tr><td>1 year of buying</td><td>5.5%</td></tr><tr><td>2 years of buying</td><td>5.0%</td></tr><tr><td>3 years of buying</td><td>5.0%</td></tr><tr><td>4 years of buying</td><td>4.0%</td></tr><tr><td>5 years of buying</td><td>4.0%</td></tr><tr><td>6 years of buying</td><td>3.0%</td></tr><tr><td>7 years of buying</td><td>2.0%</td></tr><tr><td>After 7 years</td><td>0.0%</td></tr></table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"><li>• The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>• When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>• You can Redeem up to 10% (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>
If you sell within:	Rate																			
1 year of buying	5.5%																			
2 years of buying	5.0%																			
3 years of buying	5.0%																			
4 years of buying	4.0%																			
5 years of buying	4.0%																			
6 years of buying	3.0%																			
7 years of buying	2.0%																			
After 7 years	0.0%																			

#### 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.

SunWise Essential 2 TD 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	2.48%	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
MERs include taxes.				

## SunWise Essential 2 TD 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
SunWise 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

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

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

Sun Life Assurance Company of Canada, 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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