

# Sun Life Assurance Company of Canada

**SunWise<sup>®</sup>**  
**EssentialSeries**

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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Sun Life Assurance Company of Canada  
SunWise Essential Series Segregated Funds  
SunWise Essential CI Canadian Balanced Segregated Bundle

As of December 31, 2024

**Quick facts:** **Date Fund created:** September 2010 **Total value on December 31, 2024:** \$30,336,932  
**Managed by:** CI Global Asset Management **Portfolio turnover rate:** 10.93%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	2.92%	\$20.61	121,008
Income	2.52%	\$21.88	1,135,777

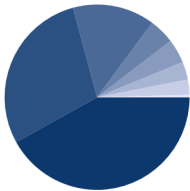
Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	No new Contracts	No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs	No new PACs
If you 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 and Section I-7.6 of the Information Folder 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	% Assets
CI Canadian Balanced Fund	84.46
Cash and Equivalents	
CI Private Markets Growth Fund	
Manulife Financial Corp	
CI Global Financial Sector ETF (FSF)	
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	15.02
Cash and Equivalents	0.52
<b>Total</b>	<b>100.00</b>

Total number of investments: 3



	% Assets
Domestic Bonds	41.92
Canadian Equity	28.87
US Equity	14.37
Cash and Equivalents	4.43
International Equity	4.21
Other	3.11
Foreign Bonds	2.67
Income Trust Units	0.42

Are there any guarantees?

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

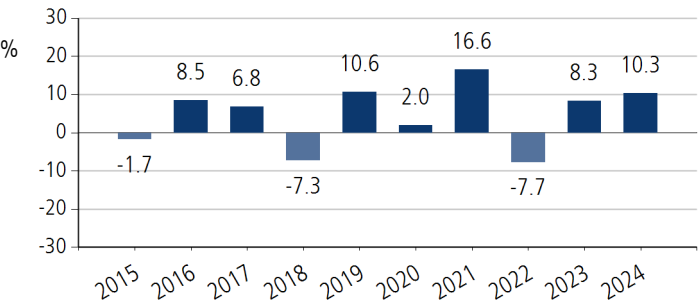
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,529.36 in December 2024. This works out to an average of 4.34% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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



How risky is it?

Low	Low to moderate	Moderate	Moderate to high	High
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The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

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 term

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential CI Canadian Balanced Segregated Bundle

As of December 31, 2024

#### How much does it cost?

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

#### Sales charges

Sales charge option	What you pay		How it works
<b>Initial Sales Charge (ISC)</b>	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>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	<b>Rate</b> 5.5 % 5.0 % 5.0 % 4.0 % 4.0 % 3.0 % 2.0 % 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>

#### 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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	2.92%	0.38%	N/A	N/A
<b>Estate</b>	2.92%	0.38%	0.55% of Class Death Benefit Base	N/A
<b>Income</b>	2.52%	N/A	0.93% of LWA Base	0.65% of LWA Base

#### 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.

<b>Annual servicing commission rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
<b>Change fee</b>	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.

#### What if I change my mind?

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

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

# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

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

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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



# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential CI Canadian Balanced Segregated Fund

As of December 31, 2024

**Quick facts:** **Date Fund created:** September 2010

**Total value on December 31, 2024:** \$40,375,518

**Managed by:** CI Global Asset Management

**Portfolio turnover rate:** 5.40%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	2.90%	\$20.33	385,922
Income	2.55%	\$21.05	1,344,252

Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	No new Contracts	No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs	No new PACs

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 and Section I-7.6 of the Information Folder for details.

#### What does the Fund invest in?

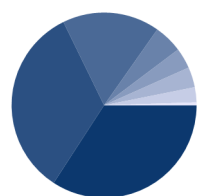
The Fund invests in the CI Canadian Balanced Fund. The Underlying Fund invests mostly in Canadian shares and bonds.

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

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

**Total number of investments:**

**412**



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

#### Are there any guarantees?

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

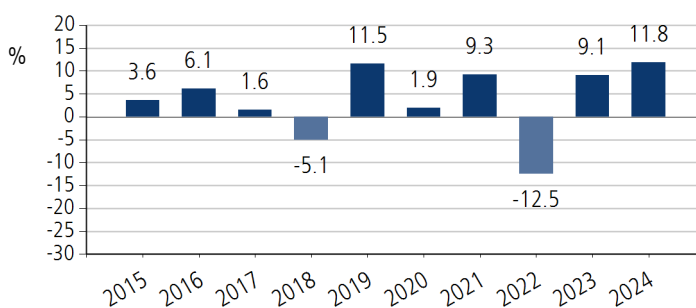
#### How has the Fund performed?

##### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,405.16 in December 2024. This works out to an average of 3.46% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

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

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



#### How risky is it?

Low	Low to moderate	Moderate	Moderate to high	High
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The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

#### Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want combined income and growth
- are investing for the medium and/or long term

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential CI Canadian Balanced Segregated Fund

As of December 31, 2024

#### How much does it cost?

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

#### Sales charges

Sales charge option	What you pay		How it works
<b>Initial Sales Charge (ISC)</b>	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>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	<b>Rate</b> 5.5 % 5.0 % 5.0 % 4.0 % 4.0 % 3.0 % 2.0 % 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>

#### 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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	2.90%	0.33%	N/A	N/A
<b>Estate</b>	2.90%	0.33%	0.45% of Class Death Benefit Base	N/A
<b>Income</b>	2.55%	N/A	0.78% of LWA Base	0.70% of LWA Base

#### 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.

<b>Annual servicing commission rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
<b>Change fee</b>	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.

#### What if I change my mind?

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

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

# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

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

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

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

As of December 31, 2024

**Quick facts:** **Date Fund created:** September 2010 **Total value on December 31, 2024:** \$1,545,751  
**Managed by:** CI Global Asset Management **Portfolio turnover rate:** 4.34%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	2.30%	\$11.84	130,473
Income	N/A	N/A	N/A

Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	No new Contracts	N/A
Minimum investment additional purchases:	No new purchases	No new purchases	N/A
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs	N/A

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 and Section I-7.6 of the Information Folder 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

	% Assets
Cash and Equivalents	5.81
Canada Housing Trust No 1 4.25% 15-Mar-2034	3.53
Canada Government 2.50% 01-Dec-2032	2.83
Canada Government 1.25% 01-Jun-2030	2.21
Canada Government 3.00% 01-Jun-2034	2.14
Canada Government 3.50% 01-Dec-2045	2.05
Canada Government 1.50% 01-Dec-2031	1.96
Canada Housing Trust No 1 2.90% 15-Dec-2029	1.93
Canada Government 5.00% 01-Jun-2037	1.86
Canada Government 2.00% 01-Dec-2051	1.72
Total	26.04

Total number of investments: 293



Are there any guarantees?

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

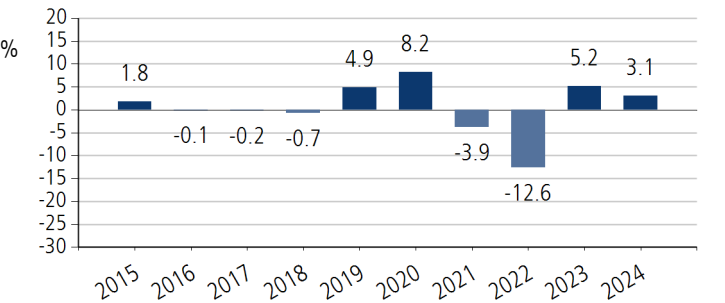
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,040.73 in December 2024. This works out to an average of 0.40% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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



How risky is it?

Low	Low to moderate	Moderate	Moderate to high	High
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The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

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

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential CI Canadian Bond Segregated Fund

As of December 31, 2024

#### How much does it cost?

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

#### Sales charges

Sales charge option	What you pay		How it works
<b>Initial Sales Charge (ISC)</b>	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>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	<b>Rate</b> 5.5 % 5.0 % 5.0 % 4.0 % 4.0 % 3.0 % 2.0 % 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>

#### 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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	2.30%	0.15%	N/A	N/A
<b>Estate</b>	2.30%	0.15%	0.30% of Class Death Benefit Base	N/A
<b>Income</b>	N/A	N/A	N/A	N/A

#### Servicing commission

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

<b>Annual servicing commission rate</b>	DSC: 0.25%	ISC: 0.50%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
<b>Change fee</b>	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.

#### What if I change my mind?

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

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

# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

## SunWise Essential CI Canadian Bond Segregated Fund

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

Sun Life Assurance Company of Canada

SunWise Essential Series Segregated Funds

SunWise Essential CI Canadian Equity Low Volatility Segregated Bundle

As of December 31, 2024

**Quick facts:** **Date Fund created:** April 2011

**Total value on December 31, 2024:** \$9,054,419

**Managed by:** CI Global Asset Management

**Portfolio turnover rate:** 26.08%

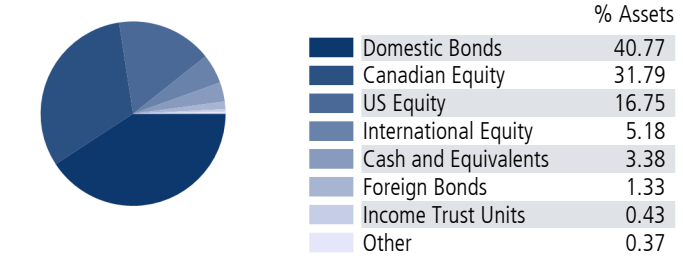
Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	2.88%	\$20.01	50,022
Income	2.52%	\$20.96	384,212

Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	No new Contracts	No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs	No new PACs

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 55% in shares and 45% in bonds.

Top holdings and allocations as of December 31, 2024	% Assets
CI Select Canadian Equity Fund	54.37
CI Global Financial Sector ETF (FSF)	
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	45.10
Cash and Equivalents	0.53
<b>Total</b>	<b>100.00</b>
<b>Total number of investments:</b>	<b>3</b>



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.

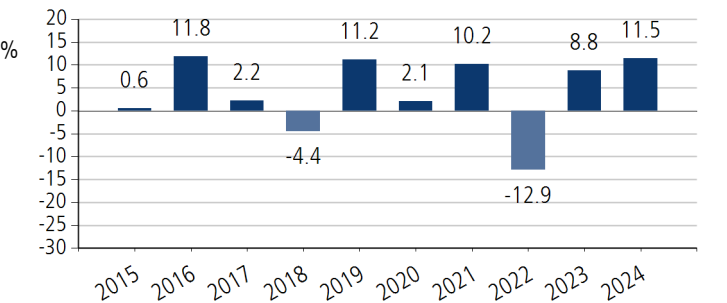
How has the Fund performed?

**Average return**

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,453.42 in December 2024. This works out to an average of 3.81% 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?

Low	Low to moderate	Moderate	Moderate to high	High
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The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

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

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential CI Canadian Equity Low Volatility Segregated Bundle

As of December 31, 2024

#### How much does it cost?

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

#### Sales charges

Sales charge option	What you pay		How it works
<b>Initial Sales Charge (ISC)</b>	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>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	<b>Rate</b> 5.5 % 5.0 % 5.0 % 4.0 % 4.0 % 3.0 % 2.0 % 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>

#### 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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	2.88%	0.31%	N/A	N/A
<b>Estate</b>	2.88%	0.31%	0.45% of Class Death Benefit Base	N/A
<b>Income</b>	2.52%	N/A	0.76% of LWA Base	0.55% of LWA Base

#### 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.

<b>Annual servicing commission rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
<b>Change fee</b>	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.

#### What if I change my mind?

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# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

## SunWise Essential CI Canadian Equity Low Volatility Segregated Bundle

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

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

As of December 31, 2024

**Quick facts:** Date Fund created: September 2010

Total value on December 31, 2024: \$59,492,517

Managed by: CI Global Asset Management

Portfolio turnover rate: 4.21%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	2.89%	\$22.53	483,326
Income	2.50%	\$23.46	1,833,017

Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	No new Contracts	No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs	No new PACs

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 and Section I-7.6 of the Information Folder for details.

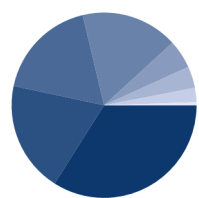
#### What does the Fund invest in?

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

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

Total number of investments: 619



	% Assets
Canadian Equity	33.97
Domestic Bonds	19.37
US Equity	17.94
Foreign Bonds	16.94
International Equity	4.99
Other	3.76
Cash and Equivalents	2.51
Income Trust Units	0.52

#### Are there any guarantees?

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

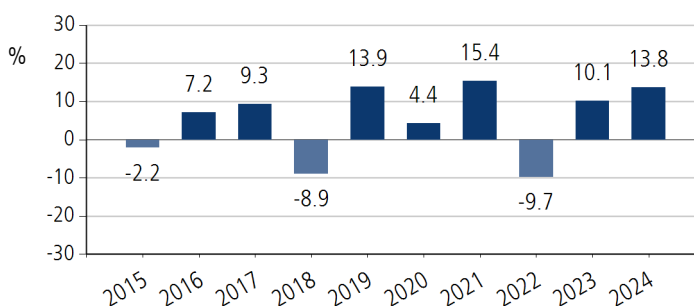
#### How has the Fund performed?

##### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,619.61 in December 2024. This works out to an average of 4.94% 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 seven years and down in value three years.



#### How risky is it?

Low	Low to moderate	Moderate	Moderate to high	High
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The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

#### Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want income while preserving capital
- are investing for the medium and/or long term

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

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

As of December 31, 2024

#### How much does it cost?

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

#### Sales charges

Sales charge option	What you pay		How it works
<b>Initial Sales Charge (ISC)</b>	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>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	<b>Rate</b> 5.5 % 5.0 % 5.0 % 4.0 % 4.0 % 3.0 % 2.0 % 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>

#### 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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	2.89%	0.33%	N/A	N/A
<b>Estate</b>	2.89%	0.33%	0.45% of Class Death Benefit Base	N/A
<b>Income</b>	2.50%	N/A	0.78% of LWA Base	0.80% of LWA Base

#### 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.

<b>Annual servicing commission rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
<b>Change fee</b>	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.

#### What if I change my mind?

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# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

## SunWise Essential CI Canadian Income & Growth Segregated Fund

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential CI Core Bundle

As of December 31, 2024

**Quick facts:** Date Fund created: September 2010

Total value on December 31, 2024: \$10,886,332

Managed by: CI Global Asset Management

Portfolio turnover rate: 22.40%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	2.94%	\$21.40	41,372
Income	2.52%	\$22.77	439,193

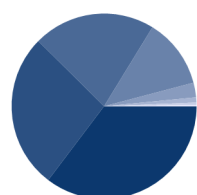
Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	No new Contracts	No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs	No new PACs

#### What does the Fund invest in?

The Fund invests in the CI Select Canadian Equity Fund, 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	% Assets
CI Select Global Equity Fund	35.21
CI Select Canadian Equity Fund	34.33
CI Canadian Bond Fund	29.93
Cash and Equivalents	0.53
<b>Total</b>	<b>100.00</b>

Total number of investments: 4



	% Assets
US Equity	35.32
Domestic Bonds	27.08
Canadian Equity	21.36
International Equity	12.15
Cash and Equivalents	2.55
Foreign Bonds	0.89
Income Trust Units	0.40
Other	0.25

#### 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.

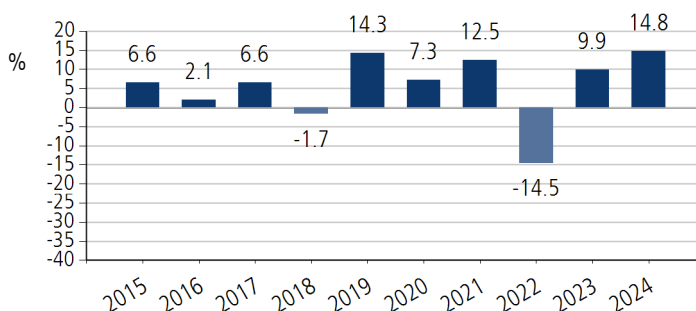
#### How has the Fund performed?

##### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the 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?

Low	Low to moderate	Moderate	Moderate to high	High
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The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

#### 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

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential CI Core Bundle

As of December 31, 2024

#### How much does it cost?

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

#### Sales charges

Sales charge option	What you pay		How it works
<b>Initial Sales Charge (ISC)</b>	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>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	<b>Rate</b> 5.5 % 5.0 % 5.0 % 4.0 % 4.0 % 3.0 % 2.0 % 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>

#### 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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	2.94%	0.40%	N/A	N/A
<b>Estate</b>	2.94%	0.40%	0.55% of Class Death Benefit Base	N/A
<b>Income</b>	2.52%	N/A	0.95% of LWA Base	0.65% of LWA Base

#### 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.

<b>Annual servicing commission rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
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**Sun Life Assurance Company of Canada**  
Sun *Wise* Essential Series Segregated Funds  
**SunWise Essential CI Core Bundle**

**As of December 31, 2024**

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**For more information**

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

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# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential CI Diversified Balanced Bundle

As of December 31, 2024

**Quick facts:** Date Fund created: September 2010

**Total value on December 31, 2024:** \$34,628,795

**Managed by:** CI Global Asset Management

**Portfolio turnover rate:** 17.40%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	2.87%	\$18.33	312,866
Income	2.52%	\$19.21	1,277,818

Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	No new Contracts	No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs	No new PACs

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 and Section I-7.6 of the Information Folder 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	% Assets
CI Canadian Bond Fund	30.05
CI Select Canadian Equity Fund	29.49
CI Select Global Equity Fund	20.17
CI Diversified Yield Fund	19.72
Cash and Equivalents	0.57
<b>Total</b>	<b>100.00</b>

**Total number of investments:** 5



#### 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.

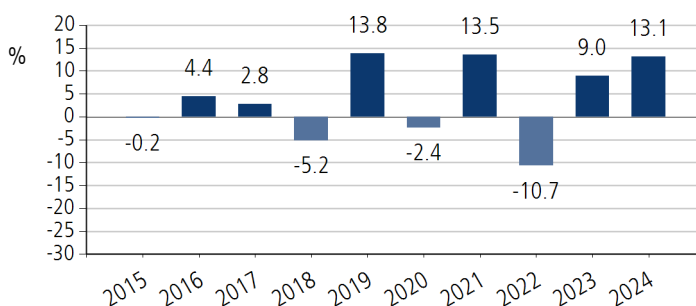
#### How has the Fund performed?

##### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,410.60 in December 2024. This works out to an average of 3.50% 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?

Low	Low to moderate	Moderate	Moderate to high	High
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The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

#### 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



# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential CI Diversified Balanced Bundle

As of December 31, 2024

#### How much does it cost?

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

#### Sales charges

Sales charge option	What you pay		How it works
<b>Initial Sales Charge (ISC)</b>	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>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	<b>Rate</b> 5.5 % 5.0 % 5.0 % 4.0 % 4.0 % 3.0 % 2.0 % 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>

#### 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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	2.87%	0.31%	N/A	N/A
<b>Estate</b>	2.87%	0.31%	0.45% of Class Death Benefit Base	N/A
<b>Income</b>	2.52%	N/A	0.76% of LWA Base	0.75% of LWA Base

#### 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.

<b>Annual servicing commission rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
<b>Change fee</b>	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.

#### What if I change my mind?

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

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

**Sun Life Assurance Company of Canada**  
Sun *Wise* Essential Series Segregated Funds  
**SunWise Essential CI Diversified Balanced Bundle**

**As of December 31, 2024**

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**For more information**

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

Sun Life Assurance Company of Canada  
SunWise Essential Series Segregated Funds  
SunWise Essential CI Global Equity Segregated Bundle

As of December 31, 2024

**Quick facts:** **Date Fund created:** September 2010 **Total value on December 31, 2024:** \$34,699,557  
**Managed by:** CI Global Asset Management **Portfolio turnover rate:** 20.49%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	2.96%	\$24.88	59,447
Income	2.53%	\$26.06	968,229

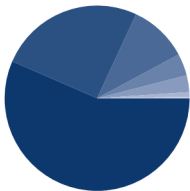
Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	No new Contracts	No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs	No new PACs

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 and Section I-7.6 of the Information Folder for details.

What does the Fund invest in?

The Fund invests in the CI 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	% Assets
CI Global Equity Fund	71.35
Microsoft Corp	
NVIDIA Corp	
Amazon.com Inc	
Apple Inc	
Alphabet Inc	
Meta Platforms Inc	
JPMorgan Chase & Co	
Eli Lilly and Co	
UnitedHealth Group Inc	
Mastercard Inc	
CI Canadian Bond Fund	28.12
Cash and Equivalents	0.53
<b>Total</b>	<b>100.00</b>
<b>Total number of investments:</b>	<b>3</b>



	% Assets
US Equity	56.51
Domestic Bonds	25.42
International Equity	10.25
Canadian Equity	3.83
Cash and Equivalents	2.92
Foreign Bonds	0.84
Other	0.23

Are there any guarantees?

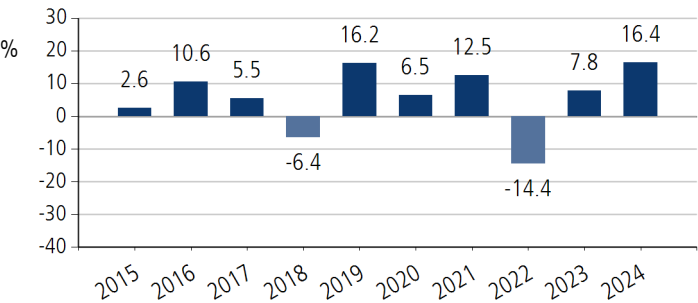
This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract.

How has the Fund performed?

**Average return**  
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,674.45 in December 2024. This works out to an average of 5.29% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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



How risky is it?

Low	Low to moderate	Moderate	Moderate to high	High
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The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

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

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential CI Global Equity Segregated Bundle

As of December 31, 2024

#### How much does it cost?

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

#### 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><th>If you sell within:</th><th>Rate</th></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

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Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	2.96%	0.38%	N/A	N/A
<b>Estate</b>	2.96%	0.38%	0.55% of Class Death Benefit Base	N/A
<b>Income</b>	2.53%	N/A	0.93% of LWA Base	0.65% of LWA Base

#### 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.

<b>Annual servicing commission rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
<b>Change fee</b>	Your insurance advisor may charge you up to 2% of the value of Units you switch to another Fund or Class.

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#### What if I change my mind?

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# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

## SunWise Essential CI Global Equity Segregated Bundle

As of December 31, 2024

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### For more information

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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)

Sun Life Assurance Company of Canada  
SunWise Essential Series Segregated Funds  
SunWise Essential CI Global Equity Segregated Fund

As of December 31, 2024

**Quick facts:** **Date Fund created:** September 2010 **Total value on December 31, 2024:** \$1,189,093  
**Managed by:** CI Global Asset Management **Portfolio turnover rate:** 1.25%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment	3.27%	\$29.04	40,901
Estate	N/A	N/A	N/A
Income	N/A	N/A	N/A

Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	N/A	N/A
Minimum investment additional purchases:	No new purchases	N/A	N/A
Monthly minimum of pre-authorized chequing:	No new PACs	N/A	N/A

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 and Section I-7.6 of the Information Folder 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

	% Assets
Microsoft Corp	7.59
NVIDIA Corp	6.36
Amazon.com Inc	6.09
Apple Inc	5.62
Alphabet Inc	3.70
Meta Platforms Inc	3.65
JPMorgan Chase & Co	3.63
Eli Lilly and Co	2.99
UnitedHealth Group Inc	2.75
Mastercard Inc	2.69
Total	45.07

Total number of investments: 42



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.

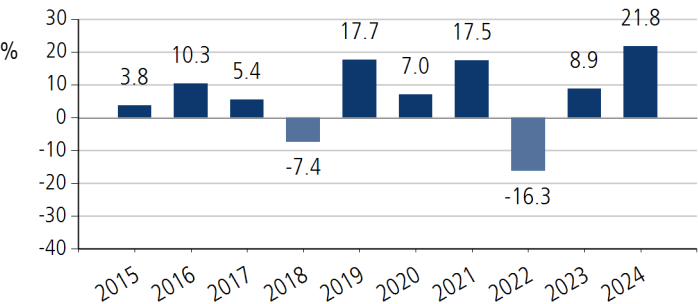
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the 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?

Low	Low to moderate	Moderate	Moderate to high	High
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The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

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

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential CI Global Equity Segregated Fund

As of December 31, 2024

#### How much does it cost?

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

#### 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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Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	3.27%	0.68%	N/A	N/A
<b>Estate</b>	N/A	N/A	N/A	N/A
<b>Income</b>	N/A	N/A	N/A	N/A

#### Servicing commission

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

<b>Annual servicing commission rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
<b>Change fee</b>	Your insurance advisor may charge you up to 2% of the value of Units you switch to another Fund or Class.

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#### What if I change my mind?

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# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

## SunWise Essential CI Global Equity Segregated Fund

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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



Sun Life Assurance Company of Canada  
SunWise Essential Series Segregated Funds  
SunWise Essential CI Global Income & Growth Segregated Fund

As of December 31, 2024

**Quick facts:** **Date Fund created:** September 2010 **Total value on December 31, 2024:** \$79,903,095  
**Managed by:** CI Global Asset Management **Portfolio turnover rate:** 9.60%

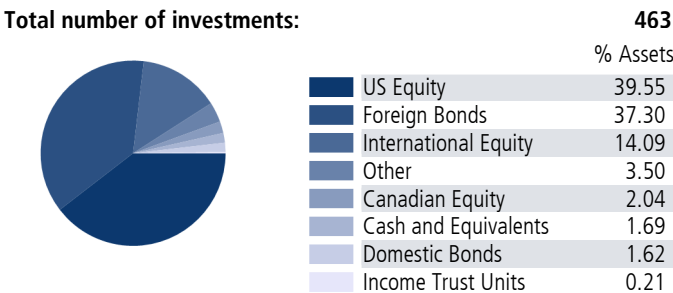
Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	2.93%	\$25.08	518,340
Income	2.54%	\$26.69	2,140,661

Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	No new Contracts	No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs	No new PACs
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 and Section I-7.6 of the Information Folder 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	% Assets
United States Treasury 4.13% 15-Nov-2032	4.46
United States Treasury 4.00% 15-Nov-2052	3.52
Microsoft Corp	3.48
CI Private Markets Growth Fund	3.28
NVIDIA Corp	2.93
Apple Inc	2.64
United States Treasury 3.63% 31-May-2028	2.51
Amazon.com Inc	2.28
Cash and Equivalents	1.69
Alphabet Inc	1.41
Total	28.20

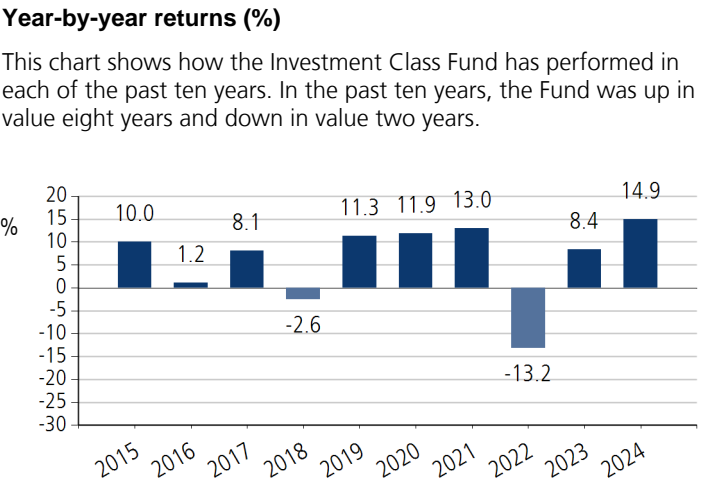


Are there any guarantees?

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.

How has the Fund performed?

**Average return**  
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,782.42 in December 2024. This works out to an average of 5.95% 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.



How risky is it?

Low

Low to moderate

Moderate

Moderate to high

High

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

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

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

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

As of December 31, 2024

#### How much does it cost?

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

#### Sales charges

Sales charge option	What you pay		How it works
<b>Initial Sales Charge (ISC)</b>	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>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	<b>Rate</b> 5.5 % 5.0 % 5.0 % 4.0 % 4.0 % 3.0 % 2.0 % 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>

#### 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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	2.93%	0.33%	N/A	N/A
<b>Estate</b>	2.93%	0.33%	0.45% of Class Death Benefit Base	N/A
<b>Income</b>	2.54%	N/A	0.78% of LWA Base	0.85% of LWA Base

#### 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.

<b>Annual servicing commission rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
<b>Change fee</b>	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.

#### What if I change my mind?

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

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

# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

## SunWise Essential CI Global Income & Growth Segregated Fund

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

Sun Life Assurance Company of Canada  
SunWise Essential Series Segregated Funds  
SunWise Essential CI Global Leaders Segregated Bundle

As of December 31, 2024

**Quick facts:** **Date Fund created:** January 2012 **Total value on December 31, 2024:** \$26,878,535  
**Managed by:** CI Global Asset Management **Portfolio turnover rate:** 23.80%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	2.96%	\$28.43	33,723
Income	2.54%	\$30.13	588,908

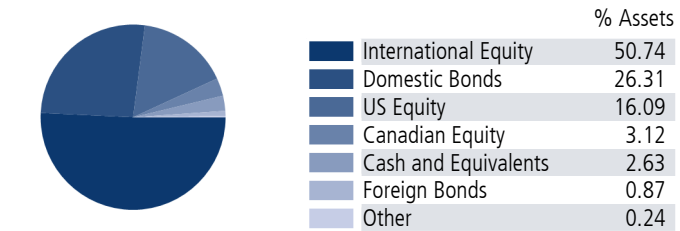
Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	No new Contracts	No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs	No new PACs

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 and Section I-7.6 of the Information Folder 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	% Assets
CI Global Leaders Fund	70.37
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	29.10
Cash and Equivalents	0.53
<b>Total</b>	<b>100.00</b>
<b>Total number of investments:</b>	<b>3</b>



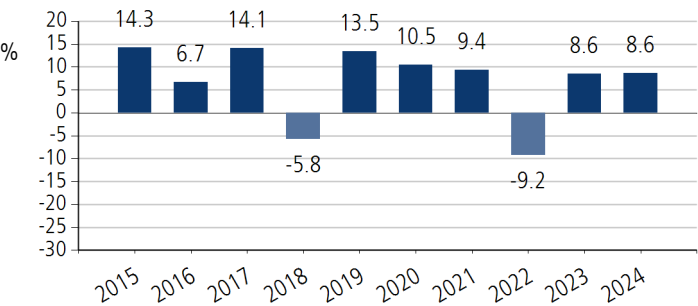
Are there any guarantees?

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.

How has the Fund performed?

**Average return**  
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,921.67 in December 2024. This works out to an average of 6.75% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

**Year-by-year returns (%)**  
This chart shows how the Investment Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value eight years and down in value two years.



How risky is it?

Low	Low to moderate	Moderate	Moderate to high	High
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The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

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

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential CI Global Leaders Segregated Bundle

As of December 31, 2024

#### How much does it cost?

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

#### Sales charges

Sales charge option	What you pay		How it works
<b>Initial Sales Charge (ISC)</b>	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>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	<b>Rate</b> 5.5 % 5.0 % 5.0 % 4.0 % 4.0 % 3.0 % 2.0 % 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>

#### 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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	2.96%	0.38%	N/A	N/A
<b>Estate</b>	2.96%	0.38%	0.55% of Class Death Benefit Base	N/A
<b>Income</b>	2.54%	N/A	0.93% of LWA Base	0.65% of LWA Base

#### 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.

<b>Annual servicing commission rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
<b>Change fee</b>	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.

#### What if I change my mind?

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

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

# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

## SunWise Essential CI Global Leaders Segregated Bundle

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential CI Global Leaders Segregated Fund

As of December 31, 2024

**Quick facts:** Date Fund created: January 2012

Total value on December 31, 2024: \$694,056

Managed by: CI Global Asset Management

Portfolio turnover rate: 10.16%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment	3.34%	\$35.83	19,350
Estate	N/A	N/A	N/A
Income	N/A	N/A	N/A

Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	N/A	N/A
Minimum investment additional purchases:	No new purchases	N/A	N/A
Monthly minimum of pre-authorized chequing:	No new PACs	N/A	N/A

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 and Section I-7.6 of the Information Folder for details.

#### What does the Fund invest in?

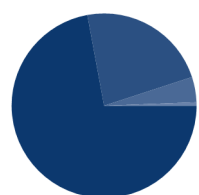
The Fund invests in the CI Global Leaders Fund. The Underlying Fund invests mostly in shares of firms from around the world.

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

	% Assets
NEC Corp	5.71
Ebara Corp	5.25
Kuehne + Nagel International AG	5.07
Kerry Group PLC	4.93
Elanco Animal Health Inc	4.89
PayPal Holdings Inc	4.86
ConvaTec Group PLC	4.81
Bureau Veritas SA	4.72
Murata Manufacturing Co Ltd	4.65
Nutrien Ltd	4.43
<b>Total</b>	<b>49.32</b>

#### Total number of investments:

30



	% Assets
International Equity	72.10
US Equity	22.87
Canadian Equity	4.43
Cash and Equivalents	0.60

#### 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.

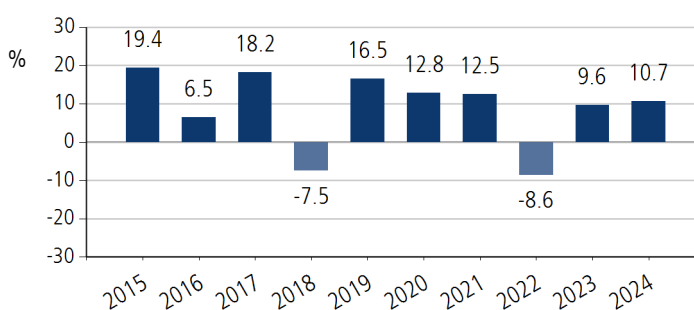
#### How has the Fund performed?

##### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$2,281.91 in December 2024. This works out to an average of 8.60% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

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

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



#### How risky is it?

Low	Low to moderate	Moderate	Moderate to high	High
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The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

#### Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want a global capital growth fund
- are investing for the medium and/or long term

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential CI Global Leaders Segregated Fund

As of December 31, 2024

#### How much does it cost?

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

#### 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><th>If you sell within:</th><th>Rate</th></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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	3.34%	0.68%	N/A	N/A
<b>Estate</b>	N/A	N/A	N/A	N/A
<b>Income</b>	N/A	N/A	N/A	N/A

#### Servicing commission

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

<b>Annual servicing commission rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
<b>Change fee</b>	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.

#### What if I change my mind?

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



# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

## SunWise Essential CI Global Leaders Segregated Fund

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential CI Global Value Segregated Bundle

As of December 31, 2024

**Quick facts:** Date Fund created: September 2010

Total value on December 31, 2024: \$333,014

Managed by: CI Global Asset Management

Portfolio turnover rate: 15.15%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	3.00%	\$22.19	686
Income	2.50%	\$23.68	13,421

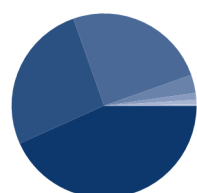
Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	No new Contracts	No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs	No new PACs

#### What does the Fund invest in?

The Fund invests in the CI Global Value 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

	% Assets
CI Global Value Fund	71.87
Hanover Insurance Group Inc	
Cisco Systems Inc	
Chubb Ltd	
Everest RE Group Ltd	
Willis Towers Watson PLC	
AXIS Capital Holdings Ltd	
Intercontinental Exchange Inc	
HDFC Bank Ltd	
Las Vegas Sands Corp	
Medtronic PLC	
CI Canadian Bond Fund	27.62
Cash and Equivalents	0.51
<b>Total</b>	<b>100.00</b>
<b>Total number of investments:</b>	<b>3</b>



	% Assets
International Equity	43.26
US Equity	26.33
Domestic Bonds	24.98
Cash and Equivalents	3.20
Canadian Equity	1.18
Foreign Bonds	0.82
Other	0.23

#### 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.

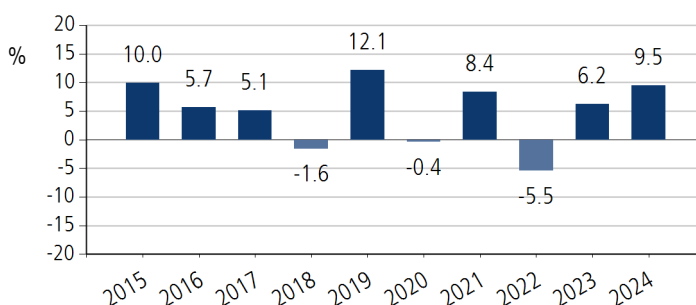
#### How has the Fund performed?

##### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,599.66 in December 2024. This works out to an average of 4.81% 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?

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

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

#### 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

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential CI Global Value Segregated Bundle

As of December 31, 2024

#### How much does it cost?

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

#### Sales charges

Sales charge option	What you pay		How it works
<b>Initial Sales Charge (ISC)</b>	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>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	<b>Rate</b> 5.5 % 5.0 % 5.0 % 4.0 % 4.0 % 3.0 % 2.0 % 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>

#### 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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	3.00%	0.38%	N/A	N/A
<b>Estate</b>	3.00%	0.38%	0.55% of Class Death Benefit Base	N/A
<b>Income</b>	2.50%	N/A	0.93% of LWA Base	0.65% of LWA Base

#### 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.

<b>Annual servicing commission rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
<b>Change fee</b>	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.

#### What if I change my mind?

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

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

# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

## SunWise Essential CI Global Value Segregated Bundle

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential CI Global Value Segregated Fund

As of December 31, 2024

**Quick facts:** Date Fund created: September 2010

Total value on December 31, 2024: \$15,266

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

Portfolio turnover rate: 2.28%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment	3.40%	\$25.60	596
Estate	N/A	N/A	N/A
Income	N/A	N/A	N/A

Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	N/A	N/A
Minimum investment additional purchases:	No new purchases	N/A	N/A
Monthly minimum of pre-authorized chequing:	No new PACs	N/A	N/A

#### What does the Fund invest in?

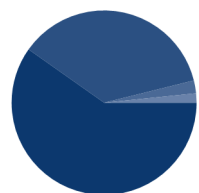
The Fund invests in the CI Global Value Fund. The Underlying Fund invests mostly in shares of firms from around the world.

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

	% Assets
Hanover Insurance Group Inc	3.90
Cisco Systems Inc	3.69
Chubb Ltd	3.46
Everest RE Group Ltd	2.84
Willis Towers Watson PLC	2.56
AXIS Capital Holdings Ltd	2.41
Intercontinental Exchange Inc	2.30
Cash and Equivalents	2.25
HDFC Bank Ltd	2.05
Las Vegas Sands Corp	2.03
<b>Total</b>	<b>27.49</b>

Total number of investments:

74



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

#### Are there any guarantees?

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

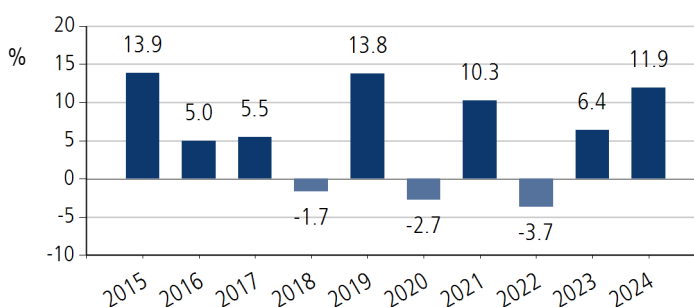
#### How has the Fund performed?

##### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the 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?

Low	Low to moderate	Moderate	Moderate to high	High
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The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

#### Who is this Fund for?

This Fund may be suitable for contractholders if they:

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

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential CI Global Value Segregated Fund

As of December 31, 2024

#### How much does it cost?

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

#### 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><th>If you sell within:</th><th>Rate</th></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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	3.40%	0.68%	N/A	N/A
<b>Estate</b>	N/A	N/A	N/A	N/A
<b>Income</b>	N/A	N/A	N/A	N/A

#### Servicing commission

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

<b>Annual servicing commission rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
<b>Change fee</b>	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.

#### What if I change my mind?

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

# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

## SunWise Essential CI Global Value Segregated Fund

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

Sun Life Assurance Company of Canada  
SunWise Essential Series Segregated Funds  
SunWise Essential CI High Income Balanced Bundle

As of December 31, 2024

**Quick facts:** **Date Fund created:** September 2010 **Total value on December 31, 2024:** \$107,851,546  
**Managed by:** CI Global Asset Management **Portfolio turnover rate:** 14.78%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	2.86%	\$20.33	1,119,848
Income	2.50%	\$21.48	3,487,334

Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	No new Contracts	No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs	No new PACs

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 and Section I-7.6 of the Information Folder for details.

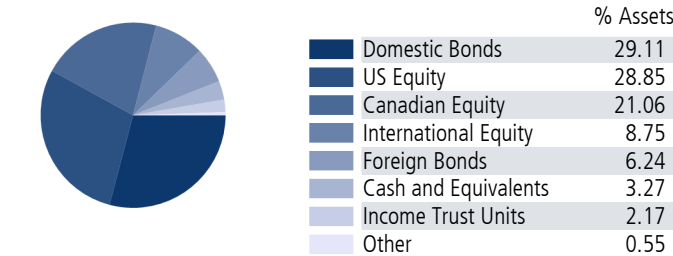
What does the Fund invest in?

The bundle invests about 20% in the CI High Income 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	% Assets
CI Canadian Bond Fund	29.99
CI Select Canadian Equity Fund	29.43
CI Select Global Equity Fund	20.13
CI High Income Fund	19.74
Cash and Equivalents	0.71
Total	100.00

Total number of investments:

5



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.

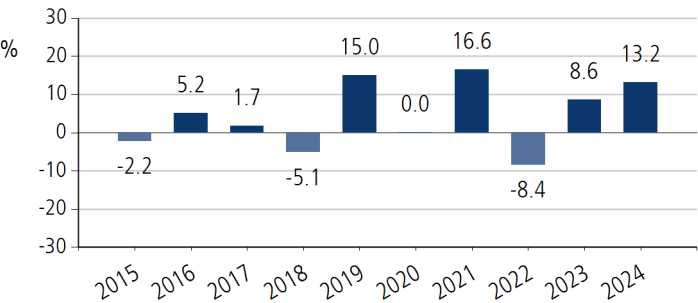
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,500.29 in December 2024. This works out to an average of 4.14% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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



How risky is it?

Low	Low to moderate	Moderate	Moderate to high	High
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The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

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



# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential CI High Income Balanced Bundle

As of December 31, 2024

#### How much does it cost?

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

#### Sales charges

Sales charge option	What you pay		How it works
<b>Initial Sales Charge (ISC)</b>	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>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	<b>Rate</b> 5.5 % 5.0 % 5.0 % 4.0 % 4.0 % 3.0 % 2.0 % 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>

#### 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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	2.86%	0.31%	N/A	N/A
<b>Estate</b>	2.86%	0.31%	0.45% of Class Death Benefit Base	N/A
<b>Income</b>	2.50%	N/A	0.76% of LWA Base	0.75% of LWA Base

#### 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.

<b>Annual servicing commission rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
<b>Change fee</b>	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.

#### What if I change my mind?

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**Sun Life Assurance Company of Canada**  
Sun *Wise* Essential Series Segregated Funds  
**SunWise Essential CI High Income Balanced Bundle**

**As of December 31, 2024**

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**For more information**

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

Sun Life Assurance Company of Canada  
SunWise Essential Series Segregated Funds  
SunWise Essential CI International Value Segregated Bundle

As of December 31, 2024

**Quick facts:** **Date Fund created:** September 2010  
**Managed by:** CI Global Asset Management

**Total value on December 31, 2024:** \$332,089  
**Portfolio turnover rate:** 18.02%

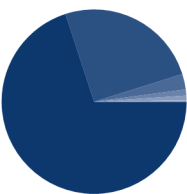
Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	3.00%	\$19.17	1,366
Income	2.58%	\$19.86	15,401

Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	No new Contracts	No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs	No new PACs

What does the Fund invest in?

The Fund invests in the CI International Value 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	% Assets
CI International Value Fund	71.67
Chubb Ltd	
Everest RE Group Ltd	
Sanofi SA	
HDFC Bank Ltd	
Willis Towers Watson PLC	
Danone SA	
TotalEnergies SE	
Sands China Ltd	
Sony Group Corp	
GSK plc	
CI Canadian Bond Fund	27.82
Cash and Equivalents	0.51
<b>Total</b>	<b>100.00</b>
<b>Total number of investments:</b>	<b>3</b>



	% Assets
International Equity	69.99
Domestic Bonds	25.16
Cash and Equivalents	2.71
Canadian Equity	1.08
Foreign Bonds	0.83
Other	0.23

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.

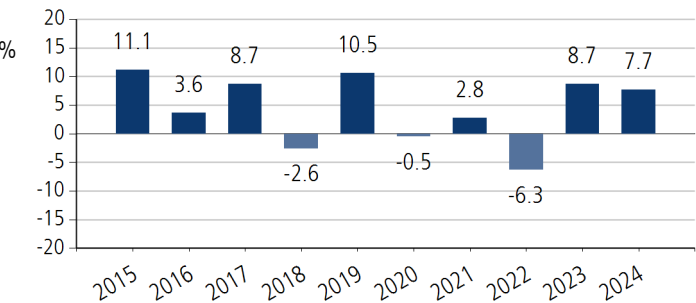
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,511.86 in December 2024. This works out to an average of 4.22% 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?

Low	Low to moderate	Moderate	Moderate to high	High
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The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

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

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential CI International Value Segregated Bundle

As of December 31, 2024

#### How much does it cost?

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

#### Sales charges

Sales charge option	What you pay		How it works
<b>Initial Sales Charge (ISC)</b>	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>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	<b>Rate</b> 5.5 % 5.0 % 5.0 % 4.0 % 4.0 % 3.0 % 2.0 % 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>

#### 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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	3.00%	0.38%	N/A	N/A
<b>Estate</b>	3.00%	0.38%	0.55% of Class Death Benefit Base	N/A
<b>Income</b>	2.58%	N/A	0.93% of LWA Base	0.65% of LWA Base

#### 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.

<b>Annual servicing commission rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
<b>Change fee</b>	Your insurance advisor may charge you up to 2% of the value of Units you switch to another Fund or Class.

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# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

## SunWise Essential CI International Value Segregated Bundle

As of December 31, 2024

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### For more information

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

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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)

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential CI International Value Segregated Fund

As of December 31, 2024

**Quick facts:** Date Fund created: September 2010

Total value on December 31, 2024: \$34,583

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

Portfolio turnover rate: 2.84%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment	3.37%	\$20.38	1,697
Estate	N/A	N/A	N/A
Income	N/A	N/A	N/A

Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	N/A	N/A
Minimum investment additional purchases:	No new purchases	N/A	N/A
Monthly minimum of pre-authorized chequing:	No new PACs	N/A	N/A

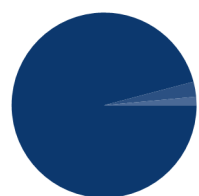
#### What does the Fund invest in?

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

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

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

Total number of investments: 67



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

#### Are there any guarantees?

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

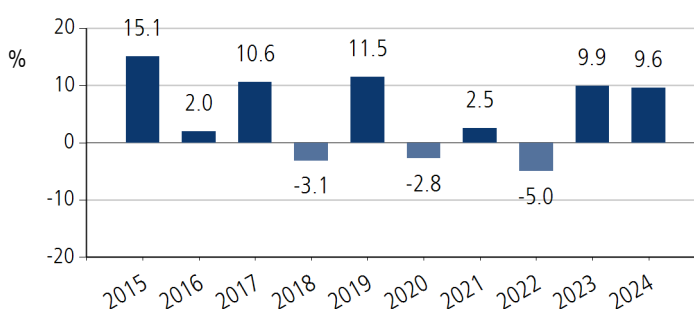
#### How has the Fund performed?

##### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,599.66 in December 2024. This works out to an average of 4.81% 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?

Low	Low to moderate	Moderate	Moderate to high	High
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The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

#### Who is this Fund for?

This Fund may be suitable for contractholders if they:

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

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential CI International Value Segregated Fund

As of December 31, 2024

#### How much does it cost?

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

#### Sales charges

Sales charge option	What you pay		How it works
<b>Initial Sales Charge (ISC)</b>	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>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	<b>Rate</b> 5.5 % 5.0 % 5.0 % 4.0 % 4.0 % 3.0 % 2.0 % 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>

#### 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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	3.37%	0.68%	N/A	N/A
<b>Estate</b>	N/A	N/A	N/A	N/A
<b>Income</b>	N/A	N/A	N/A	N/A

#### Servicing commission

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

<b>Annual servicing commission rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
<b>Change fee</b>	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.

#### What if I change my mind?

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

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

# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

## Sun*Wise* Essential CI International Value Segregated Fund

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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



Sun Life Assurance Company of Canada  
SunWise Essential Series Segregated Funds  
SunWise Essential CI Money Market Segregated Fund

As of December 31, 2024

**Quick facts:** **Date Fund created:** September 2010 **Total value on December 31, 2024:** \$9,591,431  
**Managed by:** CI Global Asset Management **Portfolio turnover rate:** 188.03%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	1.40%	\$10.65	226,244
Income	1.29%	\$10.82	539,606

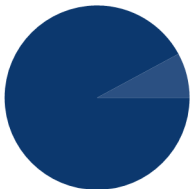
Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	No new Contracts	No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs	No new PACs
If you 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 and Section I-7.6 of the Information Folder 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	% Assets
Cash and Equivalents	92.12
Royal Bank of Canada 3.37% 29-Sep-2025	5.47
Canada Government 3.16% 08-Oct-2025	1.76
Mercedes-Benz Fin Canada Inc 5.20% 04-Dec-2025	0.65
Total	100.00

Total number of investments:	4
	% Assets
Cash and Equivalents	92.12
Domestic Bonds	7.88



Are there any guarantees?

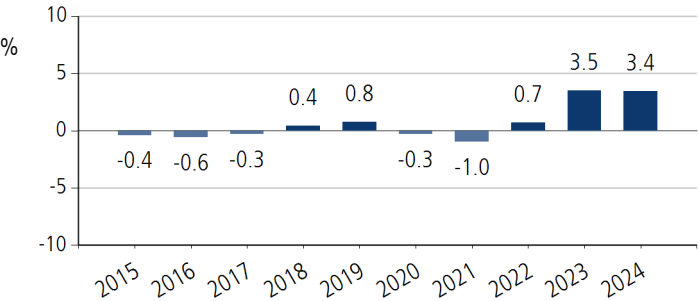
This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract.

How has the Fund performed?

**Average return**  
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,062.70 in December 2024. This works out to an average of 0.61% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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



How risky is it?

Low	Low to moderate	Moderate	Moderate to high	High
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The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

Who is this Fund for?

- This Fund may be suitable for contractholders if they:
- want to earn income
  - are investing for the short term

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential CI Money Market Segregated Fund

As of December 31, 2024

#### How much does it cost?

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

#### Sales charges

Sales charge option	What you pay		How it works
<b>Initial Sales Charge (ISC)</b>	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>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	<b>Rate</b> 5.5 % 5.0 % 5.0 % 4.0 % 4.0 % 3.0 % 2.0 % 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>

#### 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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	1.40%	0.10%	N/A	N/A
<b>Estate</b>	1.40%	0.10%	0.15% of Class Death Benefit Base	N/A
<b>Income</b>	1.29%	N/A	0.25% of LWA Base	0.30% of LWA Base

#### 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.

<b>Annual servicing commission rate</b>	DSC: 0.00%	ISC: 0.00% to 0.25%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
<b>Change fee</b>	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.

#### What if I change my mind?

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

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

# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

## SunWise Essential CI Money Market Segregated Fund

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

Sun Life Assurance Company of Canada  
SunWise Essential Series Segregated Funds  
SunWise Essential CI North American Dividend Bundle

As of December 31, 2024

**Quick facts:** **Date Fund created:** September 2010 **Total value on December 31, 2024:** \$20,236,792  
**Managed by:** CI Global Asset Management **Portfolio turnover rate:** 30.65%

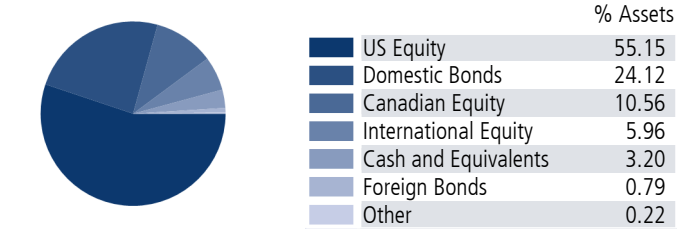
Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	3.00%	\$23.29	131,365
Income	2.53%	\$25.18	682,184

Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	No new Contracts	No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs	No new PACs

What does the Fund invest in?

The Fund invests in the CI North American Dividend 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	% Assets
CI North American Dividend Fund	72.82
NVIDIA Corp	
Microsoft Corp	
Amazon.com Inc	
Apple Inc	
Broadcom Inc	
Alphabet Inc	
Mastercard Inc	
UnitedHealth Group Inc	
Royal Bank of Canada	
Meta Platforms Inc	
CI Canadian Bond Fund	26.66
Cash and Equivalents	0.52
<b>Total</b>	<b>100.00</b>
<b>Total number of investments:</b>	<b>3</b>



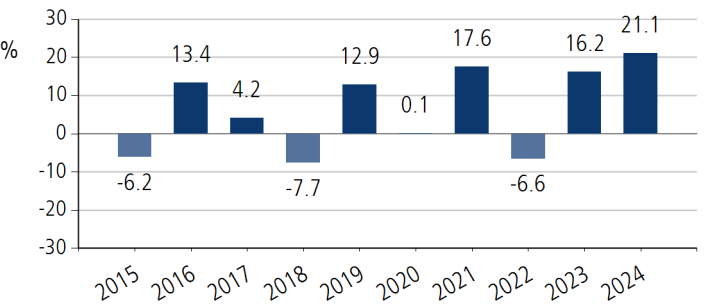
Are there any guarantees?

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.

How has the Fund performed?

**Average return**  
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,789.16 in December 2024. This works out to an average of 5.99% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

**Year-by-year returns (%)**  
This chart shows how the Investment Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value seven years and down in value three years.



How risky is it?

Low	Low to moderate	Moderate	Moderate to high	High
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The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

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

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential CI North American Dividend Bundle

As of December 31, 2024

#### How much does it cost?

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

#### Sales charges

Sales charge option	What you pay		How it works
<b>Initial Sales Charge (ISC)</b>	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>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	<b>Rate</b> 5.5 % 5.0 % 5.0 % 4.0 % 4.0 % 3.0 % 2.0 % 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>

#### 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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	3.00%	0.40%	N/A	N/A
<b>Estate</b>	3.00%	0.40%	0.55% of Class Death Benefit Base	N/A
<b>Income</b>	2.53%	N/A	0.95% of LWA Base	0.65% of LWA Base

#### 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.

<b>Annual servicing commission rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
<b>Change fee</b>	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.

#### What if I change my mind?

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

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

# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

## SunWise Essential CI North American Dividend Bundle

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

Sun Life Assurance Company of Canada  
SunWise Essential Series Segregated Funds  
SunWise Essential CI North American Dividend Fund

As of December 31, 2024

**Quick facts:** **Date Fund created:** September 2010 **Total value on December 31, 2024:** \$1,789,575  
**Managed by:** CI Global Asset Management **Portfolio turnover rate:** 6.24%

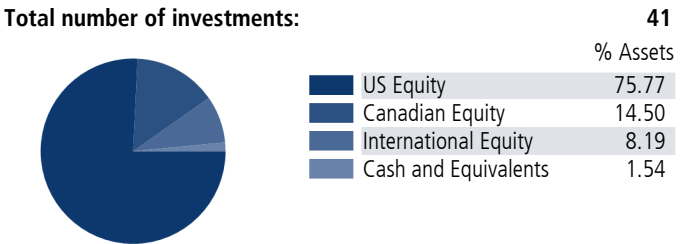
Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment	3.34%	\$28.77	62,192
Estate	N/A	N/A	N/A
Income	N/A	N/A	N/A

Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	N/A	N/A
Minimum investment additional purchases:	No new purchases	N/A	N/A
Monthly minimum of pre-authorized chequing:	No new PACs	N/A	N/A

What does the Fund invest in?

The Fund invests in the CI North American Dividend Fund. The Underlying Fund invests mostly in North American shares.

Top holdings and allocations of the Underlying Fund as of December 31, 2024	% Assets
NVIDIA Corp	7.20
Microsoft Corp	7.12
Amazon.com Inc	4.63
Apple Inc	4.52
Broadcom Inc	4.10
Alphabet Inc	4.01
Mastercard Inc	3.82
UnitedHealth Group Inc	3.50
Royal Bank of Canada	3.40
Meta Platforms Inc	3.20
Total	45.50



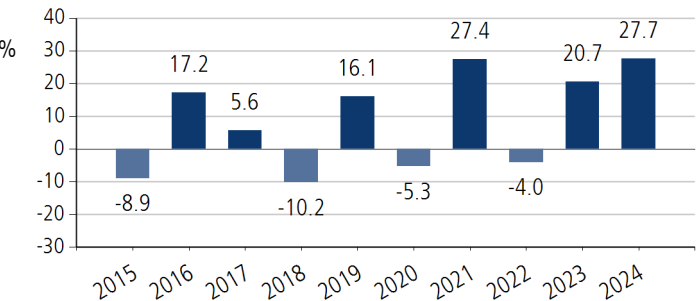
Are there any guarantees?

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

How has the Fund performed?

**Average return**  
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$2,095.80 in December 2024. This works out to an average of 7.68% 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?

Low	Low to moderate	Moderate	Moderate to high	High
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The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

Who is this Fund for?

- This Fund may be suitable for contractholders if they:
- want to earn income with modest long-term growth
  - are investing for the long term

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential CI North American Dividend Fund

As of December 31, 2024

#### How much does it cost?

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

#### 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><th>If you sell within:</th><th>Rate</th></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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	3.34%	0.70%	N/A	N/A
<b>Estate</b>	N/A	N/A	N/A	N/A
<b>Income</b>	N/A	N/A	N/A	N/A

#### Servicing commission

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

<b>Annual servicing commission rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
<b>Change fee</b>	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.

#### What if I change my mind?

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

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



# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

## Sun*Wise* Essential CI North American Dividend Fund

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential CI Premier Canadian Balanced Segregated Fund

As of December 31, 2024

**Quick facts:** **Date Fund created:** September 2010

**Total value on December 31, 2024:** \$18,573,997

**Managed by:** CI Global Asset Management

**Portfolio turnover rate:** 6.55%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	2.89%	\$16.78	297,289
Income	2.53%	\$17.49	721,445

Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	No new Contracts	No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs	No new PACs

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 and Section I-7.6 of the Information Folder for details.

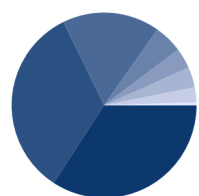
#### What does the Fund invest in?

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

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

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

**Total number of investments:** 412



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

#### Are there any guarantees?

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

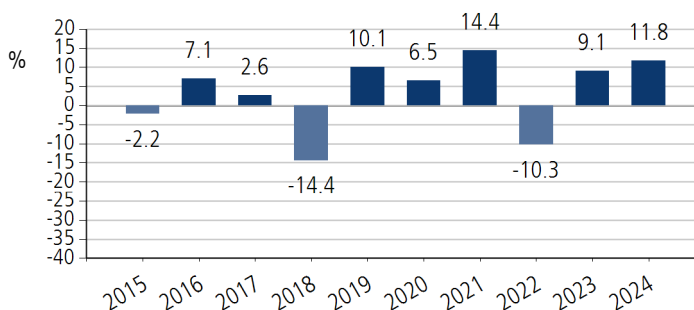
#### How has the Fund performed?

##### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,351.77 in December 2024. This works out to an average of 3.06% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

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

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



#### How risky is it?

Low	Low to moderate	Moderate	Moderate to high	High
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The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

#### 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

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential CI Premier Canadian Balanced Segregated Fund

As of December 31, 2024

#### How much does it cost?

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

#### Sales charges

Sales charge option	What you pay		How it works
<b>Initial Sales Charge (ISC)</b>	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>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	<b>Rate</b> 5.5 % 5.0 % 5.0 % 4.0 % 4.0 % 3.0 % 2.0 % 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>

#### 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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	2.89%	0.33%	N/A	N/A
<b>Estate</b>	2.89%	0.33%	0.45% of Class Death Benefit Base	N/A
<b>Income</b>	2.53%	N/A	0.78% of LWA Base	0.70% of LWA Base

#### 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.

<b>Annual servicing commission rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
<b>Change fee</b>	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.

#### What if I change my mind?

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

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

# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

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

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential CI Premier Canadian Bond Segregated Fund

As of December 31, 2024

**Quick facts:** Date Fund created: September 2010

Total value on December 31, 2024: \$1,604,208

Managed by: CI Global Asset Management

Portfolio turnover rate: 3.91%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	2.27%	\$14.99	94,682
Income	N/A	N/A	N/A

Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	No new Contracts	N/A
Minimum investment additional purchases:	No new purchases	No new purchases	N/A
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs	N/A

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 and Section I-7.6 of the Information Folder for details.

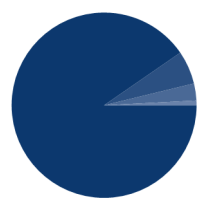
#### What does the Fund invest in?

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

	% Assets
Cash and Equivalents	5.81
Canada Housing Trust No 1 4.25% 15-Mar-2034	3.53
Canada Government 2.50% 01-Dec-2032	2.83
Canada Government 1.25% 01-Jun-2030	2.21
Canada Government 3.00% 01-Jun-2034	2.14
Canada Government 3.50% 01-Dec-2045	2.05
Canada Government 1.50% 01-Dec-2031	1.96
Canada Housing Trust No 1 2.90% 15-Dec-2029	1.93
Canada Government 5.00% 01-Jun-2037	1.86
Canada Government 2.00% 01-Dec-2051	1.72
<b>Total</b>	<b>26.04</b>

Total number of investments: 293



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

#### Are there any guarantees?

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

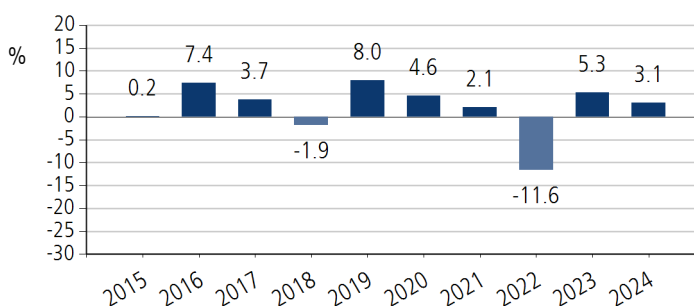
#### How has the Fund performed?

##### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,210.65 in December 2024. This works out to an average of 1.93% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

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

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



#### How risky is it?

Low	Low to moderate	Moderate	Moderate to high	High
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The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

#### Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want to receive income
- are investing for the medium term

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential CI Premier Canadian Bond Segregated Fund

As of December 31, 2024

#### How much does it cost?

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

#### Sales charges

Sales charge option	What you pay		How it works
<b>Initial Sales Charge (ISC)</b>	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>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	<b>Rate</b> 5.5 % 5.0 % 5.0 % 4.0 % 4.0 % 3.0 % 2.0 % 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>

#### 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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	2.27%	0.15%	N/A	N/A
<b>Estate</b>	2.27%	0.15%	0.30% of Class Death Benefit Base	N/A
<b>Income</b>	N/A	N/A	N/A	N/A

#### Servicing commission

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

<b>Annual servicing commission rate</b>	DSC: 0.25%	ISC: 0.50%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
<b>Change fee</b>	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.

#### What if I change my mind?

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

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

# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

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

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

Sun Life Assurance Company of Canada

SunWise Essential Series Segregated Funds

SunWise Essential CI Premier Global Income & Growth Segregated Fund

As of December 31, 2024

**Quick facts:** **Date Fund created:** September 2010  
**Managed by:** CI Global Asset Management

**Total value on December 31, 2024:** \$11,123,879  
**Portfolio turnover rate:** 4.47%

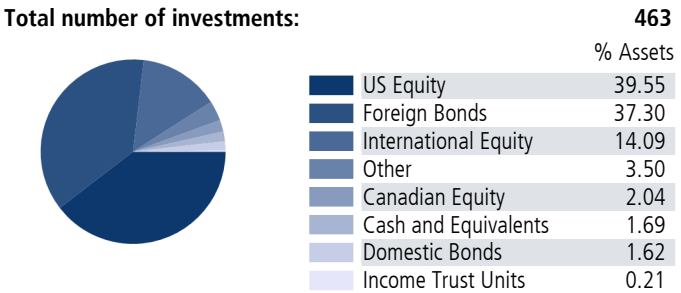
Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	2.92%	\$23.33	66,254
Income	2.55%	\$24.74	387,106

Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	No new Contracts	No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs	No new PACs

What does the Fund invest in?

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

Top holdings and allocations of the Underlying Fund as of December 31, 2024	% Assets
United States Treasury 4.13% 15-Nov-2032	4.46
United States Treasury 4.00% 15-Nov-2052	3.52
Microsoft Corp	3.48
CI Private Markets Growth Fund	3.28
NVIDIA Corp	2.93
Apple Inc	2.64
United States Treasury 3.63% 31-May-2028	2.51
Amazon.com Inc	2.28
Cash and Equivalents	1.69
Alphabet Inc	1.41
<b>Total</b>	<b>28.20</b>



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.

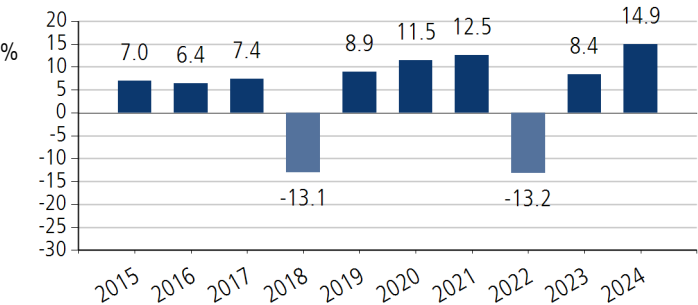
How has the Fund performed?

**Average return**

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,570.89 in December 2024. This works out to an average of 4.62% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

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

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



How risky is it?

Low	Low to moderate	Moderate	Moderate to high	High
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The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

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



# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

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

As of December 31, 2024

#### How much does it cost?

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

#### Sales charges

Sales charge option	What you pay		How it works
<b>Initial Sales Charge (ISC)</b>	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>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	<b>Rate</b> 5.5 % 5.0 % 5.0 % 4.0 % 4.0 % 3.0 % 2.0 % 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>

#### 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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	2.92%	0.33%	N/A	N/A
<b>Estate</b>	2.92%	0.33%	0.45% of Class Death Benefit Base	N/A
<b>Income</b>	2.55%	N/A	0.78% of LWA Base	0.85% of LWA Base

#### 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.

<b>Annual servicing commission rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
<b>Change fee</b>	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.

#### What if I change my mind?

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

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

# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

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

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential CI Premier Global Value Segregated Fund

As of December 31, 2024

**Quick facts:** Date Fund created: September 2010

Total value on December 31, 2024: \$455,813

Managed by: CI Global Asset Management

Portfolio turnover rate: 2.92%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment	3.24%	\$21.60	21,034
Estate	N/A	N/A	N/A
Income	N/A	N/A	N/A

Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	N/A	N/A
Minimum investment additional purchases:	No new purchases	N/A	N/A
Monthly minimum of pre-authorized chequing:	No new PACs	N/A	N/A

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 and Section I-7.6 of the Information Folder for details.

#### What does the Fund invest in?

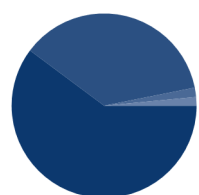
The Fund invests in the CI Global Value Fund. The Underlying Fund invests mostly in shares of firms from around the world.

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

	% Assets
Hanover Insurance Group Inc	3.93
Cisco Systems Inc	3.75
Chubb Ltd	3.51
Everest RE Group Ltd	2.86
Willis Towers Watson PLC	2.59
AXIS Capital Holdings Ltd	2.41
Intercontinental Exchange Inc	2.32
HDFC Bank Ltd	2.07
Las Vegas Sands Corp	2.06
Medtronic PLC	2.05
<b>Total</b>	<b>27.55</b>

#### Total number of investments:

74



	% Assets
International Equity	60.21
US Equity	36.64
Canadian Equity	1.64
Cash and Equivalents	1.51

#### Are there any guarantees?

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

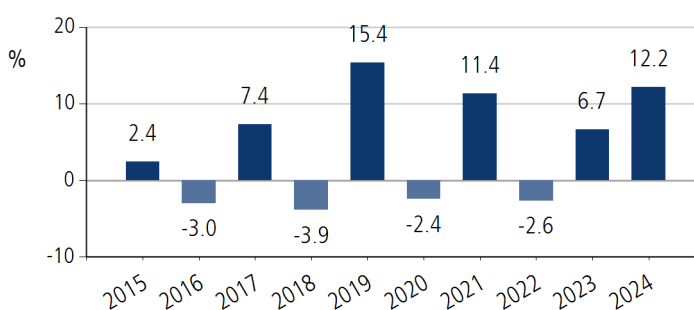
#### How has the Fund performed?

##### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,497.41 in December 2024. This works out to an average of 4.12% 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?

Low	Low to moderate	Moderate	Moderate to high	High
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The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

#### Who is this Fund for?

This Fund may be suitable for contractholders if they:

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

#### How 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 and Sections I-5 and I-7.6 of the Information Folder.

#### Sales charges

Sales charge option	What you pay		How it works
<b>Initial Sales Charge (ISC)</b>	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>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	<b>Rate</b> 5.5 % 5.0 % 5.0 % 4.0 % 4.0 % 3.0 % 2.0 % 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>

#### 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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	3.24%	0.68%	N/A	N/A
<b>Estate</b>	N/A	N/A	N/A	N/A
<b>Income</b>	N/A	N/A	N/A	N/A

#### Servicing commission

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

<b>Annual servicing commission rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
<b>Change fee</b>	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.

#### What if I change my mind?

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# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

## SunWise Essential CI Premier Global Value Segregated Fund

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential CI Premier II Canadian Balanced Segregated Fund

As of December 31, 2024

**Quick facts:** Date Fund created: September 2010

Total value on December 31, 2024: \$15,963,895

Managed by: CI Global Asset Management

Portfolio turnover rate: 5.54%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	2.88%	\$20.57	178,223
Income	2.53%	\$21.63	568,668

Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	No new Contracts	No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs	No new PACs

#### What does the Fund invest in?

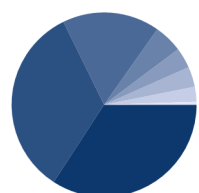
The Fund invests in the CI Canadian Balanced Fund. The Underlying Fund invests mostly in Canadian shares and bonds.

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

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

Total number of investments:

412



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

#### Are there any guarantees?

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

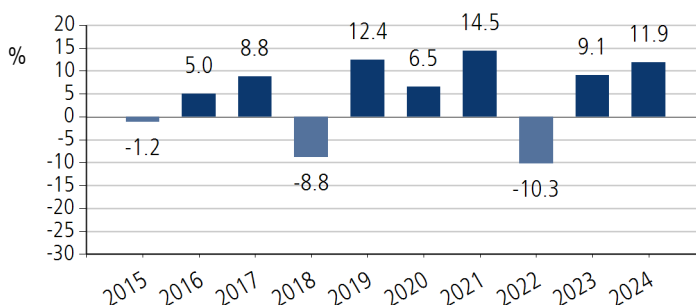
#### How has the Fund performed?

##### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,544.08 in December 2024. This works out to an average of 4.44% 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 seven years and down in value three years.



#### How risky is it?

Low	Low to moderate	Moderate	Moderate to high	High
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The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

#### 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

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential CI Premier II Canadian Balanced Segregated Fund

As of December 31, 2024

#### How much does it cost?

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

#### Sales charges

Sales charge option	What you pay		How it works
<b>Initial Sales Charge (ISC)</b>	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>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	<b>Rate</b> 5.5 % 5.0 % 5.0 % 4.0 % 4.0 % 3.0 % 2.0 % 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>

#### 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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	2.88%	0.33%	N/A	N/A
<b>Estate</b>	2.88%	0.33%	0.45% of Class Death Benefit Base	N/A
<b>Income</b>	2.53%	N/A	0.78% of LWA Base	0.70% of LWA Base

#### 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.

<b>Annual servicing commission rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
<b>Change fee</b>	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.

#### What if I change my mind?

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

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

# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

## SunWise Essential CI Premier II Canadian Balanced Segregated Fund

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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



Sun Life Assurance Company of Canada

SunWise Essential Series Segregated Funds

SunWise Essential CI Premier II Select Canadian Equity Segregated Fund

As of December 31, 2024

**Quick facts:** **Date Fund created:** September 2010

**Total value on December 31, 2024:** \$1,971,534

**Managed by:** CI Global Asset Management

**Portfolio turnover rate:** 2.56%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment	3.25%	\$22.63	87,092
Estate	N/A	N/A	N/A
Income	N/A	N/A	N/A

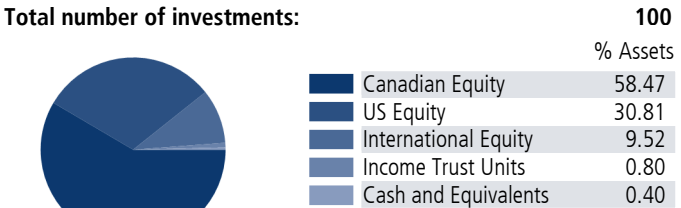
Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	N/A	N/A
Minimum investment additional purchases:	No new purchases	N/A	N/A
Monthly minimum of pre-authorized chequing:	No new PACs	N/A	N/A

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 and Section I-7.6 of the Information Folder 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	% Assets
CI Global Financial Sector ETF (FSF)	4.91
Manulife Financial Corp	4.65
Fairfax Financial Holdings Ltd	3.47
Shopify Inc	3.12
Enbridge Inc	3.01
Bank of Montreal	2.75
Bank of Nova Scotia	2.61
Canadian Natural Resources Ltd	2.47
US Foods Holding Corp	2.45
Amazon.com Inc	2.26
Total	31.70



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.

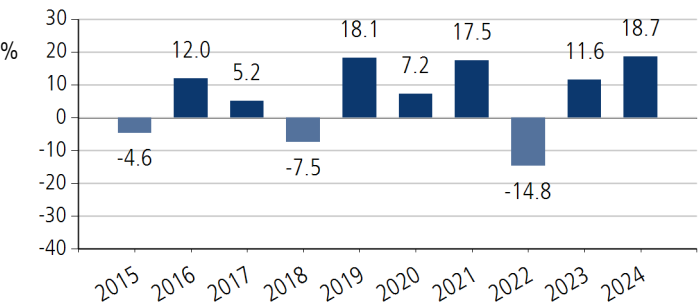
How has the Fund performed?

**Average return**

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,745.75 in December 2024. This works out to an average of 5.73% 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 seven years and down in value three years.



How risky is it?

Low	Low to moderate	Moderate	Moderate to high	High
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The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

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

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

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

As of December 31, 2024

#### How much does it cost?

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

#### 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><th>If you sell within:</th><th>Rate</th></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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	3.25%	0.68%	N/A	N/A
<b>Estate</b>	N/A	N/A	N/A	N/A
<b>Income</b>	N/A	N/A	N/A	N/A

#### Servicing commission

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

<b>Annual servicing commission rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
<b>Change fee</b>	Your insurance advisor may charge you up to 2% of the value of Units you switch to another Fund or Class.

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# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

## Sun*Wise* Essential CI Premier II Select Canadian Equity Segregated Fund

As of December 31, 2024

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### For more information

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential CI Premier II Select International Equity Managed Segregated Fund

As of December 31, 2024

**Quick facts:** Date Fund created: September 2010

Total value on December 31, 2024: \$6,433

Managed by: CI Global Asset Management

Portfolio turnover rate: 14.41%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment	3.43%	\$15.44	417
Estate	N/A	N/A	N/A
Income	N/A	N/A	N/A

Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	N/A	N/A
Minimum investment additional purchases:	No new purchases	N/A	N/A
Monthly minimum of pre-authorized chequing:	No new PACs	N/A	N/A

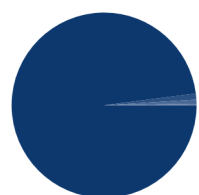
#### What does the Fund invest in?

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

	% Assets
Taiwan Semiconductor Manufactrg Co Ltd	1.76
SAP SE	1.70
Alibaba Group Holding Ltd	1.50
Worldline SA	1.37
Fomento Economico Mexicano SAB de CV	1.28
Accor SA	1.19
London Stock Exchange Group PLC	1.19
Ipsen SA	1.12
Kunlun Energy Co Ltd	1.08
Capgemini SE	1.06
<b>Total</b>	<b>13.25</b>

Total number of investments: **280**



	% Assets
International Equity	97.97
Cash and Equivalents	1.05
Canadian Equity	0.73
US Equity	0.25

#### 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.

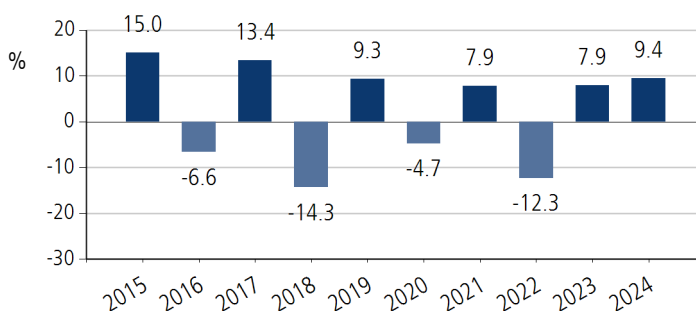
#### How has the Fund performed?

##### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,216.61 in December 2024. This works out to an average of 1.98% 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 six years and down in value four years.



#### How risky is it?

Low	Low to moderate	Moderate	Moderate to high	High
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The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

#### Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want an equity fund that invests outside of North America
- are investing for the long term

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential CI Premier II Select International Equity Managed Segregated Fund

As of December 31, 2024

#### How much does it cost?

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

#### 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><th>If you sell within:</th><th>Rate</th></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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	3.43%	0.68%	N/A	N/A
<b>Estate</b>	N/A	N/A	N/A	N/A
<b>Income</b>	N/A	N/A	N/A	N/A

#### Servicing commission

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

<b>Annual servicing commission rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
<b>Change fee</b>	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.

#### What if I change my mind?

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

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

# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

## SunWise Essential CI Premier II Select International Equity Managed Segregated Fund

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential CI Premier III Canadian Balanced Segregated Fund

As of December 31, 2024

**Quick facts:** Date Fund created: September 2010

Total value on December 31, 2024: \$1,815,624

Managed by: CI Global Asset Management

Portfolio turnover rate: 5.23%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment	2.92%	\$23.67	58,958
Estate	N/A	N/A	N/A
Income	N/A	N/A	N/A

Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	N/A	N/A
Minimum investment additional purchases:	No new purchases	N/A	N/A
Monthly minimum of pre-authorized chequing:	No new PACs	N/A	N/A

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 and Section I-7.6 of the Information Folder for details.

#### What does the Fund invest in?

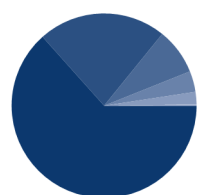
The Fund invests in the CI Canadian Balanced Fund. The Underlying Fund invests mostly in Canadian shares and bonds.

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

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

**Total** **23.08**

Total number of investments: **184**



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

#### Are there any guarantees?

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

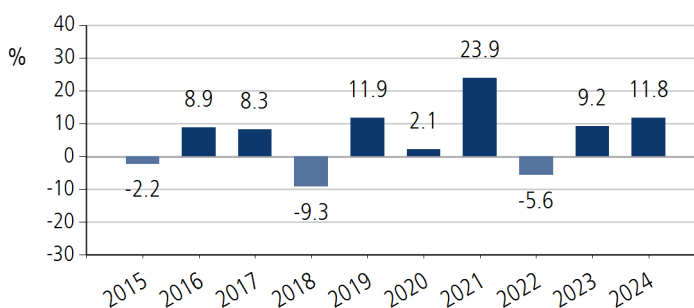
#### How has the Fund performed?

##### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,706.53 in December 2024. This works out to an average of 5.49% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

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

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



#### How risky is it?

Low	Low to moderate	Moderate	Moderate to high	High
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The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

#### Who is this Fund for?

This Fund may be suitable for contractholders if they:

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

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential CI Premier III Canadian Balanced Segregated Fund

As of December 31, 2024

#### How much does it cost?

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

#### 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><th>If you sell within:</th><th>Rate</th></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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	2.92%	0.33%	N/A	N/A
<b>Estate</b>	N/A	N/A	N/A	N/A
<b>Income</b>	N/A	N/A	N/A	N/A

#### Servicing commission

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

<b>Annual servicing commission rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
<b>Change fee</b>	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.

#### What if I change my mind?

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

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



# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

## SunWise Essential CI Premier III Canadian Balanced Segregated Fund

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

Sun Life Assurance Company of Canada

SunWise Essential Series Segregated Funds

SunWise Essential CI Premier III Select Canadian Equity Segregated Fund

As of December 31, 2024

**Quick facts:**

Date Fund created: September 2010
Managed by: CI Global Asset Management

Total value on December 31, 2024: \$2,321,870
Portfolio turnover rate: 2.93%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment	3.25%	\$18.47	125,643
Estate	N/A	N/A	N/A
Income	N/A	N/A	N/A

Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	N/A	N/A
Minimum investment additional purchases:	No new purchases	N/A	N/A
Monthly minimum of pre-authorized chequing:	No new PACs	N/A	N/A
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 and Section I-7.6 of the Information Folder 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

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

### Total number of investments:

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

### Are there any guarantees?

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

### How has the Fund performed?

#### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,497.41 in December 2024. This works out to an average of 4.12% 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.

Year	Return (%)
2015	-6.1
2016	-0.8
2017	4.7
2018	-8.5
2019	18.3
2020	7.1
2021	17.4
2022	-14.8
2023	11.6
2024	18.6

### How risky is it?

Low	Low to moderate	<b>Moderate</b>	Moderate to high	High
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The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

### 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

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

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

As of December 31, 2024

#### How much does it cost?

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

#### 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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	3.25%	0.68%	N/A	N/A
<b>Estate</b>	N/A	N/A	N/A	N/A
<b>Income</b>	N/A	N/A	N/A	N/A

#### Servicing commission

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

<b>Annual servicing commission rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
<b>Change fee</b>	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.

#### What if I change my mind?

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# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

## Sun*Wise* Essential CI Premier III Select Canadian Equity Segregated Fund

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

Sun Life Assurance Company of Canada

SunWise Essential Series Segregated Funds

SunWise Essential CI Premier IV Select Canadian Equity Segregated Fund

As of December 31, 2024

**Quick facts:** **Date Fund created:** September 2010

**Total value on December 31, 2024:** \$420,629

**Managed by:** CI Global Asset Management

**Portfolio turnover rate:** 4.13%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment	3.20%	\$24.06	11,629
Estate	N/A	N/A	N/A
Income	N/A	N/A	N/A

Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	N/A	N/A
Minimum investment additional purchases:	No new purchases	N/A	N/A
Monthly minimum of pre-authorized chequing:	No new PACs	N/A	N/A

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 and Section I-7.6 of the Information Folder 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

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

Total number of investments:

100



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.

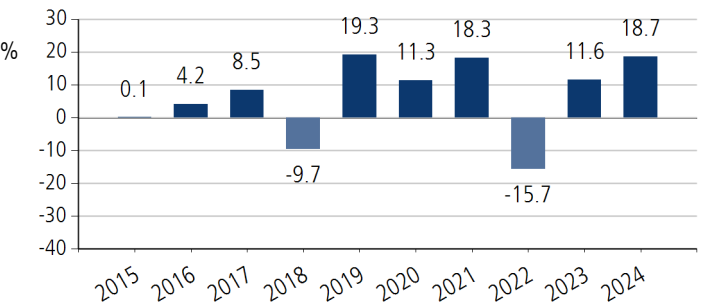
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the 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 eight years and down in value two years.



How risky is it?

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

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

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

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential CI Premier IV Select Canadian Equity Segregated Fund

As of December 31, 2024

#### How much does it cost?

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

#### 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><th>If you sell within:</th><th>Rate</th></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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	3.20%	0.68%	N/A	N/A
<b>Estate</b>	N/A	N/A	N/A	N/A
<b>Income</b>	N/A	N/A	N/A	N/A

#### Servicing commission

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

<b>Annual servicing commission rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
<b>Change fee</b>	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.

#### What if I change my mind?

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

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

# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

## SunWise Essential CI Premier IV Select Canadian Equity Segregated Fund

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

Sun Life Assurance Company of Canada

SunWise Essential Series Segregated Funds

SunWise Essential CI Premier Select Canadian Equity Segregated Fund

As of December 31, 2024

Quick facts: Date Fund created: September 2010

Total value on December 31, 2024: \$1,141,557

Managed by: CI Global Asset Management

Portfolio turnover rate: 2.88%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment	3.26%	\$30.90	36,924
Estate	N/A	N/A	N/A
Income	N/A	N/A	N/A

Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	N/A	N/A
Minimum investment additional purchases:	No new purchases	N/A	N/A
Monthly minimum of pre-authorized chequing:	No new PACs	N/A	N/A

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 and Section I-7.6 of the Information Folder 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

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

Total number of investments:

100



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.

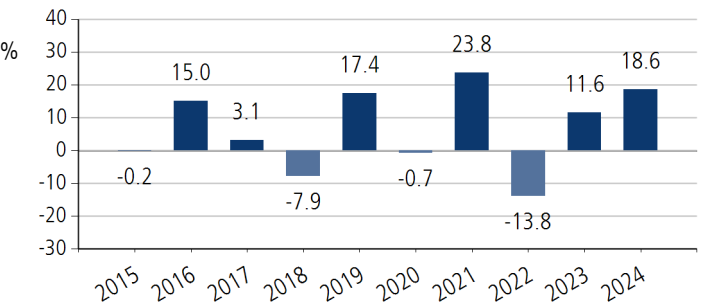
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,794.23 in December 2024. This works out to an average of 6.02% 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 six years and down in value four years.



How risky is it?

Low	Low to moderate	Moderate	Moderate to high	High
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The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

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



# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential CI Premier Select Canadian Equity Segregated Fund

As of December 31, 2024

#### How much does it cost?

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

#### 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)	<b>If you sell within:</b> 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	<b>Rate</b> 5.5 % 5.0 % 5.0 % 4.0 % 4.0 % 3.0 % 2.0 % 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>

#### 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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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	3.26%	0.68%	N/A	N/A
Estate	N/A	N/A	N/A	N/A
Income	N/A	N/A	N/A	N/A

#### Servicing commission

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

Annual servicing commission rate	DSC: 0.50%	ISC: 1.00%
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#### Other fees

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

#### What if I change my mind?

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

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

# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

## SunWise Essential CI Premier Select Canadian Equity Segregated Fund

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

Sun Life Assurance Company of Canada

SunWise Essential Series Segregated Funds

SunWise Essential CI Premier Select Global Equity Segregated Fund

As of December 31, 2024

**Quick facts:** **Date Fund created:** September 2010

**Total value on December 31, 2024:** \$103,260

**Managed by:** CI Global Asset Management

**Portfolio turnover rate:** 2.11%

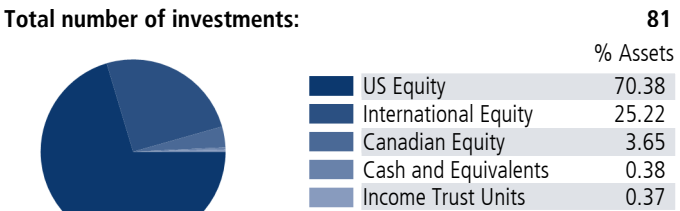
Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment	3.24%	\$31.92	3,235
Estate	N/A	N/A	N/A
Income	N/A	N/A	N/A

Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	N/A	N/A
Minimum investment additional purchases:	No new purchases	N/A	N/A
Monthly minimum of pre-authorized chequing:	No new PACs	N/A	N/A

What does the Fund invest in?

The Fund invests in the CI Select 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	% Assets
Microsoft Corp	6.27
NVIDIA Corp	5.27
Apple Inc	4.76
Amazon.com Inc	4.14
Alphabet Inc	2.56
Meta Platforms Inc	2.45
JPMorgan Chase & Co	2.12
Eli Lilly and Co	2.04
ServiceNow Inc	1.99
UnitedHealth Group Inc	1.85
Total	33.45



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.

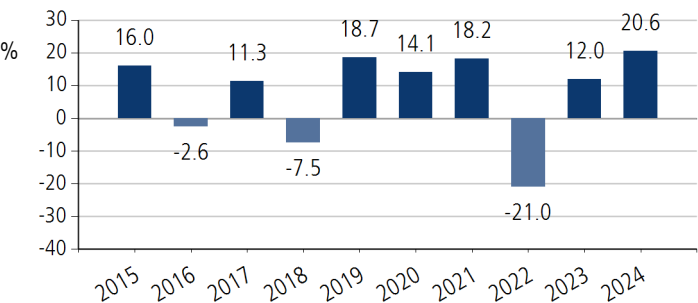
How has the Fund performed?

**Average return**

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,989.32 in December 2024. This works out to an average of 7.12% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

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

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



How risky is it?

Low	Low to moderate	Moderate	Moderate to high	High
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The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

Who is this Fund for?

- This Fund may be suitable for contractholders if they:
- want to add global momentum to a diversified portfolio and are comfortable investing outside of Canada
  - are investing for the medium and/or long term

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential CI Premier Select Global Equity Segregated Fund

As of December 31, 2024

#### How much does it cost?

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

#### 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><th>If you sell within:</th><th>Rate</th></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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	3.24%	0.68%	N/A	N/A
<b>Estate</b>	N/A	N/A	N/A	N/A
<b>Income</b>	N/A	N/A	N/A	N/A

#### Servicing commission

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

<b>Annual servicing commission rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
<b>Change fee</b>	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.

#### What if I change my mind?

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

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

# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

## SunWise Essential CI Premier Select Global Equity Segregated Fund

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential CI Premier Select International Equity Managed Segregated Bundle

As of December 31, 2024

**Quick facts:** **Date Fund created:** September 2010

**Total value on December 31, 2024:** \$180,766

**Managed by:** CI Global Asset Management

**Portfolio turnover rate:** 24.76%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	3.02%	\$15.83	561
Income	2.51%	\$16.64	10,330

Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	No new Contracts	No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs	No new PACs

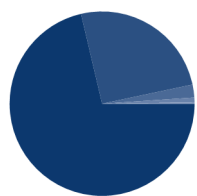
#### What does the Fund invest in?

The Fund invests in the CI Select International Equity Managed 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

	% Assets
CI Select International Equity Managed Fund	71.37
Taiwan Semiconductor Manufactrg Co Ltd	
SAP SE	
Alibaba Group Holding Ltd	
Worldline SA	
Fomento Economico Mexicano SAB de CV	
Accor SA	
London Stock Exchange Group PLC	
Ipsen SA	
Kunlun Energy Co Ltd	
Capgemini SE	
CI Canadian Bond Fund	28.00
Cash and Equivalents	0.63
<b>Total</b>	<b>100.00</b>

**Total number of investments:** 3



	% Assets
International Equity	71.34
Domestic Bonds	25.33
Cash and Equivalents	2.26
Foreign Bonds	0.84
Other	0.23

#### 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.

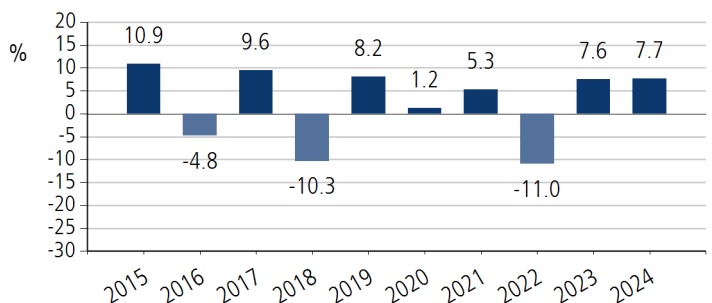
#### How has the Fund performed?

##### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,232.20 in December 2024. This works out to an average of 2.11% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

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

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



#### How risky is it?

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

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

#### 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

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential CI Premier Select International Equity Managed Segregated Bundle

As of December 31, 2024

#### How much does it cost?

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

#### 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><th>If you sell within:</th><th>Rate</th></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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	3.02%	0.38%	N/A	N/A
<b>Estate</b>	3.02%	0.38%	0.55% of Class Death Benefit Base	N/A
<b>Income</b>	2.51%	N/A	0.93% of LWA Base	0.65% of LWA Base

#### 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.

<b>Annual servicing commission rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
<b>Change fee</b>	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.

#### What if I change my mind?

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

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

# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

## SunWise Essential CI Premier Select International Equity Managed Segregated Bundle

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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



Sun Life Assurance Company of Canada

SunWise Essential Series Segregated Funds

SunWise Essential CI Premier Select International Equity Managed Segregated Fund

As of December 31, 2024

Quick facts:

Date Fund created: September 2010

Managed by: CI Global Asset Management

Total value on December 31, 2024: \$125,478

Portfolio turnover rate: 10.68%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment	3.33%	\$18.87	6,649
Estate	N/A	N/A	N/A
Income	N/A	N/A	N/A

Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	N/A	N/A
Minimum investment additional purchases:	No new purchases	N/A	N/A
Monthly minimum of pre-authorized chequing:	No new PACs	N/A	N/A

### 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

	% Assets
Taiwan Semiconductor Manufactrg Co Ltd	1.76
SAP SE	1.70
Alibaba Group Holding Ltd	1.50
Worldline SA	1.37
Fomento Economico Mexicano SAB de CV	1.28
Accor SA	1.19
London Stock Exchange Group PLC	1.19
Ipsen SA	1.12
Kunlun Energy Co Ltd	1.08
Capgemini SE	1.06
<b>Total</b>	<b>13.25</b>

<b>Total number of investments:</b>	<b>280</b>
	% Assets
	International Equity 97.97
	Cash and Equivalents 1.05
	Canadian Equity 0.73
	US Equity 0.25

### 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.

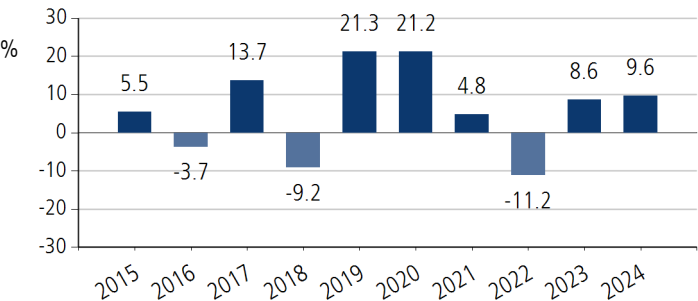
### How has the Fund performed?

#### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,711.39 in December 2024. This works out to an average of 5.52% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

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

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



### How risky is it?

Low	Low to moderate	Moderate	Moderate to high	High
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The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

### 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

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

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

As of December 31, 2024

#### How much does it cost?

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

#### 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><th>If you sell within:</th><th>Rate</th></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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#### 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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	3.33%	0.68%	N/A	N/A
<b>Estate</b>	N/A	N/A	N/A	N/A
<b>Income</b>	N/A	N/A	N/A	N/A

#### Servicing commission

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

<b>Annual servicing commission rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
<b>Change fee</b>	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.

#### What if I change my mind?

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

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

# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

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

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

Sun Life Assurance Company of Canada

SunWise Essential Series Segregated Funds

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

As of December 31, 2024

**Quick facts:**

Date Fund created: January 2012

Managed by: CI Global Asset Management

Total value on December 31, 2024: \$8,936,783

Portfolio turnover rate: 32.64%

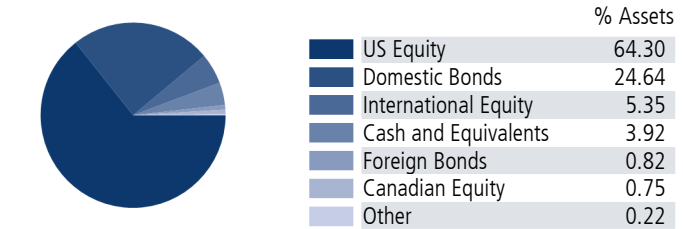
Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	2.93%	\$31.58	22,210
Income	2.51%	\$33.66	200,494

Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	No new Contracts	No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs	No new PACs
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 and Section I-7.6 of the Information Folder 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	% Assets
CI U.S. Stock Selection Fund	72.24
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	27.23
Cash and Equivalents	0.53
<b>Total</b>	<b>100.00</b>
<b>Total number of investments:</b>	<b>3</b>



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.

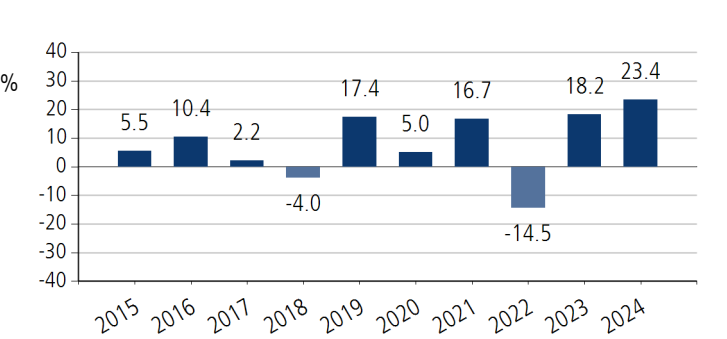
How has the Fund performed?

**Average return**

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$2,051.47 in December 2024. This works out to an average of 7.45% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

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

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



How risky is it?

Low

Low to moderate

Moderate

Moderate to high

High

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

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

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

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

As of December 31, 2024

#### How much does it cost?

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

#### 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><th>If you sell within:</th><th>Rate</th></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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	2.93%	0.38%	N/A	N/A
<b>Estate</b>	2.93%	0.38%	0.55% of Class Death Benefit Base	N/A
<b>Income</b>	2.51%	N/A	0.93% of LWA Base	0.65% of LWA Base

#### 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.

<b>Annual servicing commission rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
<b>Change fee</b>	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.

#### What if I change my mind?

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

# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

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

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

Sun Life Assurance Company of Canada

SunWise Essential Series Segregated Funds

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

As of December 31, 2024

Quick facts: Date Fund created: January 2012

Total value on December 31, 2024: \$475,469

Managed by: CI Global Asset Management

Portfolio turnover rate: 10.86%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment	3.28%	\$40.00	11,871
Estate	N/A	N/A	N/A
Income	N/A	N/A	N/A

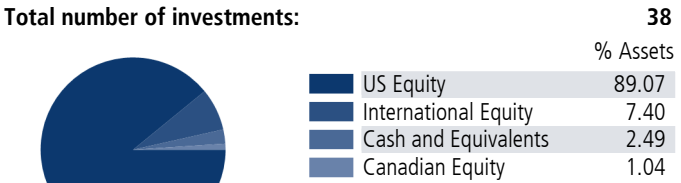
Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	N/A	N/A
Minimum investment additional purchases:	No new purchases	N/A	N/A
Monthly minimum of pre-authorized chequing:	No new PACs	N/A	N/A

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 and Section I-7.6 of the Information Folder 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	% Assets
Microsoft Corp	8.93
NVIDIA Corp	8.67
Apple Inc	5.75
UnitedHealth Group Inc	5.60
Alphabet Inc	5.51
Amazon.com Inc	5.07
Meta Platforms Inc	4.25
Eli Lilly and Co	4.09
Merck & Co Inc	4.07
Thermo Fisher Scientific Inc	4.06
Total	56.00



Are there any guarantees?

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

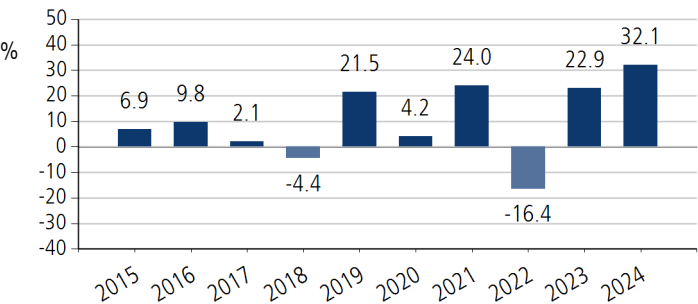
How has the Fund performed?

**Average return**

This section tells you how the Fund did in the past. A person who invested \$1,000 in the 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.

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

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

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

As of December 31, 2024

#### How much does it cost?

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

#### 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><th>If you sell within:</th><th>Rate</th></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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	3.28%	0.68%	N/A	N/A
<b>Estate</b>	N/A	N/A	N/A	N/A
<b>Income</b>	N/A	N/A	N/A	N/A

#### Servicing commission

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

<b>Annual servicing commission rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
<b>Change fee</b>	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.

#### What if I change my mind?

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

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



# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

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

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential CI Premier V Select Canadian Equity Segregated Fund

As of December 31, 2024

**Quick facts:** Date Fund created: September 2010

Total value on December 31, 2024: \$102,399

Managed by: CI Global Asset Management

Portfolio turnover rate: 2.51%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment	3.34%	\$20.46	5,004
Estate	N/A	N/A	N/A
Income	N/A	N/A	N/A

Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	N/A	N/A
Minimum investment additional purchases:	No new purchases	N/A	N/A
Monthly minimum of pre-authorized chequing:	No new PACs	N/A	N/A

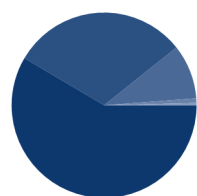
#### What does the Fund invest in?

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

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

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

Total number of investments: 100



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

#### Are there any guarantees?

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

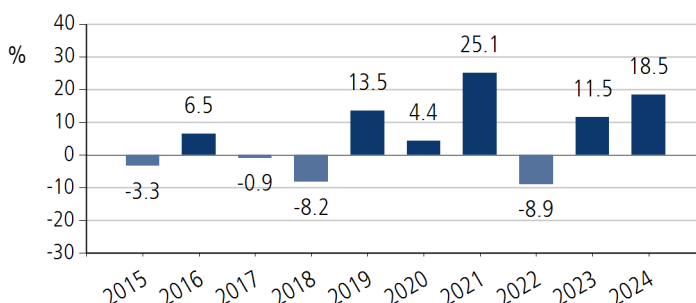
#### How has the Fund performed?

##### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,672.86 in December 2024. This works out to an average of 5.28% 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?

Low	Low to moderate	Moderate	Moderate to high	High
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The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

#### Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want a core Canadian equity fund
- are investing for the long term

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential CI Premier V Select Canadian Equity Segregated Fund

As of December 31, 2024

#### How much does it cost?

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

#### Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested.	<ul style="list-style-type: none"><li>You and your insurance advisor agree on the rate charged.</li><li>The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
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After 7 years	0.0 %																			

#### Ongoing Fund expenses

The MER includes the Management Fee 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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	3.34%	0.68%	N/A	N/A
<b>Estate</b>	N/A	N/A	N/A	N/A
<b>Income</b>	N/A	N/A	N/A	N/A

#### Servicing commission

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

<b>Annual servicing commission rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
<b>Change fee</b>	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.

#### What if I change my mind?

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

# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

## SunWise Essential CI Premier V Select Canadian Equity Segregated Fund

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential CI Premier VI Select Canadian Equity Segregated Fund

As of December 31, 2024

**Quick facts:** Date Fund created: September 2010

Total value on December 31, 2024: \$15,989

Managed by: CI Global Asset Management

Portfolio turnover rate: 1.82%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment	3.41%	\$19.48	821
Estate	N/A	N/A	N/A
Income	N/A	N/A	N/A

Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	N/A	N/A
Minimum investment additional purchases:	No new purchases	N/A	N/A
Monthly minimum of pre-authorized chequing:	No new PACs	N/A	N/A

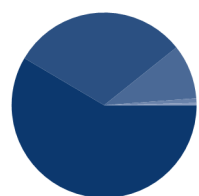
#### What does the Fund invest in?

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

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

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

Total number of investments: 100



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

#### Are there any guarantees?

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

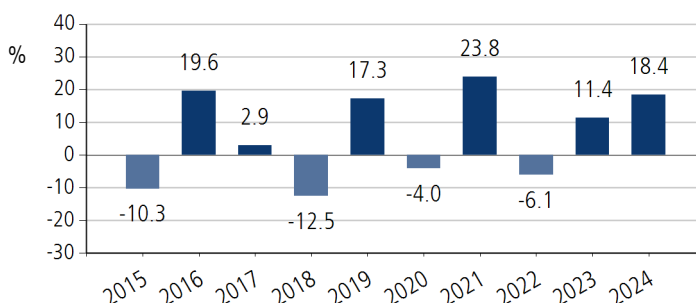
#### How has the Fund performed?

##### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,668.10 in December 2024. This works out to an average of 5.25% 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?

Low	Low to moderate	Moderate	Moderate to high	High
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The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

#### Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want a well diversified Canadian equity holding
- are investing for the medium and/or long term

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential CI Premier VI Select Canadian Equity Segregated Fund

As of December 31, 2024

#### How much does it cost?

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

#### 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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	3.41%	0.68%	N/A	N/A
<b>Estate</b>	N/A	N/A	N/A	N/A
<b>Income</b>	N/A	N/A	N/A	N/A

#### Servicing commission

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

<b>Annual servicing commission rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
<b>Change fee</b>	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.

#### What if I change my mind?

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

# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

## SunWise Essential CI Premier VI Select Canadian Equity Segregated Fund

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

Sun Life Assurance Company of Canada  
SunWise Essential Series Segregated Funds  
SunWise Essential CI Select Canadian Equity Segregated Bundle

As of December 31, 2024

**Quick facts:** **Date Fund created:** September 2010 **Total value on December 31, 2024:** \$246,613,976  
**Managed by:** CI Global Asset Management **Portfolio turnover rate:** 24.84%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	2.93%	\$23.40	841,183
Income	2.51%	\$24.92	7,481,511

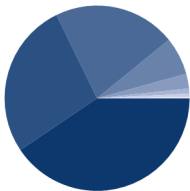
Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	No new Contracts	No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs	No new PACs

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 and Section I-7.6 of the Information Folder 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	% Assets
CI Select Canadian Equity Fund	69.40
CI Global Financial Sector ETF (FSF)	
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	30.06
Cash and Equivalents	0.54
<b>Total</b>	<b>100.00</b>
<b>Total number of investments:</b>	<b>3</b>



	% Assets
Canadian Equity	40.56
Domestic Bonds	27.19
US Equity	21.38
International Equity	6.61
Cash and Equivalents	2.56
Foreign Bonds	0.89
Income Trust Units	0.56
Other	0.25

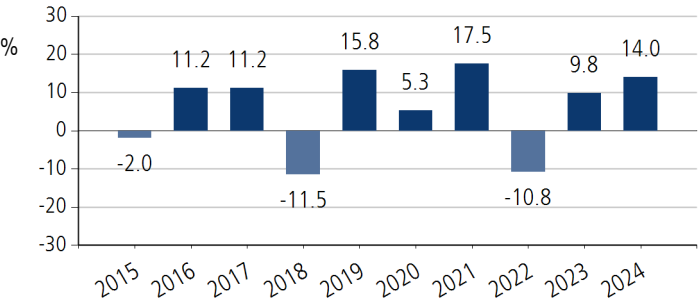
Are there any guarantees?

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.

How has the Fund performed?

**Average return**  
This section tells you how the Fund did in the past. A person who invested \$1,000 in the 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?

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

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

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



# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential CI Select Canadian Equity Segregated Bundle

As of December 31, 2024

#### How much does it cost?

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

#### Sales charges

Sales charge option	What you pay		How it works
<b>Initial Sales Charge (ISC)</b>	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>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	<b>Rate</b> 5.5 % 5.0 % 5.0 % 4.0 % 4.0 % 3.0 % 2.0 % 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>

#### 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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	2.93%	0.38%	N/A	N/A
<b>Estate</b>	2.93%	0.38%	0.55% of Class Death Benefit Base	N/A
<b>Income</b>	2.51%	N/A	0.93% of LWA Base	0.65% of LWA Base

#### 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.

<b>Annual servicing commission rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
<b>Change fee</b>	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.

#### What if I change my mind?

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

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

# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

## SunWise Essential CI Select Canadian Equity Segregated Bundle

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential CI Select Canadian Equity Segregated Fund

As of December 31, 2024

**Quick facts:** Date Fund created: September 2010

Total value on December 31, 2024: \$3,419,138

Managed by: CI Global Asset Management

Portfolio turnover rate: 2.70%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment	3.30%	\$26.29	130,002
Estate	N/A	N/A	N/A
Income	N/A	N/A	N/A

Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	N/A	N/A
Minimum investment additional purchases:	No new purchases	N/A	N/A
Monthly minimum of pre-authorized chequing:	No new PACs	N/A	N/A

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 and Section I-7.6 of the Information Folder for details.

#### What does the Fund invest in?

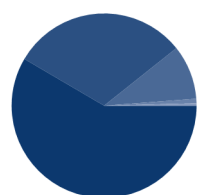
The Fund invests in the CI Select Canadian Equity Fund. The Underlying Fund invests mostly in Canadian shares.

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

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

#### Total number of investments:

100



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

#### Are there any guarantees?

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

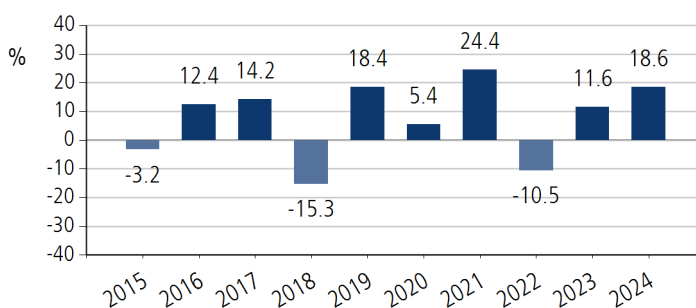
#### How has the Fund performed?

##### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,936.12 in December 2024. This works out to an average of 6.83% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

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

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



#### How risky is it?

Low	Low to moderate	Moderate	Moderate to high	High
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The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

#### 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 and Sections I-5 and I-7.6 of the Information Folder.

#### Sales charges

Sales charge option	What you pay		How it works
<b>Initial Sales Charge (ISC)</b>	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>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	<b>Rate</b> 5.5 % 5.0 % 5.0 % 4.0 % 4.0 % 3.0 % 2.0 % 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>

#### 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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	3.30%	0.68%	N/A	N/A
<b>Estate</b>	N/A	N/A	N/A	N/A
<b>Income</b>	N/A	N/A	N/A	N/A

#### Servicing commission

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

<b>Annual servicing commission rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
<b>Change fee</b>	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.

#### What if I change my mind?

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

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

# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

## Sun*Wise* Essential CI Select Canadian Equity Segregated Fund

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

Sun Life Assurance Company of Canada

SunWise Essential Series Segregated Funds

SunWise Essential CI Select Global Equity Segregated Bundle

As of December 31, 2024

Quick facts: Date Fund created: September 2010

Total value on December 31, 2024: \$26,124,790

Managed by: CI Global Asset Management

Portfolio turnover rate: 25.06%

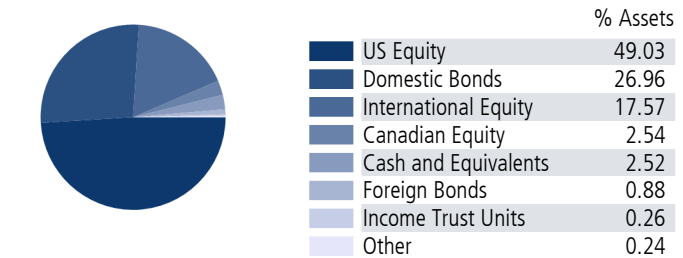
Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	2.93%	\$26.13	53,763
Income	2.53%	\$27.69	678,004

Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	No new Contracts	No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs	No new PACs
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 and Section I-7.6 of the Information Folder for details.			

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	% Assets
CI Select Global Equity Fund	69.67
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	29.81
Cash and Equivalents	0.52
Total	100.00
Total number of investments:	3



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.

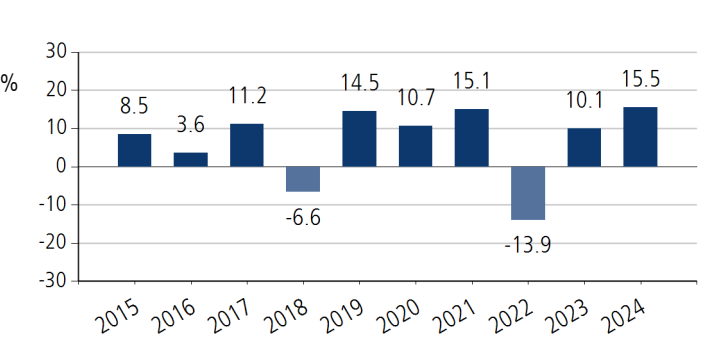
How has the Fund performed?

**Average return**

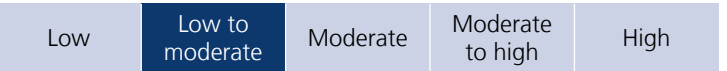
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,861.33 in December 2024. This works out to an average of 6.41% a year. The returns are after the MER has been deducted. The insurance fees and other costs will 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.

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

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential CI Select Global Equity Segregated Bundle

As of December 31, 2024

#### How much does it cost?

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

#### Sales charges

Sales charge option	What you pay		How it works
<b>Initial Sales Charge (ISC)</b>	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>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	<b>Rate</b> 5.5 % 5.0 % 5.0 % 4.0 % 4.0 % 3.0 % 2.0 % 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>

#### 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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	2.93%	0.38%	N/A	N/A
<b>Estate</b>	2.93%	0.38%	0.55% of Class Death Benefit Base	N/A
<b>Income</b>	2.53%	N/A	0.93% of LWA Base	0.65% of LWA Base

#### 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.

<b>Annual servicing commission rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
<b>Change fee</b>	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.

#### What if I change my mind?

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

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

# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

## Sun*Wise* Essential CI Select Global Equity Segregated Bundle

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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



Sun Life Assurance Company of Canada  
SunWise Essential Series Segregated Funds  
SunWise Essential CI Select Global Equity Segregated Fund

As of December 31, 2024

**Quick facts:** **Date Fund created:** September 2010 **Total value on December 31, 2024:** \$232,792  
**Managed by:** CI Global Asset Management **Portfolio turnover rate:** 1.13%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment	3.34%	\$31.36	7,379
Estate	N/A	N/A	N/A
Income	N/A	N/A	N/A

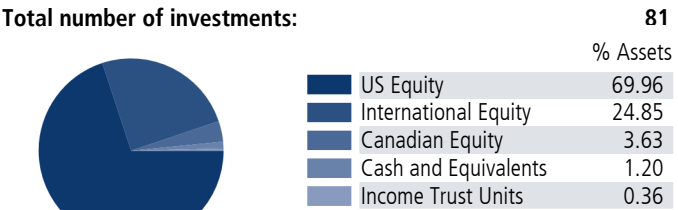
Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	N/A	N/A
Minimum investment additional purchases:	No new purchases	N/A	N/A
Monthly minimum of pre-authorized chequing:	No new PACs	N/A	N/A

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 and Section I-7.6 of the Information Folder for details.

What does the Fund invest in?

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



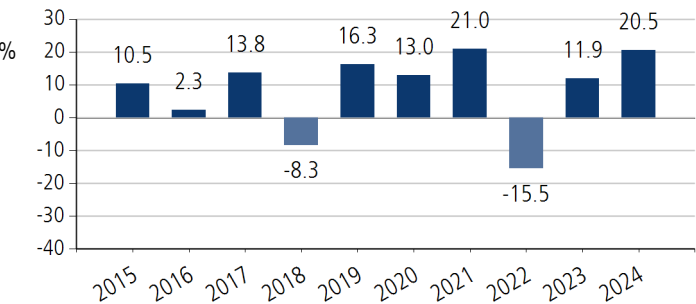
Are there any guarantees?

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.

How has the Fund performed?

**Average return**  
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$2,137.04 in December 2024. This works out to an average of 7.89% 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?

Low	Low to moderate	Moderate	Moderate to high	High
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The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

Who is this Fund for?

- This Fund may be suitable for contractholders if they:
- want a core foreign equity fund
  - are investing for the medium and/or long term

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential CI Select Global Equity Segregated Fund

As of December 31, 2024

#### How much does it cost?

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

#### 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><th>If you sell within:</th><th>Rate</th></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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	3.34%	0.68%	N/A	N/A
<b>Estate</b>	N/A	N/A	N/A	N/A
<b>Income</b>	N/A	N/A	N/A	N/A

#### Servicing commission

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

<b>Annual servicing commission rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
<b>Change fee</b>	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.

#### What if I change my mind?

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

# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

## SunWise Essential CI Select Global Equity Segregated Fund

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

Sun Life Assurance Company of Canada

SunWise Essential Series Segregated Funds

SunWise Essential CI Select International Equity Managed Segregated Bundle

As of December 31, 2024

Quick facts:

Date Fund created: January 2012

Managed by: CI Global Asset Management

Total value on December 31, 2024: \$2,724,065

Portfolio turnover rate: 25.92%

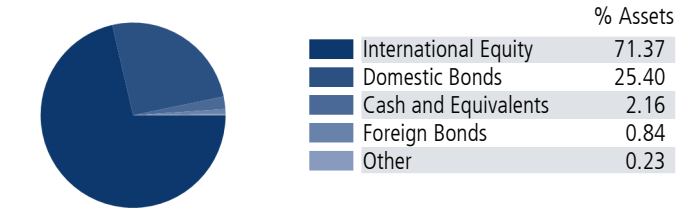
Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	2.96%	\$20.80	2,599
Income	2.56%	\$22.98	89,319

Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	No new Contracts	No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs	No new PACs
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 and Section I-7.6 of the Information Folder for details.			

What does the Fund invest in?

The Fund invests in the CI Select International Equity Managed 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	% Assets
CI Select International Equity Managed Fund	71.41
Taiwan Semiconductor Manufactrg Co Ltd	
SAP SE	
Alibaba Group Holding Ltd	
Worldline SA	
Fomento Economico Mexicano SAB de CV	
Accor SA	
London Stock Exchange Group PLC	
Ipsen SA	
Kunlun Energy Co Ltd	
Capgemini SE	
CI Canadian Bond Fund	28.08
Cash and Equivalents	0.51
<b>Total</b>	<b>100.00</b>
<b>Total number of investments:</b>	<b>3</b>



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.

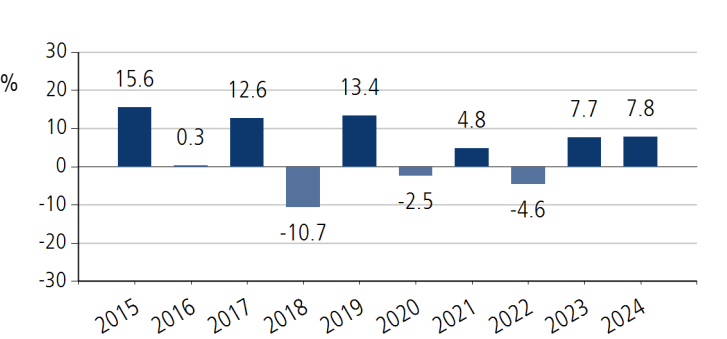
How has the Fund performed?

**Average return**

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,497.41 in December 2024. This works out to an average of 4.12% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

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

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



How risky is it?

Low

Low to moderate

Moderate

Moderate to high

High

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

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

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential CI Select International Equity Managed Segregated Bundle

As of December 31, 2024

#### How much does it cost?

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

#### Sales charges

Sales charge option	What you pay		How it works
<b>Initial Sales Charge (ISC)</b>	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>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	<b>Rate</b> 5.5 % 5.0 % 5.0 % 4.0 % 4.0 % 3.0 % 2.0 % 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>

#### 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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	2.96%	0.38%	N/A	N/A
<b>Estate</b>	2.96%	0.38%	0.55% of Class Death Benefit Base	N/A
<b>Income</b>	2.56%	N/A	0.93% of LWA Base	0.65% of LWA Base

#### 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.

<b>Annual servicing commission rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
<b>Change fee</b>	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.

#### What if I change my mind?

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

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

# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

## SunWise Essential CI Select International Equity Managed Segregated Bundle

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

Sun Life Assurance Company of Canada

SunWise Essential Series Segregated Funds

SunWise Essential CI Select International Equity Managed Segregated Fund

As of December 31, 2024

Quick facts:

Date Fund created: January 2012

Managed by: CI Global Asset Management

Total value on December 31, 2024: \$97,146

Portfolio turnover rate: 14.12%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment	3.38%	\$23.24	4,127
Estate	N/A	N/A	N/A
Income	N/A	N/A	N/A

Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	N/A	N/A
Minimum investment additional purchases:	No new purchases	N/A	N/A
Monthly minimum of pre-authorized chequing:	No new PACs	N/A	N/A
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 and Section I-7.6 of the Information Folder 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

% Assets

Taiwan Semiconductor Manufactrg Co Ltd	1.76
SAP SE	1.70
Alibaba Group Holding Ltd	1.50
Worldline SA	1.37
Fomento Economico Mexicano SAB de CV	1.28
Accor SA	1.19
London Stock Exchange Group PLC	1.19
Ipsen SA	1.12
Kunlun Energy Co Ltd	1.08
Capgemini SE	1.06
<b>Total</b>	<b>13.25</b>



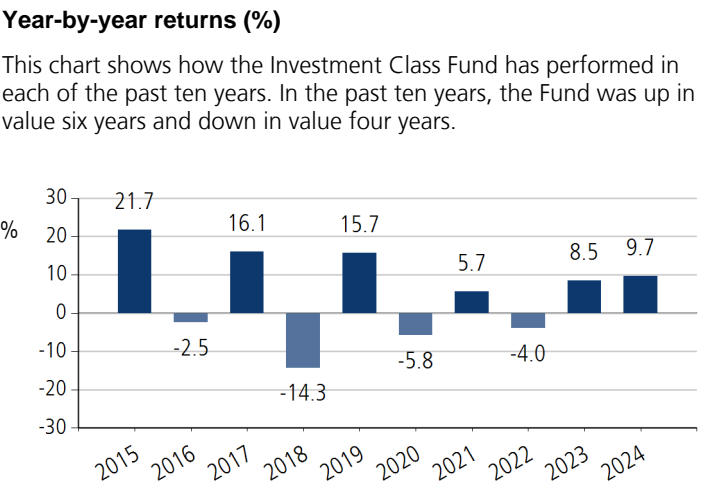
Are there any guarantees?

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.

How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,554.46 in December 2024. This works out to an average of 4.51% 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.



How risky is it?

Low

Low to moderate

Moderate

Moderate to high

High

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

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want a long-term capital growth fund that invests outside of North America
- are investing for the medium and/or long term

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

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

As of December 31, 2024

#### How much does it cost?

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

#### 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><th>If you sell within:</th><th>Rate</th></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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	3.38%	0.68%	N/A	N/A
<b>Estate</b>	N/A	N/A	N/A	N/A
<b>Income</b>	N/A	N/A	N/A	N/A

#### Servicing commission

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

<b>Annual servicing commission rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
<b>Change fee</b>	Your insurance advisor may charge you up to 2% of the value of Units you switch to another Fund or Class.

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# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

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

As of December 31, 2024

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### For more information

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

Sun Life Assurance Company of Canada  
SunWise Essential Series Segregated Funds  
SunWise Essential CI Synergy American Segregated Bundle

As of December 31, 2024

**Quick facts:** **Date Fund created:** September 2010 **Total value on December 31, 2024:** \$302,588  
**Managed by:** CI Global Asset Management **Portfolio turnover rate:** 11.97%

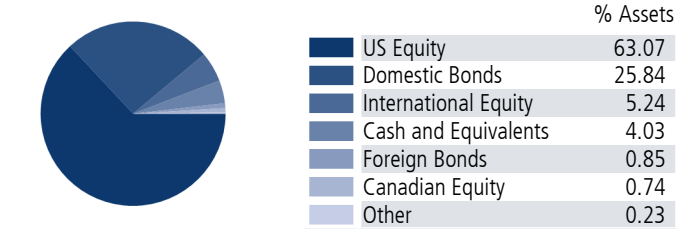
Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	2.95%	\$36.21	2,940
Income	2.57%	\$39.31	4,988

Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	No new Contracts	No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs	No new PACs

What does the Fund invest in?

The Fund invests in the CI Synergy American 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	% Assets
CI Synergy American Fund	70.92
Microsoft Corp	
NVIDIA Corp	
Apple Inc	
UnitedHealth Group Inc	
Amazon.com Inc	
Alphabet Inc	
Meta Platforms Inc	
Eli Lilly and Co	
Merck & Co Inc	
Thermo Fisher Scientific Inc	
CI Canadian Bond Fund	28.57
Cash and Equivalents	0.51
<b>Total</b>	<b>100.00</b>
<b>Total number of investments:</b>	<b>3</b>



Are there any guarantees?

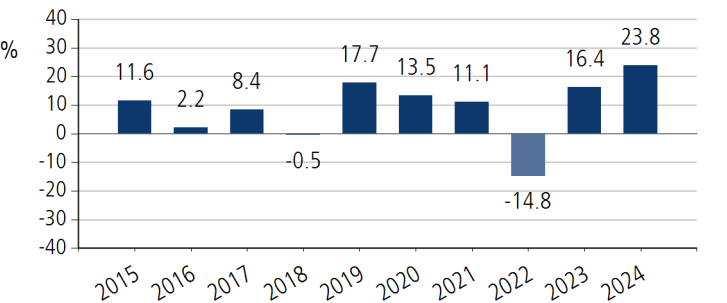
This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract.

How has the Fund performed?

**Average return**  
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$2,242.30 in December 2024. This works out to an average of 8.41% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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



How risky is it?

Low	Low to moderate	Moderate	Moderate to high	High
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The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

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

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential CI Synergy American Segregated Bundle

As of December 31, 2024

#### How much does it cost?

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

#### Sales charges

Sales charge option	What you pay		How it works
<b>Initial Sales Charge (ISC)</b>	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>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	<b>Rate</b> 5.5 % 5.0 % 5.0 % 4.0 % 4.0 % 3.0 % 2.0 % 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>

#### 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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	2.95%	0.38%	N/A	N/A
<b>Estate</b>	2.95%	0.38%	0.55% of Class Death Benefit Base	N/A
<b>Income</b>	2.57%	N/A	0.93% of LWA Base	0.65% of LWA Base

#### 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.

<b>Annual servicing commission rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
<b>Change fee</b>	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.

#### What if I change my mind?

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# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

## SunWise Essential CI Synergy American Segregated Bundle

As of December 31, 2024

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### For more information

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

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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)

Sun Life Assurance Company of Canada  
SunWise Essential Series Segregated Funds  
SunWise Essential CI Synergy American Segregated Fund

As of December 31, 2024

**Quick facts:** Date Fund created: September 2010

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

Managed by: CI Global Asset Management

Portfolio turnover rate: 7.82%

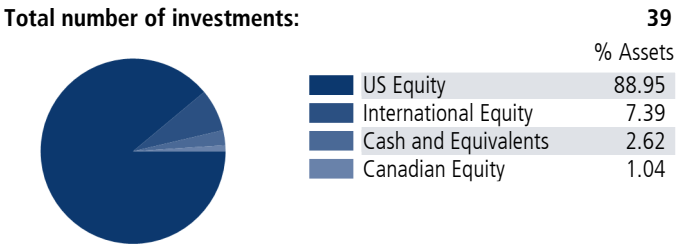
Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment	3.14%	\$48.31	41
Estate	N/A	N/A	N/A
Income	N/A	N/A	N/A

Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	N/A	N/A
Minimum investment additional purchases:	No new purchases	N/A	N/A
Monthly minimum of pre-authorized chequing:	No new PACs	N/A	N/A

What does the Fund invest in?

The Fund invests in the CI Synergy American Fund. The Underlying Fund invests mostly in U.S. shares.

Top holdings and allocations of the Underlying Fund as of December 31, 2024	% Assets
Microsoft Corp	8.92
NVIDIA Corp	8.66
Apple Inc	5.74
UnitedHealth Group Inc	5.60
Amazon.com Inc	5.06
Alphabet Inc	4.39
Meta Platforms Inc	4.24
Eli Lilly and Co	4.08
Merck & Co Inc	4.07
Thermo Fisher Scientific Inc	4.05
<b>Total</b>	<b>54.81</b>



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.

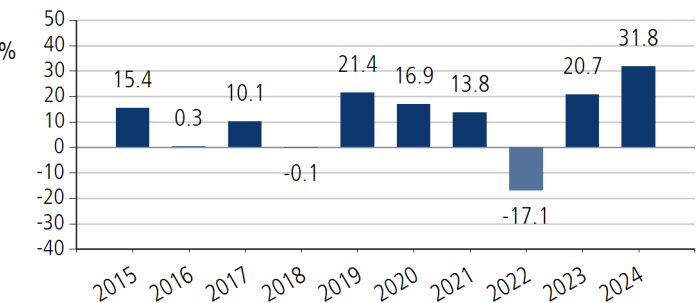
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$2,711.63 in December 2024. This works out to an average of 10.49% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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



How risky is it?

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

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

Who is this Fund for?

- This Fund may be suitable for contractholders if they:
- want to invest in North American equity securities with high growth potential
  - are investing for the medium and/or long term

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential CI Synergy American Segregated Fund

As of December 31, 2024

#### How much does it cost?

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

#### 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><th>If you sell within:</th><th>Rate</th></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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	3.14%	0.68%	N/A	N/A
<b>Estate</b>	N/A	N/A	N/A	N/A
<b>Income</b>	N/A	N/A	N/A	N/A

#### Servicing commission

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

<b>Annual servicing commission rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
<b>Change fee</b>	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.

#### What if I change my mind?

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

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

# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

## SunWise Essential CI Synergy American Segregated Fund

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

Sun Life Assurance Company of Canada  
SunWise Essential Series Segregated Funds  
SunWise Essential CI U.S. Stock Selection Segregated Bundle

As of December 31, 2024

**Quick facts:** **Date Fund created:** September 2010 **Total value on December 31, 2024:** \$46,281,645  
**Managed by:** CI Global Asset Management **Portfolio turnover rate:** 33.66%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	2.90%	\$35.16	58,882
Income	2.54%	\$37.26	1,042,197

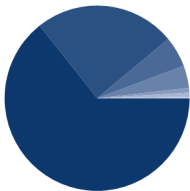
Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	No new Contracts	No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs	No new PACs

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 and Section I-7.6 of the Information Folder 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	% Assets
CI U.S. Stock Selection Fund	72.24
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	27.23
Cash and Equivalents	0.53
<b>Total</b>	<b>100.00</b>
<b>Total number of investments:</b>	<b>3</b>



	% Assets
US Equity	64.31
Domestic Bonds	24.64
International Equity	5.35
Cash and Equivalents	3.91
Foreign Bonds	0.82
Canadian Equity	0.75
Other	0.22

Are there any guarantees?

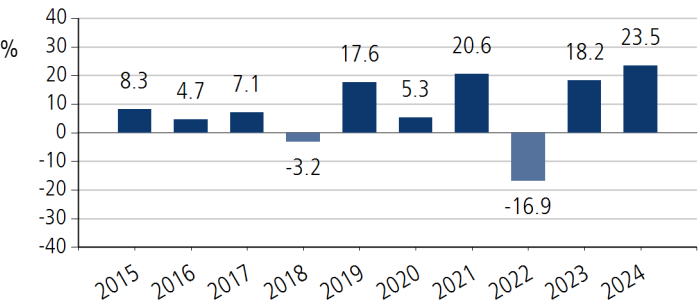
This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract.

How has the Fund performed?

**Average return**  
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$2,129.13 in December 2024. This works out to an average of 7.85% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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



How risky is it?

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

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

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



# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

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

As of December 31, 2024

#### How much does it cost?

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

#### Sales charges

Sales charge option	What you pay		How it works
<b>Initial Sales Charge (ISC)</b>	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>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	<b>Rate</b> 5.5 % 5.0 % 5.0 % 4.0 % 4.0 % 3.0 % 2.0 % 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>

#### 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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	2.90%	0.38%	N/A	N/A
<b>Estate</b>	2.90%	0.38%	0.55% of Class Death Benefit Base	N/A
<b>Income</b>	2.54%	N/A	0.93% of LWA Base	0.65% of LWA Base

#### 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.

<b>Annual servicing commission rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
<b>Change fee</b>	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.

#### What if I change my mind?

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

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

# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

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

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

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

As of December 31, 2024

**Quick facts:** **Date Fund created:** September 2010 **Total value on December 31, 2024:** \$981,708  
**Managed by:** CI Global Asset Management **Portfolio turnover rate:** 10.83%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment	3.26%	\$47.75	20,557
Estate	N/A	N/A	N/A
Income	N/A	N/A	N/A

Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	N/A	N/A
Minimum investment additional purchases:	No new purchases	N/A	N/A
Monthly minimum of pre-authorized chequing:	No new PACs	N/A	N/A

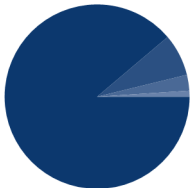
If you invest more than \$100,000, some of the fees you need to pay may be lowered. Ask your advisor or refer to Sections 10, 11 and 15 of the Contract and Section I-7.6 of the Information Folder for details.

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	% Assets
Microsoft Corp	8.91
NVIDIA Corp	8.65
Apple Inc	5.73
UnitedHealth Group Inc	5.59
Alphabet Inc	5.49
Amazon.com Inc	5.06
Meta Platforms Inc	4.24
Eli Lilly and Co	4.07
Merck & Co Inc	4.06
Thermo Fisher Scientific Inc	4.04
<b>Total</b>	<b>55.84</b>

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



Are there any guarantees?

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

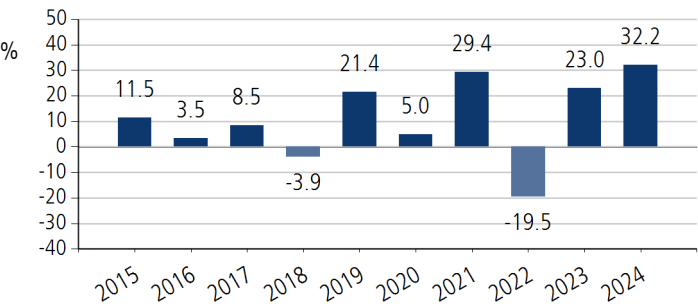
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the 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?

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

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

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

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

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

As of December 31, 2024

#### How much does it cost?

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

#### 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><th>If you sell within:</th><th>Rate</th></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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	3.26%	0.68%	N/A	N/A
<b>Estate</b>	N/A	N/A	N/A	N/A
<b>Income</b>	N/A	N/A	N/A	N/A

#### Servicing commission

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

<b>Annual servicing commission rate</b>	DSC: 0.50%	ISC: 1.00%
---	------------	------------

#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
<b>Change fee</b>	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.

#### What if I change my mind?

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

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

# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

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

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

Sun Life Assurance Company of Canada

SunWise Essential Series Segregated Funds

SunWise Essential Fidelity American Disciplined Equity® Segregated Bundle

As of December 31, 2024

**Quick facts:**

Date Fund created: September 2010

Managed by: Fidelity Investments Canada ULC, CI Global Asset Management

Total value on December 31, 2024: \$9,841,935

Portfolio turnover rate: 25.78%

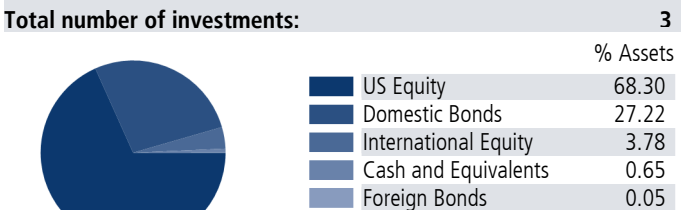
Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	3.19%	\$34.44	20,370
Income	2.79%	\$36.97	247,224

Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	No new Contracts	No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs	No new PACs

What does the Fund invest in?

The Fund invests in the Fidelity American Disciplined Equity® 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	% Assets
Fidelity American Disciplined Equity Fund	73.70
Apple Inc	
NVIDIA Corp	
Microsoft Corp	
Amazon.com Inc	
Alphabet Inc	
Tesla Inc	
Meta Platforms Inc	
Fidelity U.S. Money Market Investment Trust	
Wells Fargo & Co	
Eli Lilly and Co	
Fidelity Canadian Bond Fund	28.17
Cash and Equivalents	-1.87
<b>Total</b>	<b>100.00</b>



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.

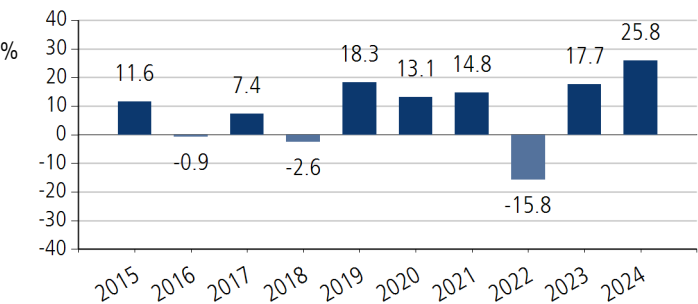
How has the Fund performed?

**Average return**

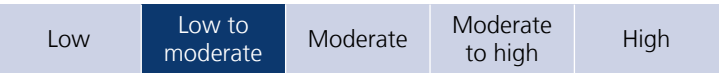
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$2,213.51 in December 2024. This works out to an average of 8.27% a year. The returns are after the MER has been deducted. The insurance fees and other costs will 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 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.

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

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential Fidelity American Disciplined Equity® Segregated Bundle

As of December 31, 2024

#### How much does it cost?

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

#### Sales charges

Sales charge option	What you pay		How it works
<b>Initial Sales Charge (ISC)</b>	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>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	<b>Rate</b> 5.5 % 5.0 % 5.0 % 4.0 % 4.0 % 3.0 % 2.0 % 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>

#### 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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	3.19%	0.40%	N/A	N/A
<b>Estate</b>	3.19%	0.40%	0.55% of Class Death Benefit Base	N/A
<b>Income</b>	2.79%	N/A	0.95% of LWA Base	0.65% of LWA Base

#### 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.

<b>Annual servicing commission rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
<b>Change fee</b>	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.

#### What if I change my mind?

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

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

# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

## SunWise Essential Fidelity American Disciplined Equity® Segregated Bundle

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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



Sun Life Assurance Company of Canada

SunWise Essential Series Segregated Funds

SunWise Essential Fidelity American Disciplined Equity® Segregated Fund

As of December 31, 2024

Quick facts: Date Fund created: September 2010

Total value on December 31, 2024: \$585,551

Managed by: Fidelity Investments Canada ULC

Portfolio turnover rate: 34.83%

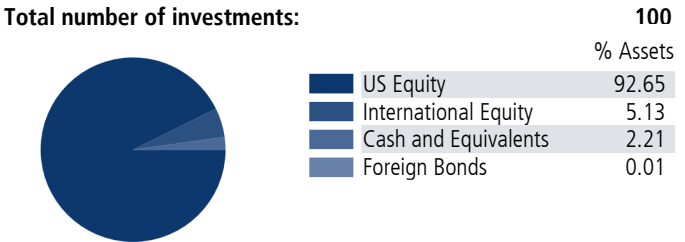
Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment	3.61%	\$52.65	11,122
Estate	N/A	N/A	N/A
Income	N/A	N/A	N/A

Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	N/A	N/A
Minimum investment additional purchases:	No new purchases	N/A	N/A
Monthly minimum of pre-authorized chequing:	No new PACs	N/A	N/A

What does the Fund invest in?

The Fund invests in the Fidelity American Disciplined Equity® Fund. The Underlying Fund invests mostly in U.S. shares.

Top holdings and allocations of the Underlying Fund as of December 31, 2024	% Assets
Apple Inc	8.63
NVIDIA Corp	7.57
Microsoft Corp	4.84
Amazon.com Inc	4.42
Alphabet Inc	3.80
Tesla Inc	2.29
Meta Platforms Inc	2.23
Fidelity U.S. Money Market Investment Trust	2.22
Wells Fargo & Co	2.10
Eli Lilly and Co	1.99
Total	40.09



Are there any guarantees?

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

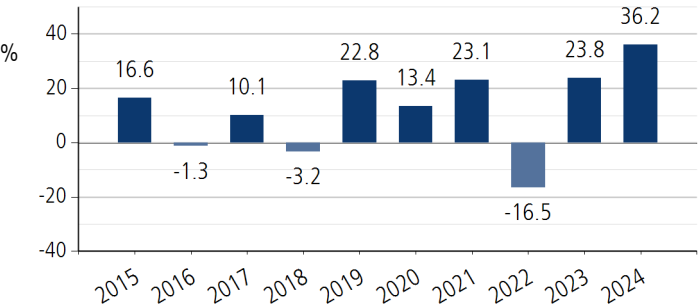
How has the Fund performed?

**Average return**

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$2,956.66 in December 2024. This works out to an average of 11.45% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

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

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



How risky is it?

Low	Low to moderate	Moderate	Moderate to high	High
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The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

Who is this Fund for?

- This Fund may be suitable for contractholders if they:
- want a U.S. equity fund
  - are investing for the medium and/or long term

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential Fidelity American Disciplined Equity® Segregated Fund

As of December 31, 2024

#### How much does it cost?

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

#### 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><th>If you sell within:</th><th>Rate</th></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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	3.61%	0.70%	N/A	N/A
<b>Estate</b>	N/A	N/A	N/A	N/A
<b>Income</b>	N/A	N/A	N/A	N/A

#### Servicing commission

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

<b>Annual servicing commission rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
<b>Change fee</b>	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.

#### What if I change my mind?

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

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

# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

## Sun*Wise* Essential Fidelity American Disciplined Equity® Segregated Fund

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential Fidelity Canadian Asset Allocation Segregated Fund

As of December 31, 2024

**Quick facts:** Date Fund created: September 2010

Total value on December 31, 2024: \$14,047,724

Managed by: Fidelity Investments Canada ULC

Portfolio turnover rate: 6.14%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	3.18%	\$19.12	221,296
Income	2.81%	\$20.11	488,069

Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	No new Contracts	No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs	No new PACs

#### What does the Fund invest in?

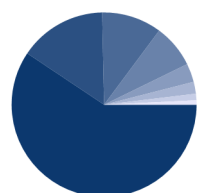
The Fund invests in the Fidelity Canadian Asset Allocation Fund. The Underlying Fund invests mostly in Canadian shares.

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

	% Assets
iShares 20 Plus Year Treasury Bond ETF (TLT)	4.15
Royal Bank of Canada	3.75
Constellation Software Inc	3.30
Toronto-Dominion Bank	3.03
Fidelity Canadian Money Market Investment Trust	2.96
Canadian Natural Resources Ltd	2.19
Waste Connections Inc	2.19
Manulife Financial Corp	2.08
Brookfield Asset Management Ltd - Common Cl A	2.07
Shopify Inc	2.02
<b>Total</b>	<b>27.74</b>

#### Total number of investments:

1066



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

#### Are there any guarantees?

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

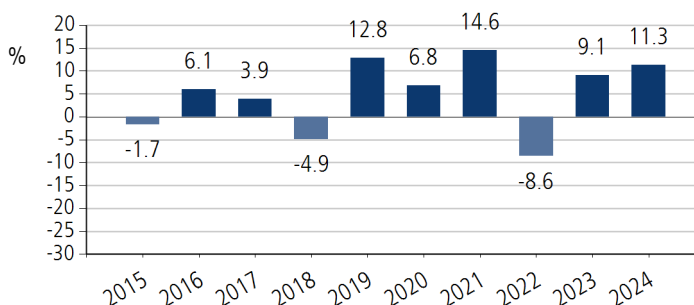
#### How has the Fund performed?

##### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,579.93 in December 2024. This works out to an average of 4.68% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

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

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



#### How risky is it?

Low	Low to moderate	Moderate	Moderate to high	High
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The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

#### 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 in a single fund
- are investing for the long term

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential Fidelity Canadian Asset Allocation Segregated Fund

As of December 31, 2024

#### How much does it cost?

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

#### Sales charges

Sales charge option	What you pay		How it works
<b>Initial Sales Charge (ISC)</b>	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>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	<b>Rate</b> 5.5 % 5.0 % 5.0 % 4.0 % 4.0 % 3.0 % 2.0 % 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>

#### 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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	3.18%	0.35%	N/A	N/A
<b>Estate</b>	3.18%	0.35%	0.45% of Class Death Benefit Base	N/A
<b>Income</b>	2.81%	N/A	0.80% of LWA Base	0.85% of LWA Base

#### 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.

<b>Annual servicing commission rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
<b>Change fee</b>	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.

#### What if I change my mind?

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

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

# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

## SunWise Essential Fidelity Canadian Asset Allocation Segregated Fund

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential Fidelity Disciplined Segregated Bundle

As of December 31, 2024

**Quick facts:** Date Fund created: September 2010

**Total value on December 31, 2024:** \$6,313,876

**Managed by:** Fidelity Investments Canada ULC, CI Global Asset Management

**Portfolio turnover rate:** 21.12%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	3.25%	\$21.10	30,613
Income	2.78%	\$22.66	250,175

Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	No new Contracts	No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs	No new PACs

#### What does the Fund invest in?

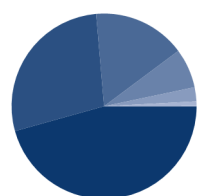
The Fund invests in the Fidelity Canadian Disciplined Equity® Fund, Fidelity Canadian Bond Fund and Fidelity Global Disciplined Equity® Fund. The Underlying Funds are combined to hold about 70% in shares and 30% in bonds.

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

	% Assets
Fidelity Canadian Disciplined Equity Fund	50.45
Royal Bank of Canada	
Toronto-Dominion Bank	
Constellation Software Inc	
Agnico Eagle Mines Ltd	
Shopify Inc	
TC Energy Corp	
Manulife Financial Corp	
Waste Connections Inc	
Alimentation Couche-Tard Inc	
Pembina Pipeline Corp	
Fidelity Canadian Bond Fund	28.86
Fidelity Global Disciplined Equity Fund	20.01
Cash and Equivalents	0.68
<b>Total</b>	<b>100.00</b>

#### Total number of investments:

4



	% Assets
Canadian Equity	45.67
Domestic Bonds	27.96
US Equity	16.18
International Equity	6.89
Cash and Equivalents	2.45
Income Trust Units	0.81
Foreign Bonds	0.04

#### Are there any guarantees?

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

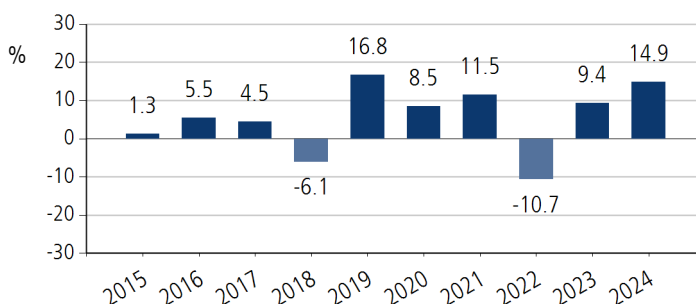
#### How has the Fund performed?

##### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,663.35 in December 2024. This works out to an average of 5.22% 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 eight years and down in value two years.



#### How risky is it?

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

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

#### 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

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential Fidelity Disciplined Segregated Bundle

As of December 31, 2024

#### How much does it cost?

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

#### Sales charges

Sales charge option	What you pay		How it works
<b>Initial Sales Charge (ISC)</b>	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>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	<b>Rate</b> 5.5 % 5.0 % 5.0 % 4.0 % 4.0 % 3.0 % 2.0 % 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>

#### 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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	3.25%	0.40%	N/A	N/A
<b>Estate</b>	3.25%	0.40%	0.55% of Class Death Benefit Base	N/A
<b>Income</b>	2.78%	N/A	0.95% of LWA Base	0.65% of LWA Base

#### 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.

<b>Annual servicing commission rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
<b>Change fee</b>	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.

#### What if I change my mind?

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# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

## Sun*Wise* Essential Fidelity Disciplined Segregated Bundle

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

Sun Life Assurance Company of Canada

SunWise Essential Series Segregated Funds

SunWise Essential Fidelity Global Asset Allocation Segregated Fund

As of December 31, 2024

**Quick facts:**

Date Fund created: September 2010

Managed by: Fidelity Investments Canada ULC

Total value on December 31, 2024: \$5,794,422

Portfolio turnover rate: 6.47%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	3.23%	\$22.11	51,447
Income	2.82%	\$23.58	197,535

Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	No new Contracts	No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs	No new PACs

What does the Fund invest in?

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

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

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

**Total number of investments:**

**1624**

	% Assets
US Equity	40.30
Foreign Bonds	28.86
International Equity	24.43
Cash and Equivalents	3.82
Canadian Equity	1.71
Domestic Bonds	0.80
Income Trust Units	0.08

Are there any guarantees?

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

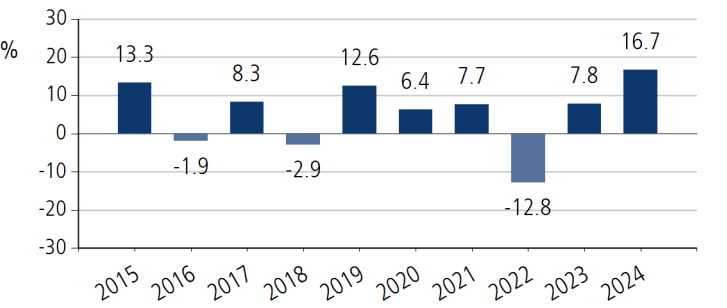
How has the Fund performed?

**Average return**

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,652.31 in December 2024. This works out to an average of 5.15% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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



How risky is it?

Low	Low to moderate	Moderate	Moderate to high	High
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The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

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

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential Fidelity Global Asset Allocation Segregated Fund

As of December 31, 2024

#### How much does it cost?

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

#### Sales charges

Sales charge option	What you pay		How it works
<b>Initial Sales Charge (ISC)</b>	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>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	<b>Rate</b> 5.5 % 5.0 % 5.0 % 4.0 % 4.0 % 3.0 % 2.0 % 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>

#### 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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	3.23%	0.35%	N/A	N/A
<b>Estate</b>	3.23%	0.35%	0.45% of Class Death Benefit Base	N/A
<b>Income</b>	2.82%	N/A	0.80% of LWA Base	0.85% of LWA Base

#### 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.

<b>Annual servicing commission rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
<b>Change fee</b>	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.

#### What if I change my mind?

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

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# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

## SunWise Essential Fidelity Global Asset Allocation Segregated Fund

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential Fidelity NorthStar® Segregated Fund

As of December 31, 2024

**Quick facts:** Date Fund created: September 2010

Total value on December 31, 2024: \$295,239

Managed by: Fidelity Investments Canada ULC

Portfolio turnover rate: 11.43%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment	3.55%	\$30.57	9,659
Estate	N/A	N/A	N/A
Income	N/A	N/A	N/A

Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	N/A	N/A
Minimum investment additional purchases:	No new purchases	N/A	N/A
Monthly minimum of pre-authorized chequing:	No new PACs	N/A	N/A

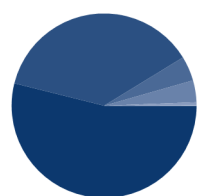
#### What does the Fund invest in?

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

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

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

Total number of investments: 732



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

#### Are there any guarantees?

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

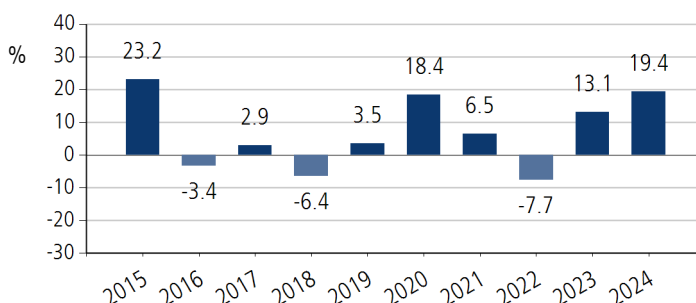
#### How has the Fund performed?

##### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,863.08 in December 2024. This works out to an average of 6.42% 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?

Low	Low to moderate	Moderate	Moderate to high	High
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The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

#### 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

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential Fidelity NorthStar® Segregated Fund

As of December 31, 2024

#### How much does it cost?

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

#### 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><th>If you sell within:</th><th>Rate</th></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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	3.55%	0.70%	N/A	N/A
<b>Estate</b>	N/A	N/A	N/A	N/A
<b>Income</b>	N/A	N/A	N/A	N/A

#### Servicing commission

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

<b>Annual servicing commission rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
<b>Change fee</b>	Your insurance advisor may charge you up to 2% of the value of Units you switch to another Fund or Class.

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# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

## Sun*Wise* Essential Fidelity NorthStar® Segregated Fund

As of December 31, 2024

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### For more information

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential Fidelity True North® Segregated Bundle

As of December 31, 2024

**Quick facts:** **Date Fund created:** September 2010

**Total value on December 31, 2024:** \$7,222,170

**Managed by:** Fidelity Investments Canada ULC, CI Global Asset Management

**Portfolio turnover rate:** 30.36%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	3.19%	\$21.45	49,540
Income	2.77%	\$22.75	270,757

Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	No new Contracts	No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs	No new PACs

#### What does the Fund invest in?

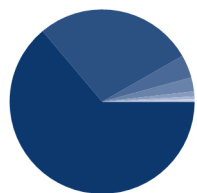
The Fund invests in the Fidelity True North® Fund and Fidelity Canadian Bond Fund. The Underlying Funds are combined to hold about 70% in shares and 30% in bonds.

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

	% Assets
Fidelity True North Fund	70.34
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	28.55
Cash and Equivalents	1.11
<b>Total</b>	<b>100.00</b>

#### Total number of investments:

	% Assets
Canadian Equity	63.87
Domestic Bonds	27.86
Cash and Equivalents	4.03
US Equity	2.44
International Equity	0.86
Income Trust Units	0.49
Other	0.41
Foreign Bonds	0.04



#### Are there any guarantees?

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

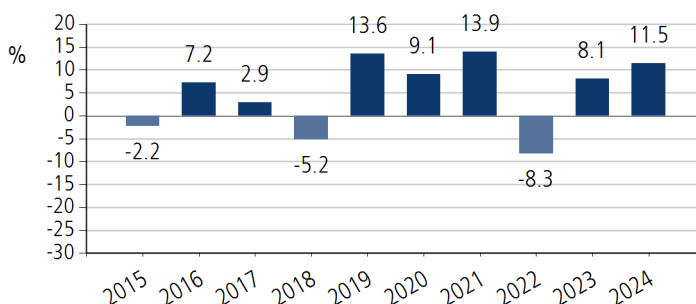
#### How has the Fund performed?

##### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,595.09 in December 2024. This works out to an average of 4.78% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

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

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



#### How risky is it?

Low	Low to moderate	Moderate	Moderate to high	High
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The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

#### 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



# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential Fidelity True North® Segregated Bundle

As of December 31, 2024

#### How much does it cost?

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

#### Sales charges

Sales charge option	What you pay		How it works
<b>Initial Sales Charge (ISC)</b>	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>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	<b>Rate</b> 5.5 % 5.0 % 5.0 % 4.0 % 4.0 % 3.0 % 2.0 % 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>

#### 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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	3.19%	0.40%	N/A	N/A
<b>Estate</b>	3.19%	0.40%	0.55% of Class Death Benefit Base	N/A
<b>Income</b>	2.77%	N/A	0.95% of LWA Base	0.65% of LWA Base

#### 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.

<b>Annual servicing commission rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
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# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

## SunWise Essential Fidelity True North® Segregated Bundle

As of December 31, 2024

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### For more information

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Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential Fidelity True North® Segregated Fund

As of December 31, 2024

**Quick facts:** Date Fund created: September 2010

Total value on December 31, 2024: \$1,016,772

Managed by: Fidelity Investments Canada ULC

Portfolio turnover rate: 9.79%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment	3.54%	\$25.19	40,362
Estate	N/A	N/A	N/A
Income	N/A	N/A	N/A

Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	N/A	N/A
Minimum investment additional purchases:	No new purchases	N/A	N/A
Monthly minimum of pre-authorized chequing:	No new PACs	N/A	N/A

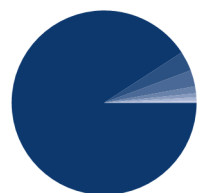
#### What does the Fund invest in?

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

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

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

Total number of investments: 108



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

#### Are there any guarantees?

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

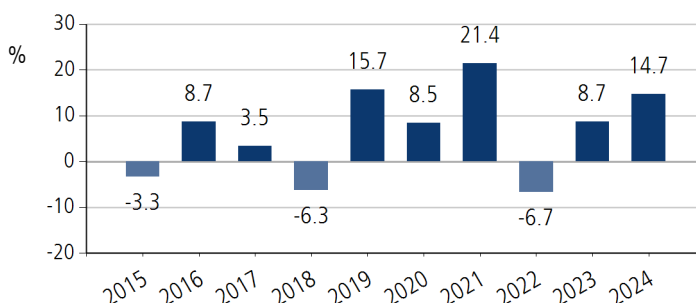
#### How has the Fund performed?

##### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,807.81 in December 2024. This works out to an average of 6.10% 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 seven years and down in value three years.



#### How risky is it?

Low	Low to moderate	Moderate	Moderate to high	High
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The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

#### Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want a Canadian equity fund
- are investing for the long term

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential Fidelity True North® Segregated Fund

As of December 31, 2024

#### How much does it cost?

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

#### 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><th>If you sell within:</th><th>Rate</th></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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	3.54%	0.70%	N/A	N/A
<b>Estate</b>	N/A	N/A	N/A	N/A
<b>Income</b>	N/A	N/A	N/A	N/A

#### Servicing commission

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

<b>Annual servicing commission rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
<b>Change fee</b>	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.

#### What if I change my mind?

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

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

# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

## Sun*Wise* Essential Fidelity True North® Segregated Fund

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential Portfolio Select 100e Managed Segregated Fund

As of December 31, 2024

**Quick facts:** **Date Fund created:** September 2010

**Total value on December 31, 2024:** \$2,859

**Managed by:** CI Global Asset Management

**Portfolio turnover rate:** 1.94%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment	3.33%	\$25.80	53
Estate	N/A	N/A	N/A
Income	N/A	N/A	N/A

Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	N/A	N/A
Minimum investment additional purchases:	No new purchases	N/A	N/A
Monthly minimum of pre-authorized chequing:	No new PACs	N/A	N/A

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 and Section I-7.6 of the Information Folder for details.

#### What does the Fund invest in?

The Fund invests in the CI Select 100e Managed Portfolio Corporate Class. The Underlying Fund invests mostly in shares of firms from around the world.

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

	% Assets
CI Global Alpha Innovators Corporate Class	36.33
CI Global Artificial Intelligence ETF (CIAI)	16.92
CI Munro Global Growth Equity Fund	6.34
CI Private Markets Growth Fund	5.32
CI Select U.S. Equity Managed Fund	5.29
CI Global Health Sciences Corporate Class	4.91
CI Select Canadian Equity Managed Fund	4.82
Global X Equal Weight Canadian Banks Index ETF (HBNK)	2.97
CI Japan Equity Index ETF Non-Hedged Units (JAPN.B)	2.49
iShares 20 Plus Year Treasury Bond ETF (TLT)	1.85

**Total** **87.24**

**Total number of investments:** **19**



#### 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.

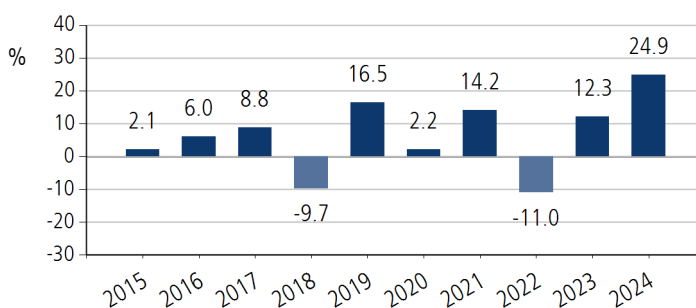
#### How has the Fund performed?

##### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,804.41 in December 2024. This works out to an average of 6.08% 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?

Low	Low to moderate	Moderate	Moderate to high	High
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The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

#### Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want to invest in equity securities
- are investing for the medium and/or long term

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential Portfolio Select 100e Managed Segregated Fund

As of December 31, 2024

#### How much does it cost?

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

#### 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><th>If you sell within:</th><th>Rate</th></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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	3.33%	0.66%	N/A	N/A
<b>Estate</b>	N/A	N/A	N/A	N/A
<b>Income</b>	N/A	N/A	N/A	N/A

#### Servicing commission

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

<b>Annual servicing commission rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
<b>Change fee</b>	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.

#### What if I change my mind?

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

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

# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

## SunWise Essential Portfolio Select 100e Managed Segregated Fund

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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



# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential Portfolio Select 20i80e Managed Segregated Fund

As of December 31, 2024

**Quick facts:** Date Fund created: September 2010

Total value on December 31, 2024: \$2,220

Managed by: CI Global Asset Management

Portfolio turnover rate: 1.42%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment	3.11%	\$21.87	52
Estate	N/A	N/A	N/A
Income	N/A	N/A	N/A

Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	N/A	N/A
Minimum investment additional purchases:	No new purchases	N/A	N/A
Monthly minimum of pre-authorized chequing:	No new PACs	N/A	N/A

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 and Section I-7.6 of the Information Folder for details.

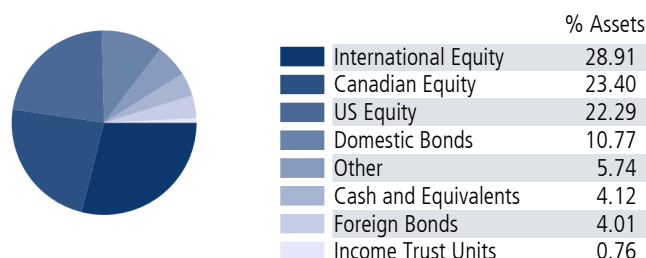
#### What does the Fund invest in?

The Fund invests in the CI Select 20i80e Managed Portfolio Corporate Class. The Underlying Fund invests about 80% in shares and 20% in bonds.

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

	% Assets
CI Select Canadian Equity Managed Fund	23.97
CI Select International Equity Managed Fund	19.98
CI Select U.S. Equity Managed Fund	14.43
CI Canadian Bond Fund	6.86
CI Income Fund	6.37
CI Munro Global Growth Equity Fund	6.09
CI Private Markets Growth Fund	5.43
CI Japan Equity Index ETF Non-Hedged Units (JAPN.B)	4.71
CI Canadian Aggregate Bond Index ETF (CAGG)	1.97
CI Private Markets Income Fund	1.78
<b>Total</b>	<b>91.59</b>

Total number of investments: 17



#### 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.

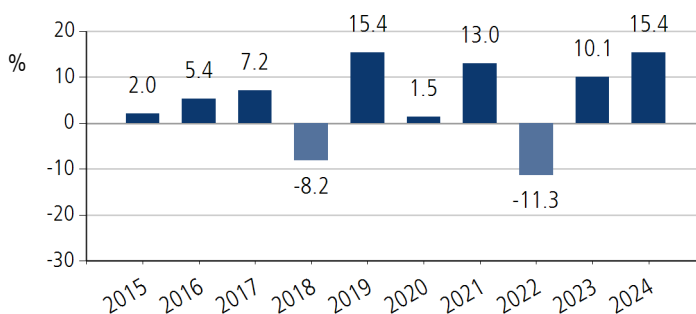
#### How has the Fund performed?

##### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,573.90 in December 2024. This works out to an average of 4.64% 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 eight years and down in value two years.



#### How risky is it?

Low	Low to moderate	Moderate	Moderate to high	High
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The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

#### Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want to invest in a diversified portfolio of 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

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential Portfolio Select 20i80e Managed Segregated Fund

As of December 31, 2024

#### How much does it cost?

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

#### Sales charges

Sales charge option	What you pay		How it works
<b>Initial Sales Charge (ISC)</b>	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>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	<b>Rate</b> 5.5 % 5.0 % 5.0 % 4.0 % 4.0 % 3.0 % 2.0 % 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>

#### 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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	3.11%	0.46%	N/A	N/A
<b>Estate</b>	N/A	N/A	N/A	N/A
<b>Income</b>	N/A	N/A	N/A	N/A

#### Servicing commission

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

<b>Annual servicing commission rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
<b>Change fee</b>	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.

#### What if I change my mind?

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

# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

## SunWise Essential Portfolio Select 20i80e Managed Segregated Fund

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

Sun Life Assurance Company of Canada

SunWise Essential Series Segregated Funds

SunWise Essential Portfolio Select 30i70e Managed Segregated Fund

As of December 31, 2024

**Quick facts:**

Date Fund created: September 2010

Managed by: CI Global Asset Management

Total value on December 31, 2024: \$42,653,575

Portfolio turnover rate: 1.11%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	3.03%	\$20.64	2,474
Income	2.54%	\$22.00	1,101,724

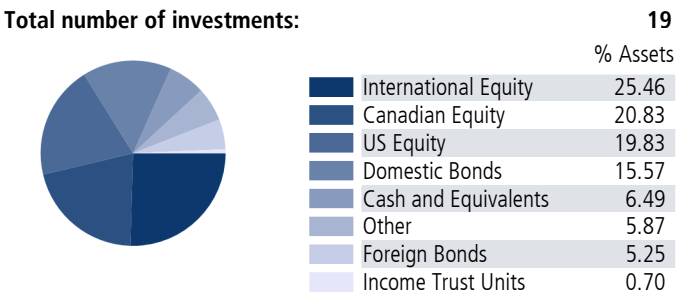
Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	No new Contracts	No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs	No new PACs
If you 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 and Section I-7.6 of the Information Folder for details.			

What does the Fund invest in?

The Fund invests in the CI Select 30i70e Managed Portfolio Corporate Class. The Underlying Fund invests about 70% in shares and 30% in bonds.

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

	% Assets
CI Select Canadian Equity Managed Fund	20.89
CI Select International Equity Managed Fund	17.27
CI Select U.S. Equity Managed Fund	12.62
CI Canadian Bond Fund	10.44
CI Income Fund	9.59
CI Munro Global Growth Equity Fund	5.32
CI Japan Equity Index ETF Non-Hedged Units (JAPN.B)	4.20
CI Private Markets Growth Fund	3.56
Cash and Equivalents	2.76
CI DoubleLine Total Return Bond US\$ Fund	2.37
<b>Total</b>	<b>89.02</b>



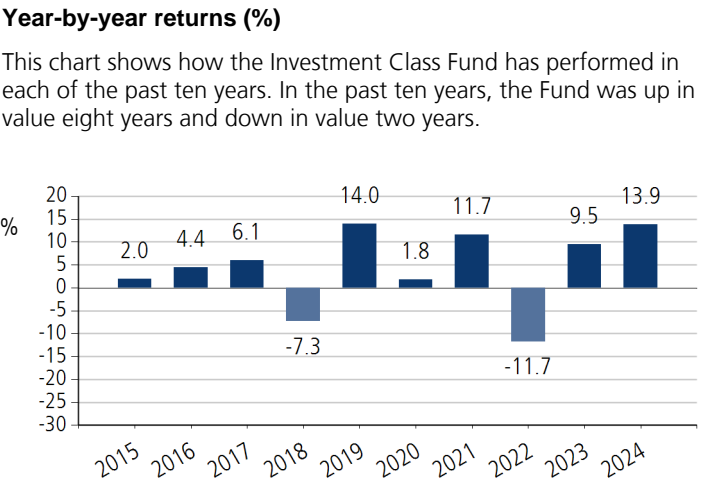
Are there any guarantees?

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.

How has the Fund performed?

**Average return**

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,491.67 in December 2024. This works out to an average of 4.08% 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.



How risky is it?

Low	Low to moderate	Moderate	Moderate to high	High
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The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

Who is this Fund for?

- This Fund may be suitable for contractholders if they:
- want to invest in a diversified portfolio of 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

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential Portfolio Select 30i70e Managed Segregated Fund

As of December 31, 2024

#### How much does it cost?

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

#### Sales charges

Sales charge option	What you pay		How it works
<b>Initial Sales Charge (ISC)</b>	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>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	<b>Rate</b> 5.5 % 5.0 % 5.0 % 4.0 % 4.0 % 3.0 % 2.0 % 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>

#### 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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	3.03%	0.36%	N/A	N/A
<b>Estate</b>	3.03%	0.36%	0.45% of Class Death Benefit Base	N/A
<b>Income</b>	2.54%	N/A	0.81% of LWA Base	0.80% of LWA Base

#### 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.

<b>Annual servicing commission rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
<b>Change fee</b>	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.

#### What if I change my mind?

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

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

# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

## SunWise Essential Portfolio Select 30i70e Managed Segregated Fund

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential Portfolio Select 40i60e Managed Segregated Fund

As of December 31, 2024

**Quick facts:** Date Fund created: September 2010

Total value on December 31, 2024: \$7,581,743

Managed by: CI Global Asset Management

Portfolio turnover rate: 1.83%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	2.91%	\$18.94	57
Income	2.56%	\$19.81	121,510

Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	No new Contracts	No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs	No new PACs

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 and Section I-7.6 of the Information Folder for details.

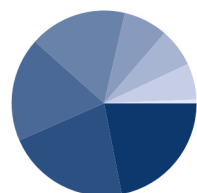
#### What does the Fund invest in?

The Fund invests in the CI Select 40i60e Managed Portfolio Corporate Class. The Underlying Fund invests about 60% in shares and 40% in bonds.

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

	% Assets
CI Select Canadian Equity Managed Fund	17.70
CI Select International Equity Managed Fund	14.78
CI Canadian Bond Fund	13.82
CI Income Fund	13.17
CI Select U.S. Equity Managed Fund	10.62
CI Munro Global Growth Equity Fund	4.52
CI Japan Equity Index ETF Non-Hedged Units (JAPN.B)	3.57
CI Canadian Aggregate Bond Index ETF (CAGG)	3.48
CI DoubleLine Total Return Bond US\$ Fund	3.28
CI Private Markets Growth Fund	3.21
<b>Total</b>	<b>88.15</b>

Total number of investments: 19



	% Assets
International Equity	21.93
Domestic Bonds	21.49
Canadian Equity	18.15
US Equity	17.05
Cash and Equivalents	7.71
Foreign Bonds	6.71
Other	6.32
Income Trust Units	0.64

#### 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.

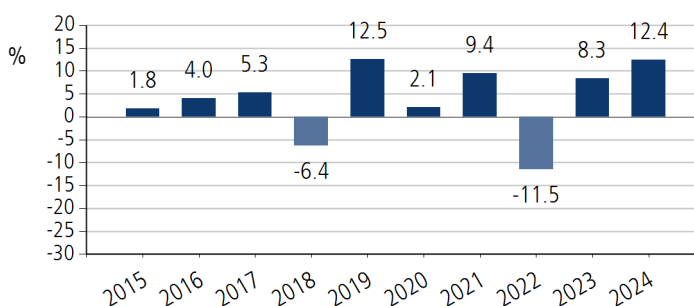
#### How has the Fund performed?

##### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,414.69 in December 2024. This works out to an average of 3.53% 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 eight years and down in value two years.



#### How risky is it?

Low	Low to moderate	Moderate	Moderate to high	High
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The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

#### Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want to invest in a diversified portfolio of equity securities and, to a lesser extent, income securities
- are investing for the medium and/or long term

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential Portfolio Select 40i60e Managed Segregated Fund

As of December 31, 2024

#### How much does it cost?

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

#### Sales charges

Sales charge option	What you pay		How it works
<b>Initial Sales Charge (ISC)</b>	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>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	<b>Rate</b> 5.5 % 5.0 % 5.0 % 4.0 % 4.0 % 3.0 % 2.0 % 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>

#### 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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	2.91%	0.31%	N/A	N/A
<b>Estate</b>	2.91%	0.31%	0.45% of Class Death Benefit Base	N/A
<b>Income</b>	2.56%	N/A	0.76% of LWA Base	0.65% of LWA Base

#### 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.

<b>Annual servicing commission rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
<b>Change fee</b>	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.

#### What if I change my mind?

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

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



# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

## SunWise Essential Portfolio Select 40i60e Managed Segregated Fund

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

Sun Life Assurance Company of Canada

SunWise Essential Series Segregated Funds

SunWise Essential Portfolio Select 50i50e Managed Segregated Fund

As of December 31, 2024

**Quick facts:**

Date Fund created: September 2010

Managed by: CI Global Asset Management

Total value on December 31, 2024: \$3,151,877

Portfolio turnover rate: 3.55%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	2.79%	\$17.98	68,368
Income	2.54%	\$18.34	13,818

Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	No new Contracts	No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs	No new PACs
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 and Section I-7.6 of the Information Folder for details.			

What does the Fund invest in?

The Fund invests in the CI Select 50i50e Managed Portfolio Corporate Class. The Underlying Fund invests about 50% in bonds and 50% in shares.

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

	% Assets
CI Canadian Bond Fund	18.33
CI Income Fund	16.81
CI Select Canadian Equity Managed Fund	14.40
CI Select International Equity Managed Fund	11.82
CI Select U.S. Equity Managed Fund	8.70
CI DoubleLine Total Return Bond US\$ Fund	4.54
CI Global Short-Term Bond Fund	3.88
CI Munro Alternative Global Growth Fund	3.65
CI Canadian Aggregate Bond Index ETF (CAGG)	3.62
CI Private Markets Growth Fund	3.57
<b>Total</b>	<b>89.32</b>

**Total number of investments:**

**19**

	% Assets
Domestic Bonds	27.18
International Equity	17.89
Canadian Equity	15.40
US Equity	14.33
Cash and Equivalents	8.60
Foreign Bonds	8.31
Other	7.72
Income Trust Units	0.57

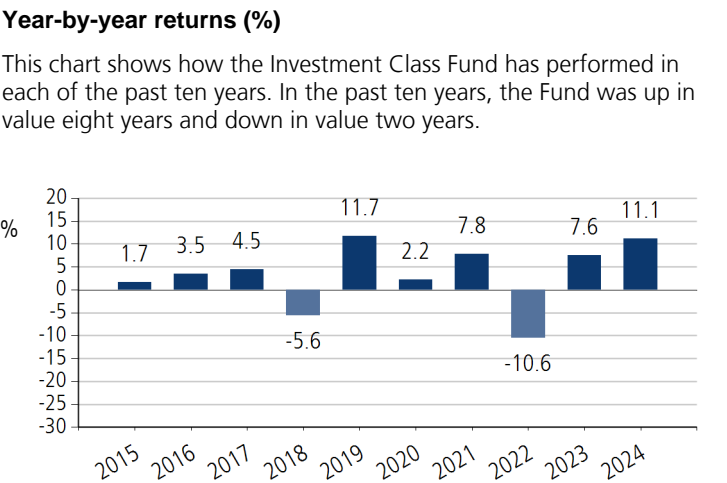
Are there any guarantees?

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.

How has the Fund performed?

**Average return**

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,363.62 in December 2024. This works out to an average of 3.15% 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.



How risky is it?

Low

Low to moderate

Moderate

Moderate to high

High

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

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want to invest in a diversified portfolio split approximately equally between income and equity securities, designed for steady, long-term growth
- are investing for the medium and/or long term

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential Portfolio Select 50i50e Managed Segregated Fund

As of December 31, 2024

#### How much does it cost?

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

#### Sales charges

Sales charge option	What you pay		How it works
<b>Initial Sales Charge (ISC)</b>	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>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	<b>Rate</b> 5.5 % 5.0 % 5.0 % 4.0 % 4.0 % 3.0 % 2.0 % 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>

#### 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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	2.79%	0.31%	N/A	N/A
<b>Estate</b>	2.79%	0.31%	0.45% of Class Death Benefit Base	N/A
<b>Income</b>	2.54%	N/A	0.76% of LWA Base	0.55% of LWA Base

#### 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.

<b>Annual servicing commission rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
<b>Change fee</b>	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.

#### What if I change my mind?

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

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

# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

## SunWise Essential Portfolio Select 50i50e Managed Segregated Fund

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

Sun Life Assurance Company of Canada

SunWise Essential Series Segregated Funds

SunWise Essential Portfolio Select 60i40e Managed Segregated Fund

As of December 31, 2024

**Quick facts:**

Date Fund created: September 2010

Managed by: CI Global Asset Management

Total value on December 31, 2024: \$1,309,958

Portfolio turnover rate: 0.29%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	2.73%	\$16.79	25,052
Income	2.40%	\$17.59	8,547

Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	No new Contracts	No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs	No new PACs
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 and Section I-7.6 of the Information Folder for details.			

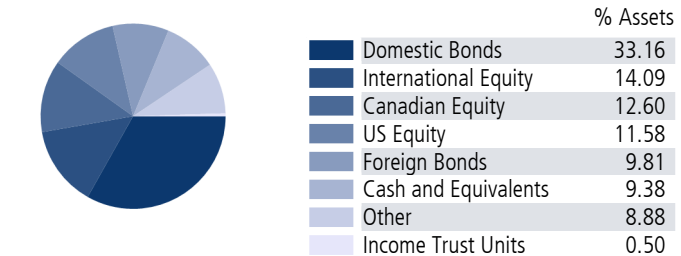
### What does the Fund invest in?

The Fund invests in the CI Select 60i40e Managed Portfolio Corporate Class. The Underlying Fund invests about 60% in bonds and 40% in shares.

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

	% Assets
CI Canadian Bond Fund	22.33
CI Income Fund	20.48
CI Select Canadian Equity Managed Fund	11.07
CI Select International Equity Managed Fund	9.09
CI Select U.S. Equity Managed Fund	6.69
CI DoubleLine Total Return Bond US\$ Fund	5.05
CI Global Short-Term Bond Fund	4.81
CI Canadian Aggregate Bond Index ETF (CAGG)	4.44
CI Private Markets Growth Fund	4.12
CI Munro Alternative Global Growth Fund	2.80
<b>Total</b>	<b>90.88</b>

Total number of investments: 19



### 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.

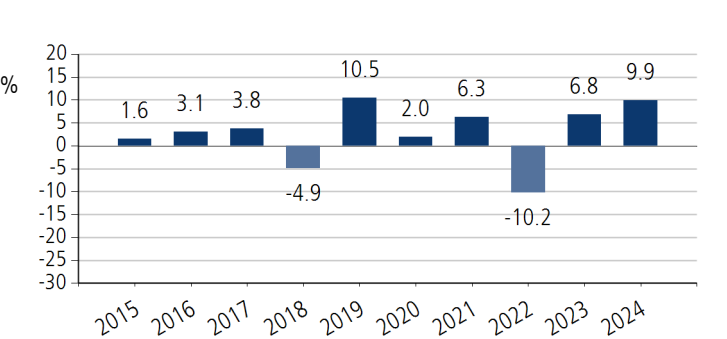
### How has the Fund performed?

#### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,304.01 in December 2024. This works out to an average of 2.69% 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 eight years and down in value two years.



### How risky is it?

Low	Low to moderate	Moderate	Moderate to high	High
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The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

### Who is this Fund for?

This Fund may be suitable for contractholders if they:

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

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential Portfolio Select 60i40e Managed Segregated Fund

As of December 31, 2024

#### How much does it cost?

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

#### Sales charges

Sales charge option	What you pay		How it works
<b>Initial Sales Charge (ISC)</b>	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>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	<b>Rate</b> 5.5 % 5.0 % 5.0 % 4.0 % 4.0 % 3.0 % 2.0 % 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>

#### 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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	2.73%	0.26%	N/A	N/A
<b>Estate</b>	2.73%	0.26%	0.45% of Class Death Benefit Base	N/A
<b>Income</b>	2.40%	N/A	0.71% of LWA Base	0.55% of LWA Base

#### 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.

<b>Annual servicing commission rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
<b>Change fee</b>	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.

#### What if I change my mind?

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

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

# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

## SunWise Essential Portfolio Select 60i40e Managed Segregated Fund

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential Portfolio Select 70i30e Managed Segregated Fund

As of December 31, 2024

**Quick facts:** Date Fund created: September 2010

Total value on December 31, 2024: \$826,324

Managed by: CI Global Asset Management

Portfolio turnover rate: 0.29%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	2.90%	\$15.26	21,917
Income	2.60%	\$15.88	22,124

Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	No new Contracts	No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs	No new PACs

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 and Section I-7.6 of the Information Folder for details.

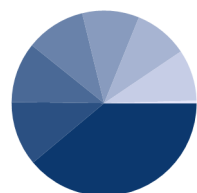
#### What does the Fund invest in?

The Fund invests in the CI Select 70i30e Managed Portfolio Corporate Class. The Underlying Fund invests about 70% in bonds and 30% in shares.

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

	% Assets
CI Canadian Bond Fund	26.24
CI Income Fund	24.07
CI Select Canadian Equity Managed Fund	7.89
CI Select International Equity Managed Fund	6.55
CI DoubleLine Total Return Bond US\$ Fund	5.95
CI Global Short-Term Bond Fund	5.66
CI Canadian Aggregate Bond Index ETF (CAGG)	5.23
CI Select U.S. Equity Managed Fund	4.79
CI Private Markets Growth Fund	3.95
Cash and Equivalents	2.66
<b>Total</b>	<b>92.99</b>

Total number of investments: 19



	% Assets
Domestic Bonds	38.93
Foreign Bonds	11.27
International Equity	10.55
Cash and Equivalents	10.44
Canadian Equity	9.95
Other	9.42
US Equity	9.00
Income Trust Units	0.44

#### 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.

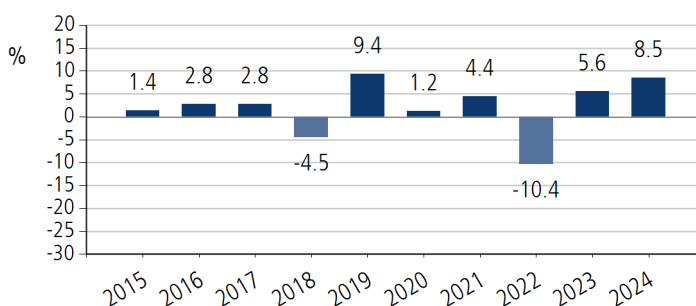
#### How has the Fund performed?

##### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,214.22 in December 2024. This works out to an average of 1.96% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

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

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



#### How risky is it?

Low	Low to moderate	Moderate	Moderate to high	High
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The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

#### Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want to receive income and are seeking modest capital growth
- are investing for the medium term



# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential Portfolio Select 70i30e Managed Segregated Fund

As of December 31, 2024

#### How much does it cost?

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

#### Sales charges

Sales charge option	What you pay		How it works
<b>Initial Sales Charge (ISC)</b>	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>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	<b>Rate</b> 5.5 % 5.0 % 5.0 % 4.0 % 4.0 % 3.0 % 2.0 % 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>

#### 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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	2.90%	0.26%	N/A	N/A
<b>Estate</b>	2.90%	0.26%	0.40% of Class Death Benefit Base	N/A
<b>Income</b>	2.60%	N/A	0.66% of LWA Base	0.50% of LWA Base

#### 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.

<b>Annual servicing commission rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
<b>Change fee</b>	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.

#### What if I change my mind?

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

# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

## SunWise Essential Portfolio Select 70i30e Managed Segregated Fund

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential Portfolio Select 80i20e Managed Segregated Fund

As of December 31, 2024

**Quick facts:** Date Fund created: September 2010

Total value on December 31, 2024: \$285,162

Managed by: CI Global Asset Management

Portfolio turnover rate: 0.20%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	2.79%	\$14.17	76
Income	2.42%	\$14.96	18,909

Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	No new Contracts	No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs	No new PACs

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 and Section I-7.6 of the Information Folder for details.

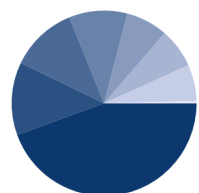
#### What does the Fund invest in?

The Fund invests in the CI Select 80i20e Managed Portfolio Corporate Class. The Underlying Fund invests about 80% in bonds and 20% in shares.

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

	% Assets
CI Canadian Bond Fund	29.92
CI Income Fund	27.52
CI DoubleLine Total Return Bond US\$ Fund	7.06
CI Global Short-Term Bond Fund	6.50
CI Canadian Aggregate Bond Index ETF (CAGG)	5.93
CI Select Canadian Equity Managed Fund	4.74
CI Select International Equity Managed Fund	3.89
CI Private Markets Growth Fund	3.85
Cash and Equivalents	3.01
CI Select U.S. Equity Managed Fund	2.84
<b>Total</b>	<b>95.26</b>

Total number of investments: 19



	% Assets
Domestic Bonds	44.42
Foreign Bonds	12.71
Cash and Equivalents	11.72
Other	10.21
Canadian Equity	7.29
International Equity	6.91
US Equity	6.36
Income Trust Units	0.38

#### Are there any guarantees?

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

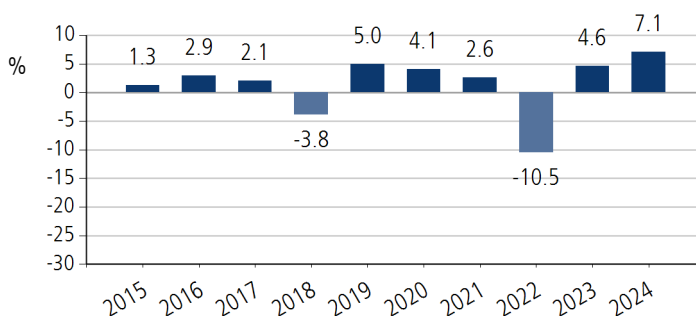
#### How has the Fund performed?

##### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,149.16 in December 2024. This works out to an average of 1.40% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

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

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



#### How risky is it?

Low	Low to moderate	Moderate	Moderate to high	High
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The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

#### Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want to receive income and are seeking conservative capital growth
- are investing for the short and/or medium term

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential Portfolio Select 80i20e Managed Segregated Fund

As of December 31, 2024

#### How much does it cost?

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

#### Sales charges

Sales charge option	What you pay		How it works
<b>Initial Sales Charge (ISC)</b>	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>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	<b>Rate</b> 5.5 % 5.0 % 5.0 % 4.0 % 4.0 % 3.0 % 2.0 % 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>

#### 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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	2.79%	0.21%	N/A	N/A
<b>Estate</b>	2.79%	0.21%	0.35% of Class Death Benefit Base	N/A
<b>Income</b>	2.42%	N/A	0.56% of LWA Base	0.50% of LWA Base

#### 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.

<b>Annual servicing commission rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
<b>Change fee</b>	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.

#### What if I change my mind?

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# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

## SunWise Essential Portfolio Select 80i20e Managed Segregated Fund

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential Portfolio Select Income Managed Segregated Fund

As of December 31, 2024

**Quick facts:** Date Fund created: September 2010

Total value on December 31, 2024: \$32,573

Managed by: CI Global Asset Management

Portfolio turnover rate: 0.43%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	2.80%	\$13.33	75
Income	2.59%	\$13.61	2,231

Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	No new Contracts	No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs	No new PACs

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 and Section I-7.6 of the Information Folder for details.

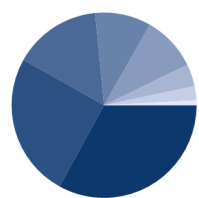
#### What does the Fund invest in?

The Fund invests in the CI Select Income Managed Corporate Class. The Underlying Fund invests mostly in bonds.

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

	% Assets
Cash and Equivalents	14.75
CI Private Markets Growth Fund	3.76
iShares 20 Plus Year Treasury Bond ETF (TLT)	2.38
CI Global Artificial Intelligence ETF (CIAI)	2.28
CI Alternative Investment Grade Credit ETF (CRED)	1.34
CI Munro Alternative Global Growth Fund	1.19
Alimentation Couche Tard Inc 3.60% 02-Mar-2025	1.13
NVIDIA Corp	0.99
Hyundai Capital Canada Inc 2.01% 12-Apr-2026	0.90
National Bank of Canada 5.30% 03-Nov-2025	0.82
<b>Total</b>	<b>29.54</b>

Total number of investments: 1067



	% Assets
Domestic Bonds	32.99
Foreign Bonds	25.15
Cash and Equivalents	15.30
Canadian Equity	9.81
US Equity	9.54
Other	3.88
International Equity	2.47
Income Trust Units	0.86

#### 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.

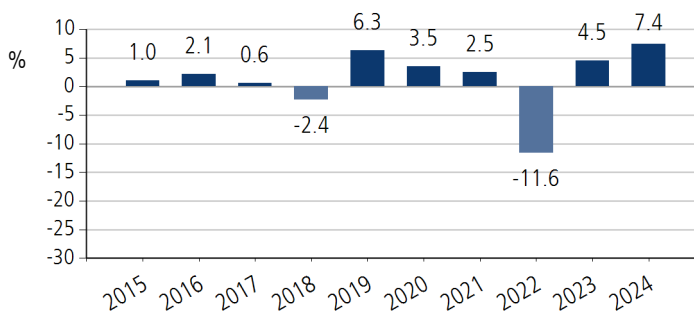
#### How has the Fund performed?

##### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,132.27 in December 2024. This works out to an average of 1.25% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

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

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



#### How risky is it?

Low	Low to moderate	Moderate	Moderate to high	High
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The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

#### 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

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential Portfolio Select Income Managed Segregated Fund

As of December 31, 2024

#### How much does it cost?

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

#### 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><th>If you sell within:</th><th>Rate</th></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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	2.80%	0.16%	N/A	N/A
<b>Estate</b>	2.80%	0.16%	0.35% of Class Death Benefit Base	N/A
<b>Income</b>	2.59%	N/A	0.51% of LWA Base	0.40% of LWA Base

#### 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.

<b>Annual servicing commission rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
<b>Change fee</b>	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.

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# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

## SunWise Essential Portfolio Select Income Managed Segregated Fund

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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



# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential Portfolio Series Balanced Growth Segregated Fund

As of December 31, 2024

**Quick facts:** Date Fund created: September 2010

Total value on December 31, 2024: \$105,070,171

Managed by: CI Global Asset Management

Portfolio turnover rate: 7.46%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	2.88%	\$22.78	250,380
Income	2.56%	\$24.51	3,196,777

Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	No new Contracts	No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs	No new PACs

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 and Section I-7.6 of the Information Folder for details.

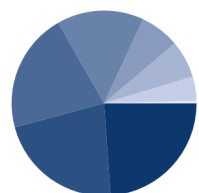
#### What does the Fund invest in?

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

	% Assets
CI Canadian Bond Fund	7.96
CI Munro Global Growth Equity Fund	7.80
CI International Equity Fund	5.82
CI International Value Corporate Class	4.64
CI Canadian Dividend Fund	4.57
CI Synergy Canadian Corporate Class	4.50
CI Global Artificial Intelligence ETF (CIAI)	4.31
Cash and Equivalents	4.28
CI Emerging Markets Corporate Class	4.15
CI Japan Equity Index ETF Non-Hedged Units (JAPN.B)	3.87
<b>Total</b>	<b>51.90</b>

Total number of investments: 35



	% Assets
International Equity	23.88
US Equity	21.92
Canadian Equity	20.93
Domestic Bonds	15.21
Cash and Equivalents	6.90
Foreign Bonds	6.50
Other	4.26
Income Trust Units	0.40

#### Are there any guarantees?

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

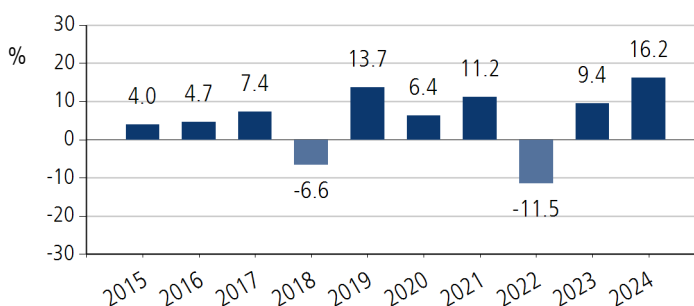
#### How has the Fund performed?

##### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,652.31 in December 2024. This works out to an average of 5.15% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

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

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



#### How risky is it?

Low	Low to moderate	Moderate	Moderate to high	High
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The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

#### 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

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential Portfolio Series Balanced Growth Segregated Fund

As of December 31, 2024

#### How much does it cost?

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

#### Sales charges

Sales charge option	What you pay		How it works
<b>Initial Sales Charge (ISC)</b>	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>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	<b>Rate</b> 5.5 % 5.0 % 5.0 % 4.0 % 4.0 % 3.0 % 2.0 % 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>

#### 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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	2.88%	0.31%	N/A	N/A
<b>Estate</b>	2.88%	0.31%	0.45% of Class Death Benefit Base	N/A
<b>Income</b>	2.56%	N/A	0.76% of LWA Base	0.85% of LWA Base

#### 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.

<b>Annual servicing commission rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
<b>Change fee</b>	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.

#### What if I change my mind?

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

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

# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

## SunWise Essential Portfolio Series Balanced Growth Segregated Fund

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential Portfolio Series Balanced Segregated Fund

As of December 31, 2024

**Quick facts:** Date Fund created: September 2010

Total value on December 31, 2024: \$84,935,959

Managed by: CI Global Asset Management

Portfolio turnover rate: 8.17%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	2.87%	\$21.09	646,576
Income	2.52%	\$21.98	2,632,524

Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	No new Contracts	No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs	No new PACs

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 and Section I-7.6 of the Information Folder for details.

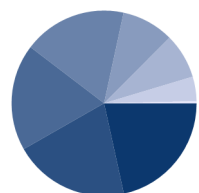
#### What does the Fund invest in?

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

	% Assets
CI Canadian Bond Fund	11.39
CI Munro Global Growth Equity Fund	6.49
CI International Equity Fund	4.93
Cash and Equivalents	4.59
CI Corporate Bond Fund	4.29
CI Canadian Core Plus Bond Fund	4.28
CI International Value Corporate Class	3.92
CI Canadian Dividend Fund	3.89
CI Private Markets Growth Fund	3.86
CI Synergy Canadian Corporate Class	3.84
<b>Total</b>	<b>51.48</b>

Total number of investments: 35



	% Assets
Domestic Bonds	21.56
International Equity	20.19
US Equity	18.60
Canadian Equity	18.04
Foreign Bonds	9.10
Cash and Equivalents	7.88
Other	4.29
Income Trust Units	0.34

#### 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.

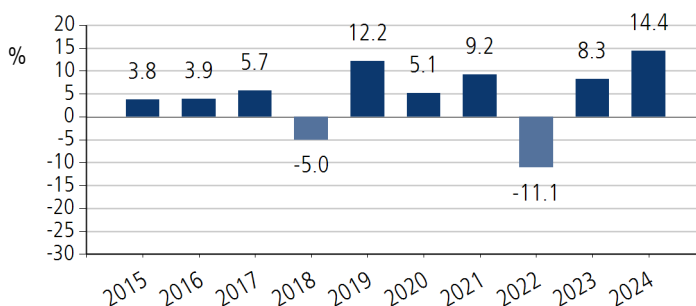
#### How has the Fund performed?

##### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,535.23 in December 2024. This works out to an average of 4.38% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

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

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



#### How risky is it?

Low	Low to moderate	Moderate	Moderate to high	High
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The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

#### 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 and/or long term

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential Portfolio Series Balanced Segregated Fund

As of December 31, 2024

#### How much does it cost?

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

#### Sales charges

Sales charge option	What you pay		How it works
<b>Initial Sales Charge (ISC)</b>	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>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	<b>Rate</b> 5.5 % 5.0 % 5.0 % 4.0 % 4.0 % 3.0 % 2.0 % 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>

#### 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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	2.87%	0.31%	N/A	N/A
<b>Estate</b>	2.87%	0.31%	0.45% of Class Death Benefit Base	N/A
<b>Income</b>	2.52%	N/A	0.76% of LWA Base	0.65% of LWA Base

#### 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.

<b>Annual servicing commission rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
<b>Change fee</b>	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.

#### What if I change my mind?

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

# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

## Sun*Wise* Essential Portfolio Series Balanced Segregated Fund

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential Portfolio Series Conservative Balanced Segregated Fund

As of December 31, 2024

**Quick facts:** Date Fund created: September 2010

Total value on December 31, 2024: \$32,685,901

Managed by: CI Global Asset Management

Portfolio turnover rate: 5.74%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	2.90%	\$19.02	262,087
Income	2.55%	\$20.39	1,033,630

Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	No new Contracts	No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs	No new PACs

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 and Section I-7.6 of the Information Folder for details.

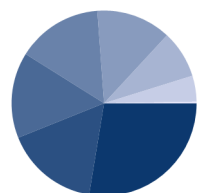
#### What does the Fund invest in?

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

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

Total number of investments: 35



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

#### Are there any guarantees?

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

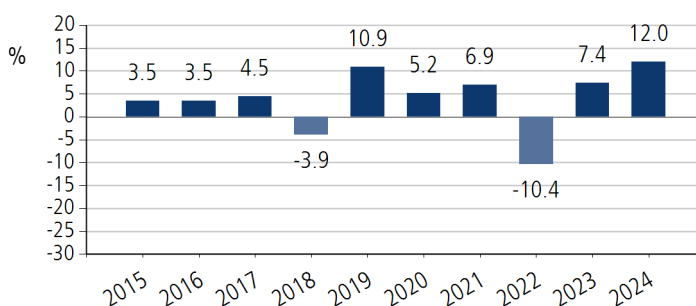
#### How has the Fund performed?

##### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,445.04 in December 2024. This works out to an average of 3.75% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

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

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



#### How risky is it?

Low	Low to moderate	Moderate	Moderate to high	High
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The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

#### 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 and/or long term

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential Portfolio Series Conservative Balanced Segregated Fund

As of December 31, 2024

#### How much does it cost?

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

#### Sales charges

Sales charge option	What you pay		How it works
<b>Initial Sales Charge (ISC)</b>	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>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	<b>Rate</b> 5.5 % 5.0 % 5.0 % 4.0 % 4.0 % 3.0 % 2.0 % 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>

#### 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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	2.90%	0.31%	N/A	N/A
<b>Estate</b>	2.90%	0.31%	0.45% of Class Death Benefit Base	N/A
<b>Income</b>	2.55%	N/A	0.76% of LWA Base	0.55% of LWA Base

#### 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.

<b>Annual servicing commission rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
<b>Change fee</b>	Your insurance advisor may charge you up to 2% of the value of Units you switch to another Fund or Class.

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# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

## SunWise Essential Portfolio Series Conservative Balanced Segregated Fund

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential Portfolio Series Conservative Segregated Fund

As of December 31, 2024

**Quick facts:** Date Fund created: September 2010

Total value on December 31, 2024: \$25,702,371

Managed by: CI Global Asset Management

Portfolio turnover rate: 5.18%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	2.81%	\$17.82	306,846
Income	2.54%	\$18.52	913,474

Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	No new Contracts	No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs	No new PACs

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 and Section I-7.6 of the Information Folder for details.

#### What does the Fund invest in?

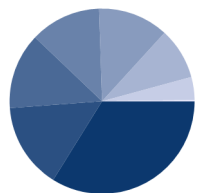
The Fund invests in the CI Portfolio Series Conservative Fund. The Underlying Fund invests mostly in bonds and shares of firms from around the world.

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

	% Assets
CI Canadian Bond Fund	19.21
CI Canadian Core Plus Bond Fund	7.27
CI Corporate Bond Fund	6.98
CI Global Short-Term Bond Fund	4.82
CI Munro Alternative Global Growth Fund	4.31
Cash and Equivalents	4.06
CI Enhanced Government Bond ETF (FGO)	3.55
CI Private Markets Growth Fund	3.50
CI Canadian Aggregate Bond Index ETF (CAGG)	3.46
CI International Equity Fund	3.26
<b>Total</b>	<b>60.42</b>

#### Total number of investments:

	% Assets
Domestic Bonds	33.86
Foreign Bonds	14.96
International Equity	13.27
Canadian Equity	12.38
US Equity	12.32
Cash and Equivalents	8.99
Other	4.00
Income Trust Units	0.22



#### Are there any guarantees?

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

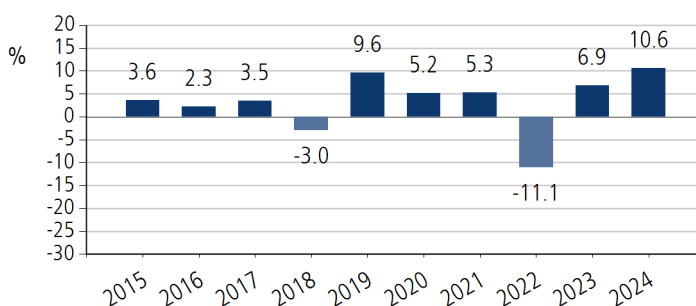
#### How has the Fund performed?

##### Average return

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

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

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



#### How risky is it?

Low	Low to moderate	Moderate	Moderate to high	High
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The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

#### 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 and/or long term

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential Portfolio Series Conservative Segregated Fund

As of December 31, 2024

#### How much does it cost?

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

#### Sales charges

Sales charge option	What you pay		How it works
<b>Initial Sales Charge (ISC)</b>	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>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	<b>Rate</b> 5.5 % 5.0 % 5.0 % 4.0 % 4.0 % 3.0 % 2.0 % 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>

#### 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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	2.81%	0.26%	N/A	N/A
<b>Estate</b>	2.81%	0.26%	0.45% of Class Death Benefit Base	N/A
<b>Income</b>	2.54%	N/A	0.71% of LWA Base	0.55% of LWA Base

#### 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.

<b>Annual servicing commission rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
<b>Change fee</b>	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.

#### What if I change my mind?

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

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

# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

## SunWise Essential Portfolio Series Conservative Segregated Fund

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential Portfolio Series Growth Segregated Fund

As of December 31, 2024

**Quick facts:** Date Fund created: September 2010

Total value on December 31, 2024: \$1,704,796

Managed by: CI Global Asset Management

Portfolio turnover rate: 6.51%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment	3.03%	\$23.99	52,903
Estate	N/A	N/A	N/A
Income	N/A	N/A	N/A

Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	N/A	N/A
Minimum investment additional purchases:	No new purchases	N/A	N/A
Monthly minimum of pre-authorized chequing:	No new PACs	N/A	N/A

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 and Section I-7.6 of the Information Folder for details.

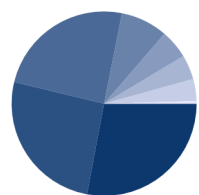
#### What does the Fund invest in?

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

	% Assets
CI Munro Global Growth Equity Fund	9.15
CI International Equity Fund	6.84
CI Canadian Dividend Fund	5.44
CI International Value Corporate Class	5.40
CI Synergy Canadian Corporate Class	5.28
CI Global Artificial Intelligence ETF (CIAI)	5.06
CI Emerging Markets Corporate Class	4.87
CI Canadian Bond Fund	4.79
CI Japan Equity Index ETF Non-Hedged Units (JAPN.B)	4.55
CI Canadian Equity Income Private Trust	4.21
<b>Total</b>	<b>55.59</b>

Total number of investments: 35



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

#### Are there any guarantees?

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

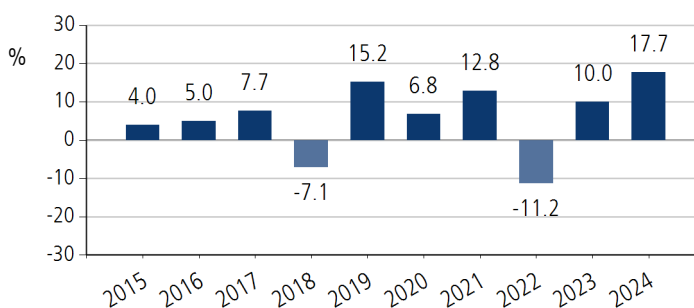
#### How has the Fund performed?

##### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,744.10 in December 2024. This works out to an average of 5.72% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

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

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



#### How risky is it?

Low	Low to moderate	Moderate	Moderate to high	High
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The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

#### 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

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential Portfolio Series Growth Segregated Fund

As of December 31, 2024

#### How much does it cost?

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

#### 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><th>If you sell within:</th><th>Rate</th></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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	3.03%	0.41%	N/A	N/A
<b>Estate</b>	N/A	N/A	N/A	N/A
<b>Income</b>	N/A	N/A	N/A	N/A

#### Servicing commission

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

<b>Annual servicing commission rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
<b>Change fee</b>	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.

#### What if I change my mind?

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

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

# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

## SunWise Essential Portfolio Series Growth Segregated Fund

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential Portfolio Series Income Segregated Bundle

As of December 31, 2024

**Quick facts:** Date Fund created: September 2010

Total value on December 31, 2024: \$60,031,526

Managed by: CI Global Asset Management

Portfolio turnover rate: 11.88%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	2.67%	\$15.99	783,475
Income	2.50%	\$16.33	2,287,795

#### Class option

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

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 and Section I-7.6 of the Information Folder for details.

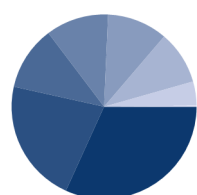
#### What does the Fund invest in?

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	% Assets
CI Canadian Bond Fund	12.80
CI Income Fund	8.42
CI Corporate Bond Fund	7.73
CI Canadian Core Plus Bond Fund	7.23
CI Munro Alternative Global Growth Fund	4.72
CI Alternative Investment Grade Credit Fund	4.26
CI Enhanced Government Bond ETF (FGO)	4.21
CI Global Short-Term Bond Fund	3.94
Cash and Equivalents	3.93
CI Private Markets Growth Fund	3.23
<b>Total</b>	<b>60.47</b>

Total number of investments:

35



	% Assets
Domestic Bonds	31.77
Foreign Bonds	21.71
US Equity	11.23
Canadian Equity	10.98
Cash and Equivalents	10.55
International Equity	9.35
Other	4.22
Income Trust Units	0.19

#### 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.

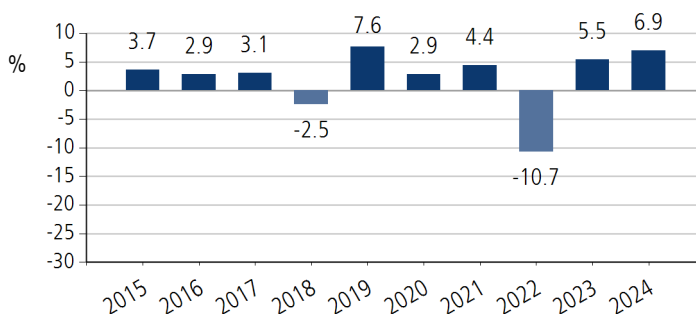
#### How has the Fund performed?

##### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,245.54 in December 2024. This works out to an average of 2.22% 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 eight years and down in value two years.



#### How risky is it?

Low	Low to moderate	Moderate	Moderate to high	High
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The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

#### 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 and Sections I-5 and I-7.6 of the Information Folder.

#### Sales charges

Sales charge option	What you pay		How it works
<b>Initial Sales Charge (ISC)</b>	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>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	<b>Rate</b> 5.5 % 5.0 % 5.0 % 4.0 % 4.0 % 3.0 % 2.0 % 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>

#### 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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	2.67%	0.16%	N/A	N/A
<b>Estate</b>	2.67%	0.16%	0.35% of Class Death Benefit Base	N/A
<b>Income</b>	2.50%	N/A	0.51% of LWA Base	0.40% of LWA Base

#### 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.

<b>Annual servicing commission rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
<b>Change fee</b>	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.

#### What if I change my mind?

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

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

# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

## Sun*Wise* Essential Portfolio Series Income Segregated Bundle

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

Sun Life Assurance Company of Canada

SunWise Essential Series Segregated Funds

SunWise Essential Portfolio Series Maximum Growth Segregated Fund

As of December 31, 2024

**Quick facts:** **Date Fund created:** September 2010

**Total value on December 31, 2024:** \$362,319

**Managed by:** CI Global Asset Management

**Portfolio turnover rate:** 14.16%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment	3.20%	\$27.80	6,260
Estate	N/A	N/A	N/A
Income	N/A	N/A	N/A

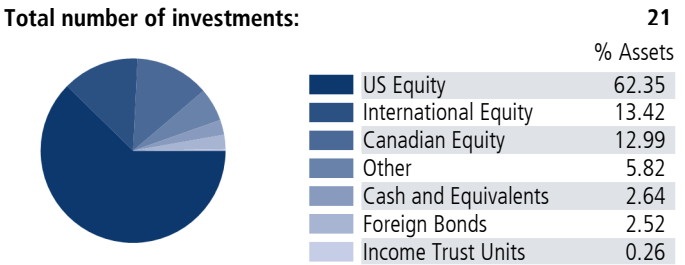
Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	N/A	N/A
Minimum investment additional purchases:	No new purchases	N/A	N/A
Monthly minimum of pre-authorized chequing:	No new PACs	N/A	N/A

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 and Section I-7.6 of the Information Folder 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 and bonds of firms from around the world.

Top holdings and allocations of the Underlying Fund as of December 31, 2024	% Assets
CI Global Alpha Innovators Corporate Class	35.70
CI Global Artificial Intelligence ETF (CIAI)	16.73
CI Munro Global Growth Equity Fund	9.05
CI U.S. Equity Fund	4.97
CI Global Health Sciences Corporate Class	4.93
CI Synergy Canadian Corporate Class	3.29
CI Private Markets Growth Fund	2.94
Global X Equal Weight Canadian Banks Index ETF (HBNK)	2.77
CI Canadian Equity Income Private Trust	2.61
CI Japan Equity Index ETF Non-Hedged Units (JAPN.B)	2.48
Total	85.47



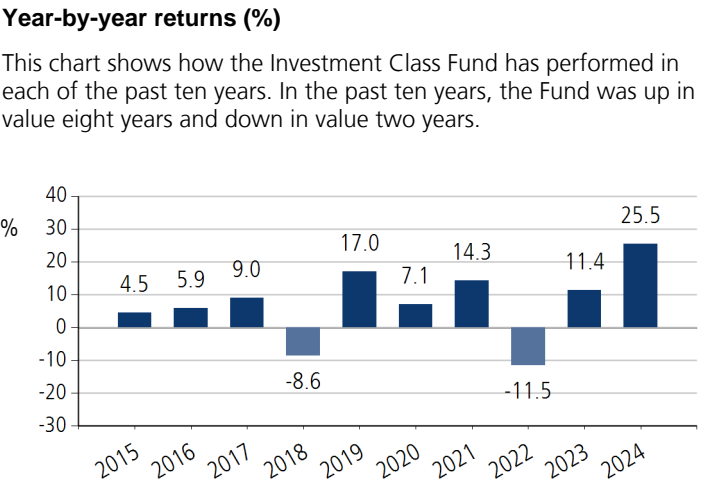
Are there any guarantees?

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.

How has the Fund performed?

**Average return**

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,954.32 in December 2024. This works out to an average of 6.93% 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.



How risky is it?

Low	Low to moderate	Moderate	Moderate to high	High
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The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

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

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential Portfolio Series Maximum Growth Segregated Fund

As of December 31, 2024

#### How much does it cost?

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

#### Sales charges

Sales charge option	What you pay		How it works
<b>Initial Sales Charge (ISC)</b>	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>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	<b>Rate</b> 5.5 % 5.0 % 5.0 % 4.0 % 4.0 % 3.0 % 2.0 % 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>

#### 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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	3.20%	0.56%	N/A	N/A
<b>Estate</b>	N/A	N/A	N/A	N/A
<b>Income</b>	N/A	N/A	N/A	N/A

#### Servicing commission

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

<b>Annual servicing commission rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
<b>Change fee</b>	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.

#### What if I change my mind?

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

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

# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

## Sun*Wise* Essential Portfolio Series Maximum Growth Segregated Fund

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential Premier II Portfolio Series Maximum Growth Segregated Fund

As of December 31, 2024

**Quick facts:** Date Fund created: September 2010

Total value on December 31, 2024: \$16,646

Managed by: CI Global Asset Management

Portfolio turnover rate: 3.09%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment	3.00%	\$25.22	660
Estate	N/A	N/A	N/A
Income	N/A	N/A	N/A

Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	N/A	N/A
Minimum investment additional purchases:	No new purchases	N/A	N/A
Monthly minimum of pre-authorized chequing:	No new PACs	N/A	N/A

#### What does the Fund invest in?

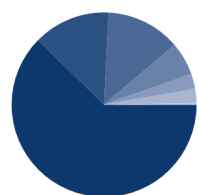
The Fund invests in the CI Portfolio Series Maximum Growth Fund. The Underlying Fund invests mostly in shares of firms from around the world.

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

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

#### Total number of investments:

21



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

#### Are there any guarantees?

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

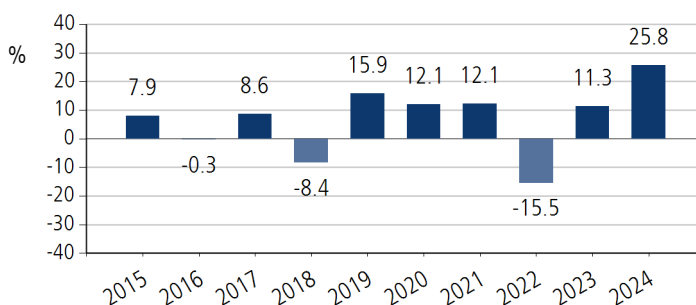
#### How has the Fund performed?

##### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,845.65 in December 2024. This works out to an average of 6.32% 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 seven years and down in value three years.



#### How risky is it?

Low	Low to moderate	Moderate	Moderate to high	High
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The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

#### Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want a well diversified equity holding
- are investing for the medium and/or long term

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential Premier II Portfolio Series Maximum Growth Segregated Fund

As of December 31, 2024

#### How much does it cost?

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

#### 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><th>If you sell within:</th><th>Rate</th></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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	3.00%	0.56%	N/A	N/A
<b>Estate</b>	N/A	N/A	N/A	N/A
<b>Income</b>	N/A	N/A	N/A	N/A

#### Servicing commission

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

<b>Annual servicing commission rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
<b>Change fee</b>	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.

#### What if I change my mind?

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

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

# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

## Sun*Wise* Essential Premier II Portfolio Series Maximum Growth Segregated Fund

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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



Sun Life Assurance Company of Canada

SunWise Essential Series Segregated Funds

SunWise Essential Premier Portfolio Series Growth Segregated Fund

As of December 31, 2024

**Quick facts:**

Date Fund created: September 2010

Managed by: CI Global Asset Management

Total value on December 31, 2024: \$49,854

Portfolio turnover rate: 5.62%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment	2.90%	\$20.67	2,412
Estate	N/A	N/A	N/A
Income	N/A	N/A	N/A

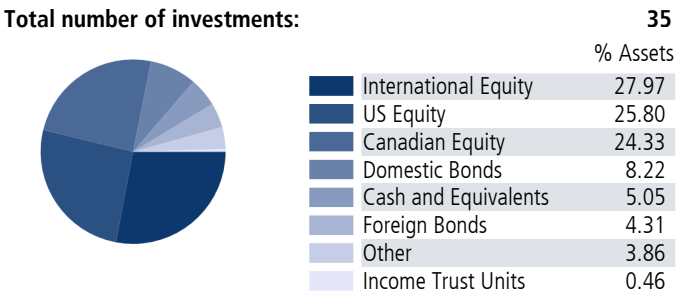
Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	N/A	N/A
Minimum investment additional purchases:	No new purchases	N/A	N/A
Monthly minimum of pre-authorized chequing:	No new PACs	N/A	N/A

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**

	% Assets
CI Munro Global Growth Equity Fund	9.15
CI International Equity Fund	6.84
CI Canadian Dividend Fund	5.44
CI International Value Corporate Class	5.40
CI Synergy Canadian Corporate Class	5.28
CI Global Artificial Intelligence ETF (CIAI)	5.06
CI Emerging Markets Corporate Class	4.87
CI Canadian Bond Fund	4.79
CI Japan Equity Index ETF Non-Hedged Units (JAPN.B)	4.55
CI Canadian Equity Income Private Trust	4.21
<b>Total</b>	<b>55.59</b>



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.

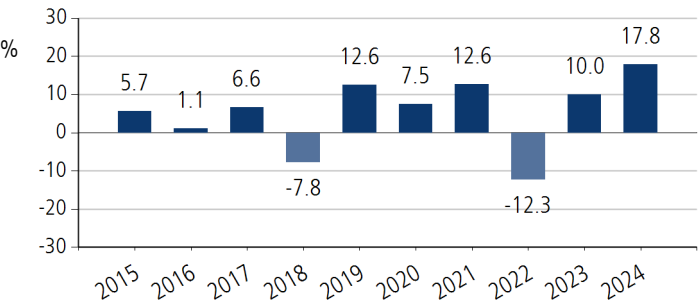
How has the Fund performed?

**Average return**

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,627.34 in December 2024. This works out to an average of 4.99% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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



How risky is it?

Low	Low to moderate	Moderate	Moderate to high	High
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The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

Who is this Fund for?

- This Fund may be suitable for contractholders if they:
- want a well diversified equity holding
  - are investing for the medium and/or long term

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential Premier Portfolio Series Growth Segregated Fund

As of December 31, 2024

#### How much does it cost?

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

#### 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><th>If you sell within:</th><th>Rate</th></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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3 years of buying	5.0 %																			
4 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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	2.90%	0.41%	N/A	N/A
<b>Estate</b>	N/A	N/A	N/A	N/A
<b>Income</b>	N/A	N/A	N/A	N/A

#### Servicing commission

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

<b>Annual servicing commission rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
<b>Change fee</b>	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.

#### What if I change my mind?

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

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

# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

## SunWise Essential Premier Portfolio Series Growth Segregated Fund

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

Sun Life Assurance Company of Canada

SunWise Essential Series Segregated Funds

SunWise Essential Premier Portfolio Series Income Segregated Bundle

As of December 31, 2024

**Quick facts:**

Date Fund created: September 2010

Managed by: CI Global Asset Management

Total value on December 31, 2024: \$3,394,723

Portfolio turnover rate: 10.57%

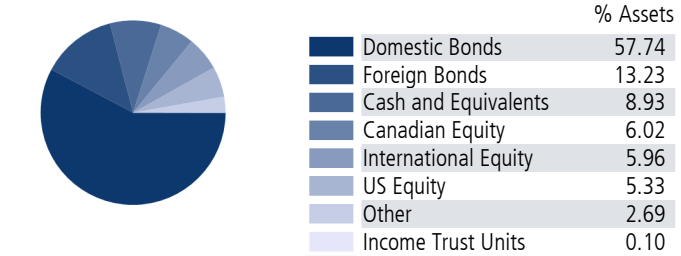
Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	2.64%	\$13.57	54,083
Income	2.50%	\$13.91	191,261

Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	No new Contracts	No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs	No new PACs

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	% Assets
CI Portfolio Series Income Fund	54.84
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	44.61
Cash and Equivalents	0.55
<b>Total</b>	<b>100.00</b>
<b>Total number of investments:</b>	<b>3</b>



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.

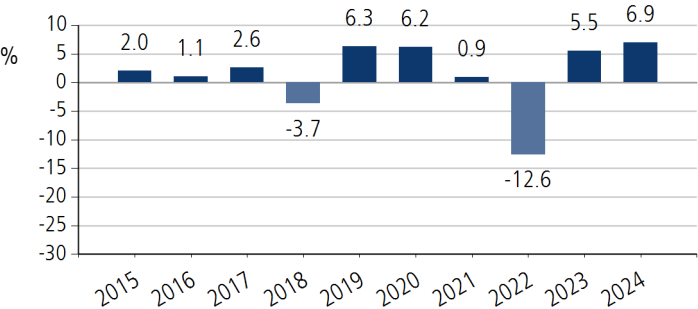
How has the Fund performed?

**Average return**

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,145.76 in December 2024. This works out to an average of 1.37% 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 eight years and down in value two years.



How risky is it?

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

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

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

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential Premier Portfolio Series Income Segregated Bundle

As of December 31, 2024

#### How much does it cost?

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

#### Sales charges

Sales charge option	What you pay		How it works
<b>Initial Sales Charge (ISC)</b>	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>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	<b>Rate</b> 5.5 % 5.0 % 5.0 % 4.0 % 4.0 % 3.0 % 2.0 % 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>

#### 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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	2.64%	0.16%	N/A	N/A
<b>Estate</b>	2.64%	0.16%	0.35% of Class Death Benefit Base	N/A
<b>Income</b>	2.50%	N/A	0.51% of LWA Base	0.40% of LWA Base

#### 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.

<b>Annual servicing commission rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
<b>Change fee</b>	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.

#### What if I change my mind?

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

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

# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

## Sun*Wise* Essential Premier Portfolio Series Income Segregated Bundle

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

Sun Life Assurance Company of Canada

SunWise Essential Series Segregated Funds

SunWise Essential Premier Portfolio Series Maximum Growth Segregated Fund

As of December 31, 2024

Quick facts: Date Fund created: September 2010

Total value on December 31, 2024: \$12,614

Managed by: CI Global Asset Management

Portfolio turnover rate: 11.98%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment	3.01%	\$24.00	526
Estate	N/A	N/A	N/A
Income	N/A	N/A	N/A

Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	N/A	N/A
Minimum investment additional purchases:	No new purchases	N/A	N/A
Monthly minimum of pre-authorized chequing:	No new PACs	N/A	N/A

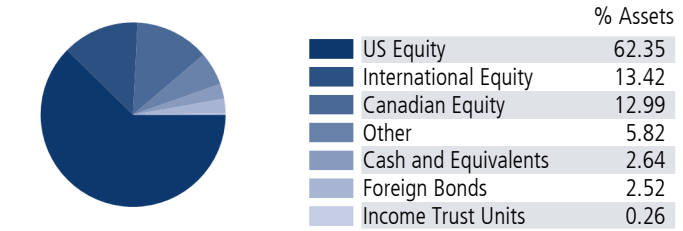
What does the Fund invest in?

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

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

Total number of investments: 21



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.

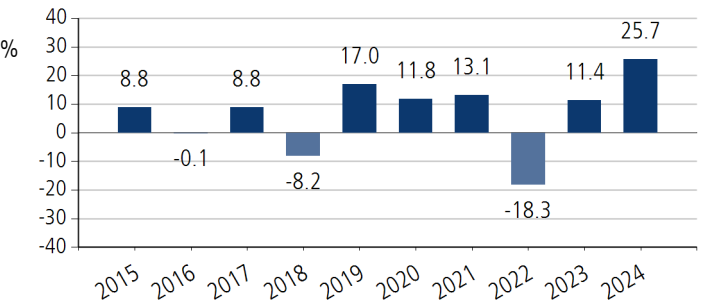
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,838.72 in December 2024. This works out to an average of 6.28% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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



How risky is it?

Low	Low to moderate	Moderate	Moderate to high	High
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The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want a well diversified equity holding
- are investing for the medium and/or long term

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential Premier Portfolio Series Maximum Growth Segregated Fund

As of December 31, 2024

#### How much does it cost?

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

#### 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><th>If you sell within:</th><th>Rate</th></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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	3.01%	0.56%	N/A	N/A
<b>Estate</b>	N/A	N/A	N/A	N/A
<b>Income</b>	N/A	N/A	N/A	N/A

#### Servicing commission

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

<b>Annual servicing commission rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
<b>Change fee</b>	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.

#### What if I change my mind?

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



# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

## Sun*Wise* Essential Premier Portfolio Series Maximum Growth Segregated Fund

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

Sun Life Assurance Company of Canada

SunWise Essential Series Segregated Funds

SunWise Essential Sun Life MFS Canadian Bond Segregated Fund

As of December 31, 2024

**Quick facts:** **Date Fund created:** January 2012

**Total value on December 31, 2024:** \$93,046

**Managed by:** Sun Life Global Investments (Canada) Inc.

**Portfolio turnover rate:** 39.30%

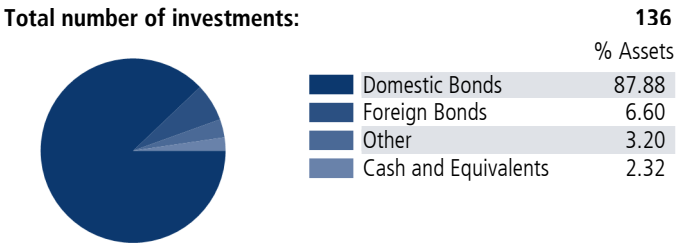
Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	2.48%	\$10.74	8,663
Income	N/A	N/A	N/A

Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	No new Contracts	N/A
Minimum investment additional purchases:	No new purchases	No new purchases	N/A
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs	N/A

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	% Assets
Canada Government 3.50% 01-Sep-2029	15.86
Canada Government 3.25% 01-Dec-2034	12.47
Canada Government 2.75% 01-Dec-2055	6.07
Ontario Province 3.75% 02-Dec-2053	2.44
Cash and Equivalents	2.32
Alberta Province 2.05% 01-Jun-2030	2.27
Quebec Province 5.00% 01-Dec-2038	2.06
Alberta Province 3.45% 01-Dec-2043	1.88
Ontario Province 2.05% 02-Jun-2030	1.80
Quebec Province 2.75% 01-Sep-2028	1.76
<b>Total</b>	<b>48.93</b>



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.

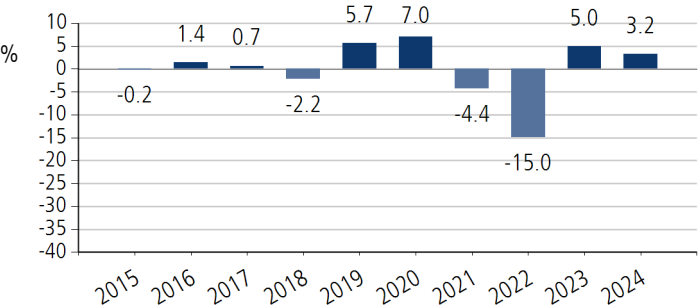
How has the Fund performed?

**Average return**

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$993.02 in December 2024. This works out to an average of -0.07% 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 six years and down in value four years.



How risky is it?

Low	Low to moderate	Moderate	Moderate to high	High
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The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

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

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

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

As of December 31, 2024

#### How much does it cost?

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

#### 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><th>If you sell within:</th><th>Rate</th></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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	2.48%	0.15%	N/A	N/A
<b>Estate</b>	2.48%	0.15%	0.30% of Class Death Benefit Base	N/A
<b>Income</b>	N/A	N/A	N/A	N/A

#### Servicing commission

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

<b>Annual servicing commission rate</b>	DSC: 0.25%	ISC: 0.50%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
<b>Change fee</b>	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.

#### What if I change my mind?

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

# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

## SunWise Essential Sun Life MFS Canadian Bond Segregated Fund

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

Sun Life Assurance Company of Canada

SunWise Essential Series Segregated Funds

SunWise Essential Sun Life MFS Global Growth Segregated Bundle

As of December 31, 2024

**Quick facts:** **Date Fund created:** January 2012

**Total value on December 31, 2024:** \$13,478,865

**Managed by:** Sun Life Global Investments (Canada) Inc., CI Global Asset Management

**Portfolio turnover rate:** 18.12%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	3.05%	\$28.96	56,295
Income	2.75%	\$30.90	383,464

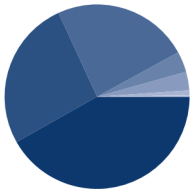
Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	No new Contracts	No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs	No new PACs

What does the Fund invest in?

The Fund invests in the Sun Life MFS Global Growth 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	% Assets
Sun Life MFS Global Growth Fund	70.25
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	
CI Canadian Bond Fund	29.12
Cash and Equivalents	0.63
<b>Total</b>	<b>100.00</b>

Total number of investments: 3



	% Assets
US Equity	41.80
Domestic Bonds	26.33
International Equity	23.89
Canadian Equity	3.62
Cash and Equivalents	3.25
Foreign Bonds	0.87
Other	0.24

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.

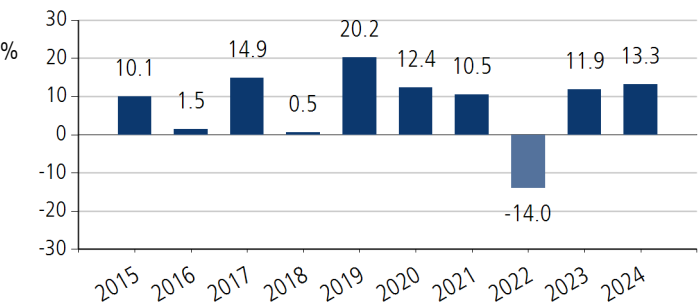
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$2,097.75 in December 2024. This works out to an average of 7.69% 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 nine years and down in value one year.



How risky is it?

Low	Low to moderate	Moderate	Moderate to high	High
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The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

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

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

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

As of December 31, 2024

#### How much does it cost?

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

#### Sales charges

Sales charge option	What you pay		How it works
<b>Initial Sales Charge (ISC)</b>	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>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	<b>Rate</b> 5.5 % 5.0 % 5.0 % 4.0 % 4.0 % 3.0 % 2.0 % 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>

#### 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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	3.05%	0.35%	N/A	N/A
<b>Estate</b>	3.05%	0.35%	0.55% of Class Death Benefit Base	N/A
<b>Income</b>	2.75%	N/A	0.90% of LWA Base	0.65% of LWA Base

#### 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.

<b>Annual servicing commission rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
<b>Change fee</b>	Your insurance advisor may charge you up to 2% of the value of Units you switch to another Fund or Class.

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# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

## SunWise Essential Sun Life MFS Global Growth Segregated Bundle

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

Sun Life Assurance Company of Canada

SunWise Essential Series Segregated Funds

SunWise Essential Sun Life MFS Global Growth Segregated Fund

As of December 31, 2024

**Quick facts:** **Date Fund created:** January 2012

**Total value on December 31, 2024:** \$387,607

**Managed by:** Sun Life Global Investments (Canada) Inc.

**Portfolio turnover rate:** 9.98%

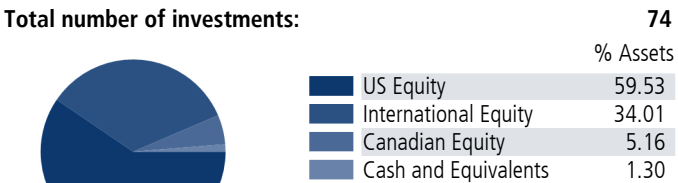
Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment	3.46%	\$37.03	10,467
Estate	N/A	N/A	N/A
Income	N/A	N/A	N/A

Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	N/A	N/A
Minimum investment additional purchases:	No new purchases	N/A	N/A
Monthly minimum of pre-authorized chequing:	No new PACs	N/A	N/A

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	% Assets
Microsoft Corp	6.45
Visa Inc	4.01
Taiwan Semiconductor Manufactrg Co Ltd	3.35
NVIDIA Corp	3.07
Accenture PLC	2.87
Apple Inc	2.41
Salesforce Inc	2.33
Tencent Holdings Ltd	2.29
HDFC Bank Ltd	2.12
Agilent Technologies Inc	2.10
Total	31.00



Are there any guarantees?

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

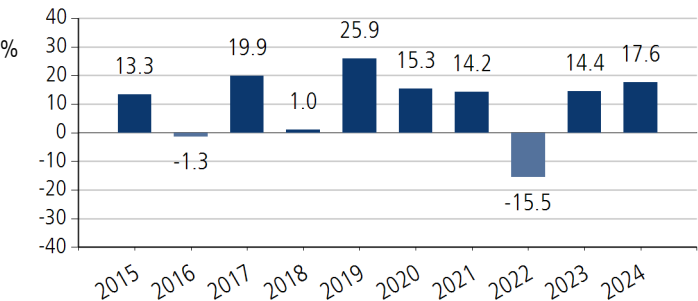
How has the Fund performed?

**Average return**

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$2,546.97 in December 2024. This works out to an average of 9.80% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

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

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



How risky is it?

Low	Low to moderate	Moderate	Moderate to high	High
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The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

Who is this Fund for?

- This Fund may be suitable for contractholders if they:
- want a global growth equity fund
  - are investing for the medium and/or long term



# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

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

As of December 31, 2024

#### How much does it cost?

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

#### 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><th>If you sell within:</th><th>Rate</th></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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	3.46%	0.65%	N/A	N/A
<b>Estate</b>	N/A	N/A	N/A	N/A
<b>Income</b>	N/A	N/A	N/A	N/A

#### Servicing commission

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

<b>Annual servicing commission rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
<b>Change fee</b>	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.

#### What if I change my mind?

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

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

# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

## Sun*Wise* Essential Sun Life MFS Global Growth Segregated Fund

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

Sun Life Assurance Company of Canada

SunWise Essential Series Segregated Funds

SunWise Essential Sun Life MFS Global Total Return Segregated Fund

As of December 31, 2024

Quick facts: Date Fund created: April 2011

Total value on December 31, 2024: \$6,750,055

Managed by: Sun Life Global Investments (Canada) Inc.

Portfolio turnover rate: 18.45%

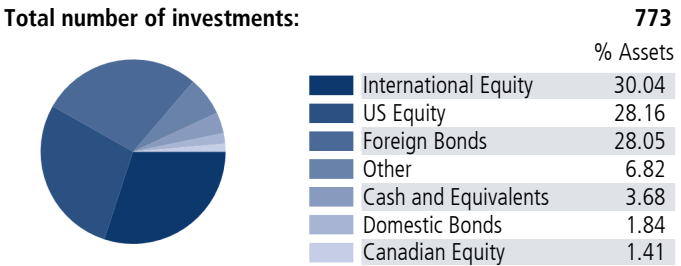
Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	3.14%	\$21.23	12,816
Income	2.82%	\$22.16	292,303

Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	No new Contracts	No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs	No new PACs

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	% Assets
Cash and Equivalents	3.68
Korea Government 1.38% 10-Jun-2030	1.19
United States Treasury 2.75% 15-Aug-2032	1.18
UBS Group AG	1.17
Charles Schwab Corp	1.14
Roche Holding AG	1.14
Pfizer Inc	1.08
Johnson & Johnson	1.05
Natwest Group PLC	1.03
Japan Government 2.40% 20-Dec-2034	1.00
Total	13.66



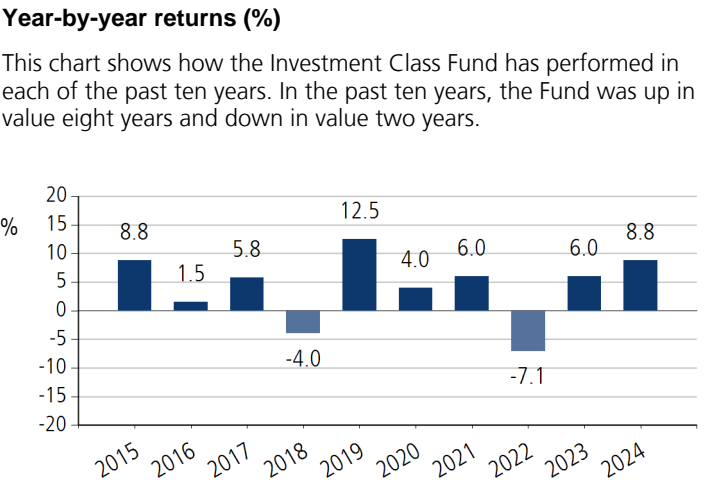
Are there any guarantees?

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.

How has the Fund performed?

**Average return**

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,488.81 in December 2024. This works out to an average of 4.06% 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.



How risky is it?

Low	Low to moderate	Moderate	Moderate to high	High
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The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

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 medium and/or long term

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

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

As of December 31, 2024

#### How much does it cost?

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

#### Sales charges

Sales charge option	What you pay		How it works
<b>Initial Sales Charge (ISC)</b>	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>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	<b>Rate</b> 5.5 % 5.0 % 5.0 % 4.0 % 4.0 % 3.0 % 2.0 % 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>

#### 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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	3.14%	0.30%	N/A	N/A
<b>Estate</b>	3.14%	0.30%	0.45% of Class Death Benefit Base	N/A
<b>Income</b>	2.82%	N/A	0.75% of LWA Base	0.85% of LWA Base

#### 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.

<b>Annual servicing commission rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
<b>Change fee</b>	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.

#### What if I change my mind?

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

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

# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

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

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

Sun Life Assurance Company of Canada

SunWise Essential Series Segregated Funds

SunWise Essential Sun Life MFS Global Value Segregated Bundle

As of December 31, 2024

**Quick facts:** **Date Fund created:** April 2011

**Total value on December 31, 2024:** \$6,160,168

**Managed by:** Sun Life Global Investments (Canada) Inc., CI Global Asset Management

**Portfolio turnover rate:** 19.42%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	2.98%	\$26.75	10,072
Income	2.73%	\$28.50	206,691

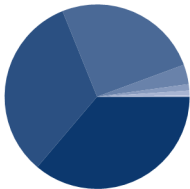
Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	No new Contracts	No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs	No new PACs

What does the Fund invest in?

The Fund invests in the Sun Life MFS Global Value 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	% Assets
Sun Life MFS Global Value Fund	71.15
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	
CI Canadian Bond Fund	28.17
Cash and Equivalents	0.68
Total	100.00

Total number of investments: 3



	% Assets
International Equity	36.18
US Equity	32.72
Domestic Bonds	25.47
Cash and Equivalents	3.45
Canadian Equity	1.11
Foreign Bonds	0.84
Other	0.23

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.

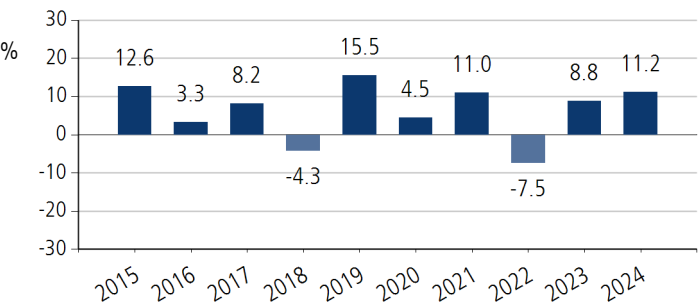
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,806.11 in December 2024. This works out to an average of 6.09% 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 eight years and down in value two years.



How risky is it?

Low	Low to moderate	Moderate	Moderate to high	High
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The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

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

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

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

As of December 31, 2024

#### How much does it cost?

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

#### Sales charges

Sales charge option	What you pay		How it works
<b>Initial Sales Charge (ISC)</b>	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>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	<b>Rate</b> 5.5 % 5.0 % 5.0 % 4.0 % 4.0 % 3.0 % 2.0 % 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>

#### 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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	2.98%	0.35%	N/A	N/A
<b>Estate</b>	2.98%	0.35%	0.55% of Class Death Benefit Base	N/A
<b>Income</b>	2.73%	N/A	0.90% of LWA Base	0.65% of LWA Base

#### 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.

<b>Annual servicing commission rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
<b>Change fee</b>	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.

#### What if I change my mind?

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

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

# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

## SunWise Essential Sun Life MFS Global Value Segregated Bundle

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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



Sun Life Assurance Company of Canada

SunWise Essential Series Segregated Funds

SunWise Essential Sun Life MFS Global Value Segregated Fund

As of December 31, 2024

**Quick facts:** **Date Fund created:** April 2011

**Total value on December 31, 2024:** \$81,222

**Managed by:** Sun Life Global Investments (Canada) Inc.

**Portfolio turnover rate:** 7.72%

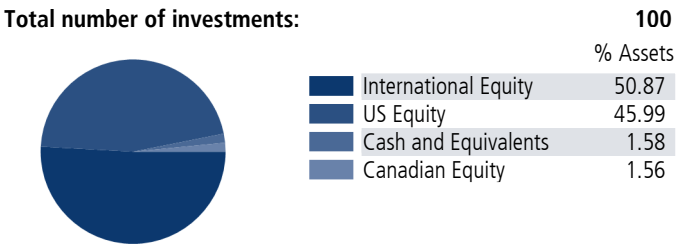
Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment	3.58%	\$33.73	2,408
Estate	N/A	N/A	N/A
Income	N/A	N/A	N/A

Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	N/A	N/A
Minimum investment additional purchases:	No new purchases	N/A	N/A
Monthly minimum of pre-authorized chequing:	No new PACs	N/A	N/A

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	% Assets
Charles Schwab Corp	2.85
UBS Group AG	2.63
Natwest Group PLC	2.57
Aon PLC	2.09
Goldman Sachs Group Inc	2.03
Medtronic PLC	2.03
Bank of America Corp	1.91
Pfizer Inc	1.89
Becton Dickinson and Co	1.86
Johnson Controls International PLC	1.83
Total	21.69



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.

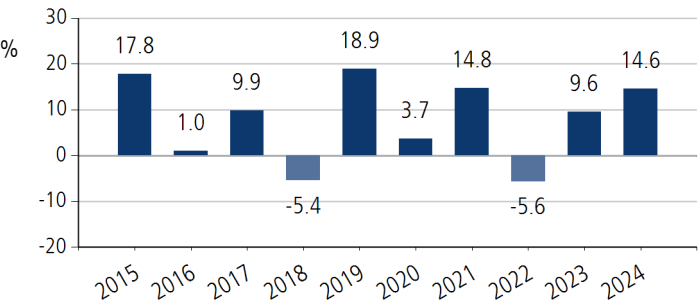
How has the Fund performed?

**Average return**

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$2,072.56 in December 2024. This works out to an average of 7.56% 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?

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

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

Who is this Fund for?

- This Fund may be suitable for contractholders if they:
- want a global value equity fund
  - are investing for the medium and/or long term

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

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

As of December 31, 2024

#### How much does it cost?

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

#### 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><th>If you sell within:</th><th>Rate</th></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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	3.58%	0.65%	N/A	N/A
<b>Estate</b>	N/A	N/A	N/A	N/A
<b>Income</b>	N/A	N/A	N/A	N/A

#### Servicing commission

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

<b>Annual servicing commission rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
<b>Change fee</b>	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.

#### What if I change my mind?

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

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

# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

## SunWise Essential Sun Life MFS Global Value Segregated Fund

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

Sun Life Assurance Company of Canada

SunWise Essential Series Segregated Funds

SunWise Essential Sun Life MFS International Opportunities Segregated Bundle

As of December 31, 2024

Quick facts: Date Fund created: January 2012

Total value on December 31, 2024: \$3,226,587

Managed by: Sun Life Global Investments (Canada) Inc., CI Global Asset Management

Portfolio turnover rate: 21.99%

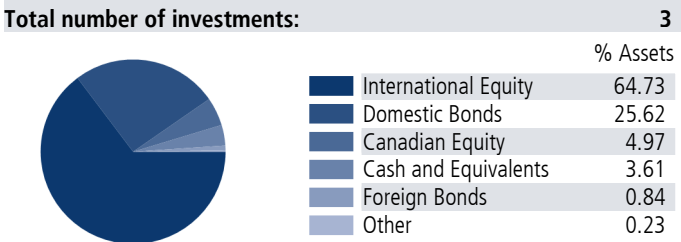
Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	3.17%	\$20.45	10,951
Income	2.77%	\$21.70	138,369

Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	No new Contracts	No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs	No new PACs

What does the Fund invest in?

The Fund invests in the Sun Life MFS International Opportunities 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	% Assets
Sun Life MFS International Opportunities Fund	70.98
Taiwan Semiconductor Manufactrg Co Ltd	
SAP SE	
Schneider Electric SE	
Hitachi Ltd	
Roche Holding AG	
Nestle SA	
LVMH Moet Hennessy Louis Vuitton SE	
Linde PLC	
EssilorLuxottica SA	
Amadeus IT Group SA	
CI Canadian Bond Fund	28.33
Cash and Equivalents	0.69
Total	100.00



Are there any guarantees?

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

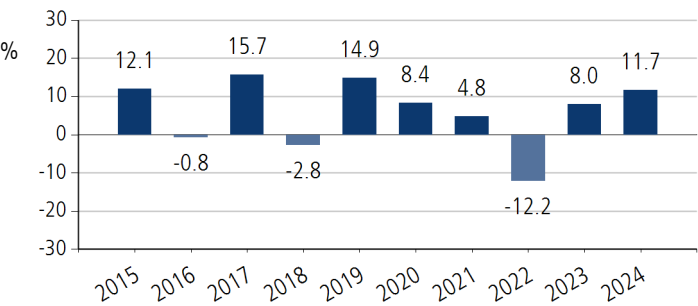
How has the Fund performed?

**Average return**

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,727.67 in December 2024. This works out to an average of 5.62% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

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

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



How risky is it?

Low	Low to moderate	Moderate	Moderate to high	High
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The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

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

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential Sun Life MFS International Opportunities Segregated Bundle

As of December 31, 2024

#### How much does it cost?

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

#### Sales charges

Sales charge option	What you pay		How it works
<b>Initial Sales Charge (ISC)</b>	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>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	<b>Rate</b> 5.5 % 5.0 % 5.0 % 4.0 % 4.0 % 3.0 % 2.0 % 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>

#### 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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	3.17%	0.35%	N/A	N/A
<b>Estate</b>	3.17%	0.35%	0.55% of Class Death Benefit Base	N/A
<b>Income</b>	2.77%	N/A	0.90% of LWA Base	0.65% of LWA Base

#### 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.

<b>Annual servicing commission rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
<b>Change fee</b>	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.

#### What if I change my mind?

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

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

# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

## Sun*Wise* Essential Sun Life MFS International Opportunities Segregated Bundle

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

Sun Life Assurance Company of Canada

SunWise Essential Series Segregated Funds

SunWise Essential Sun Life MFS International Opportunities Segregated Fund

As of December 31, 2024

Quick facts: Date Fund created: January 2012

Total value on December 31, 2024: \$50,437

Managed by: Sun Life Global Investments (Canada) Inc.

Portfolio turnover rate: 25.48%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment	3.63%	\$23.09	2,184
Estate	N/A	N/A	N/A
Income	N/A	N/A	N/A

Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	N/A	N/A
Minimum investment additional purchases:	No new purchases	N/A	N/A
Monthly minimum of pre-authorized chequing:	No new PACs	N/A	N/A

What does the Fund invest in?

The Fund invests in the Sun Life MFS International Opportunities Fund. The Underlying Fund invests mostly in shares of firms from outside of Canada and the United States.

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

	% Assets
Taiwan Semiconductor Manufactrg Co Ltd	5.57
SAP SE	5.16
Schneider Electric SE	3.92
Hitachi Ltd	3.65
Roche Holding AG	3.16
Nestle SA	2.94
LVMH Moet Hennessy Louis Vuitton SE	2.49
Linde PLC	2.46
EssilorLuxottica SA	2.37
Amadeus IT Group SA	2.23
Total	33.95

Total number of investments: 86



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.

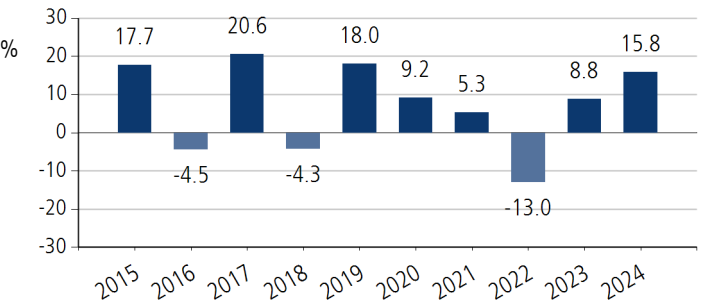
How has the Fund performed?

**Average return**

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,928.88 in December 2024. This works out to an average of 6.79% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

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

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



How risky is it?

Low	Low to moderate	Moderate	Moderate to high	High
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The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want a growth equity fund that invests outside of North America
- are investing for the long term

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential Sun Life MFS International Opportunities Segregated Fund

As of December 31, 2024

#### How much does it cost?

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

#### 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><th>If you sell within:</th><th>Rate</th></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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	3.63%	0.65%	N/A	N/A
<b>Estate</b>	N/A	N/A	N/A	N/A
<b>Income</b>	N/A	N/A	N/A	N/A

#### Servicing commission

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

<b>Annual servicing commission rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
<b>Change fee</b>	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.

#### What if I change my mind?

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

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



# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

## Sun*Wise* Essential Sun Life MFS International Opportunities Segregated Fund

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

Sun Life Assurance Company of Canada

SunWise Essential Series Segregated Funds

SunWise Essential Sun Life MFS International Value Segregated Bundle

As of December 31, 2024

**Quick facts:** **Date Fund created:** April 2011

**Total value on December 31, 2024:** \$2,672,719

**Managed by:** Sun Life Global Investments (Canada) Inc., CI Global Asset Management

**Portfolio turnover rate:** 26.42%

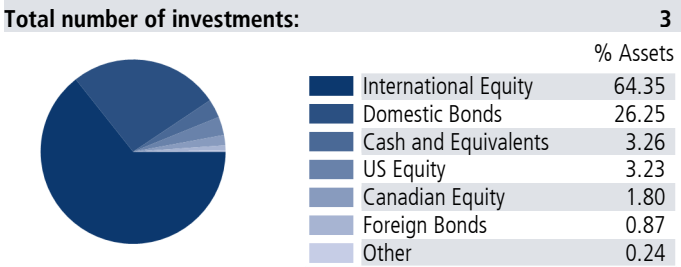
Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	2.95%	\$24.61	7,120
Income	2.73%	\$24.54	101,758

Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	No new Contracts	No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs	No new PACs

What does the Fund invest in?

The Fund invests in the Sun Life MFS International Value 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	% Assets
Sun Life MFS International Value Fund	70.31
Taiwan Semiconductor Manufactrg Co Ltd	
Schneider Electric SE	
Natwest Group PLC	
TotalEnergies SE	
Legrand SA	
Deutsche Boerse AG	
SAP SE	
AIB Group PLC	
Resona Holdings Inc	
Caixabank SA	
CI Canadian Bond Fund	29.03
Cash and Equivalents	0.66
Total	100.00



Are there any guarantees?

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

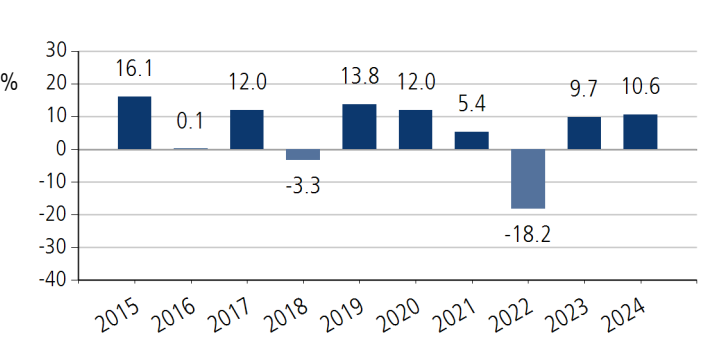
How has the Fund performed?

**Average return**

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,677.63 in December 2024. This works out to an average of 5.31% 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?

Low	Low to moderate	Moderate	Moderate to high	High
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The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

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

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential Sun Life MFS International Value Segregated Bundle

As of December 31, 2024

#### How much does it cost?

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

#### Sales charges

Sales charge option	What you pay		How it works
<b>Initial Sales Charge (ISC)</b>	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>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	<b>Rate</b> 5.5 % 5.0 % 5.0 % 4.0 % 4.0 % 3.0 % 2.0 % 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>

#### 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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	2.95%	0.35%	N/A	N/A
<b>Estate</b>	2.95%	0.35%	0.55% of Class Death Benefit Base	N/A
<b>Income</b>	2.73%	N/A	0.90% of LWA Base	0.65% of LWA Base

#### 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.

<b>Annual servicing commission rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
<b>Change fee</b>	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.

#### What if I change my mind?

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

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

# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

## SunWise Essential Sun Life MFS International Value Segregated Bundle

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

Sun Life Assurance Company of Canada

SunWise Essential Series Segregated Funds

SunWise Essential Sun Life MFS International Value Segregated Fund

As of December 31, 2024

**Quick facts:** **Date Fund created:** April 2011

**Total value on December 31, 2024:** \$34,727

**Managed by:** Sun Life Global Investments (Canada) Inc.

**Portfolio turnover rate:** 59.21%

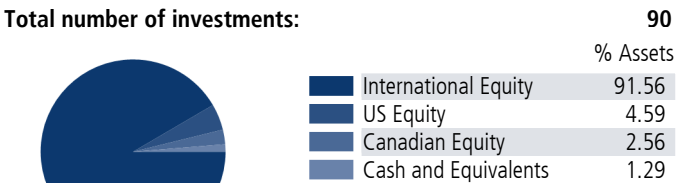
Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment	3.55%	\$28.21	1,231
Estate	N/A	N/A	N/A
Income	N/A	N/A	N/A

Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	N/A	N/A
Minimum investment additional purchases:	No new purchases	N/A	N/A
Monthly minimum of pre-authorized chequing:	No new PACs	N/A	N/A

What does the Fund invest in?

The Fund invests in the Sun Life MFS International Value Fund. The Underlying Fund invests mostly in shares of firms from outside of Canada and the U.S.

Top holdings and allocations of the Underlying Fund as of December 31, 2024	% Assets
Taiwan Semiconductor Manufactrg Co Ltd	3.85
Schneider Electric SE	3.25
Natwest Group PLC	2.99
TotalEnergies SE	2.75
Legrand SA	2.61
Deutsche Boerse AG	2.52
SAP SE	2.47
AIB Group PLC	2.32
Resona Holdings Inc	2.26
Caixabank SA	2.17
<b>Total</b>	<b>27.19</b>



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.

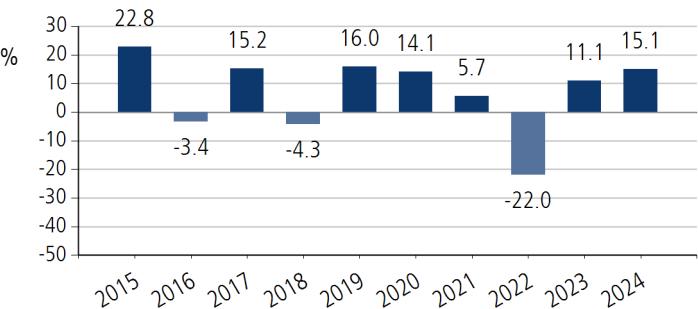
How has the Fund performed?

**Average return**

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,823.21 in December 2024. This works out to an average of 6.19% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

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

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



How risky is it?

Low	Low to moderate	Moderate	Moderate to high	High
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The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

Who is this Fund for?

- This Fund may be suitable for contractholders if they:
- want an equity fund that invests outside of North America
  - are investing for the medium and/or long term

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential Sun Life MFS International Value Segregated Fund

As of December 31, 2024

#### How much does it cost?

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

#### 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><th>If you sell within:</th><th>Rate</th></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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	3.55%	0.65%	N/A	N/A
<b>Estate</b>	N/A	N/A	N/A	N/A
<b>Income</b>	N/A	N/A	N/A	N/A

#### Servicing commission

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

<b>Annual servicing commission rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
<b>Change fee</b>	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.

#### What if I change my mind?

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

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

# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

## Sun*Wise* Essential Sun Life MFS International Value Segregated Fund

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

Sun Life Assurance Company of Canada

SunWise Essential Series Segregated Funds

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

As of December 31, 2024

**Quick facts:** **Date Fund created:** January 2012

**Total value on December 31, 2024:** \$658,768

**Managed by:** Sun Life Global Investments (Canada) Inc.

**Portfolio turnover rate:** 35.13%

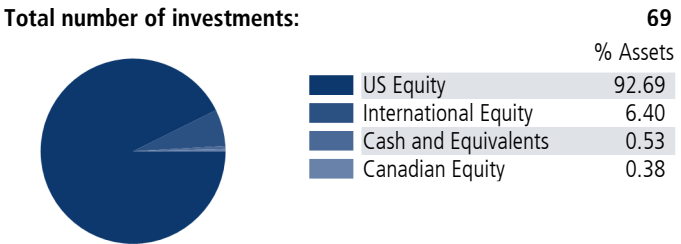
Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment	3.50%	\$58.90	11,184
Estate	N/A	N/A	N/A
Income	N/A	N/A	N/A

Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	N/A	N/A
Minimum investment additional purchases:	No new purchases	N/A	N/A
Monthly minimum of pre-authorized chequing:	No new PACs	N/A	N/A

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	% Assets
Microsoft Corp	8.77
NVIDIA Corp	8.48
Amazon.com Inc	8.00
Meta Platforms Inc	7.10
Apple Inc	6.17
Alphabet Inc	5.65
Tesla Inc	3.40
Mastercard Inc	3.34
KKR & Co Inc	1.88
ServiceNow Inc	1.69
Total	54.48



Are there any guarantees?

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

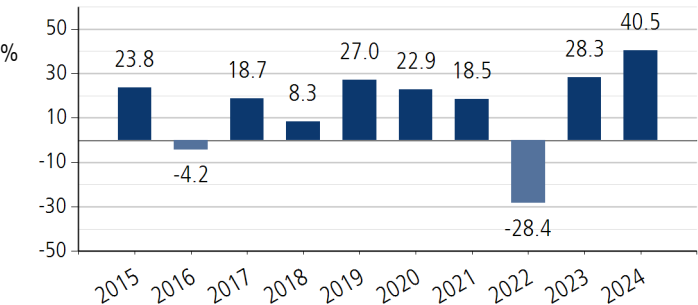
How has the Fund performed?

**Average return**

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$3,642.69 in December 2024. This works out to an average of 13.80% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

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

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



How risky is it?

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

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

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 medium and/or long term



# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

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

As of December 31, 2024

#### How much does it cost?

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

#### 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><th>If you sell within:</th><th>Rate</th></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 %																			
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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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	3.50%	0.65%	N/A	N/A
<b>Estate</b>	N/A	N/A	N/A	N/A
<b>Income</b>	N/A	N/A	N/A	N/A

#### Servicing commission

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

<b>Annual servicing commission rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
<b>Change fee</b>	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.

#### What if I change my mind?

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# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

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

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

Sun Life Assurance Company of Canada

SunWise Essential Series Segregated Funds

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

As of December 31, 2024

**Quick facts:** **Date Fund created:** April 2011

**Total value on December 31, 2024:** \$4,475,061

**Managed by:** Sun Life Global Investments (Canada) Inc., CI Global Asset Management

**Portfolio turnover rate:** 21.66%

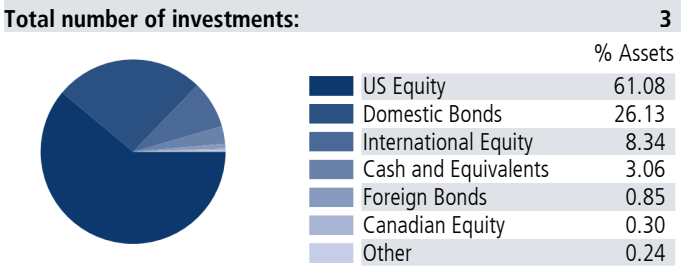
Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	3.09%	\$27.83	14,127
Income	2.72%	\$29.77	137,135

Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	No new Contracts	No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs	No new PACs

What does the Fund invest in?

The Fund invests in the Sun Life MFS U.S. Value 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	% Assets
Sun Life MFS U.S. Value Fund	70.20
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	
CI Canadian Bond Fund	28.89
Cash and Equivalents	0.91
Total	100.00



Are there any guarantees?

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

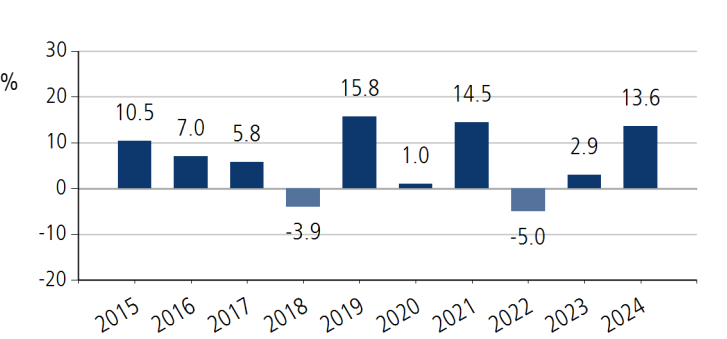
How has the Fund performed?

**Average return**

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$1,787.47 in December 2024. This works out to an average of 5.98% 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?

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

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

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 and Sections I-5 and I-7.6 of the Information Folder.

#### Sales charges

Sales charge option	What you pay		How it works
<b>Initial Sales Charge (ISC)</b>	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>
<b>Deferred Sales Charge (DSC)</b>	<b>If you sell within:</b> 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	<b>Rate</b> 5.5 % 5.0 % 5.0 % 4.0 % 4.0 % 3.0 % 2.0 % 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>

#### 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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	3.09%	0.35%	N/A	N/A
<b>Estate</b>	3.09%	0.35%	0.55% of Class Death Benefit Base	N/A
<b>Income</b>	2.72%	N/A	0.90% of LWA Base	0.65% of LWA Base

#### 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.

<b>Annual servicing commission rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
<b>Change fee</b>	Your insurance advisor may charge you up to 2% of the value of Units you switch to another Fund or Class.

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# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

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

As of December 31, 2024

---

### For more information

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

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Phone: 1-800-792-9355

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

Sun Life Assurance Company of Canada  
SunWise Essential Series Segregated Funds  
SunWise Essential Sun Life MFS U.S. Value Segregated Fund

As of December 31, 2024

**Quick facts:** **Date Fund created:** April 2011 **Total value on December 31, 2024:** \$88,923  
**Managed by:** Sun Life Global Investments (Canada) Inc. **Portfolio turnover rate:** 146.72%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment	3.58%	\$41.25	2,156
Estate	N/A	N/A	N/A
Income	N/A	N/A	N/A

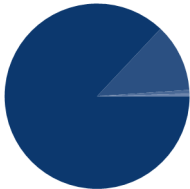
Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	N/A	N/A
Minimum investment additional purchases:	No new purchases	N/A	N/A
Monthly minimum of pre-authorized chequing:	No new PACs	N/A	N/A

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	% Assets
JPMorgan Chase & Co	4.92
Progressive Corp	3.83
Cigna Corp	2.79
McKesson Corp	2.66
Aon PLC	2.57
American Express Co	2.51
Marsh & McLennan Cos Inc	2.33
Morgan Stanley	2.27
Boeing Co	2.24
Raytheon Technologies Corp	2.12
<b>Total</b>	<b>28.24</b>

<b>Total number of investments:</b>	<b>71</b>
	% Assets
US Equity	87.02
International Equity	11.88
Cash and Equivalents	0.67
Canadian Equity	0.43



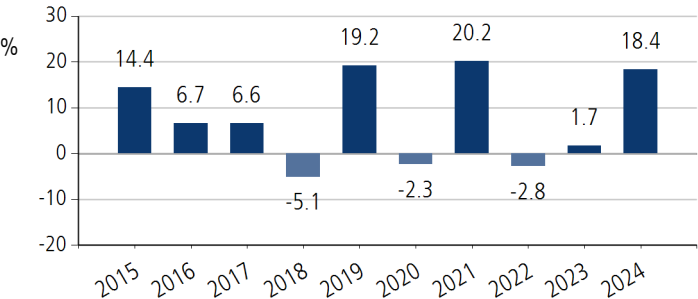
Are there any guarantees?

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

How has the Fund performed?

**Average return**  
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$2,021.12 in December 2024. This works out to an average of 7.29% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

**Year-by-year returns (%)**  
This chart shows how the Investment Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value seven years and down in value three years.



How risky is it?

Low	Low to moderate	Moderate	Moderate to high	High
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The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want a U.S. equity fund
- are investing for the long term

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

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

As of December 31, 2024

#### How much does it cost?

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

#### 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><th>If you sell within:</th><th>Rate</th></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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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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	3.58%	0.65%	N/A	N/A
<b>Estate</b>	N/A	N/A	N/A	N/A
<b>Income</b>	N/A	N/A	N/A	N/A

#### Servicing commission

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

<b>Annual servicing commission rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
<b>Change fee</b>	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.

#### What if I change my mind?

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

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

# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

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

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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



Sun Life Assurance Company of Canada  
SunWise Essential Series Segregated Funds  
SunWise Essential TD Canadian Bond Segregated Fund

As of December 31, 2024

**Quick facts:** **Date Fund created:** September 2010 **Total value on December 31, 2024:** \$2,671,454  
**Managed by:** TD Asset Management Inc. **Portfolio turnover rate:** 12.97%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	2.48%	\$11.03	242,268
Income	N/A	N/A	N/A

Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	No new Contracts	N/A
Minimum investment additional purchases:	No new purchases	No new purchases	N/A
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs	N/A

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

	% Assets
Canada Government 3.25% 01-Dec-2033	4.56
Canada Government 2.50% 01-Dec-2032	4.24
Canada Government 1.75% 01-Dec-2053	3.16
Canada Government 2.75% 01-Jun-2033	2.85
Canada Government 2.75% 01-Dec-2055	2.57
Canada Government 3.25% 01-Dec-2034	2.43
Canada Government 2.00% 01-Jun-2032	2.39
Canada Government 2.00% 01-Dec-2051	1.90
Canada 10YR Bond Future	1.79
Ontario Province 4.15% 02-Dec-2054	1.75
<b>Total</b>	<b>27.64</b>

Total number of investments: 278



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.

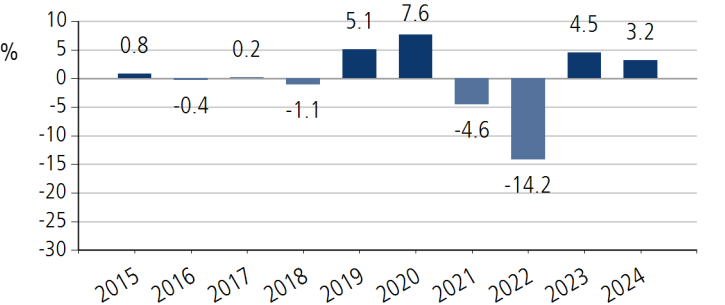
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2014 would have \$993.02 in December 2024. This works out to an average of -0.07% 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 six years and down in value four years.



How risky is it?

Low	Low to moderate	Moderate	Moderate to high	High
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The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want a high-quality income investment
- are investing for the medium and/or long term

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential TD Canadian Bond Segregated Fund

As of December 31, 2024

#### How much does it cost?

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

#### 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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	2.48%	0.15%	N/A	N/A
<b>Estate</b>	2.48%	0.15%	0.30% of Class Death Benefit Base	N/A
<b>Income</b>	N/A	N/A	N/A	N/A

#### Servicing commission

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

<b>Annual servicing commission rate</b>	DSC: 0.25%	ISC: 0.50%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	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.
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**Sun Life Assurance Company of Canada**  
Sun *Wise* Essential Series Segregated Funds  
**SunWise Essential TD Canadian Bond Segregated Fund**

**As of December 31, 2024**

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**For more information**

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

Sun Life Assurance Company of Canada, 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 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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