

# Sun Life Assurance Company of Canada

## SunWise<sup>®</sup> EssentialSeries

Fund Fact Sheets - December 2023



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

*issued by Sun Life Assurance Company of Canada*

## Table of Contents

SunWise Essential CI Canadian Balanced Segregated Bundle .....	1
SunWise Essential CI Canadian Balanced Segregated Fund .....	4
SunWise Essential CI Canadian Bond Segregated Fund.....	7
SunWise Essential CI Canadian Equity Low Volatility Segregated Bundle .....	10
SunWise Essential CI Canadian Income & Growth Segregated Fund .....	13
SunWise Essential CI Core Bundle .....	16
SunWise Essential CI Diversified Balanced Bundle .....	19
SunWise Essential CI Global Equity Segregated Bundle .....	22
SunWise Essential CI Global Equity Segregated Fund .....	25
SunWise Essential CI Global Income & Growth Segregated Fund .....	28
SunWise Essential CI Global Leaders Segregated Bundle .....	31
SunWise Essential CI Global Leaders Segregated Fund .....	34
SunWise Essential CI Global Value Segregated Bundle.....	37
SunWise Essential CI Global Value Segregated Fund.....	40
SunWise Essential CI High Income Balanced Bundle.....	43
SunWise Essential CI International Value Segregated Bundle .....	46
SunWise Essential CI International Value Segregated Fund .....	49
SunWise Essential CI Money Market Segregated Fund.....	52
SunWise Essential CI North American Dividend Bundle .....	55
SunWise Essential CI North American Dividend Fund .....	58
SunWise Essential CI Premier Canadian Balanced Segregated Fund .....	61
SunWise Essential CI Premier Canadian Bond Segregated Fund .....	64

SunWise Essential CI Premier Global Income and Growth Segregated Fund .....	67
SunWise Essential CI Premier Global Value Segregated Fund .....	70
SunWise Essential CI Premier II Canadian Balanced Segregated Fund.....	73
SunWise Essential CI Premier II Select Canadian Equity Segregated Fund .....	76
SunWise Essential CI Premier II Select Intl. Equity Managed Segregated Fund .....	79
SunWise Essential CI Premier III Canadian Balanced Segregated Fund.....	82
SunWise Essential CI Premier III Select Canadian Equity Segregated Fund.....	85
SunWise Essential CI Premier IV Select Canadian Equity Segregated Fund .....	88
SunWise Essential CI Premier Select Canadian Equity Segregated Fund.....	91
SunWise Essential CI Premier Select Global Equity Segregated Fund.....	94
SunWise Essential CI Premier Select Intl. Equity Managed Segregated Bundle .....	97
SunWise Essential CI Premier Select Intl. Equity Managed Segregated Fund .....	100
SunWise Essential CI Premier U.S. Stock Selection Segregated Bundle .....	103
SunWise Essential CI Premier U.S. Stock Selection Segregated Fund .....	106
SunWise Essential CI Premier V Canadian Equity Segregated Fund .....	109
SunWise Essential CI Premier VI Canadian Equity Segregated Fund .....	112
SunWise Essential CI Select Canadian Equity Segregated Bundle .....	115
SunWise Essential CI Select Canadian Equity Segregated Fund .....	118
SunWise Essential CI Select Global Equity Segregated Bundle .....	121
SunWise Essential CI Select Global Equity Segregated Fund .....	124
SunWise Essential CI Select International Equity Managed Segregated Bundle .....	127
SunWise Essential CI Select International Equity Managed Segregated Fund.....	130
SunWise Essential CI Synergy American Segregated Bundle .....	133

SunWise Essential Synergy American Segregated Fund.....	136
SunWise Essential CI U.S. Stock Selection Segregated Bundle.....	139
SunWise Essential CI U.S. Stock Selection Segregated Fund.....	142
SunWise Essential Fidelity American Disciplined Equity® Segregated Bundle .....	145
SunWise Essential Fidelity American Disciplined Equity® Segregated Fund .....	148
SunWise Essential Fidelity Canadian Asset Allocation Segregated Fund .....	151
SunWise Essential Fidelity Disciplined Segregated Bundle .....	154
SunWise Essential Fidelity Global Asset Allocation Segregated Fund .....	157
SunWise Essential Fidelity NorthStar® Segregated Fund .....	160
SunWise Essential Fidelity True North® Segregated Bundle .....	163
SunWise Essential Fidelity True North® Segregated Fund.....	166
SunWise Essential Portfolio Select 100e Managed Segregated Fund .....	169
SunWise Essential Portfolio Select 20i80e Managed Segregated Fund .....	172
SunWise Essential Portfolio Select 30i70e Managed Segregated Fund .....	175
SunWise Essential Portfolio Select 40i60e Managed Segregated Fund .....	178
SunWise Essential Portfolio Select 50i50e Managed Segregated Fund .....	181
SunWise Essential Portfolio Select 60i40e Managed Segregated Fund .....	184
SunWise Essential Portfolio Select 70i30e Managed Segregated Fund .....	187
SunWise Essential Portfolio Select 80i20e Managed Segregated Fund .....	190
SunWise Essential Portfolio Select Income Managed Segregated Fund .....	193
SunWise Essential Portfolio Series Balanced Growth Segregated Fund.....	196
SunWise Essential Portfolio Series Balanced Segregated Fund.....	199
SunWise Essential Portfolio Series Conservative Balanced Segregated Fund.....	202

SunWise Essential Portfolio Series Conservative Segregated Fund.....	205
SunWise Essential Portfolio Series Growth Segregated Fund.....	208
SunWise Essential Portfolio Series Income Segregated Bundle.....	211
SunWise Essential Portfolio Series Maximum Growth Segregated Fund.....	214
SunWise Essential Premier II Portfolio Series Maximum Growth Segregated Fund.....	217
SunWise Essential Premier Portfolio Series Growth Segregated Fund.....	220
SunWise Essential Premier Portfolio Series Income Segregated Bundle.....	223
SunWise Essential Premier Portfolio Series Maximum Growth Segregated Fund.....	226
SunWise Essential Sun Life MFS Canadian Bond Segregated Fund.....	229
SunWise Essential Sun Life MFS Global Growth Segregated Bundle.....	232
SunWise Essential Sun Life MFS Global Growth Segregated Fund.....	235
SunWise Essential Sun Life MFS Global Total Return Segregated Fund.....	238
SunWise Essential Sun Life MFS Global Value Segregated Bundle.....	241
SunWise Essential Sun Life MFS Global Value Segregated Fund.....	244
SunWise Essential Sun Life MFS International Opportunities Segregated Bundle.....	247
SunWise Essential Sun Life MFS International Opportunities Segregated Fund.....	250
SunWise Essential Sun Life MFS International Value Segregated Bundle.....	253
SunWise Essential Sun Life MFS International Value Segregated Fund.....	256
SunWise Essential Sun Life MFS U.S. Growth Segregated Fund.....	259
SunWise Essential Sun Life MFS U.S. Value Segregated Bundle.....	262
SunWise Essential Sun Life MFS U.S. Value Segregated Fund.....	265
SunWise Essential TD Canadian Bond Segregated Fund.....	268

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential CI Canadian Balanced Segregated Bundle

As of December 31, 2023

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

Total value on December 31, 2023: \$31,190,135

Managed by: CI Global Asset Management

Portfolio turnover rate: 9.38%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	2.93%	\$18.68	148,853
Income	2.52%	\$19.75	1,275,748

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

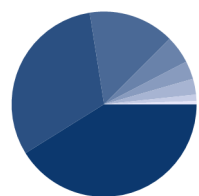
If you invest more than \$100,000, some of the fees you need to pay may be lowered. Ask your advisor or refer to Sections 10, 11 and 15 of the Contract and Section I-7.6 of the Information Folder for details.

#### 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, 2023	% Assets
CI Canadian Balanced Fund	84.54
Manulife Financial Corp	
CI Global Financial Sector ETF (FSF)	
Cash and Equivalents	
Canadian Natural Resources Ltd	
Fairfax Financial Holdings Ltd	
CI Private Market Growth Fund	
Bank of Montreal	
Microsoft Corp	
Enbridge Inc	
Advanced Micro Devices Inc	
CI Canadian Bond Fund	14.95
Cash and Equivalents	0.51
<b>Total</b>	<b>100.00</b>

Total number of investments: **3**



	% Assets
Domestic Bonds	41.15
Canadian Equity	31.36
US Equity	15.01
International Equity	4.88
Cash and Equivalents	3.17
Other	2.76
Foreign Bonds	1.11
Income Trust Units	0.56

#### 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.

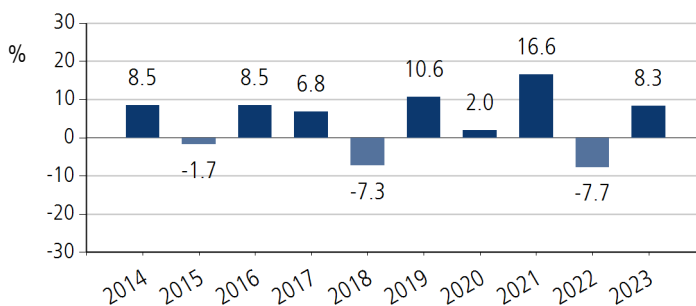
#### How has the Fund performed?

##### 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 2013 would have \$1,503.18 in December 2023. This works out to an average of 4.16% 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	<b>Low to moderate</b>	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 term

# Sun Life Assurance Company of Canada

## Sun *Wise* Essential Series Segregated Funds

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

As of December 31, 2023

#### How much does it 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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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>	2.93%	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>	2.52%	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%
-----------------------------------------	------------	------------

#### 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, 2023

---

### 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, 2023

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

Total value on December 31, 2023: \$41,397,267

Managed by: CI Global Asset Management

Portfolio turnover rate: 3.04%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	2.90%	\$18.18	478,046
Income	2.55%	\$18.76	1,520,855

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.

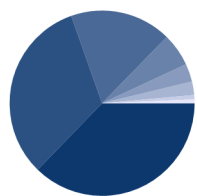
#### What does the Fund invest in?

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, 2023

	% Assets
Manulife Financial Corp	2.87
CI Global Financial Sector ETF (FSF)	2.65
Cash and Equivalents	2.34
Canadian Natural Resources Ltd	2.23
Fairfax Financial Holdings Ltd	2.22
CI Private Market Growth Fund	2.10
Bank of Montreal	2.02
Microsoft Corp	1.71
Enbridge Inc	1.66
Advanced Micro Devices Inc	1.62
<b>Total</b>	<b>21.42</b>

Total number of investments: **376**



	% Assets
Canadian Equity	37.25
Domestic Bonds	32.32
US Equity	17.75
International Equity	5.77
Other	3.14
Cash and Equivalents	2.35
Foreign Bonds	0.76
Income Trust Units	0.66

#### 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.

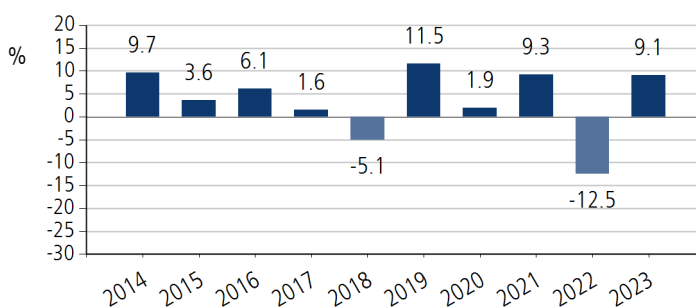
#### How has the Fund performed?

##### 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 2013 would have \$1,378.23 in December 2023. This works out to an average of 3.26% 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	<b>Low to moderate</b>	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 combined income and growth
- are investing for the medium and/or long term

**Sun Life Assurance Company of Canada**  
**Sun *Wise* Essential Series Segregated Funds**  
**Sun *Wise* Essential CI Canadian Balanced Segregated Fund**

As of December 31, 2023

**How much does it 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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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>	2.90%	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%
-----------------------------------------	------------	------------

**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, 2023

---

### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## Sun *Wise* Essential Series Segregated Funds

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

As of December 31, 2023

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

Total value on December 31, 2023: \$2,037,176

Managed by: CI Global Asset Management

Portfolio turnover rate: 6.67%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	2.30%	\$11.49	161,956
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?

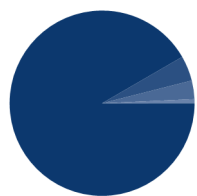
The Fund invests in the CI Canadian Bond Fund. The Underlying Fund invests mostly in Canadian bonds.

#### Top holdings and allocations of the Underlying Fund as of December 31, 2023

	% Assets
Cash and Equivalents	4.40
Canada Government 3.00% 01-Nov-2024	3.67
Canada Government 2.50% 01-Dec-2032	3.06
Ontario Province 3.65% 02-Jun-2033	3.06
Canada Government 1.50% 01-Dec-2031	2.22
Canada Housing Trust No 1 3.65% 15-Jun-2033	2.22
Canada Government 3.50% 01-Dec-2045	2.19
Canada Government 1.25% 01-Jun-2030	2.03
Canada Government 5.00% 01-Jun-2037	1.99
Canada Housing Trust No 1 2.65% 15-Dec-2028	1.72
<b>Total</b>	<b>26.56</b>

#### Total number of investments:

292



	% Assets
Domestic Bonds	91.66
Cash and Equivalents	4.40
Foreign Bonds	3.23
Other	0.70
US Equity	0.01

### Are there any guarantees?

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

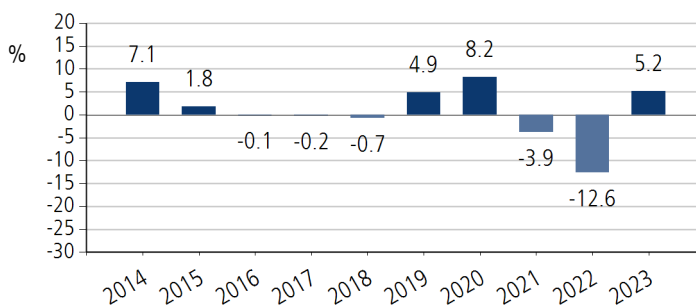
### How has the Fund performed?

#### 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 2013 would have \$1,080.80 in December 2023. This works out to an average of 0.78% 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 five years and down in value five 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 fixed income
- are investing for the short and/or medium term

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

As of December 31, 2023

**How much does it 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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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>	2.30%	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%
-----------------------------------------	------------	------------

**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 Bond Segregated Fund

As of December 31, 2023

---

### 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, 2023

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

Total value on December 31, 2023: \$9,251,800

Managed by: CI Global Asset Management

Portfolio turnover rate: 10.87%

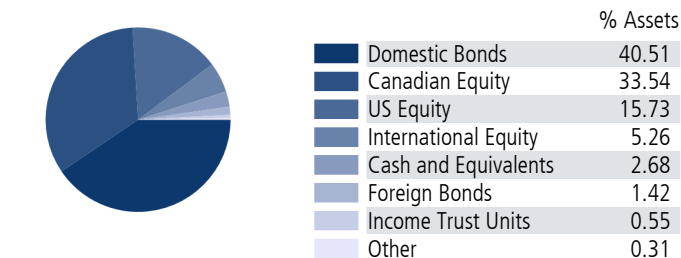
Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	2.86%	\$17.95	70,813
Income	2.52%	\$18.73	426,134

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, 2023	% Assets
CI Select Canadian Equity Fund	55.30
Manulife Financial Corp	
CI Global Financial Sector ETF (FSF)	
Fairfax Financial Holdings Ltd	
Canadian Natural Resources Ltd	
Bank of Montreal	
Enbridge Inc	
Wheaton Precious Metals Corp	
Bank of Nova Scotia	
Advanced Micro Devices Inc	
Cenovus Energy Inc	
CI Canadian Bond Fund	44.18
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.

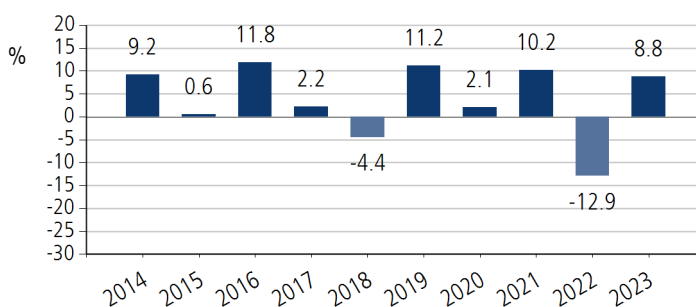
#### How has the Fund performed?

##### Average return

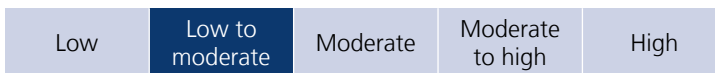
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2013 would have \$1,422.91 in December 2023. This works out to an average of 3.59% a year. The returns are after the MER has been deducted. The insurance fees and other costs will 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

## Sun *Wise* Essential Series Segregated Funds

### Sun *Wise* Essential CI Canadian Equity Low Volatility Segregated Bundle

As of December 31, 2023

#### How much does it 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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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>	2.86%	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>	2.52%	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%
-----------------------------------------	------------	------------

#### 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 Equity Low Volatility Segregated Bundle

As of December 31, 2023

---

### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## Sun Wise Essential Series Segregated Funds

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

As of December 31, 2023

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

Total value on December 31, 2023: \$59,302,694

Managed by: CI Global Asset Management

Portfolio turnover rate: 8.13%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	2.89%	\$19.80	579,832
Income	2.51%	\$20.54	2,064,887

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.

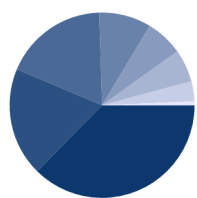
#### What does the Fund invest in?

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, 2023

	% Assets
Cash and Equivalents	6.49
Manulife Financial Corp	2.82
CI Global Financial Sector ETF (FSF)	2.61
Fairfax Financial Holdings Ltd	2.20
Canadian Natural Resources Ltd	2.19
Bank of Montreal	2.05
Microsoft Corp	1.75
CI Private Market Growth Fund	1.65
Wheaton Precious Metals Corp	1.65
Advanced Micro Devices Inc	1.64
<b>Total</b>	<b>25.05</b>

Total number of investments: **593**



	% Assets
Canadian Equity	37.35
Domestic Bonds	18.97
US Equity	18.19
Foreign Bonds	9.10
Cash and Equivalents	6.50
International Equity	5.71
Other	3.51
Income Trust Units	0.67

#### Are there any guarantees?

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

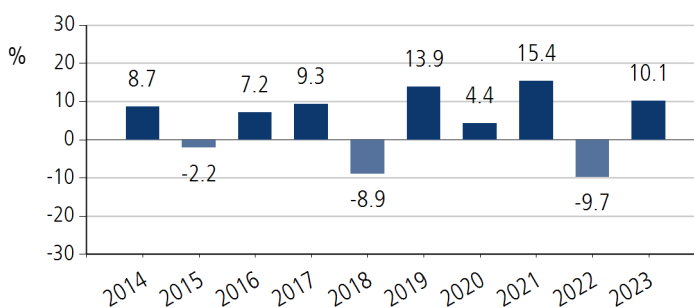
#### How has the Fund performed?

##### 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 2013 would have \$1,547.04 in December 2023. This works out to an average of 4.46% 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 seven years and down in value three years.



#### How risky is it?

Low	<b>Low to moderate</b>	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 income while preserving capital
- are investing for the medium and/or long term

# Sun Life Assurance Company of Canada

## Sun *Wise* Essential Series Segregated Funds

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

As of December 31, 2023

#### How much does it 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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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>	2.89%	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>	2.51%	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%
-----------------------------------------	------------	------------

#### 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 Income & Growth Segregated Fund

As of December 31, 2023

---

### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## Sun Wise Essential Series Segregated Funds

### Sun Wise Essential CI Core Bundle

As of December 31, 2023

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

**Total value on December 31, 2023:** \$10,668,976

**Managed by:** CI Global Asset Management

**Portfolio turnover rate:** 15.01%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	2.96%	\$18.65	48,966
Income	2.53%	\$19.76	493,764

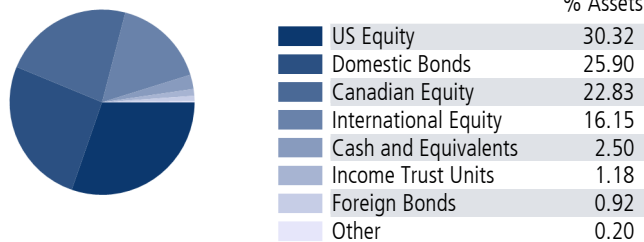
Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	No new Contracts	No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs	No new PACs

#### 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, 2023	% Assets
CI Select Canadian Equity Fund	35.84
CI Select Global Equity Fund	35.41
CI Canadian Bond Fund	28.24
Cash and Equivalents	0.51
<b>Total</b>	<b>100.00</b>

**Total number of investments:** 4



#### Are there any guarantees?

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

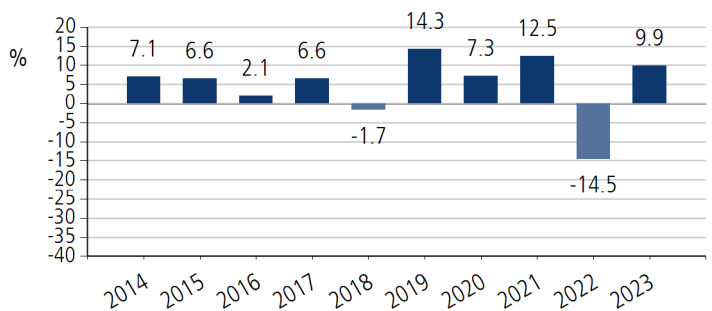
#### How has the Fund performed?

##### Average return

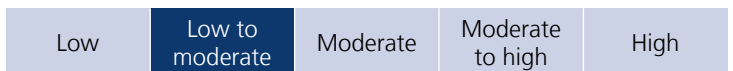
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2013 would have \$1,581.44 in December 2023. This works out to an average of 4.69% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

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

This chart shows how the Investment Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value 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**  
**Sun *Wise* Essential Series Segregated Funds**  
**Sun *Wise* Essential CI Core Bundle**

As of December 31, 2023

**How much does it 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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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>	2.96%	0.40%	N/A	N/A
<b>Estate</b>	2.96%	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%
-----------------------------------------	------------	------------

**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 Core Bundle**

**As of December 31, 2023**

---

**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 Diversified Balanced Bundle

As of December 31, 2023

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

Total value on December 31, 2023: \$35,203,220

Managed by: CI Global Asset Management

Portfolio turnover rate: 11.72%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	2.88%	\$16.21	380,149
Income	2.53%	\$16.93	1,460,955

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, 2023	% Assets
CI Select Canadian Equity Fund	29.96
CI Canadian Bond Fund	29.95
CI Diversified Yield Fund	19.82
CI Select Global Equity Fund	19.74
Cash and Equivalents	0.53
<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.

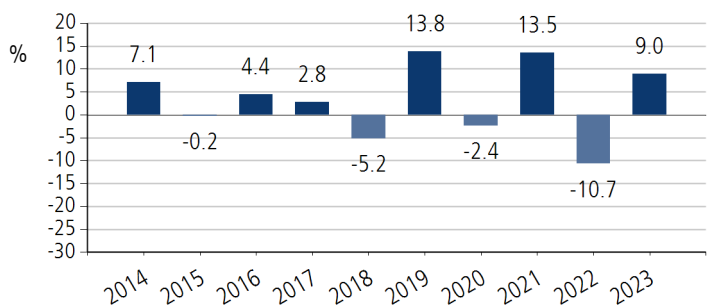
### How has the Fund performed?

#### Average return

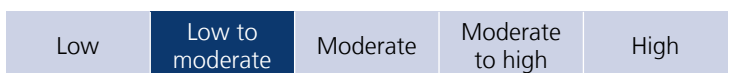
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2013 would have \$1,336.11 in December 2023. This works out to an average of 2.94% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

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

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



### How risky is it?



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

### 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**  
**Sun *Wise* Essential Series Segregated Funds**  
**Sun *Wise* Essential CI Diversified Balanced Bundle**

As of December 31, 2023

**How much does it 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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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>	2.88%	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>	2.53%	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%
-----------------------------------------	------------	------------

**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 Diversified Balanced Bundle**

As of December 31, 2023

---

**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, 2023

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

Total value on December 31, 2023: \$34,035,467

Managed by: CI Global Asset Management

Portfolio turnover rate: 14.30%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	2.97%	\$21.37	86,087
Income	2.54%	\$22.29	1,096,779

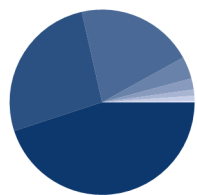
Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	No new Contracts	No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs	No new PACs

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, 2023	% Assets
CI Global Equity Fund	70.65
Microsoft Corp	
Shell PLC	
Alphabet Inc	
Mastercard Inc	
Amazon.com Inc	
Apple Inc	
Eli Lilly and Co	
Bank of America Corp	
US Foods Holding Corp	
UnitedHealth Group Inc	
CI Canadian Bond Fund	28.86
Cash and Equivalents	0.49
<b>Total</b>	<b>100.00</b>
<b>Total number of investments:</b>	<b>3</b>



	% Assets
US Equity	44.98
Domestic Bonds	26.48
International Equity	20.52
Cash and Equivalents	3.88
Canadian Equity	1.93
Income Trust Units	1.08
Foreign Bonds	0.93
Other	0.20

### 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.

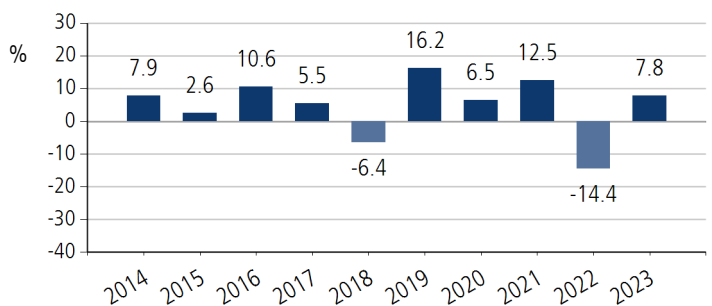
### How has the Fund performed?

#### 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 2013 would have \$1,552.97 in December 2023. This works out to an average of 4.50% 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 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**  
**Sun *Wise* Essential Series Segregated Funds**  
**Sun *Wise* Essential CI Global Equity Segregated Bundle**

As of December 31, 2023

**How much does it 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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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>	2.97%	0.38%	N/A	N/A
<b>Estate</b>	2.97%	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%
-----------------------------------------	------------	------------

**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 Global Equity Segregated Bundle

As of December 31, 2023

---

### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## Sun *Wise* Essential Series Segregated Funds

### Sun *Wise* Essential CI Global Equity Segregated Fund

As of December 31, 2023

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

Total value on December 31, 2023: \$1,027,830

Managed by: CI Global Asset Management

Portfolio turnover rate: 0.12%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment	3.28%	\$23.84	43,073
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.

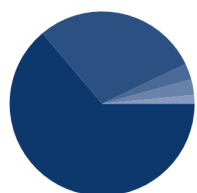
### What does the Fund invest in?

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, 2023

	% Assets
Microsoft Corp	5.47
Shell PLC	4.30
Alphabet Inc	3.90
Mastercard Inc	3.36
Amazon.com Inc	3.32
Apple Inc	3.26
Eli Lilly and Co	3.19
Bank of America Corp	3.07
US Foods Holding Corp	3.05
UnitedHealth Group Inc	2.93
<b>Total</b>	<b>35.85</b>

Total number of investments: **49**



	% Assets
US Equity	63.83
International Equity	29.09
Cash and Equivalents	2.82
Canadian Equity	2.73
Income Trust Units	1.53

### 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.

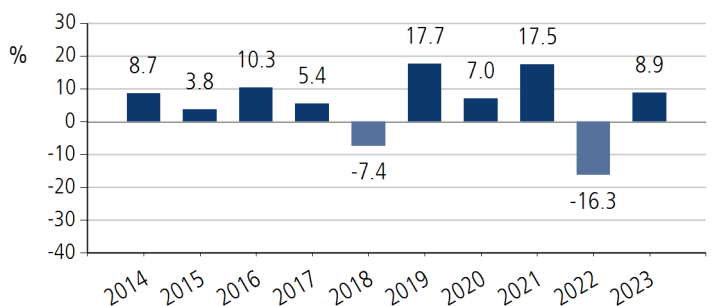
### How has the Fund performed?

#### 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 2013 would have \$1,638.23 in December 2023. This works out to an average of 5.06% 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 eight years and down in value two years.



### How risky is it?

Low	Low to moderate	<b>Moderate</b>	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 foreign equity fund
- are investing for the medium and/or long term

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

As of December 31, 2023

**How much does it 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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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>	3.28%	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%
-----------------------------------------	------------	------------

**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 Global Equity Segregated Fund

As of December 31, 2023

---

### 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, 2023

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

Total value on December 31, 2023: \$74,248,878

Managed by: CI Global Asset Management

Portfolio turnover rate: 10.69%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	2.93%	\$21.83	587,761
Income	2.54%	\$23.14	2,279,619

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?

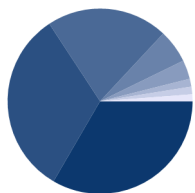
The Fund invests in the CI Global Income & Growth Fund. The Underlying Fund invests mostly in shares and bonds of firms from around the world.

#### Top holdings and allocations of the Underlying Fund as of December 31, 2023

	% Assets
Cash and Equivalents	5.83
United States Treasury 4.13% 15-Nov-2032	4.77
United States Treasury 4.00% 15-Nov-2052	4.05
United States Treasury 4.25% 31-May-2025	3.13
United States Treasury 3.63% 31-May-2028	2.61
Microsoft Corp	2.57
Shell PLC	2.02
United States Treasury 5.00% 31-Oct-2025	1.96
Alphabet Inc	1.83
CI Private Market Growth Fund	1.67
<b>Total</b>	<b>30.44</b>

#### Total number of investments:

	% Assets
US Equity	33.39
Foreign Bonds	32.35
International Equity	21.22
Cash and Equivalents	5.83
Other	3.31
Income Trust Units	1.37
Domestic Bonds	1.33
Canadian Equity	1.20



#### 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.

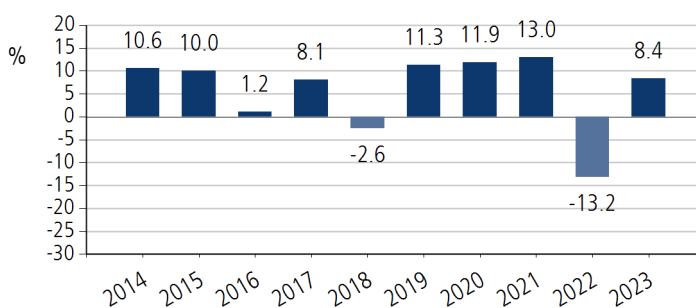
#### How has the Fund performed?

##### 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 2013 would have \$1,714.63 in December 2023. This works out to an average of 5.54% 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 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

## Sun *Wise* Essential Series Segregated Funds

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

As of December 31, 2023

#### How much does it 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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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>	2.93%	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%
-----------------------------------------	------------	------------

#### 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 Global Income & Growth Segregated Fund

As of December 31, 2023

---

### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## Sun Wise Essential Series Segregated Funds

### Sun Wise Essential CI Global Leaders Segregated Bundle

As of December 31, 2023

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

Total value on December 31, 2023: \$27,534,400

Managed by: CI Global Asset Management

Portfolio turnover rate: 20.55%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	2.97%	\$26.18	51,158
Income	2.54%	\$27.63	641,057

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?

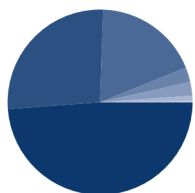
The bundle invests in the CI Global Leaders Fund and CI Canadian Bond Fund. The Underlying Funds are combined to hold about 70% in shares and 30% in bonds.

#### Top holdings and allocations as of December 31, 2023

	% Assets
CI Global Leaders Fund	70.37
Kuehne und Nagel International AG	
Murata Manufacturing Co Ltd	
Elanco Animal Health Inc	
Weir Group PLC	
Interpublic Group of Cos Inc	
Ebara Corp	
ConvaTec Group PLC	
DBS Group Holdings Ltd	
Zebra Technologies Corp	
Bureau Veritas SA	
CI Canadian Bond Fund	29.15
Cash and Equivalents	0.48
<b>Total</b>	<b>100.00</b>

#### Total number of investments:

	% Assets
International Equity	48.80
Domestic Bonds	26.73
US Equity	18.37
Canadian Equity	2.54
Cash and Equivalents	2.42
Foreign Bonds	0.94
Other	0.20



### 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.

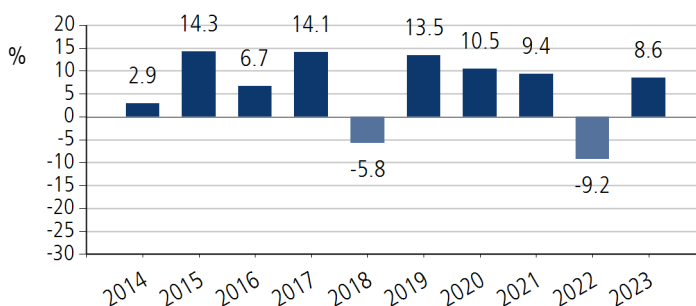
### How has the Fund performed?

#### 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 2013 would have \$1,821.49 in December 2023. This works out to an average of 6.18% 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

## Sun *Wise* Essential Series Segregated Funds

### Sun *Wise* Essential CI Global Leaders Segregated Bundle

As of December 31, 2023

#### How much does it 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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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>	2.97%	0.38%	N/A	N/A
<b>Estate</b>	2.97%	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%
-----------------------------------------	------------	------------

#### 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 Global Leaders Segregated Bundle

As of December 31, 2023

---

### 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, 2023

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

Total value on December 31, 2023: \$732,710

Managed by: CI Global Asset Management

Portfolio turnover rate: 2.89%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment	3.35%	\$32.35	22,625
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?

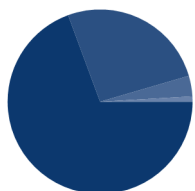
The Fund invests in the CI Global Leaders Fund. The Underlying Fund invests mostly in shares of firms from around the world.

#### Top holdings and allocations of the Underlying Fund as of December 31, 2023

	% Assets
Kuehne und Nagel International AG	5.08
Murata Manufacturing Co Ltd	4.82
Elanco Animal Health Inc	4.76
Weir Group PLC	4.66
Interpublic Group of Cos Inc	4.35
Ebara Corp	4.12
ConvaTec Group PLC	4.10
DBS Group Holdings Ltd	4.01
Zebra Technologies Corp	3.97
Bureau Veritas SA	3.81
<b>Total</b>	<b>43.68</b>

#### Total number of investments:

	% Assets
International Equity	69.37
US Equity	26.10
Canadian Equity	3.61
Cash and Equivalents	0.92



#### Are there any guarantees?

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

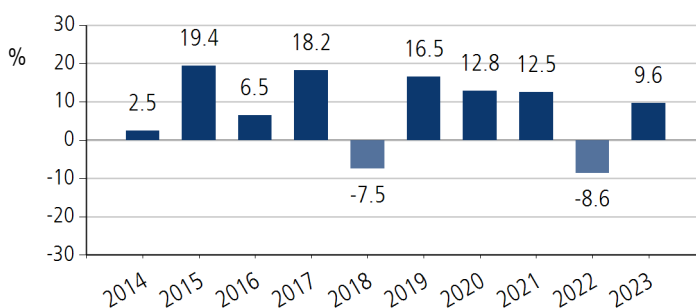
#### How has the Fund performed?

##### 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 2013 would have \$2,111.43 in December 2023. This works out to an average of 7.76% 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 a global capital growth fund
- are investing for the medium and/or long term

**Sun Life Assurance Company of Canada**  
**Sun *Wise* Essential Series Segregated Funds**  
**Sun *Wise* Essential CI Global Leaders Segregated Fund**

As of December 31, 2023

**How much does it 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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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>	3.35%	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

## Sun *Wise* Essential CI Global Leaders Segregated Fund

As of December 31, 2023

---

### 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, 2023

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

Total value on December 31, 2023: \$311,095

Managed by: CI Global Asset Management

Portfolio turnover rate: 13.75%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	3.01%	\$20.26	704
Income	2.51%	\$21.52	13,792

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?

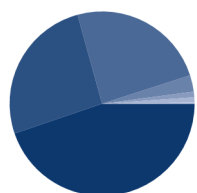
The Fund invests in the CI Global Value Fund and CI Canadian Bond Fund. The underlying funds are combined to hold about 70% in shares and 30% in bonds.

#### Top holdings and allocations as of December 31, 2023

	% Assets
CI Global Value Fund	71.15
Intercontinental Exchange Inc	
Chubb Ltd	
Willis Towers Watson PLC	
Sanofi SA	
Everest RE Group Ltd	
TotalEnergies SE	
Hanover Insurance Group Inc	
Acuity Brands Inc	
Diageo PLC	
Heineken NV	

CI Canadian Bond Fund	28.33
Cash and Equivalents	0.52
<b>Total</b>	<b>100.00</b>

Total number of investments: **3**



	% Assets
International Equity	44.75
Domestic Bonds	25.97
US Equity	24.30
Cash and Equivalents	2.88
Canadian Equity	0.98
Foreign Bonds	0.92
Other	0.20

#### 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.

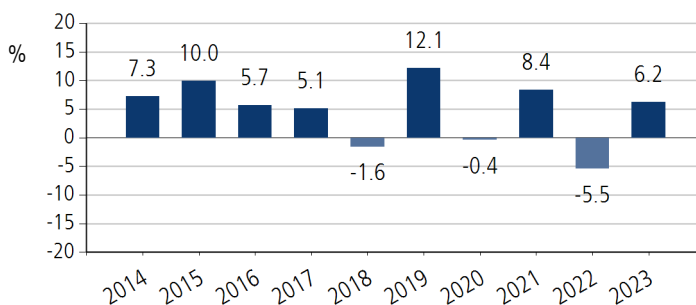
#### How has the Fund performed?

##### 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 2013 would have \$1,567.89 in December 2023. This works out to an average of 4.60% 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 seven years and down in value three years.



#### How risky is it?

Low	<b>Low to moderate</b>	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**  
**Sun *Wise* Essential Series Segregated Funds**  
**Sun *Wise* Essential CI Global Value Segregated Bundle**

As of December 31, 2023

**How much does it 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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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%	0.38%	N/A	N/A
<b>Estate</b>	3.01%	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%
-----------------------------------------	------------	------------

**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 Global Value Segregated Bundle

As of December 31, 2023

---

### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## Sun *Wise* Essential Series Segregated Funds

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

As of December 31, 2023

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

**Total value on December 31, 2023:** \$24,160

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

**Portfolio turnover rate:** 2.17%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment	3.38%	\$22.87	1,056
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?

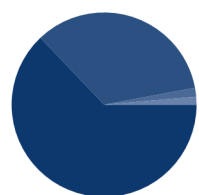
The Fund invests in the CI Global Value Fund. The Underlying Fund invests mostly in shares of firms from around the world.

#### Top holdings and allocations of the Underlying Fund as of December 31, 2023

	% Assets
Intercontinental Exchange Inc	3.38
Chubb Ltd	3.31
Willis Towers Watson PLC	3.01
Sanofi SA	2.38
Everest RE Group Ltd	2.37
TotalEnergies SE	2.32
Hanover Insurance Group Inc	2.27
Acuity Brands Inc	2.12
Diageo PLC	2.11
Heineken NV	2.09
<b>Total</b>	<b>25.36</b>

#### Total number of investments:

**73**



	% Assets
International Equity	62.91
US Equity	34.15
Cash and Equivalents	1.56
Canadian Equity	1.38

### 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.

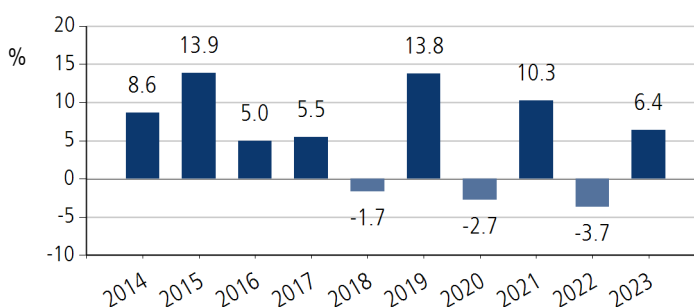
### How has the Fund performed?

#### 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 2013 would have \$1,684.01 in December 2023. This works out to an average of 5.35% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

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

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



### How risky is it?

Low	Low to moderate	<b>Moderate</b>	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 foreign equity fund
- are investing for the medium and/or long term

**Sun Life Assurance Company of Canada**  
**Sun *Wise* Essential Series Segregated Funds**  
**Sun *Wise* Essential CI Global Value Segregated Fund**

As of December 31, 2023

**How much does it 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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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%
-----------------------------------------	------------	------------

**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 Global Value Segregated Fund

As of December 31, 2023

---

### 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, 2023

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

Total value on December 31, 2023: \$107,608,781

Managed by: CI Global Asset Management

Portfolio turnover rate: 12.54%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	2.86%	\$17.97	1,367,189
Income	2.51%	\$18.92	3,910,116

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

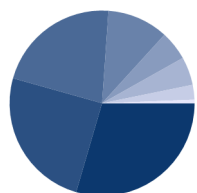
If you invest more than \$100,000, some of the fees you need to pay may be lowered. Ask your advisor or refer to Sections 10, 11 and 15 of the Contract and Section I-7.6 of the Information Folder for details.

#### 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, 2023	% Assets
CI Select Canadian Equity Fund	29.89
CI Canadian Bond Fund	29.88
CI High Income Fund	19.88
CI Select Global Equity Fund	19.69
Cash and Equivalents	0.66
<b>Total</b>	<b>100.00</b>

Total number of investments: **5**



	% Assets
Domestic Bonds	29.53
US Equity	24.81
Canadian Equity	21.76
International Equity	10.67
Foreign Bonds	5.10
Cash and Equivalents	4.93
Income Trust Units	2.58
Other	0.62

#### 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.

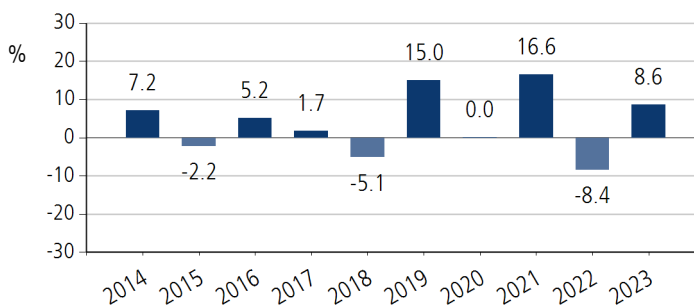
#### How has the Fund performed?

##### 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 2013 would have \$1,421.54 in December 2023. This works out to an average of 3.58% 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**  
**Sun *Wise* Essential Series Segregated Funds**  
**Sun *Wise* Essential CI High Income Balanced Bundle**

As of December 31, 2023

**How much does it 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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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>	2.86%	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>	2.51%	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%
-----------------------------------------	------------	------------

**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 High Income Balanced Bundle**

As of December 31, 2023

---

**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 International Value Segregated Bundle

As of December 31, 2023

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

Total value on December 31, 2023: \$381,387

Managed by: CI Global Asset Management

Portfolio turnover rate: 16.01%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	3.02%	\$17.80	1,510
Income	2.59%	\$18.36	19,307

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?

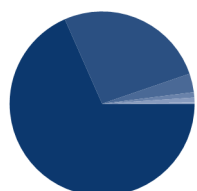
The Fund invests in the CI International Value Fund and CI Canadian Bond Fund. The underlying funds are combined to hold about 70% in shares and 30% in bonds.

#### Top holdings and allocations as of December 31, 2023

	% Assets
CI International Value Fund	70.78
Chubb Ltd	
TotalEnergies SE	
Everest RE Group Ltd	
Sanofi SA	
Heineken NV	
Willis Towers Watson PLC	
GSK plc	
Zurich Insurance Group AG	
Check Point Software Technologies Ltd	
HDFC Bank Ltd	
CI Canadian Bond Fund	28.71
Cash and Equivalents	0.51
<b>Total</b>	<b>100.00</b>

#### Total number of investments:

3



	% Assets
International Equity	68.40
Domestic Bonds	26.33
Cash and Equivalents	3.27
Foreign Bonds	0.93
Canadian Equity	0.87
Other	0.20

#### 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.

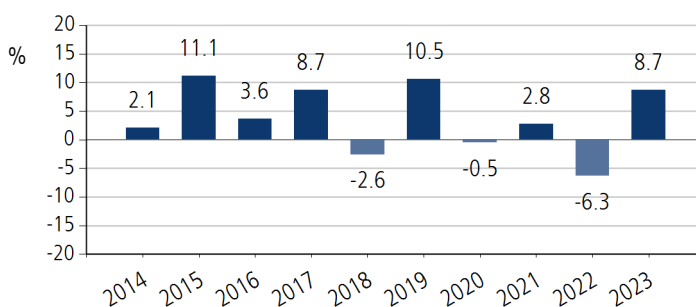
#### How has the Fund performed?

##### 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 2013 would have \$1,432.56 in December 2023. This works out to an average of 3.66% 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

#### How much does it 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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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>	3.02%	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>	2.59%	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%
-----------------------------------------	------------	------------

#### 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 Bundle

As of December 31, 2023

---

### 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 International Value Segregated Fund

As of December 31, 2023

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

Total value on December 31, 2023: \$46,497

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

Portfolio turnover rate: 2.81%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment	3.36%	\$18.60	2,500
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?

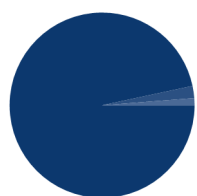
The Fund invests in the CI International Value Fund. The Underlying Fund invests mostly in shares of firms from around the world.

#### Top holdings and allocations of the Underlying Fund as of December 31, 2023

	% Assets
Chubb Ltd	3.76
TotalEnergies SE	2.85
Everest RE Group Ltd	2.83
Sanofi SA	2.75
Heineken NV	2.66
Willis Towers Watson PLC	2.57
GSK plc	2.53
Zurich Insurance Group AG	2.50
Check Point Software Technologies Ltd	2.40
HDFC Bank Ltd	2.33
<b>Total</b>	<b>27.18</b>

#### Total number of investments:

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.

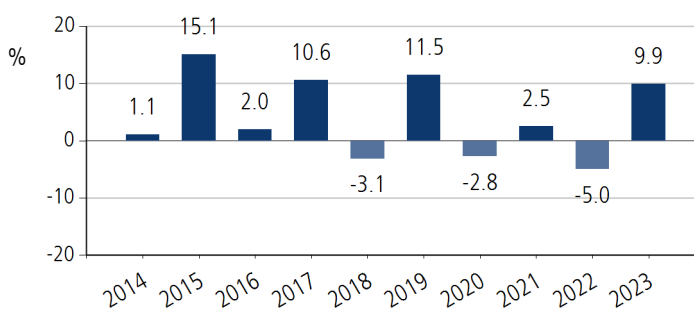
#### How has the Fund performed?

##### 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 2013 would have \$1,475.98 in December 2023. This works out to an average of 3.97% 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	<b>Moderate</b>	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 foreign equity fund
- are investing for the medium and/or long term

**Sun Life Assurance Company of Canada**  
**Sun *Wise* Essential Series Segregated Funds**  
**Sun *Wise* Essential CI International Value Segregated Fund**

As of December 31, 2023

**How much does it 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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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>	3.36%	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

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

As of December 31, 2023

---

### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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



# Sun Life Assurance Company of Canada

## Sun *Wise* Essential Series Segregated Funds

### Sun *Wise* Essential CI Money Market Segregated Fund

As of December 31, 2023

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

**Total value on December 31, 2023:** \$10,707,203

**Managed by:** CI Global Asset Management

**Portfolio turnover rate:** 159.21%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	1.39%	\$10.29	303,390
Income	1.27%	\$10.45	660,151

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.

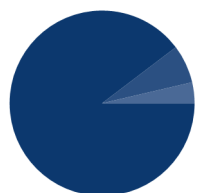
### What does the Fund invest in?

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, 2023

	% Assets
Cash and Equivalents	89.66
Fortified Trust 2.56% 23-Mar-2031	3.64
Toronto-Dominion Bank 5.83% 31-Jan-2025	2.60
Canada Government 0.00% 10-Oct-2024	2.17
Metropolitan Life Globl Fndg I 6.11% 15-Jun-2026	1.44
Manulife Bank of Canada 2.38% 19-Nov-2024	0.49
<b>Total</b>	<b>100.00</b>

**Total number of investments:** 6



### 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.

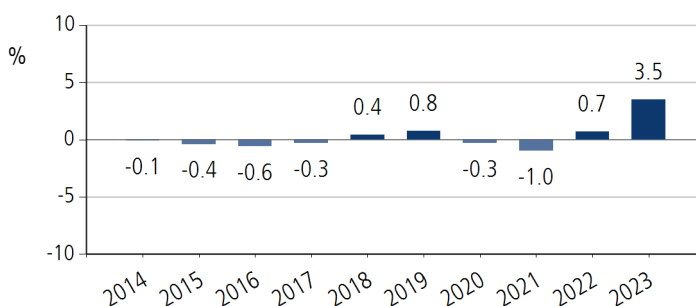
### How has the Fund performed?

#### Average return

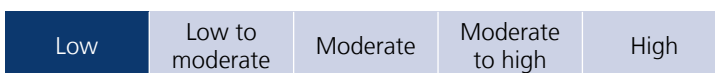
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2013 would have \$1,026.31 in December 2023. This works out to an average of 0.26% a year. The returns are after the MER has been deducted. The insurance fees and other costs will 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 four years and down in value six 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 earn income
- are investing for the short term

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

As of December 31, 2023

**How much does it 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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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>	1.39%	0.10%	N/A	N/A
<b>Estate</b>	1.39%	0.10%	0.15% of Class Death Benefit Base	N/A
<b>Income</b>	1.27%	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%
-----------------------------------------	------------	---------------------

**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 Money Market Segregated Fund

As of December 31, 2023

---

### 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, 2023

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

Total value on December 31, 2023: \$18,292,404

Managed by: CI Global Asset Management

Portfolio turnover rate: 19.71%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	3.01%	\$19.22	154,051
Income	2.53%	\$20.70	740,750

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?

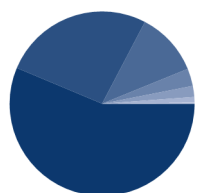
The Fund invests in the CI North American Dividend Fund and CI Canadian Bond Fund. The underlying funds are combined to hold about 70% in shares and 30% in bonds.

#### Top holdings and allocations as of December 31, 2023

	% Assets
CI North American Dividend Fund	70.75
Microsoft Corp	
Alphabet Inc	
Constellation Software Inc	
Amazon.com Inc	
Apple Inc	
Humana Inc	
Meta Platforms Inc	
Royal Bank of Canada	
Toronto-Dominion Bank	
ServiceNow Inc	

CI Canadian Bond Fund	28.74
Cash and Equivalents	0.51
<b>Total</b>	<b>100.00</b>

Total number of investments: **3**



	% Assets
US Equity	56.33
Domestic Bonds	26.34
Canadian Equity	11.17
International Equity	3.06
Cash and Equivalents	1.93
Foreign Bonds	0.97
Other	0.20

#### 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.

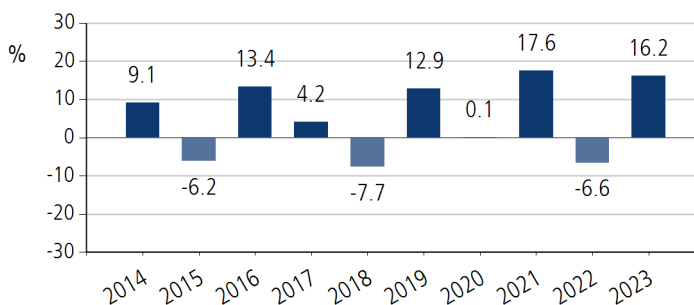
#### How has the Fund performed?

##### 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 2013 would have \$1,613.45 in December 2023. This works out to an average of 4.90% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

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

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

## Sun *Wise* Essential Series Segregated Funds

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

As of December 31, 2023

#### How much does it 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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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%	0.40%	N/A	N/A
<b>Estate</b>	3.01%	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%
-----------------------------------------	------------	------------

#### 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 Bundle

As of December 31, 2023

---

### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## Sun *Wise* Essential Series Segregated Funds

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

As of December 31, 2023

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

Total value on December 31, 2023: \$1,803,216

Managed by: CI Global Asset Management

Portfolio turnover rate: 5.68%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment	3.36%	\$22.53	80,024
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

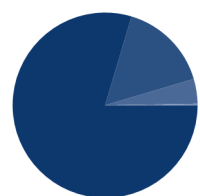
#### What does the Fund invest in?

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, 2023

	% Assets
Microsoft Corp	6.65
Alphabet Inc	5.33
Constellation Software Inc	4.79
Amazon.com Inc	4.74
Apple Inc	3.83
Humana Inc	3.73
Meta Platforms Inc	3.68
Royal Bank of Canada	3.47
Toronto-Dominion Bank	3.44
ServiceNow Inc	3.38
<b>Total</b>	<b>43.04</b>

Total number of investments: **36**



	% Assets
US Equity	79.62
Canadian Equity	15.79
International Equity	4.32
Cash and Equivalents	0.22
Foreign Bonds	0.05

#### 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.

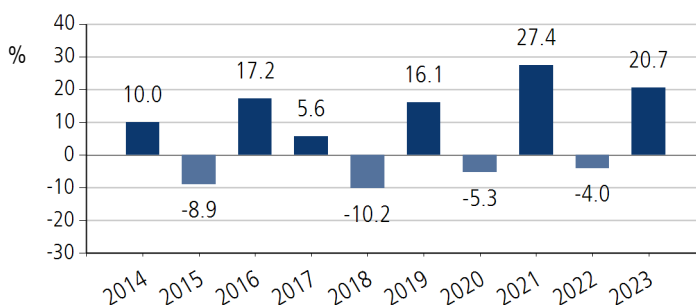
#### How has the Fund performed?

##### 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 2013 would have \$1,806.11 in December 2023. 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 six years and down in value four years.



#### How risky is it?

Low	Low to moderate	<b>Moderate</b>	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 earn income with modest long-term growth
- are investing for the long term

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

As of December 31, 2023

**How much does it 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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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>	3.36%	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%
-----------------------------------------	------------	------------

**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, 2023

---

**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, 2023

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

Total value on December 31, 2023: \$18,990,561

Managed by: CI Global Asset Management

Portfolio turnover rate: 3.06%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	2.89%	\$15.01	366,155
Income	2.53%	\$15.58	816,397

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.

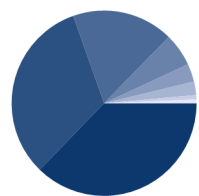
#### What does the Fund invest in?

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, 2023

	% Assets
Manulife Financial Corp	2.87
CI Global Financial Sector ETF (FSF)	2.65
Cash and Equivalents	2.34
Canadian Natural Resources Ltd	2.23
Fairfax Financial Holdings Ltd	2.22
CI Private Market Growth Fund	2.10
Bank of Montreal	2.02
Microsoft Corp	1.71
Enbridge Inc	1.66
Advanced Micro Devices Inc	1.62
<b>Total</b>	<b>21.42</b>

Total number of investments: **376**



	% Assets
Canadian Equity	37.25
Domestic Bonds	32.32
US Equity	17.75
International Equity	5.77
Other	3.14
Cash and Equivalents	2.35
Foreign Bonds	0.76
Income Trust Units	0.66

#### 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.

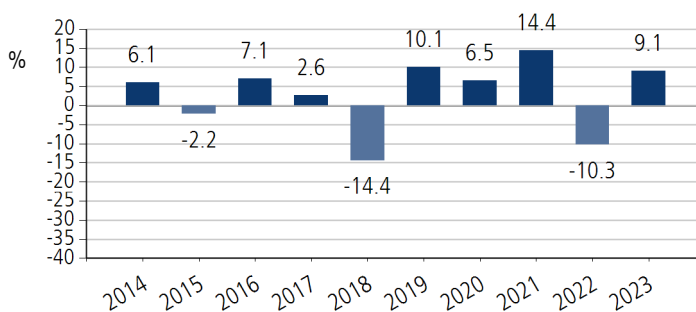
#### How has the Fund performed?

##### 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 2013 would have \$1,281.33 in December 2023. This works out to an average of 2.51% 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.

##### 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	<b>Low to moderate</b>	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 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

## Sun *Wise* Essential Series Segregated Funds

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

As of December 31, 2023

#### How much does it 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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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>	2.89%	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%
-----------------------------------------	------------	------------

#### 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, 2023

---

### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## Sun *Wise* Essential Series Segregated Funds

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

As of December 31, 2023

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

Total value on December 31, 2023: \$2,247,611

Managed by: CI Global Asset Management

Portfolio turnover rate: 4.70%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	2.28%	\$14.54	128,396
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?

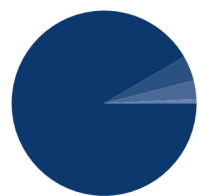
The Fund invests in the CI Canadian Bond Fund. The Underlying Fund invests mostly in Canadian bonds.

#### Top holdings and allocations of the Underlying Fund as of December 31, 2023

	% Assets
Cash and Equivalents	4.40
Canada Government 3.00% 01-Nov-2024	3.67
Canada Government 2.50% 01-Dec-2032	3.06
Ontario Province 3.65% 02-Jun-2033	3.06
Canada Government 1.50% 01-Dec-2031	2.22
Canada Housing Trust No 1 3.65% 15-Jun-2033	2.22
Canada Government 3.50% 01-Dec-2045	2.19
Canada Government 1.25% 01-Jun-2030	2.03
Canada Government 5.00% 01-Jun-2037	1.99
Canada Housing Trust No 1 2.65% 15-Dec-2028	1.72
<b>Total</b>	<b>26.56</b>

#### Total number of investments:

292



	% Assets
Domestic Bonds	91.66
Cash and Equivalents	4.40
Foreign Bonds	3.23
Other	0.70
US Equity	0.01

#### Are there any guarantees?

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

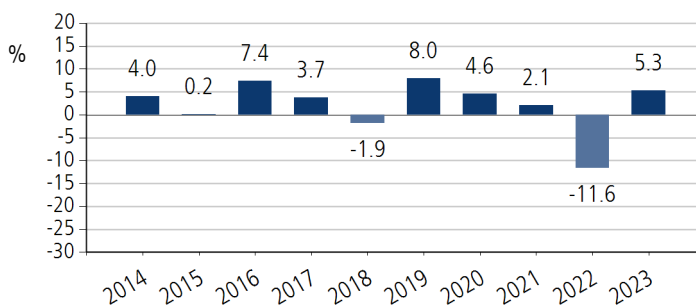
#### How has the Fund performed?

##### 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 2013 would have \$1,221.39 in December 2023. This works out to an average of 2.02% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

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

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



#### How risky is it?

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 receive income
- are investing for the medium term

### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract 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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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>	2.28%	0.15%	N/A	N/A
<b>Estate</b>	2.28%	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%
-----------------------------------------	------------	------------

#### 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, 2023

---

### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## Sun Wise Essential Series Segregated Funds

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

As of December 31, 2023

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

Total value on December 31, 2023: \$10,912,221

Managed by: CI Global Asset Management

Portfolio turnover rate: 8.28%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	2.92%	\$20.30	90,434
Income	2.55%	\$21.45	423,120

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?

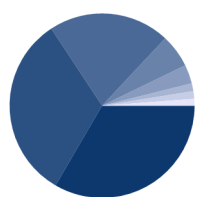
The Fund invests in the CI Global Income & Growth Fund. The Underlying Fund invests mostly in shares and bonds of firms from around the world.

#### Top holdings and allocations of the Underlying Fund as of December 31, 2023

	% Assets
Cash and Equivalents	5.83
United States Treasury 4.13% 15-Nov-2032	4.77
United States Treasury 4.00% 15-Nov-2052	4.05
United States Treasury 4.25% 31-May-2025	3.13
United States Treasury 3.63% 31-May-2028	2.61
Microsoft Corp	2.57
Shell PLC	2.02
United States Treasury 5.00% 31-Oct-2025	1.96
Alphabet Inc	1.83
CI Private Market Growth Fund	1.67
<b>Total</b>	<b>30.44</b>

#### Total number of investments:

384



	% Assets
US Equity	33.39
Foreign Bonds	32.35
International Equity	21.22
Cash and Equivalents	5.83
Other	3.31
Income Trust Units	1.37
Domestic Bonds	1.33
Canadian Equity	1.20

#### 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.

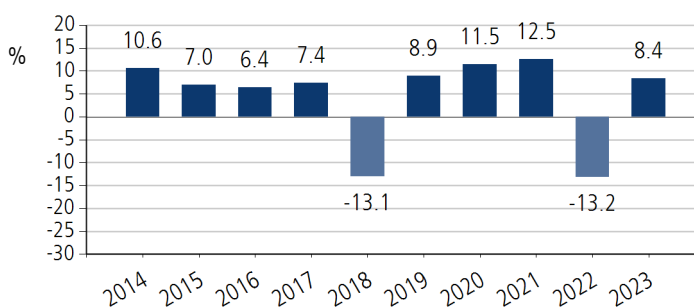
#### How has the Fund performed?

##### 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 2013 would have \$1,510.41 in December 2023. This works out to an average of 4.21% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

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

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



#### How risky is it?

Low	<b>Low to moderate</b>	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

## Sun *Wise* Essential Series Segregated Funds

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

As of December 31, 2023

#### How much does it 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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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>	2.92%	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%
-----------------------------------------	------------	------------

#### 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 Global Income & Growth Segregated Fund

As of December 31, 2023

---

### 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, 2023

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

Total value on December 31, 2023: \$506,485

Managed by: CI Global Asset Management

Portfolio turnover rate: 4.11%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment	3.26%	\$19.26	26,231
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

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?

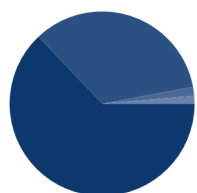
The Fund invests in the CI Global Value Fund. The Underlying Fund invests mostly in shares of firms from around the world.

#### Top holdings and allocations of the Underlying Fund as of December 31, 2023

	% Assets
Intercontinental Exchange Inc	3.38
Chubb Ltd	3.31
Willis Towers Watson PLC	3.01
Sanofi SA	2.38
Everest RE Group Ltd	2.37
TotalEnergies SE	2.32
Hanover Insurance Group Inc	2.27
Acuity Brands Inc	2.12
Diageo PLC	2.11
Heineken NV	2.09
<b>Total</b>	<b>25.36</b>

#### Total number of investments:

73



	% Assets
International Equity	62.91
US Equity	34.15
Cash and Equivalents	1.56
Canadian Equity	1.38

#### 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.

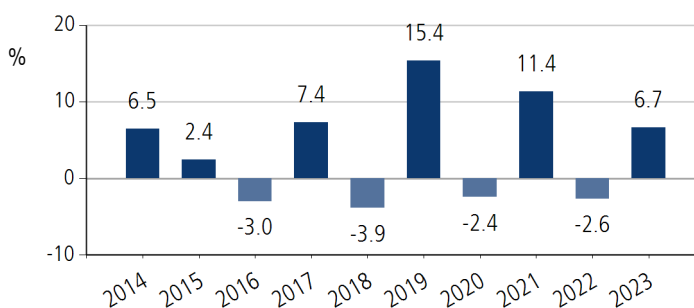
#### How has the Fund performed?

##### 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 2013 would have \$1,421.54 in December 2023. This works out to an average of 3.58% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

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

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



#### How risky is it?



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

#### 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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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

## Sun *Wise* Essential CI Premier Global Value Segregated Fund

As of December 31, 2023

---

### 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, 2023

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

Total value on December 31, 2023: \$16,335,198

Managed by: CI Global Asset Management

Portfolio turnover rate: 2.97%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	2.88%	\$18.39	215,332
Income	2.53%	\$19.27	642,329

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?

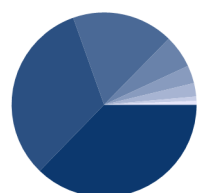
The Fund invests in the CI Canadian Balanced Fund. The Underlying Fund invests mostly in Canadian shares and bonds.

#### Top holdings and allocations of the Underlying Fund as of December 31, 2023

	% Assets
Manulife Financial Corp	2.87
CI Global Financial Sector ETF (FSF)	2.65
Cash and Equivalents	2.34
Canadian Natural Resources Ltd	2.23
Fairfax Financial Holdings Ltd	2.22
CI Private Market Growth Fund	2.10
Bank of Montreal	2.02
Microsoft Corp	1.71
Enbridge Inc	1.66
Advanced Micro Devices Inc	1.62
<b>Total</b>	<b>21.42</b>

#### Total number of investments:

376



Asset Class	% Assets
Canadian Equity	37.25
Domestic Bonds	32.32
US Equity	17.75
International Equity	5.77
Other	3.14
Cash and Equivalents	2.35
Foreign Bonds	0.76
Income Trust Units	0.66

#### 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.

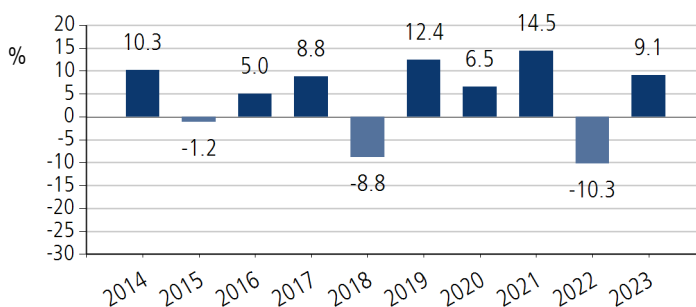
#### How has the Fund performed?

##### 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 2013 would have \$1,520.58 in December 2023. This works out to an average of 4.28% 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
-----	-----------------	----------	------------------	------

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

## Sun *Wise* Essential Series Segregated Funds

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

As of December 31, 2023

#### How much does it 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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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>	2.88%	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%
-----------------------------------------	------------	------------

#### 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 II Canadian Balanced Segregated Fund

As of December 31, 2023

---

### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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



# Sun Life Assurance Company of Canada

## Sun *Wise* Essential Series Segregated Funds

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

As of December 31, 2023

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

Total value on December 31, 2023: \$2,165,323

Managed by: CI Global Asset Management

Portfolio turnover rate: 2.45%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment	3.26%	\$19.08	113,497
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?

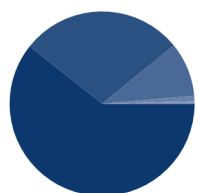
The Fund invests in the CI Select Canadian Equity Fund. The Underlying Fund invests mostly in Canadian shares.

#### Top holdings and allocations of the Underlying Fund as of December 31, 2023

	% Assets
Manulife Financial Corp	4.69
CI Global Financial Sector ETF (FSF)	4.31
Fairfax Financial Holdings Ltd	3.70
Canadian Natural Resources Ltd	3.65
Bank of Montreal	3.38
Enbridge Inc	2.72
Wheaton Precious Metals Corp	2.67
Bank of Nova Scotia	2.52
Advanced Micro Devices Inc	2.47
Cenovus Energy Inc	2.33
<b>Total</b>	<b>32.44</b>

#### Total number of investments:

**104**



	% Assets
Canadian Equity	60.66
US Equity	28.44
International Equity	9.51
Income Trust Units	0.99
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.

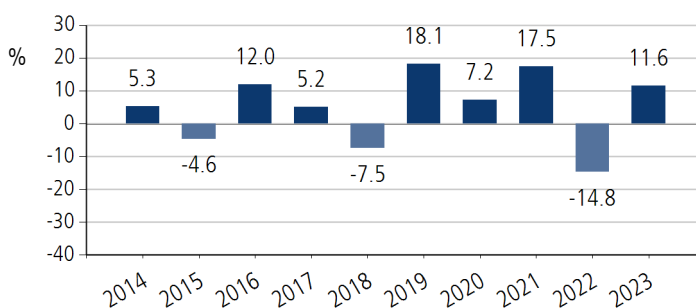
#### How has the Fund performed?

##### 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 2013 would have \$1,548.52 in December 2023. This works out to an average of 4.47% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

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

This chart shows how the Investment Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value 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 a core Canadian equity fund
- are investing for the medium and/or long term

# 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, 2023

#### How much does it 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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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

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

As of December 31, 2023

---

### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

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

As of December 31, 2023

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

Total value on December 31, 2023: \$7,379

Managed by: CI Global Asset Management

Portfolio turnover rate: 5.68%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment	3.42%	\$14.11	523
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

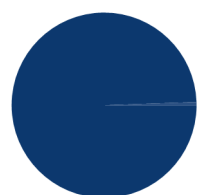
### What does the Fund invest in?

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, 2023

	% Assets
Telefonaktiebolaget LM Ericsson	4.83
Grifols SA	4.74
Rakuten Group Inc	4.45
Indus Towers Ltd	4.40
Lloyds Banking Group PLC	4.39
Accor SA	4.15
Wienerberger AG	4.09
Alibaba Group Holding Ltd	4.08
Heidelbergcement AG	3.97
Worldline SA	3.92
<b>Total</b>	<b>43.02</b>

Total number of investments: 35



	% Assets
International Equity	99.44
Cash and Equivalents	0.56

### 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.

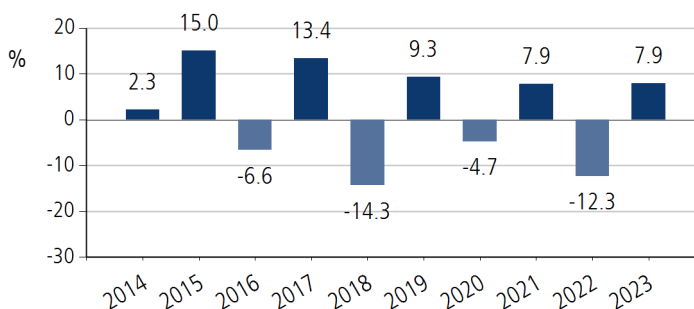
### How has the Fund performed?

#### 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 2013 would have \$1,136.75 in December 2023. This works out to an average of 1.29% 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 six years and down in value four years.



### How risky is it?

Low	Low to moderate	<b>Moderate</b>	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 an equity fund that invests outside of North America
- are investing for the long term

# Sun Life Assurance Company of Canada

## Sun *Wise* Essential Series Segregated Funds

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

As of December 31, 2023

#### How much does it 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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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>	3.42%	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.

Annual servicing commission rate	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

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

As of December 31, 2023

---

### 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, 2023

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

Total value on December 31, 2023: \$1,893,581

Managed by: CI Global Asset Management

Portfolio turnover rate: 5.71%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment	2.92%	\$21.17	71,751
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?

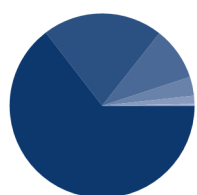
The Fund invests in the CI Canadian Balanced Fund. The Underlying Fund invests mostly in Canadian shares and bonds.

#### Top holdings and allocations of the Underlying Fund as of December 31, 2023

	% Assets
CI Global Infrastructure Private Pool ETF C\$ (CINF)	3.90
Fairfax Financial Holdings Ltd	3.19
Manulife Financial Corp	2.83
Bank of Montreal	2.71
Brookfield Corp	2.71
Bank of Nova Scotia	2.17
Suncor Energy Inc	2.17
Agnico Eagle Mines Ltd	1.83
Cenovus Energy Inc	1.75
Enbridge Inc	1.66
<b>Total</b>	<b>24.92</b>

#### Total number of investments:

178



	% Assets
Canadian Equity	64.56
US Equity	21.06
International Equity	9.33
Domestic Bonds	3.30
Cash and Equivalents	1.45
Income Trust Units	0.30

#### 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.

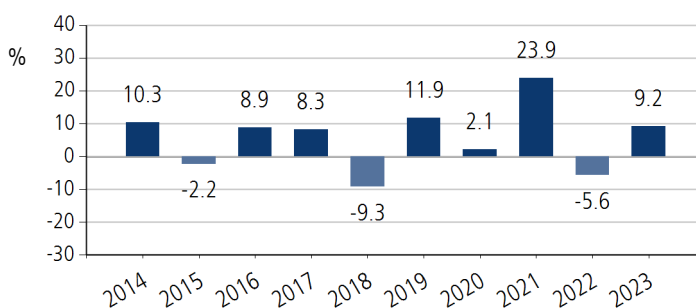
#### How has the Fund performed?

##### Average return

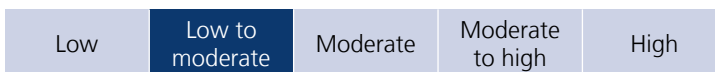
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2013 would have \$1,684.01 in December 2023. This works out to an average of 5.35% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

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

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



#### How risky is it?



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

#### 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

## Sun *Wise* Essential Series Segregated Funds

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

As of December 31, 2023

#### How much does it 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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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>	2.92%	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%
-----------------------------------------	------------	------------

#### 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 III Canadian Balanced Segregated Fund

As of December 31, 2023

---

### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## Sun *Wise* Essential Series Segregated Funds

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

As of December 31, 2023

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

Total value on December 31, 2023: \$2,277,808

Managed by: CI Global Asset Management

Portfolio turnover rate: 3.41%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment	3.26%	\$15.58	142,472
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?

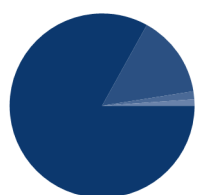
The Fund invests in the CI Select Canadian Equity Fund. The Underlying Fund invests mostly in Canadian shares.

#### Top holdings and allocations of the Underlying Fund as of December 31, 2023

	% Assets
Royal Bank of Canada	7.21
Toronto-Dominion Bank	6.59
Constellation Software Inc	4.46
Amazon.com Inc	4.10
Bank of Montreal	4.09
Intact Financial Corp	4.08
Cenovus Energy Inc	3.99
Canadian Natural Resources Ltd	3.89
Agnico Eagle Mines Ltd	3.84
S&P Global Inc	3.59
<b>Total</b>	<b>45.84</b>

#### Total number of investments:

39



	% Assets
Canadian Equity	83.04
US Equity	14.46
Income Trust Units	1.39
Cash and Equivalents	1.11

#### 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.

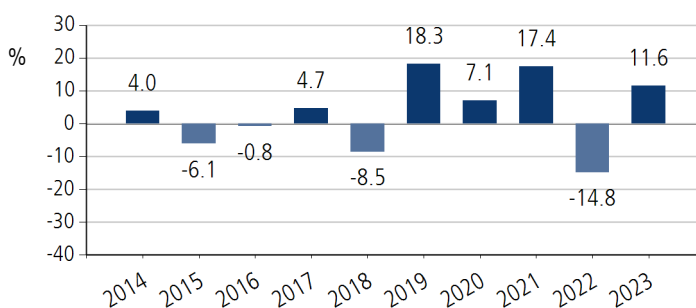
#### How has the Fund performed?

##### 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 2013 would have \$1,312.93 in December 2023. This works out to an average of 2.76% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

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

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



#### How risky is it?



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

#### 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

## Sun *Wise* Essential Series Segregated Funds

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

As of December 31, 2023

#### How much does it 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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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

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

As of December 31, 2023

---

### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## Sun *Wise* Essential Series Segregated Funds

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

As of December 31, 2023

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

Total value on December 31, 2023: \$419,913

Managed by: CI Global Asset Management

Portfolio turnover rate: 3.82%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment	3.21%	\$20.28	13,806
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?

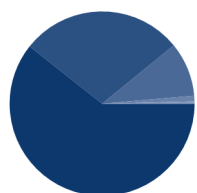
The Fund invests in the CI Select Canadian Equity Fund. The Underlying Fund invests mostly in Canadian shares.

#### Top holdings and allocations of the Underlying Fund as of December 31, 2023

	% Assets
Manulife Financial Corp	4.69
CI Global Financial Sector ETF (FSF)	4.31
Fairfax Financial Holdings Ltd	3.70
Canadian Natural Resources Ltd	3.65
Bank of Montreal	3.38
Enbridge Inc	2.72
Wheaton Precious Metals Corp	2.67
Bank of Nova Scotia	2.52
Advanced Micro Devices Inc	2.47
Cenovus Energy Inc	2.33
<b>Total</b>	<b>32.44</b>

#### Total number of investments:

**104**



	% Assets
Canadian Equity	60.66
US Equity	28.44
International Equity	9.51
Income Trust Units	0.99
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.

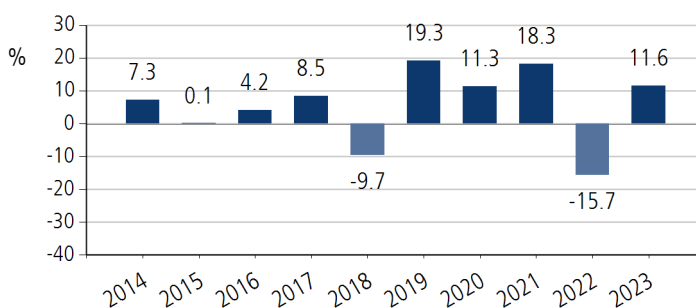
#### How has the Fund performed?

##### 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 2013 would have \$1,619.61 in December 2023. 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 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 a core Canadian equity fund
- are investing for the medium and/or long term

# Sun Life Assurance Company of Canada

## Sun *Wise* Essential Series Segregated Funds

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

As of December 31, 2023

#### How much does it 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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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>	3.21%	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

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

As of December 31, 2023

---

### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## Sun *Wise* Essential Series Segregated Funds

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

As of December 31, 2023

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

Total value on December 31, 2023: \$1,087,999

Managed by: CI Global Asset Management

Portfolio turnover rate: 3.33%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment	3.26%	\$26.05	41,746
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?

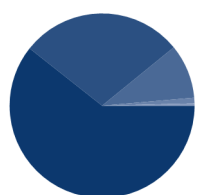
The Fund invests in the CI Select Canadian Equity Fund. The Underlying Fund invests mostly in Canadian shares.

#### Top holdings and allocations of the Underlying Fund as of December 31, 2023

	% Assets
Manulife Financial Corp	4.69
CI Global Financial Sector ETF (FSF)	4.31
Fairfax Financial Holdings Ltd	3.70
Canadian Natural Resources Ltd	3.65
Bank of Montreal	3.38
Enbridge Inc	2.72
Wheaton Precious Metals Corp	2.67
Bank of Nova Scotia	2.52
Advanced Micro Devices Inc	2.47
Cenovus Energy Inc	2.33
<b>Total</b>	<b>32.44</b>

#### Total number of investments:

**104**



	% Assets
Canadian Equity	60.66
US Equity	28.44
International Equity	9.51
Income Trust Units	0.99
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.

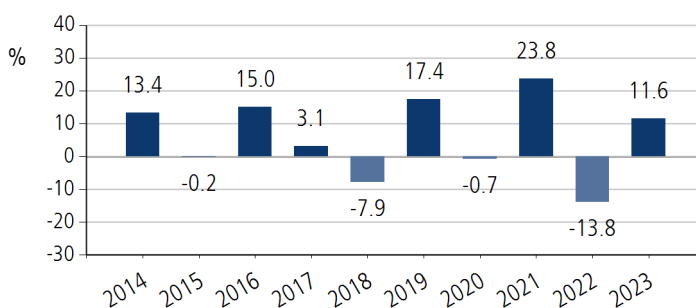
#### How has the Fund performed?

##### 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 2013 would have \$1,714.63 in December 2023. This works out to an average of 5.54% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

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

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



#### How risky is it?



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

#### 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

## Sun *Wise* Essential Series Segregated Funds

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

As of December 31, 2023

#### How much does it 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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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

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

As of December 31, 2023

---

### 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, 2023

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

Total value on December 31, 2023: \$96,325

Managed by: CI Global Asset Management

Portfolio turnover rate: 1.69%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment	3.26%	\$26.46	3,641
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?

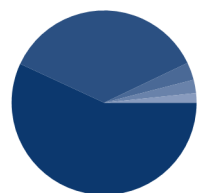
The Fund invests in the CI Select Global Equity Fund. The Underlying Fund invests mostly in shares of firms from around the world.

#### Top holdings and allocations of the Underlying Fund as of December 31, 2023

	% Assets
Microsoft Corp	4.34
Shell PLC	3.42
Alphabet Inc	3.10
Apple Inc	2.67
Amazon.com Inc	2.64
US Foods Holding Corp	2.56
Bank of America Corp	2.41
UnitedHealth Group Inc	2.34
UBS Group AG	2.24
Wells Fargo & Co	2.21
<b>Total</b>	<b>27.93</b>

#### Total number of investments:

69



	% Assets
US Equity	56.91
International Equity	35.99
Canadian Equity	3.09
Income Trust Units	2.34
Cash and Equivalents	1.67

#### Are there any guarantees?

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

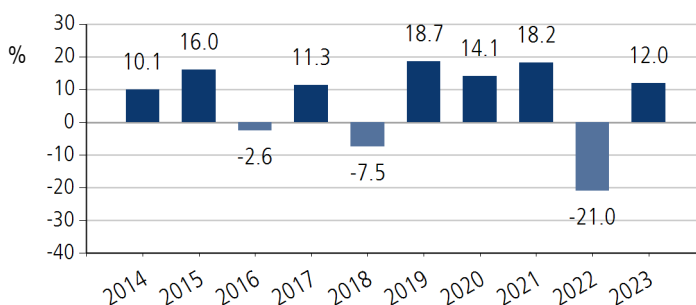
#### How has the Fund performed?

##### 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 2013 would have \$1,814.64 in December 2023. This works out to an average of 6.14% 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	<b>Moderate</b>	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 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

## Sun *Wise* Essential Series Segregated Funds

### Sun *Wise* Essential CI Premier Select Global Equity Segregated Fund

As of December 31, 2023

#### How much does it 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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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

## Sun *Wise* Essential CI Premier Select Global Equity Segregated Fund

As of December 31, 2023

---

### 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, 2023

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

**Total value on December 31, 2023:** \$230,409

**Managed by:** CI Global Asset Management

**Portfolio turnover rate:** 15.41%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	3.02%	\$14.70	1,239
Income	2.52%	\$15.37	13,807

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.

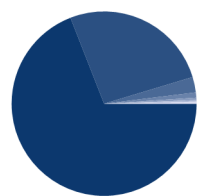
#### Top holdings and allocations as of December 31, 2023

	% Assets
CI Select International Equity Managed Fund	70.85
Alibaba Group Holding Ltd	
Taiwan Semiconductor Manufactrg Co Ltd	
Novo Nordisk A/S	
Cash and Equivalents	
Accor SA	
Shell PLC	
Fomento Economico Mexicano SAB de CV	
BAE Systems PLC	
Samsung Electronics Co Ltd	
SAP SE	

CI Canadian Bond Fund	28.64
Cash and Equivalents	0.51

**Total** **100.00**

**Total number of investments:** **3**



	% Assets
International Equity	69.07
Domestic Bonds	26.26
Cash and Equivalents	2.71
Foreign Bonds	0.92
Income Trust Units	0.41
Canadian Equity	0.23
Other	0.20
US Equity	0.20

#### 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.

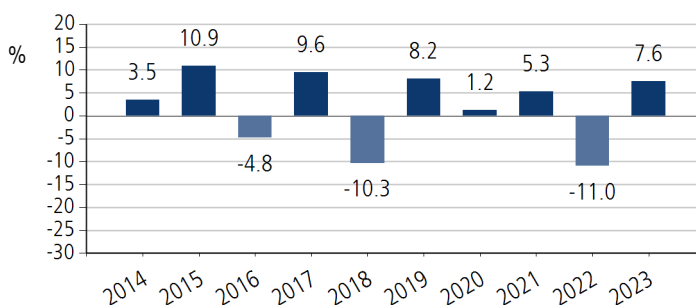
#### How has the Fund performed?

##### 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 2013 would have \$1,183.61 in December 2023. This works out to an average of 1.70% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

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

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



#### How risky is it?

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

## Sun *Wise* Essential Series Segregated Funds

### Sun *Wise* Essential CI Premier Select International Equity Managed Segregated Bundle

As of December 31, 2023

#### How much does it 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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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>	3.02%	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>	2.52%	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.

Annual servicing commission rate	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

## Sun *Wise* Essential CI Premier Select International Equity Managed Segregated Bundle

As of December 31, 2023

---

### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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



# Sun Life Assurance Company of Canada

Sun *Wise* Essential Series Segregated Funds

## Sun *Wise* Essential CI Premier Select International Equity Managed Segregated Fund

As of December 31, 2023

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

Total value on December 31, 2023: \$265,536

Managed by: CI Global Asset Management

Portfolio turnover rate: 6.87%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment	3.28%	\$17.22	15,422
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

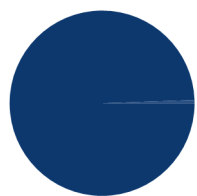
### What does the Fund invest in?

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, 2023

	% Assets
Telefonaktiebolaget LM Ericsson	4.83
Grifols SA	4.74
Rakuten Group Inc	4.45
Indus Towers Ltd	4.40
Lloyds Banking Group PLC	4.39
Accor SA	4.15
Wienerberger AG	4.09
Alibaba Group Holding Ltd	4.08
Heidelbergcement AG	3.97
Worldline SA	3.92
<b>Total</b>	<b>43.02</b>

Total number of investments: 35



### Are there any guarantees?

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

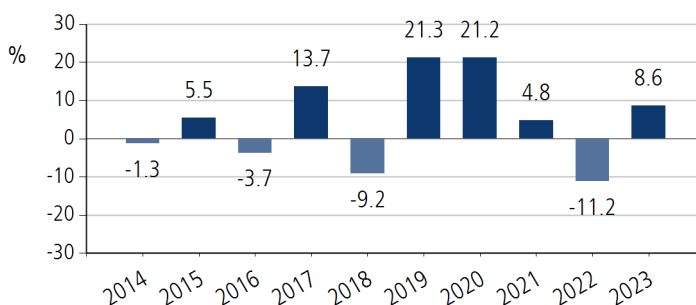
### How has the Fund performed?

#### 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 2013 would have \$1,541.12 in December 2023. This works out to an average of 4.42% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

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

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



### How risky is it?

Low	Low to moderate	Moderate	Moderate to high	High
		Moderate		

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

## Sun *Wise* Essential Series Segregated Funds

### Sun *Wise* Essential CI Premier Select International Equity Managed Segregated Fund

As of December 31, 2023

#### How much does it 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>	<table border="1"><thead><tr><th>If you sell within:</th><th>Rate</th></tr></thead><tbody><tr><td>1 year of buying</td><td>5.5 %</td></tr><tr><td>2 years of buying</td><td>5.0 %</td></tr><tr><td>3 years of buying</td><td>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></tbody></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>	3.28%	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.

Annual servicing commission rate	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

## Sun *Wise* Essential CI Premier Select International Equity Managed Segregated Fund

As of December 31, 2023

---

### 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, 2023

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

Total value on December 31, 2023: \$7,798,003

Managed by: CI Global Asset Management

Portfolio turnover rate: 31.83%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	2.94%	\$25.59	22,759
Income	2.51%	\$27.16	213,887

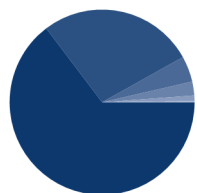
Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	No new Contracts	No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs	No new PACs

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, 2023	% Assets
CI U.S. Stock Selection Fund	69.79
Microsoft Corp	
Alphabet Inc	
Amazon.com Inc	
Apple Inc	
NVIDIA Corp	
Humana Inc	
Meta Platforms Inc	
UnitedHealth Group Inc	
ServiceNow Inc	
Adobe Inc	
CI Canadian Bond Fund	29.70
Cash and Equivalents	0.51
<b>Total</b>	<b>100.00</b>
<b>Total number of investments:</b>	<b>3</b>



	% Assets
US Equity	64.67
Domestic Bonds	27.23
International Equity	4.51
Cash and Equivalents	2.42
Foreign Bonds	0.96
Other	0.21

#### Are there any guarantees?

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

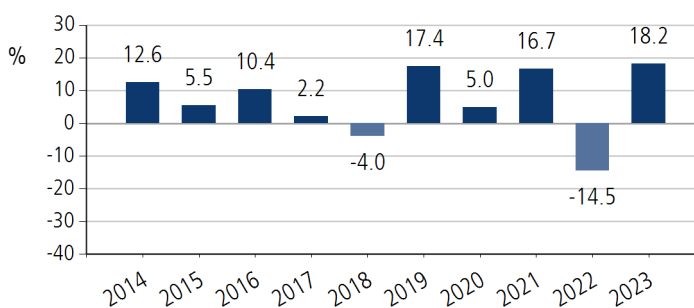
#### How has the Fund performed?

##### 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 2013 would have \$1,870.10 in December 2023. This works out to an average of 6.46% 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	<b>Moderate</b>	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

## Sun *Wise* Essential Series Segregated Funds

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

As of December 31, 2023

#### How much does it 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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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>	2.94%	0.38%	N/A	N/A
<b>Estate</b>	2.94%	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%
-----------------------------------------	------------	------------

#### 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 Bundle

As of December 31, 2023

---

### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## Sun *Wise* Essential Series Segregated Funds

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

As of December 31, 2023

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

Total value on December 31, 2023: \$429,516

Managed by: CI Global Asset Management

Portfolio turnover rate: 6.46%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment	3.31%	\$30.27	14,171
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?

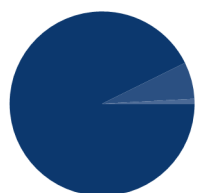
The Fund invests in the CI U.S. Stock Selection Fund. The Underlying Fund invests mostly in U.S. shares.

#### Top holdings and allocations of the Underlying Fund as of December 31, 2023

	% Assets
Microsoft Corp	7.74
Alphabet Inc	5.80
Amazon.com Inc	5.47
Apple Inc	5.09
NVIDIA Corp	4.94
Humana Inc	4.31
Meta Platforms Inc	4.27
UnitedHealth Group Inc	3.78
ServiceNow Inc	3.70
Adobe Inc	3.48
<b>Total</b>	<b>48.58</b>

#### Total number of investments:

36



	% Assets
US Equity	92.69
International Equity	6.46
Cash and Equivalents	0.85

#### 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.

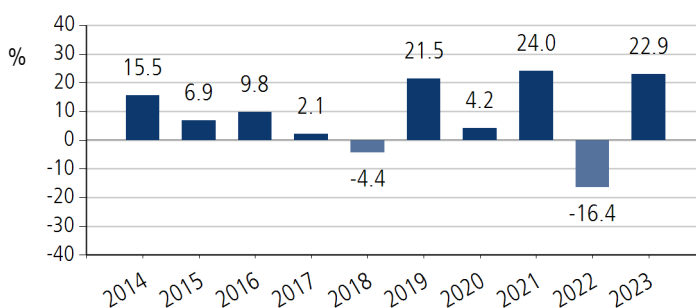
#### How has the Fund performed?

##### 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 2013 would have \$2,131.10 in December 2023. This works out to an average of 7.86% 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	<b>Moderate</b>	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 U.S. companies with growth potential
- are investing for the medium and/or long term

# 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, 2023

#### How much does it 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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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>	3.31%	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

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

As of December 31, 2023

---

### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## Sun *Wise* Essential Series Segregated Funds

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

As of December 31, 2023

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

Total value on December 31, 2023: \$115,427

Managed by: CI Global Asset Management

Portfolio turnover rate: 1.62%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment	3.35%	\$17.27	6,685
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?

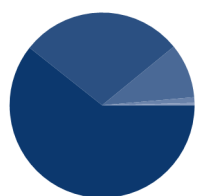
The Fund invests in the CI Select Canadian Equity Fund. The Underlying Fund invests mostly in Canadian shares.

#### Top holdings and allocations of the Underlying Fund as of December 31, 2023

	% Assets
Manulife Financial Corp	4.69
CI Global Financial Sector ETF (FSF)	4.31
Fairfax Financial Holdings Ltd	3.70
Canadian Natural Resources Ltd	3.65
Bank of Montreal	3.38
Enbridge Inc	2.72
Wheaton Precious Metals Corp	2.67
Bank of Nova Scotia	2.52
Advanced Micro Devices Inc	2.47
Cenovus Energy Inc	2.33
<b>Total</b>	<b>32.44</b>

#### Total number of investments:

104



	% Assets
Canadian Equity	60.66
US Equity	28.44
International Equity	9.51
Income Trust Units	0.99
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.

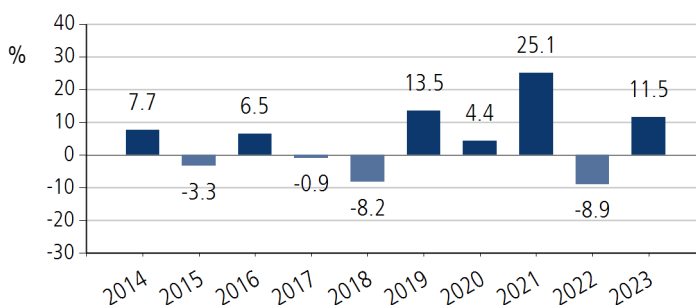
#### How has the Fund performed?

##### 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 2013 would have \$1,520.58 in December 2023. This works out to an average of 4.28% 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	<b>Moderate</b>	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 long term

# Sun Life Assurance Company of Canada

## Sun *Wise* Essential Series Segregated Funds

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

As of December 31, 2023

#### How much does it 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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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>	3.35%	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

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

As of December 31, 2023

---

### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## Sun *Wise* Essential Series Segregated Funds

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

As of December 31, 2023

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

Total value on December 31, 2023: \$31,512

Managed by: CI Global Asset Management

Portfolio turnover rate: 2.42%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment	3.38%	\$16.45	1,916
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?

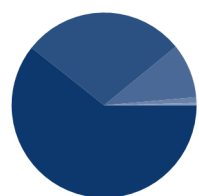
The Fund invests in the CI Select Canadian Equity Fund. The Underlying Fund invests mostly in Canadian shares.

#### Top holdings and allocations of the Underlying Fund as of December 31, 2023

	% Assets
Manulife Financial Corp	4.69
CI Global Financial Sector ETF (FSF)	4.31
Fairfax Financial Holdings Ltd	3.70
Canadian Natural Resources Ltd	3.65
Bank of Montreal	3.38
Enbridge Inc	2.72
Wheaton Precious Metals Corp	2.67
Bank of Nova Scotia	2.52
Advanced Micro Devices Inc	2.47
Cenovus Energy Inc	2.33
<b>Total</b>	<b>32.44</b>

#### Total number of investments:

104



	% Assets
Canadian Equity	60.66
US Equity	28.44
International Equity	9.51
Income Trust Units	0.99
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.

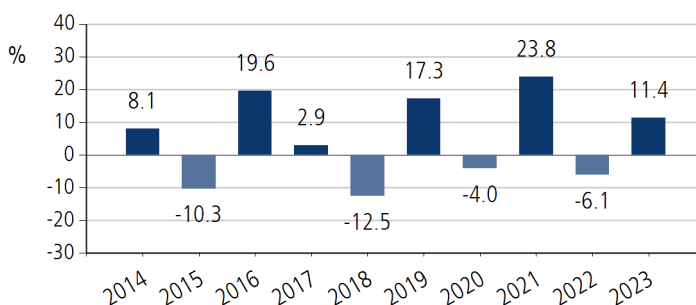
#### How has the Fund performed?

##### 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 2013 would have \$1,522.04 in December 2023. This works out to an average of 4.29% 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 six years and down in value four years.



#### How risky is it?

Low	Low to moderate	<b>Moderate</b>	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 well diversified Canadian equity holding
- are investing for the medium and/or long term

# Sun Life Assurance Company of Canada

## Sun *Wise* Essential Series Segregated Funds

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

As of December 31, 2023

#### How much does it 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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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%
-----------------------------------------	------------	------------

#### 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 VI Select Canadian Equity Segregated Fund

As of December 31, 2023

---

### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## Sun Wise Essential Series Segregated Funds

### Sun Wise Essential CI Select Canadian Equity Segregated Bundle

As of December 31, 2023

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

Total value on December 31, 2023: \$248,552,513

Managed by: CI Global Asset Management

Portfolio turnover rate: 11.40%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	2.95%	\$20.53	1,030,403
Income	2.52%	\$21.77	8,566,874

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

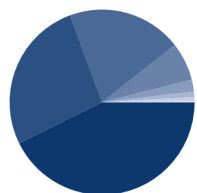
If you invest more than \$100,000, some of the fees you need to pay may be lowered. Ask your advisor or refer to Sections 10, 11 and 15 of the Contract and Section I-7.6 of the Information Folder for details.

#### 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, 2023

	% Assets
CI Select Canadian Equity Fund	70.39
Manulife Financial Corp	
CI Global Financial Sector ETF (FSF)	
Fairfax Financial Holdings Ltd	
Canadian Natural Resources Ltd	
Bank of Montreal	
Enbridge Inc	
Wheaton Precious Metals Corp	
Bank of Nova Scotia	
Advanced Micro Devices Inc	
Cenovus Energy Inc	
CI Canadian Bond Fund	29.12
Cash and Equivalents	0.49
<b>Total</b>	<b>100.00</b>
<b>Total number of investments:</b>	<b>3</b>



	% Assets
Canadian Equity	42.69
Domestic Bonds	26.69
US Equity	20.02
International Equity	6.69
Cash and Equivalents	2.07
Foreign Bonds	0.94
Income Trust Units	0.70
Other	0.20

#### 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.

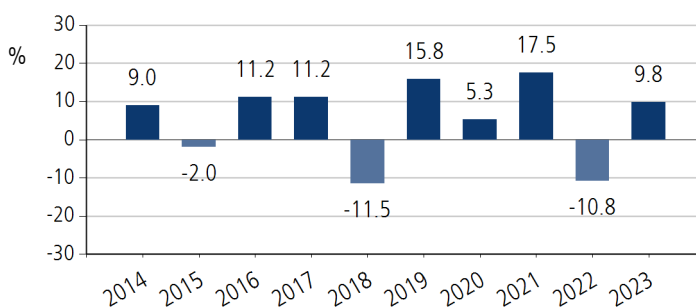
#### How has the Fund performed?

##### 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 2013 would have \$1,641.35 in December 2023. This works out to an average of 5.08% 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 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



### How much does it 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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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>	2.95%	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>	2.52%	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%
-----------------------------------------	------------	------------

#### 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 Bundle

As of December 31, 2023

---

### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## Sun *Wise* Essential Series Segregated Funds

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

As of December 31, 2023

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

Total value on December 31, 2023: \$3,229,984

Managed by: CI Global Asset Management

Portfolio turnover rate: 2.26%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment	3.31%	\$22.17	145,630
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?

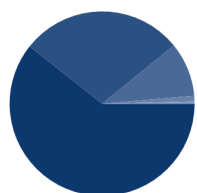
The Fund invests in the CI Select Canadian Equity Fund. The Underlying Fund invests mostly in Canadian shares.

#### Top holdings and allocations of the Underlying Fund as of December 31, 2023

	% Assets
Manulife Financial Corp	4.69
CI Global Financial Sector ETF (FSF)	4.31
Fairfax Financial Holdings Ltd	3.70
Canadian Natural Resources Ltd	3.65
Bank of Montreal	3.38
Enbridge Inc	2.72
Wheaton Precious Metals Corp	2.67
Bank of Nova Scotia	2.52
Advanced Micro Devices Inc	2.47
Cenovus Energy Inc	2.33
<b>Total</b>	<b>32.44</b>

#### Total number of investments:

**104**



	% Assets
Canadian Equity	60.66
US Equity	28.44
International Equity	9.51
Income Trust Units	0.99
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.

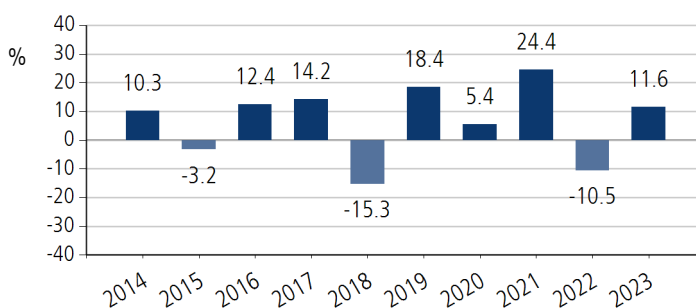
#### How has the Fund performed?

##### 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 2013 would have \$1,801.01 in December 2023. This works out to an average of 6.06% 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?



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

# 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, 2023

#### How much does it 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>	<table border="1"><thead><tr><th>If you sell within:</th><th>Rate</th></tr></thead><tbody><tr><td>1 year of buying</td><td>5.5 %</td></tr><tr><td>2 years of buying</td><td>5.0 %</td></tr><tr><td>3 years of buying</td><td>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></tbody></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>	3.31%	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

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

As of December 31, 2023

---

### 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, 2023

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

Total value on December 31, 2023: \$24,319,393

Managed by: CI Global Asset Management

Portfolio turnover rate: 22.54%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	2.95%	\$22.63	62,137
Income	2.54%	\$23.88	755,134

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?

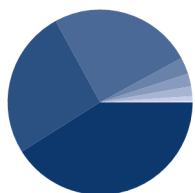
The Fund invests in the CI Select Global Equity Fund and CI Canadian Bond Fund. The underlying funds are combined to hold about 70% in shares and 30% in bonds.

#### Top holdings and allocations as of December 31, 2023

	% Assets
CI Select Global Equity Fund	72.14
Microsoft Corp	
Shell PLC	
Alphabet Inc	
Apple Inc	
Amazon.com Inc	
US Foods Holding Corp	
Bank of America Corp	
UnitedHealth Group Inc	
UBS Group AG	
Wells Fargo & Co	
CI Canadian Bond Fund	27.35
Cash and Equivalents	0.51
<b>Total</b>	<b>100.00</b>

#### Total number of investments:

	% Assets
US Equity	41.05
International Equity	25.96
Domestic Bonds	25.08
Cash and Equivalents	2.92
Canadian Equity	2.23
Income Trust Units	1.69
Foreign Bonds	0.88
Other	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.

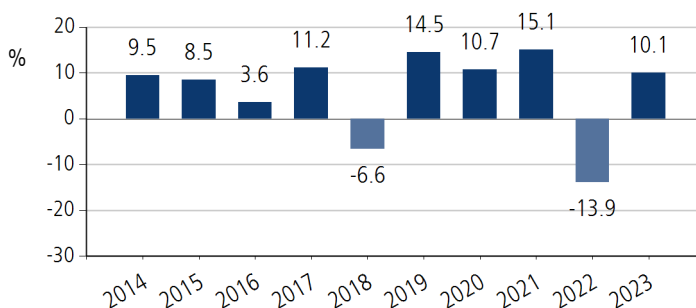
#### How has the Fund performed?

##### 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 2013 would have \$1,765.67 in December 2023. This works out to an average of 5.85% 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

## Sun *Wise* Essential Series Segregated Funds

### Sun *Wise* Essential CI Select Global Equity Segregated Bundle

As of December 31, 2023

#### How much does it 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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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>	2.95%	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>	2.54%	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%
-----------------------------------------	------------	------------

#### 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, 2023

---

### 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, 2023

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

Total value on December 31, 2023: \$274,785

Managed by: CI Global Asset Management

Portfolio turnover rate: 1.34%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment	3.34%	\$26.02	9,202
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.

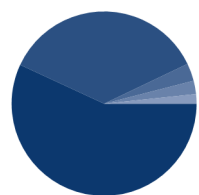
#### What does the Fund invest in?

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, 2023

	% Assets
Microsoft Corp	4.34
Shell PLC	3.42
Alphabet Inc	3.10
Apple Inc	2.67
Amazon.com Inc	2.64
US Foods Holding Corp	2.56
Bank of America Corp	2.41
UnitedHealth Group Inc	2.34
UBS Group AG	2.24
Wells Fargo & Co	2.21
<b>Total</b>	<b>27.93</b>

#### Total number of investments: 69



	% Assets
US Equity	56.91
International Equity	35.99
Canadian Equity	3.09
Income Trust Units	2.34
Cash and Equivalents	1.67

#### Are there any guarantees?

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

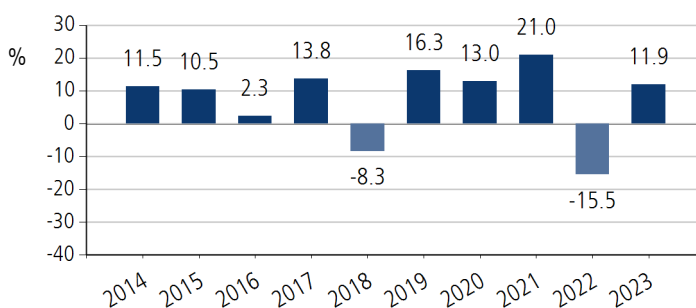
#### How has the Fund performed?

##### 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 2013 would have \$1,976.36 in December 2023. This works out to an average of 7.05% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

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

This chart shows how the Investment Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value 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 a core foreign equity fund
- are investing for the medium and/or long term

**Sun Life Assurance Company of Canada**  
**Sun *Wise* Essential Series Segregated Funds**  
**Sun *Wise* Essential CI Select Global Equity Segregated Fund**

As of December 31, 2023

**How much does it 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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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%
-----------------------------------------	------------	------------

**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 Fund

As of December 31, 2023

---

### 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, 2023

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

Total value on December 31, 2023: \$2,762,153

Managed by: CI Global Asset Management

Portfolio turnover rate: 20.84%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	2.92%	\$19.30	2,943
Income	2.57%	\$21.24	98,643

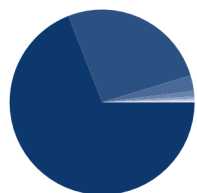
Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	No new Contracts	No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs	No new PACs

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, 2023	% Assets
CI Select International Equity Managed Fund	70.85
Alibaba Group Holding Ltd	
Taiwan Semiconductor Manufctrg Co Ltd	
Novo Nordisk A/S	
Cash and Equivalents	
Accor SA	
Shell PLC	
Fomento Economico Mexicano SAB de CV	
BAE Systems PLC	
Samsung Electronics Co Ltd	
SAP SE	
CI Canadian Bond Fund	28.64
Cash and Equivalents	0.51
<b>Total</b>	<b>100.00</b>
<b>Total number of investments:</b>	<b>3</b>



	% Assets
International Equity	69.06
Domestic Bonds	26.26
Cash and Equivalents	2.72
Foreign Bonds	0.92
Income Trust Units	0.41
Canadian Equity	0.23
Other	0.20
US Equity	0.20

#### 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.

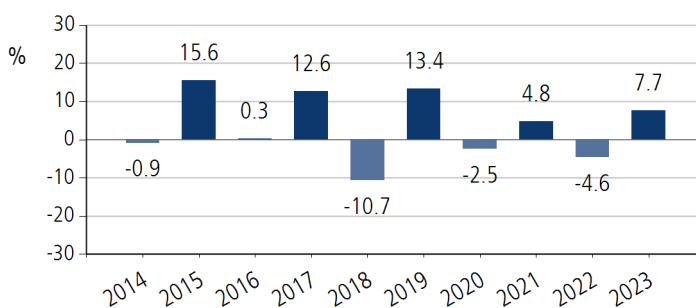
#### How has the Fund performed?

##### 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 2013 would have \$1,376.89 in December 2023. This works out to an average of 3.25% 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	<b>Moderate</b>	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

## Sun *Wise* Essential Series Segregated Funds

### Sun *Wise* Essential CI Select International Equity Managed Segregated Bundle

As of December 31, 2023

#### How much does it 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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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>	2.92%	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>	2.57%	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%
-----------------------------------------	------------	------------

#### 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 International Equity Managed Segregated Bundle

As of December 31, 2023

---

### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## Sun *Wise* Essential Series Segregated Funds

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

As of December 31, 2023

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

Total value on December 31, 2023: \$140,353

Managed by: CI Global Asset Management

Portfolio turnover rate: 3.43%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment	3.37%	\$21.19	5,184
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

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?

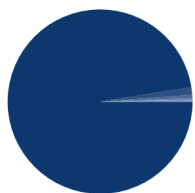
The Fund invests in the CI Select International Equity Managed Fund. The Underlying Fund invests mostly in shares of firms from around the world.

#### Top holdings and allocations of the Underlying Fund as of December 31, 2023

	% Assets
Alibaba Group Holding Ltd	1.61
Taiwan Semiconductor Manufactrg Co Ltd	1.52
Novo Nordisk A/S	1.33
Cash and Equivalents	1.32
Accor SA	1.31
Shell PLC	1.31
Fomento Economico Mexicano SAB de CV	1.29
BAE Systems PLC	1.22
Samsung Electronics Co Ltd	1.17
Sap SE	1.15
<b>Total</b>	<b>13.23</b>

#### Total number of investments:

	% Assets
International Equity	97.48
Cash and Equivalents	1.33
Income Trust Units	0.58
Canadian Equity	0.33
US Equity	0.28



#### 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.

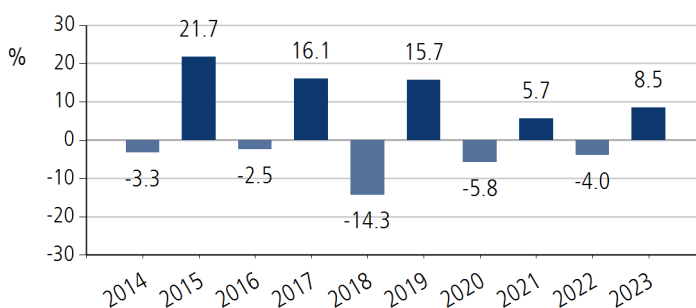
#### How has the Fund performed?

##### 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 2013 would have \$1,370.24 in December 2023. This works out to an average of 3.20% 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	<b>Moderate</b>	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

## Sun *Wise* Essential Series Segregated Funds

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

As of December 31, 2023

#### How much does it 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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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>	3.37%	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%
-----------------------------------------	------------	------------

#### 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 International Equity Managed Segregated Fund

As of December 31, 2023

---

### 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 Synergy American Segregated Bundle

As of December 31, 2023

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

Total value on December 31, 2023: \$492,854

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

Portfolio turnover rate: 9.13%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	2.94%	\$29.24	8,167
Income	2.56%	\$31.63	8,032

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?

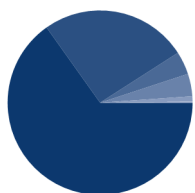
The Fund invests in the CI Synergy American Fund and CI Canadian Bond Fund. The underlying funds are combined to hold about 70% in shares and 30% in bonds.

#### Top holdings and allocations as of December 31, 2023

	% Assets
CI Synergy American Fund	71.40
Microsoft Corp	
Apple Inc	
Amazon.com Inc	
Alphabet Inc	
Eli Lilly and Co	
NVIDIA Corp	
Cash and Equivalents	
Mastercard Inc	
UnitedHealth Group Inc	
Progressive Corp	
CI Canadian Bond Fund	28.08
Cash and Equivalents	0.52
<b>Total</b>	<b>100.00</b>

#### Total number of investments:

	% Assets
US Equity	65.17
Domestic Bonds	25.74
International Equity	4.03
Cash and Equivalents	3.94
Foreign Bonds	0.92
Other	0.20



#### 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.

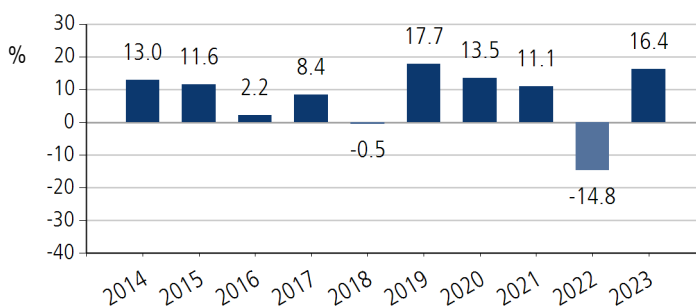
#### How has the Fund performed?

##### 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 2013 would have \$2,045.74 in December 2023. This works out to an average of 7.42% 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
-----	-----------------	----------	------------------	------

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**  
**Sun *Wise* Essential Series Segregated Funds**  
**Sun *Wise* Essential CI Synergy American Segregated Bundle**

As of December 31, 2023

**How much does it 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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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>	2.94%	0.38%	N/A	N/A
<b>Estate</b>	2.94%	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%
-----------------------------------------	------------	------------

**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 Synergy American Segregated Bundle

As of December 31, 2023

---

### 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 Synergy American Segregated Fund

As of December 31, 2023

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

Total value on December 31, 2023: \$23,716

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

Portfolio turnover rate: 0.00%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment	3.17%	\$36.66	647
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?

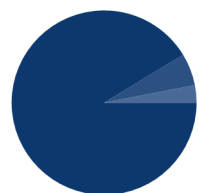
The Fund invests in the CI Synergy American Fund. The Underlying Fund invests mostly in U.S. shares.

#### Top holdings and allocations of the Underlying Fund as of December 31, 2023

	% Assets
Microsoft Corp	8.00
Apple Inc	4.47
Amazon.com Inc	3.96
Alphabet Inc	3.92
Eli Lilly and Co	3.60
NVIDIA Corp	3.24
Cash and Equivalents	3.05
Mastercard Inc	2.58
UnitedHealth Group Inc	2.38
Progressive Corp	2.32
<b>Total</b>	<b>37.52</b>

#### Total number of investments:

85



	% Assets
US Equity	91.30
International Equity	5.65
Cash and Equivalents	3.05

#### 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.

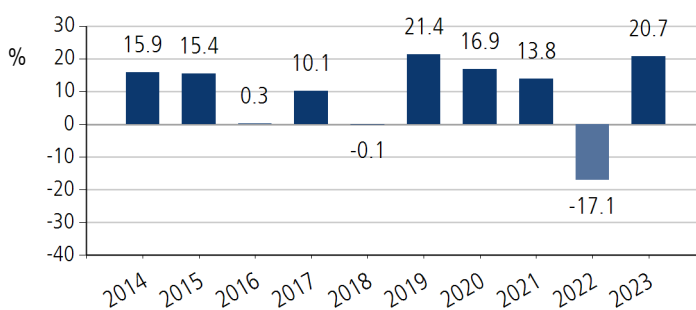
#### How has the Fund performed?

##### 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 2013 would have \$2,384.80 in December 2023. This works out to an average of 9.08% 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	<b>Moderate</b>	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**  
**Sun *Wise* Essential Series Segregated Funds**  
**Sun *Wise* Essential CI Synergy American Segregated Fund**

As of December 31, 2023

**How much does it 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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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>	3.17%	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

## Sun *Wise* Essential CI Synergy American Segregated Fund

As of December 31, 2023

---

### 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, 2023

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

Total value on December 31, 2023: \$39,206,195

Managed by: CI Global Asset Management

Portfolio turnover rate: 27.08%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	2.91%	\$28.48	85,053
Income	2.54%	\$30.07	1,124,083

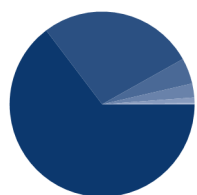
Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	No new Contracts	No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs	No new PACs

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, 2023	% Assets
CI U.S. Stock Selection Fund	69.79
Microsoft Corp	
Alphabet Inc	
Amazon.com Inc	
Apple Inc	
NVIDIA Corp	
Humana Inc	
Meta Platforms Inc	
UnitedHealth Group Inc	
ServiceNow Inc	
Adobe Inc	
CI Canadian Bond Fund	29.69
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.

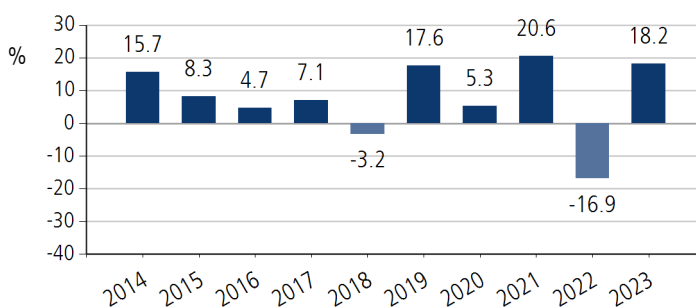
#### How has the Fund performed?

##### 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 2013 would have \$1,994.90 in December 2023. This works out to an average of 7.15% 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
		Moderate		

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

## Sun *Wise* Essential Series Segregated Funds

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

As of December 31, 2023

#### How much does it 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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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>	2.91%	0.38%	N/A	N/A
<b>Estate</b>	2.91%	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%
-----------------------------------------	------------	------------

#### 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 U.S. Stock Selection Segregated Bundle

As of December 31, 2023

---

### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## Sun *Wise* Essential Series Segregated Funds

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

As of December 31, 2023

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

Total value on December 31, 2023: \$899,444

Managed by: CI Global Asset Management

Portfolio turnover rate: 6.23%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment	3.27%	\$36.12	24,896
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?

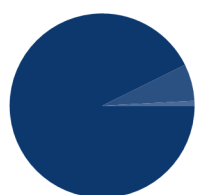
The Fund invests in the CI U.S. Stock Selection Fund. The Underlying Fund invests mostly in U.S. shares.

#### Top holdings and allocations of the Underlying Fund as of December 31, 2023

	% Assets
Microsoft Corp	7.74
Alphabet Inc	5.80
Amazon.com Inc	5.47
Apple Inc	5.09
NVIDIA Corp	4.94
Humana Inc	4.31
Meta Platforms Inc	4.27
UnitedHealth Group Inc	3.78
ServiceNow Inc	3.70
Adobe Inc	3.48
<b>Total</b>	<b>48.58</b>

#### Total number of investments:

36



	% Assets
US Equity	92.69
International Equity	6.46
Cash and Equivalents	0.85

#### 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.

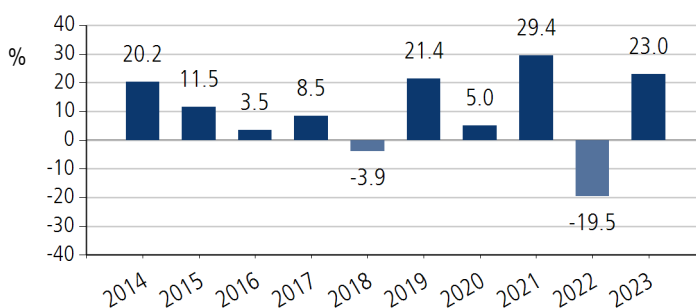
#### How has the Fund performed?

##### 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 2013 would have \$2,358.69 in December 2023. This works out to an average of 8.96% 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?



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**  
**Sun *Wise* Essential Series Segregated Funds**  
**Sun *Wise* Essential CI U.S. Stock Selection Segregated Fund**

As of December 31, 2023

**How much does it 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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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>	3.27%	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%
-----------------------------------------	------------	------------

**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 U.S. Stock Selection Segregated Fund

As of December 31, 2023

---

### 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, 2023

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

Total value on December 31, 2023: \$6,878,241

Managed by: Fidelity Investments Canada ULC

Portfolio turnover rate: 24.34%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	3.22%	\$27.37	21,590
Income	2.81%	\$29.26	214,859

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?

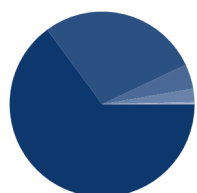
The Fund invests in the Fidelity American Disciplined Equity® Fund and Fidelity Canadian Bond Fund. The Underlying Funds are combined to hold about 70% in shares and 30% in bonds.

#### Top holdings and allocations as of December 31, 2023

	% Assets
Fidelity American Disciplined Equity Fund	70.14
Microsoft Corp	
Apple Inc	
NVIDIA Corp	
Amazon.com Inc	
Alphabet Inc	
JPMorgan Chase & Co	
Meta Platforms Inc	
Exxon Mobil Corp	
Eli Lilly and Co	
Salesforce Inc	
Fidelity Canadian Bond Fund	29.24
Cash and Equivalents	0.62
<b>Total</b>	<b>100.00</b>

#### Total number of investments:

3



	% Assets
US Equity	64.88
Domestic Bonds	28.12
International Equity	4.31
Cash and Equivalents	2.31
Foreign Bonds	0.19
Other	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.

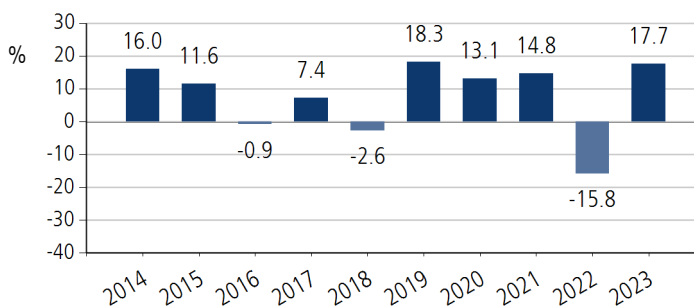
#### How has the Fund performed?

##### 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 2013 would have \$2,040.04 in December 2023. This works out to an average of 7.39% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

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

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



#### How risky is it?

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

## Sun *Wise* Essential Series Segregated Funds

### Sun *Wise* Essential Fidelity American Disciplined Equity® Segregated Bundle

As of December 31, 2023

#### How much does it 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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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>	3.22%	0.40%	N/A	N/A
<b>Estate</b>	3.22%	0.40%	0.55% of Class Death Benefit Base	N/A
<b>Income</b>	2.81%	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%
-----------------------------------------	------------	------------

#### 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 Bundle

As of December 31, 2023

---

### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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



# Sun Life Assurance Company of Canada

## Sun *Wise* Essential Series Segregated Funds

### Sun *Wise* Essential Fidelity American Disciplined Equity® Segregated Fund

As of December 31, 2023

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

Total value on December 31, 2023: \$607,720

Managed by: Fidelity Investments Canada ULC

Portfolio turnover rate: 50.28%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment	3.60%	\$38.66	15,718
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

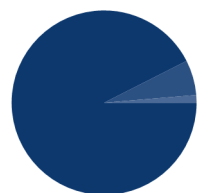
#### What does the Fund invest in?

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, 2023

	% Assets
Microsoft Corp	7.33
Apple Inc	5.29
NVIDIA Corp	4.56
Amazon.com Inc	3.81
Alphabet Inc	3.45
JPMorgan Chase & Co	2.82
Meta Platforms Inc	2.17
Exxon Mobil Corp	2.15
Eli Lilly and Co	2.05
Salesforce Inc	1.99
<b>Total</b>	<b>35.62</b>

Total number of investments: **93**



#### 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.

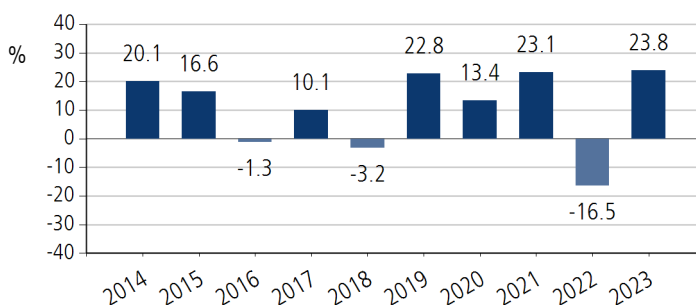
#### How has the Fund performed?

##### 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 2013 would have \$2,607.92 in December 2023. This works out to an average of 10.06% 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?



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

## Sun *Wise* Essential Series Segregated Funds

### Sun *Wise* Essential Fidelity American Disciplined Equity® Segregated Fund

As of December 31, 2023

#### How much does it 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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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>	3.60%	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%
-----------------------------------------	------------	------------

#### 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, 2023

---

### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## Sun *Wise* Essential Series Segregated Funds

### Sun *Wise* Essential Fidelity Canadian Asset Allocation Segregated Fund

As of December 31, 2023

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

Total value on December 31, 2023: \$14,364,974

Managed by: Fidelity Investments Canada ULC

Portfolio turnover rate: 9.17%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	3.19%	\$17.19	263,033
Income	2.81%	\$18.01	546,583

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?

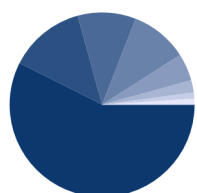
The Fund invests in the Fidelity Canadian Asset Allocation Fund. The Underlying Fund invests mostly in Canadian shares.

#### Top holdings and allocations of the Underlying Fund as of December 31, 2023

	% Assets
iShares 20 Plus Year Treasury Bond ETF (TLT)	6.22
Canadian National Railway Co	3.80
Fidelity Canadian Money Market Investment Trust	3.37
Constellation Software Inc	2.94
Canadian Natural Resources Ltd	2.67
Royal Bank of Canada	2.40
Toronto-Dominion Bank	2.29
Shopify Inc	1.92
Canadian Pacific Railway Ltd	1.81
Rogers Communications Inc	1.81
<b>Total</b>	<b>29.23</b>

#### Total number of investments:

**1086**



	% Assets
Canadian Equity	57.43
US Equity	13.31
Foreign Bonds	10.16
Domestic Bonds	10.04
Cash and Equivalents	4.78
International Equity	2.16
Other	1.08
Income Trust Units	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.

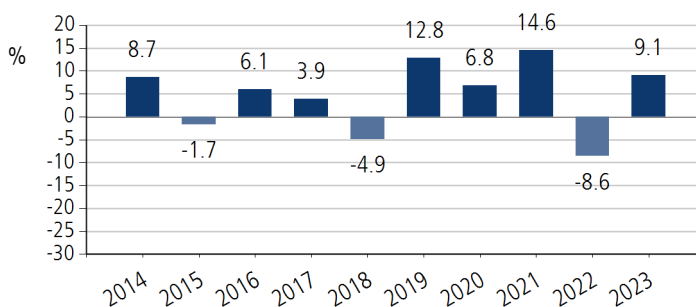
#### How has the Fund performed?

##### 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 2013 would have \$1,544.08 in December 2023. 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	<b>Low to moderate</b>	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 in a single fund
- are investing for the long term

# Sun Life Assurance Company of Canada

## Sun *Wise* Essential Series Segregated Funds

### Sun *Wise* Essential Fidelity Canadian Asset Allocation Segregated Fund

As of December 31, 2023

#### How much does it 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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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>	3.19%	0.35%	N/A	N/A
<b>Estate</b>	3.19%	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%
-----------------------------------------	------------	------------

#### 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 Canadian Asset Allocation Segregated Fund

As of December 31, 2023

---

### 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, 2023

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

Total value on December 31, 2023: \$6,226,872

Managed by: Fidelity Investments Canada ULC

Portfolio turnover rate: 25.81%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	3.26%	\$18.36	41,623
Income	2.78%	\$19.63	278,340

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?

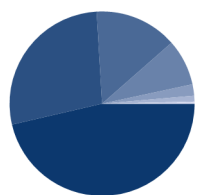
The Fund invests in the Fidelity Canadian Disciplined Equity® Fund, Fidelity Canadian Bond Fund and Fidelity Global Disciplined Equity® Fund. The Underlying Funds are combined to hold about 70% in shares and 30% in bonds.

#### Top holdings and allocations as of December 31, 2023

	% Assets
Fidelity Canadian Disciplined Equity Fund	50.69
Canadian National Railway Co	
Royal Bank of Canada	
Toronto-Dominion Bank	
Canadian Natural Resources Ltd	
Rogers Communications Inc	
Bank of Montreal	
Enbridge Inc	
Agnico Eagle Mines Ltd	
Constellation Software Inc	
Alimentation Couche-Tard Inc	
Fidelity Canadian Bond Fund	28.81
Fidelity Global Disciplined Equity Fund	19.89
Cash and Equivalents	0.61
<b>Total</b>	<b>100.00</b>

#### Total number of investments:

4



	% Assets
Canadian Equity	46.36
Domestic Bonds	27.70
US Equity	14.45
International Equity	8.11
Cash and Equivalents	1.99
Income Trust Units	1.02
Other	0.19
Foreign Bonds	0.18

#### 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.

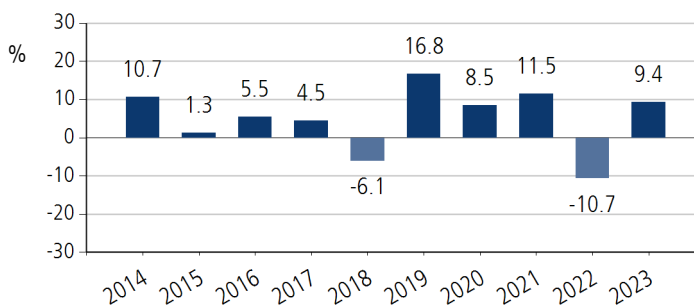
#### How has the Fund performed?

##### 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 2013 would have \$1,602.71 in December 2023. This works out to an average of 4.83% 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 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**  
**Sun *Wise* Essential Series Segregated Funds**  
**Sun *Wise* Essential Fidelity Disciplined Segregated Bundle**

As of December 31, 2023

**How much does it 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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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%	0.40%	N/A	N/A
<b>Estate</b>	3.26%	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%
-----------------------------------------	------------	------------

**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 Disciplined Segregated Bundle

As of December 31, 2023

---

### 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, 2023

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

Total value on December 31, 2023: \$5,828,789

Managed by: Fidelity Investments Canada ULC

Portfolio turnover rate: 5.55%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	3.25%	\$18.95	53,794
Income	2.85%	\$20.12	238,982

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?

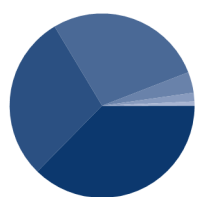
The Fund invests in the Fidelity Global Asset Allocation Fund. The Underlying Fund invests mostly in shares and bonds of firms from around the world.

#### Top holdings and allocations of the Underlying Fund as of December 31, 2023

	% Assets
iShares Core S&P 500 ETF (IVV)	9.76
iShares Core MSCI Emerging Markets ETF (IEMG)	3.08
Fidelity U.S. Money Market Investment Trust	2.14
iShares Core MSCI Europe ETF (IEUR)	2.13
Financial Select Sector SPDR ETF (XLF)	1.82
Microsoft Corp	1.81
United States Treasury 4.63% 15-Oct-2026	1.81
iShares MSCI Japan ETF (EWJ)	1.69
ETFMG Prime Cyber Security ETF (HACK)	1.63
iShares MSCI United Kingdom ETF (EWU)	1.62
<b>Total</b>	<b>27.49</b>

#### Total number of investments:

1256



	% Assets
US Equity	37.33
Foreign Bonds	29.08
International Equity	27.69
Cash and Equivalents	3.64
Canadian Equity	1.52
Domestic Bonds	0.60
Income Trust Units	0.13
Other	0.01

#### Are there any guarantees?

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

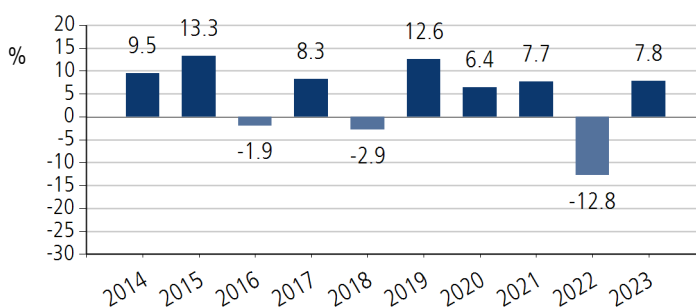
#### How has the Fund performed?

##### 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 2013 would have \$1,551.48 in December 2023. This works out to an average of 4.49% 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
-----	-----------------	----------	------------------	------

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

## Sun *Wise* Essential Series Segregated Funds

### Sun *Wise* Essential Fidelity Global Asset Allocation Segregated Fund

As of December 31, 2023

#### How much does it 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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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%	0.35%	N/A	N/A
<b>Estate</b>	3.25%	0.35%	0.45% of Class Death Benefit Base	N/A
<b>Income</b>	2.85%	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%
-----------------------------------------	------------	------------

#### 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 Global Asset Allocation Segregated Fund

As of December 31, 2023

---

### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## Sun *Wise* Essential Series Segregated Funds

### Sun *Wise* Essential Fidelity NorthStar® Segregated Fund

As of December 31, 2023

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

Total value on December 31, 2023: \$258,616

Managed by: Fidelity Investments Canada ULC

Portfolio turnover rate: 21.97%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment	3.56%	\$25.59	10,106
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

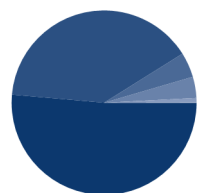
### What does the Fund invest in?

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, 2023

	% Assets
Fidelity U.S. Money Market Investment Trust	3.49
Microsoft Corp	2.59
NVIDIA Corp	2.06
Metro Inc	1.33
Alphabet Inc	1.30
Meta Platforms Inc	1.30
Amazon.com Inc	1.27
Johnson & Johnson	1.07
Imperial Brands PLC	1.06
Diageo PLC	1.05
<b>Total</b>	<b>16.52</b>

Total number of investments: **650**



	% Assets
US Equity	51.39
International Equity	39.69
Canadian Equity	4.39
Cash and Equivalents	3.71
Foreign Bonds	0.75
Income Trust Units	0.07

### 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.

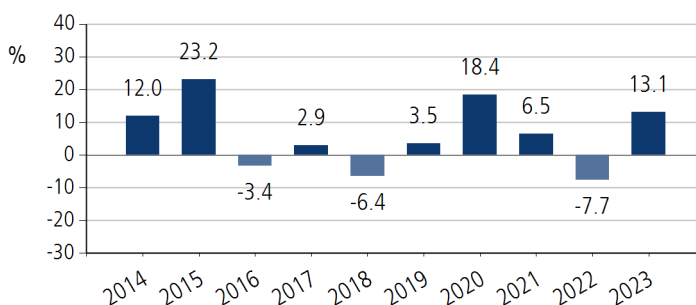
### How has the Fund performed?

#### 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 2013 would have \$1,747.40 in December 2023. This works out to an average of 5.74% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

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

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



### How risky is it?

Low	Low to moderate	<b>Moderate</b>	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 foreign equity fund
- are investing for the long term

**Sun Life Assurance Company of Canada**  
**Sun *Wise* Essential Series Segregated Funds**  
**Sun *Wise* Essential Fidelity NorthStar® Segregated Fund**

As of December 31, 2023

**How much does it 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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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>	3.56%	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%
-----------------------------------------	------------	------------

**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 NorthStar® Segregated Fund

As of December 31, 2023

---

### 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 True North® Segregated Bundle

As of December 31, 2023

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

Total value on December 31, 2023: \$6,943,003

Managed by: Fidelity Investments Canada ULC

Portfolio turnover rate: 40.08%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	3.21%	\$19.24	54,849
Income	2.78%	\$20.32	289,683

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

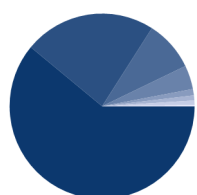
#### What does the Fund invest in?

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, 2023

	% Assets
Fidelity True North Fund	70.83
Canadian National Railway Co	
Royal Bank of Canada	
Fidelity Canadian Money Market Investment Trust	
Rogers Communications Inc	
Toronto-Dominion Bank	
Canadian Natural Resources Ltd	
Alimentation Couche-Tard Inc	
Constellation Software Inc	
Agnico Eagle Mines Ltd	
Intact Financial Corp	
Fidelity Canadian Bond Fund	23.89
Cash and Equivalents	5.28
<b>Total</b>	<b>100.00</b>

Total number of investments: **3**



	% Assets
Canadian Equity	60.99
Domestic Bonds	23.07
Cash and Equivalents	8.79
US Equity	4.16
Income Trust Units	1.11
International Equity	0.88
Other	0.79
Foreign Bonds	0.21

#### Are there any guarantees?

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

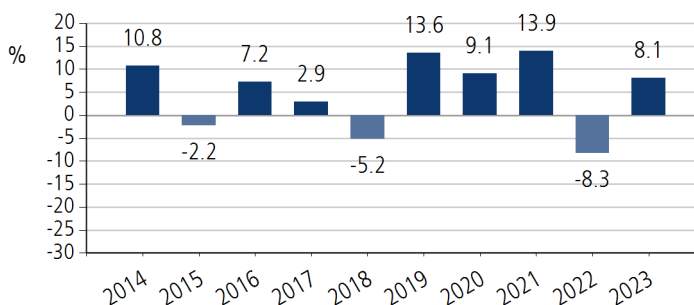
#### How has the Fund performed?

##### 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 2013 would have \$1,584.46 in December 2023. This works out to an average of 4.71% 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**  
**Sun *Wise* Essential Series Segregated Funds**  
**Sun *Wise* Essential Fidelity True North® Segregated Bundle**

As of December 31, 2023

**How much does it 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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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>	3.21%	0.40%	N/A	N/A
<b>Estate</b>	3.21%	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%
-----------------------------------------	------------	------------

**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 Bundle

As of December 31, 2023

---

### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## Sun *Wise* Essential Series Segregated Funds

### Sun *Wise* Essential Fidelity True North® Segregated Fund

As of December 31, 2023

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

Total value on December 31, 2023: \$960,730

Managed by: Fidelity Investments Canada ULC

Portfolio turnover rate: 12.50%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment	3.56%	\$21.97	43,731
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?

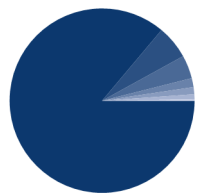
The Fund invests in the Fidelity True North® Fund. The Underlying Fund invests mostly in Canadian shares.

#### Top holdings and allocations of the Underlying Fund as of December 31, 2023

	% Assets
Canadian National Railway Co	4.95
Royal Bank of Canada	4.95
Fidelity Canadian Money Market Investment Trust	4.06
Rogers Communications Inc	3.86
Toronto-Dominion Bank	3.83
Canadian Natural Resources Ltd	3.69
Alimentation Couche-Tard Inc	3.48
Constellation Software Inc	2.87
Agnico Eagle Mines Ltd	2.81
Intact Financial Corp	2.69
<b>Total</b>	<b>37.19</b>

#### Total number of investments:

129



	% Assets
Canadian Equity	86.11
US Equity	5.87
Cash and Equivalents	4.09
Income Trust Units	1.57
International Equity	1.24
Other	0.89
Domestic Bonds	0.14
Foreign Bonds	0.09

#### Are there any guarantees?

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

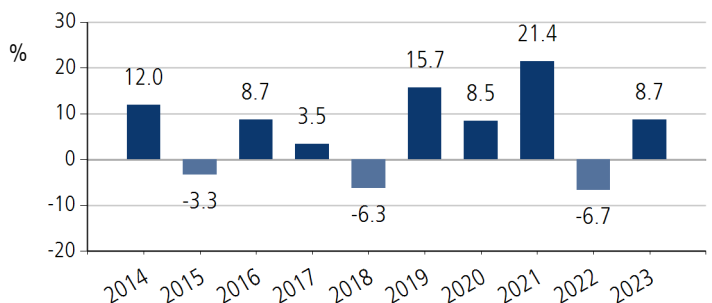
#### How has the Fund performed?

##### 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 2013 would have \$1,764.00 in December 2023. This works out to an average of 5.84% 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	<b>Moderate</b>	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 Canadian equity fund
- are investing for the long term

**Sun Life Assurance Company of Canada**  
**Sun *Wise* Essential Series Segregated Funds**  
**Sun *Wise* Essential Fidelity True North® Segregated Fund**

As of December 31, 2023

**How much does it 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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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>	3.56%	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%
-----------------------------------------	------------	------------

**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<sup>®</sup> Segregated Fund

As of December 31, 2023

---

### 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, 2023

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

Total value on December 31, 2023: \$49,616

Managed by: CI Global Asset Management

Portfolio turnover rate: 1.68%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment	3.33%	\$20.65	1,033
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?

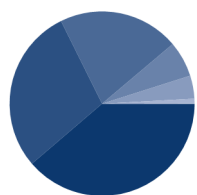
The Fund invests in the CI Select 100e Managed Portfolio Corporate Class. The Underlying Fund invests mostly in shares of firms from around the world.

#### Top holdings and allocations of the Underlying Fund as of December 31, 2023

	% Assets
CI Select Canadian Equity Managed	29.29
CI Select International Equity Managed Fund	28.27
CI Select U.S. Equity Managed Fund	14.22
CI WisdomTree Japan Equity Index ETF Non-Hedged Units	7.56
CI Adams Street Global Private Markets Fund	6.28
CI Munro Global Growth Equity Fund	5.34
Cash and Equivalents	2.67
CI Energy Giants Covered Call ETF (NXF.B)	2.53
VanEck Semiconductor ETF (SMH)	1.67
CI Global Healthcare Leaders Index ETF (CHCL.B)	1.59
<b>Total</b>	<b>99.42</b>

#### Total number of investments:

11



	% Assets
International Equity	38.71
Canadian Equity	28.96
US Equity	21.14
Other	6.28
Cash and Equivalents	4.04
Income Trust Units	0.80
Foreign Bonds	0.07

#### 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.

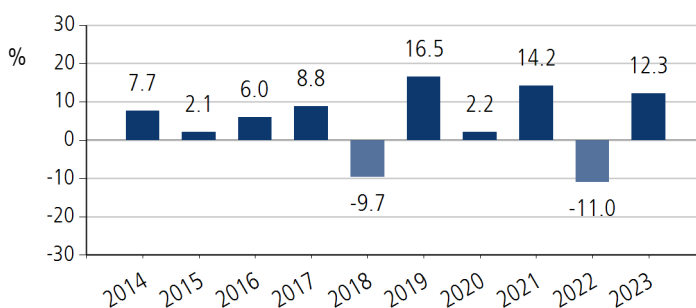
#### How has the Fund performed?

##### 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 2013 would have \$1,554.46 in December 2023. 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.

##### 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 equity securities
- are investing for the medium and/or long term

# Sun Life Assurance Company of Canada

## Sun *Wise* Essential Series Segregated Funds

### Sun *Wise* Essential Portfolio Select 100e Managed Segregated Fund

As of December 31, 2023

#### How much does it 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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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>	3.33%	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%
-----------------------------------------	------------	------------

#### 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 Select 100e Managed Segregated Fund

As of December 31, 2023

---

### 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, 2023

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

Total value on December 31, 2023: \$44,487

Managed by: CI Global Asset Management

Portfolio turnover rate: 1.18%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment	3.10%	\$18.96	1,012
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.

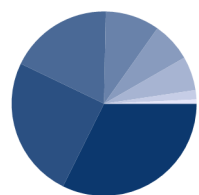
#### What does the Fund invest in?

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, 2023

	% Assets
CI Select Canadian Equity Managed	24.36
CI Select International Equity Managed Fund	23.51
CI Select U.S. Equity Managed Fund	11.69
CI Canadian Bond Fund	7.25
CI Income Fund	6.63
CI WisdomTree Japan Equity Index ETF Non-Hedged Units	6.23
CI Adams Street Global Private Markets Fund	5.78
CI Munro Global Growth Equity Fund	4.43
Cash and Equivalents	3.28
CI Energy Giants Covered Call ETF (NXF.B)	2.07
<b>Total</b>	<b>95.23</b>

#### Total number of investments: 14



	% Assets
International Equity	32.32
Canadian Equity	24.81
US Equity	18.16
Domestic Bonds	9.49
Cash and Equivalents	6.91
Other	5.94
Foreign Bonds	1.63
Income Trust Units	0.74

#### 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.

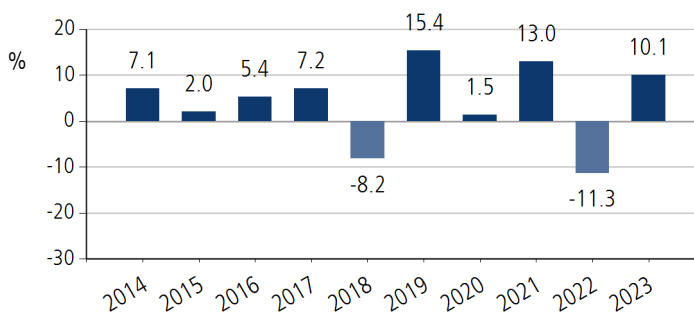
#### How has the Fund performed?

##### Average return

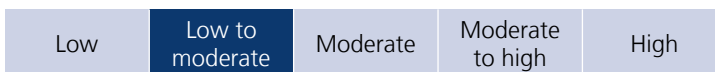
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2013 would have \$1,461.84 in December 2023. This works out to an average of 3.87% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

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

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

## Sun *Wise* Essential Series Segregated Funds

### Sun *Wise* Essential Portfolio Select 20i80e Managed Segregated Fund

As of December 31, 2023

#### How much does it 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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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>	3.10%	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%
-----------------------------------------	------------	------------

#### 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 Select 20i80e Managed Segregated Fund

As of December 31, 2023

---

### 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, 2023

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

Total value on December 31, 2023: \$42,002,106

Managed by: CI Global Asset Management

Portfolio turnover rate: 1.08%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	3.04%	\$18.13	5,120
Income	2.55%	\$19.23	1,249,738

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.

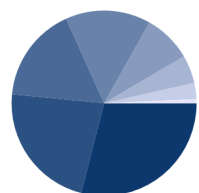
#### What does the Fund invest in?

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, 2023

	% Assets
CI Select Canadian Equity Managed	21.66
CI Select International Equity Managed Fund	21.07
CI Canadian Bond Fund	11.36
CI Select U.S. Equity Managed Fund	10.41
CI Income Fund	10.40
CI WisdomTree Japan Equity Index ETF Non-Hedged Units	5.55
CI Munro Global Growth Equity Fund	3.97
Cash and Equivalents	3.18
CI Enhanced Short Duration Bond ETF (FSB)	2.54
CI Adams Street Global Private Markets Fund	2.13
<b>Total</b>	<b>92.27</b>

#### Total number of investments: 19



	% Assets
International Equity	28.98
Canadian Equity	22.56
US Equity	16.73
Domestic Bonds	14.89
Cash and Equivalents	8.40
Other	4.90
Foreign Bonds	2.82
Income Trust Units	0.72

#### 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.

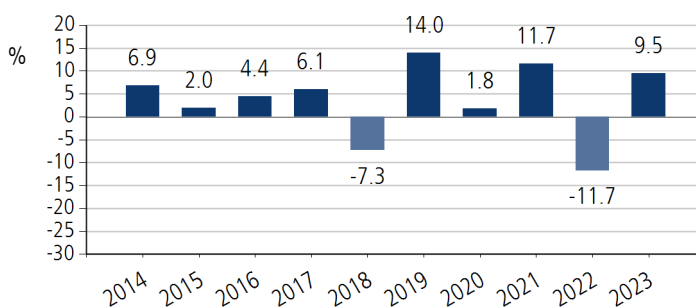
#### How has the Fund performed?

##### 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 2013 would have \$1,399.73 in December 2023. This works out to an average of 3.42% 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	<b>Low to moderate</b>	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 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

## Sun *Wise* Essential Series Segregated Funds

### Sun *Wise* Essential Portfolio Select 30i70e Managed Segregated Fund

As of December 31, 2023

#### How much does it 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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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>	3.04%	0.36%	N/A	N/A
<b>Estate</b>	3.04%	0.36%	0.45% of Class Death Benefit Base	N/A
<b>Income</b>	2.55%	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%
-----------------------------------------	------------	------------

#### 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 Select 30i70e Managed Segregated Fund

As of December 31, 2023

---

### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## Sun Wise Essential Series Segregated Funds

### Sun Wise Essential Portfolio Select 40i60e Managed Segregated Fund

As of December 31, 2023

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

Total value on December 31, 2023: \$7,192,104

Managed by: CI Global Asset Management

Portfolio turnover rate: 3.20%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	2.90%	\$16.85	57
Income	2.55%	\$17.52	135,958

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.

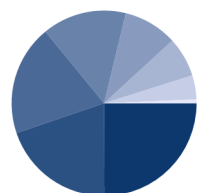
#### What does the Fund invest in?

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, 2023

	% Assets
CI Select Canadian Equity Managed	18.53
CI Select International Equity Managed Fund	18.03
CI Canadian Bond Fund	14.69
CI Income Fund	13.50
CI Select U.S. Equity Managed Fund	8.75
CI WisdomTree Japan Equity Index ETF Non-Hedged Units	4.78
CI DoubleLine Total Return Bond US\$ Fund	4.27
CI Munro Global Growth Equity Fund	3.37
CI Enhanced Short Duration Bond ETF (FSB)	3.34
Cash and Equivalents	3.18
<b>Total</b>	<b>92.44</b>

#### Total number of investments: 19



	% Assets
International Equity	24.93
Canadian Equity	19.84
Domestic Bonds	19.28
US Equity	14.74
Cash and Equivalents	9.40
Other	6.94
Foreign Bonds	4.20
Income Trust Units	0.67

#### Are there any guarantees?

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

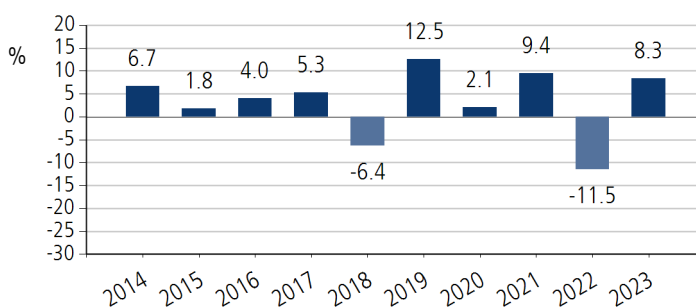
#### How has the Fund performed?

##### 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 2013 would have \$1,342.61 in December 2023. This works out to an average of 2.99% 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	<b>Low to moderate</b>	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 securities and, to a lesser extent, income securities
- are investing for the medium and/or long term

# Sun Life Assurance Company of Canada

## Sun *Wise* Essential Series Segregated Funds

### Sun *Wise* Essential Portfolio Select 40i60e Managed Segregated Fund

As of December 31, 2023

#### How much does it 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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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>	2.90%	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	0.65% 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%
-----------------------------------------	------------	------------

#### 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 Select 40i60e Managed Segregated Fund

As of December 31, 2023

---

### 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, 2023

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

**Total value on December 31, 2023:** \$3,225,483

**Managed by:** CI Global Asset Management

**Portfolio turnover rate:** 0.60%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	2.77%	\$16.18	73,416
Income	2.54%	\$16.46	32,655

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.

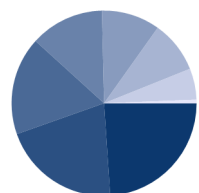
#### What does the Fund invest in?

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, 2023

	% Assets
CI Canadian Bond Fund	18.32
CI Income Fund	16.49
CI Select Canadian Equity Managed	15.47
CI Select International Equity Managed Fund	14.92
CI Select U.S. Equity Managed Fund	7.32
CI DoubleLine Total Return Bond US\$ Fund	6.70
CI Enhanced Short Duration Bond ETF (FSB)	4.09
CI WisdomTree Japan Equity Index ETF Non-Hedged Units	3.95
Cash and Equivalents	2.98
CI Munro Alternative Global Growth Fund	2.79
<b>Total</b>	<b>93.03</b>

#### Total number of investments: 19



	% Assets
Domestic Bonds	23.94
International Equity	20.65
Canadian Equity	17.12
US Equity	12.92
Cash and Equivalents	10.22
Other	9.09
Foreign Bonds	5.44
Income Trust Units	0.62

#### 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.

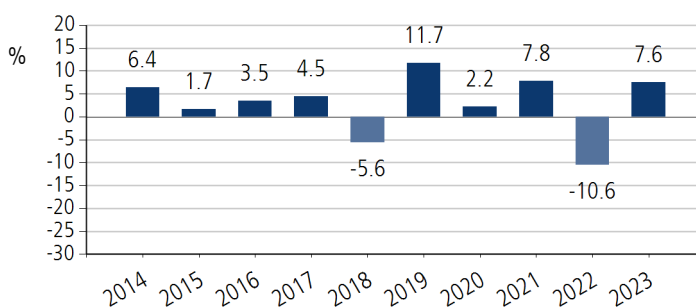
#### How has the Fund performed?

##### 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 2013 would have \$1,306.55 in December 2023. This works out to an average of 2.71% 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	<b>Low to moderate</b>	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

## Sun *Wise* Essential Series Segregated Funds

### Sun *Wise* Essential Portfolio Select 50i50e Managed Segregated Fund

As of December 31, 2023

#### How much does it 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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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>	2.77%	0.31%	N/A	N/A
<b>Estate</b>	2.77%	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%
-----------------------------------------	------------	------------

#### 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 Select 50i50e Managed Segregated Fund

As of December 31, 2023

---

### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## Sun Wise Essential Series Segregated Funds

### Sun Wise Essential Portfolio Select 60i40e Managed Segregated Fund

As of December 31, 2023

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

Total value on December 31, 2023: \$1,260,744

Managed by: CI Global Asset Management

Portfolio turnover rate: 0.49%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	2.80%	\$15.28	27,309
Income	2.39%	\$15.96	9,579

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.

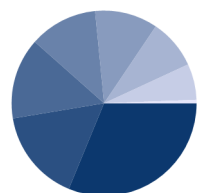
#### What does the Fund invest in?

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, 2023

	% Assets
CI Canadian Bond Fund	23.92
CI Income Fund	21.57
CI Select Canadian Equity Managed	11.89
CI Select International Equity Managed Fund	11.46
CI Select U.S. Equity Managed Fund	5.59
CI Enhanced Short Duration Bond ETF (FSB)	5.32
CI DoubleLine Total Return Bond US\$ Fund	5.11
CI Adams Street Global Private Markets Fund	3.91
CI WisdomTree Japan Equity Index ETF Non-Hedged Units	3.06
Cash and Equivalents	2.88
<b>Total</b>	<b>94.71</b>

#### Total number of investments: 18



	% Assets
Domestic Bonds	31.23
International Equity	16.14
Canadian Equity	14.15
Cash and Equivalents	11.92
US Equity	11.00
Other	8.68
Foreign Bonds	6.29
Income Trust Units	0.59

#### 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.

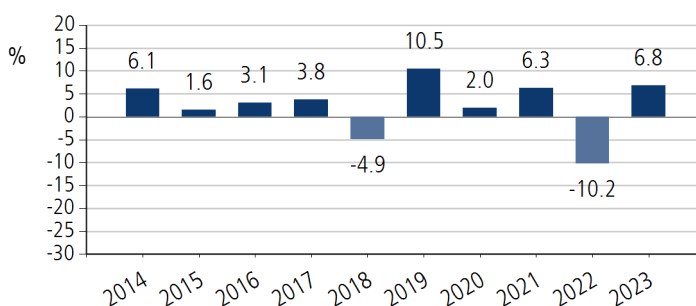
#### How has the Fund performed?

##### Average return

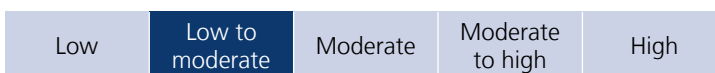
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2013 would have \$1,260.24 in December 2023. This works out to an average of 2.34% a year. The returns are after the MER has been deducted. The insurance fees and other costs will 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 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 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

## Sun *Wise* Essential Series Segregated Funds

### Sun *Wise* Essential Portfolio Select 60i40e Managed Segregated Fund

As of December 31, 2023

#### How much does it 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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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%	0.26%	N/A	N/A
<b>Estate</b>	2.80%	0.26%	0.45% of Class Death Benefit Base	N/A
<b>Income</b>	2.39%	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%
-----------------------------------------	------------	------------

#### 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 Select 60i40e Managed Segregated Fund

As of December 31, 2023

---

### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## Sun Wise Essential Series Segregated Funds

### Sun Wise Essential Portfolio Select 70i30e Managed Segregated Fund

As of December 31, 2023

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

Total value on December 31, 2023: \$1,031,364

Managed by: CI Global Asset Management

Portfolio turnover rate: 0.36%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	2.90%	\$14.06	22,322
Income	2.60%	\$14.59	23,109

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.

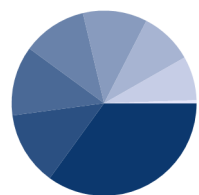
#### What does the Fund invest in?

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, 2023

	% Assets
CI Canadian Bond Fund	26.83
CI Income Fund	24.19
CI Select Canadian Equity Managed	8.68
CI DoubleLine Total Return Bond US\$ Fund	8.66
CI Select International Equity Managed Fund	8.46
CI Enhanced Short Duration Bond ETF (FSB)	5.94
CI Select U.S. Equity Managed Fund	4.23
CI Adams Street Global Private Markets Fund	3.17
Cash and Equivalents	3.12
CI WisdomTree Japan Equity Index ETF Non-Hedged Units	2.27
<b>Total</b>	<b>95.55</b>

#### Total number of investments: 19



	% Assets
Domestic Bonds	35.00
Cash and Equivalents	12.89
International Equity	12.15
Canadian Equity	11.27
Other	11.25
US Equity	9.22
Foreign Bonds	7.69
Income Trust Units	0.53

#### 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.

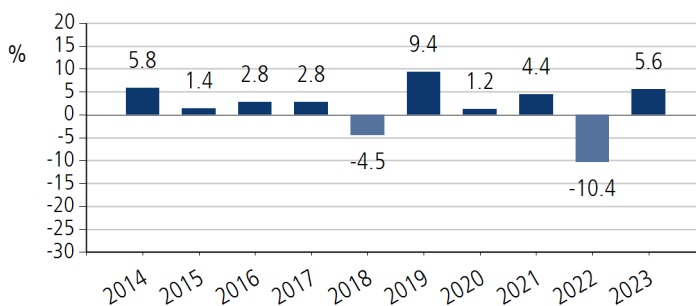
#### How has the Fund performed?

##### 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 2013 would have \$1,183.61 in December 2023. This works out to an average of 1.70% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

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

This chart shows how the Investment Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value 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 receive income and are seeking modest capital growth
- are investing for the medium term



# Sun Life Assurance Company of Canada

## Sun *Wise* Essential Series Segregated Funds

### Sun *Wise* Essential Portfolio Select 70i30e Managed Segregated Fund

As of December 31, 2023

#### How much does it 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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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>	2.90%	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%
-----------------------------------------	------------	------------

#### 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 Select 70i30e Managed Segregated Fund

As of December 31, 2023

---

### 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, 2023

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

Total value on December 31, 2023: \$282,819

Managed by: CI Global Asset Management

Portfolio turnover rate: 0.26%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	2.78%	\$13.24	76
Income	2.42%	\$13.87	20,246

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.

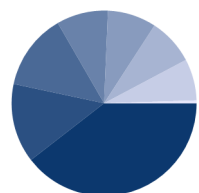
#### What does the Fund invest in?

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, 2023

	% Assets
CI Canadian Bond Fund	30.29
CI Income Fund	27.23
CI DoubleLine Total Return Bond US\$ Fund	11.40
CI Enhanced Short Duration Bond ETF (FSB)	6.78
CI Select Canadian Equity Managed	5.55
CI Select International Equity Managed Fund	5.41
Cash and Equivalents	3.09
CI Adams Street Global Private Markets Fund	3.03
CI Select U.S. Equity Managed Fund	2.62
CI WisdomTree Japan Equity Index ETF Non-Hedged Units	1.46
<b>Total</b>	<b>96.86</b>

#### Total number of investments: 19



	% Assets
Domestic Bonds	39.51
Cash and Equivalents	13.83
Other	13.31
Foreign Bonds	9.01
Canadian Equity	8.51
International Equity	8.09
US Equity	7.25
Income Trust Units	0.49

#### 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.

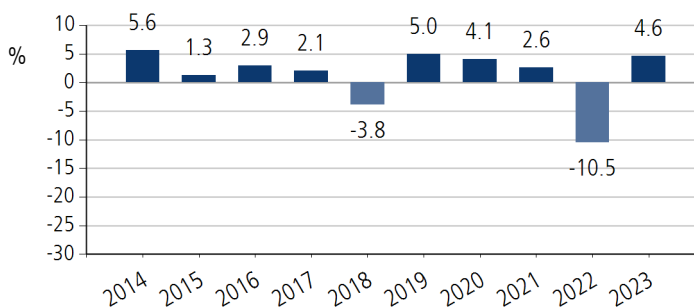
#### How has the Fund performed?

##### 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 2013 would have \$1,133.39 in December 2023. This works out to an average of 1.26% 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 receive income and are seeking conservative capital growth
- are investing for the short and/or medium term

# Sun Life Assurance Company of Canada

## Sun *Wise* Essential Series Segregated Funds

### Sun *Wise* Essential Portfolio Select 80i20e Managed Segregated Fund

As of December 31, 2023

#### How much does it 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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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>	2.78%	0.21%	N/A	N/A
<b>Estate</b>	2.78%	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%
-----------------------------------------	------------	------------

#### 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 Select 80i20e Managed Segregated Fund

As of December 31, 2023

---

### 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, 2023

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

Total value on December 31, 2023: \$76,898

Managed by: CI Global Asset Management

Portfolio turnover rate: 0.39%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	2.76%	\$12.41	2,460
Income	2.56%	\$12.65	2,436

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.

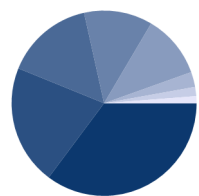
#### What does the Fund invest in?

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, 2023

	% Assets
Cash and Equivalents	19.65
Harbourvest Infrastructure Income Cayman Parallel Partnership	2.22
CI Alternative Investment Grade Credit ETF (CRED)	1.95
VanEck Semiconductor ETF (SMH)	1.57
NVIDIA Corp	1.49
CI Private Market Growth Fund	1.29
Air Lease Corp 2.63% 05-Nov-2024	1.07
Alimentation Couche Tard Inc 3.60% 02-Mar-2025	1.06
Pembina Pipeline Corp 3.54% 03-Nov-2024	0.95
Transcanada Pipelines Ltd 3.30% 17-Apr-2025	0.95
<b>Total</b>	<b>32.20</b>

Total number of investments: **910**



	% Assets
Domestic Bonds	35.21
Cash and Equivalents	20.92
Foreign Bonds	15.39
US Equity	11.98
Canadian Equity	11.05
International Equity	2.62
Other	1.60
Income Trust Units	1.23

#### 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.

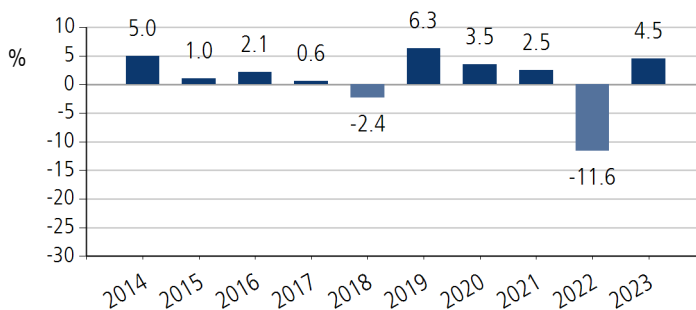
#### How has the Fund performed?

##### 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 2013 would have \$1,106.81 in December 2023. This works out to an average of 1.02% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

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

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



#### How risky is it?

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 fixed income
- are investing for the short and/or medium term

# Sun Life Assurance Company of Canada

## Sun *Wise* Essential Series Segregated Funds

### Sun *Wise* Essential Portfolio Select Income Managed Segregated Fund

As of December 31, 2023

#### How much does it 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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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>	2.76%	0.16%	N/A	N/A
<b>Estate</b>	2.76%	0.16%	0.35% of Class Death Benefit Base	N/A
<b>Income</b>	2.56%	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%
-----------------------------------------	------------	------------

#### 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 Select Income Managed Segregated Fund

As of December 31, 2023

---

### 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, 2023

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

Total value on December 31, 2023: \$100,274,433

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	2.88%	\$19.61	308,739
Income	2.56%	\$21.03	3,560,315

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.

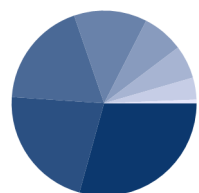
#### What does the Fund invest in?

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, 2023

	% Assets
CI Canadian Bond Fund	8.29
CI Emerging Markets Corporate Class	7.26
CI International Equity Fund	6.14
CI Munro Global Growth Equity Fund	5.92
CI WisdomTree Japan Equity Index ETF Non-Hedged Units	5.02
CI International Value Corporate Class	4.85
CI Canadian Dividend Fund	4.76
CI Synergy Canadian Corporate Class	4.63
CI WisdomTree Canada Quality Dividend Growth Index ETF	3.34
CI U.S. Stock Selection Corporate Class	3.31
<b>Total</b>	<b>53.52</b>

#### Total number of investments: 37



	% Assets
International Equity	29.30
Canadian Equity	21.76
US Equity	18.68
Domestic Bonds	12.78
Cash and Equivalents	7.21
Foreign Bonds	5.80
Other	3.84
Income Trust Units	0.63

#### 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.

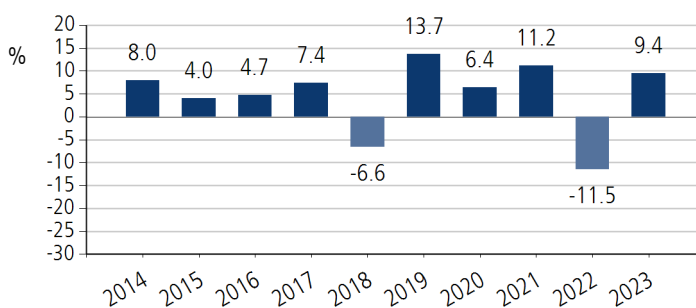
#### How has the Fund performed?

##### 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 2013 would have \$1,535.23 in December 2023. 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	<b>Low to moderate</b>	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 moderate long-term capital growth
- are investing for the medium and/or long term

# Sun Life Assurance Company of Canada

## Sun *Wise* Essential Series Segregated Funds

### Sun *Wise* Essential Portfolio Series Balanced Growth Segregated Fund

As of December 31, 2023

#### How much does it 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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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>	2.88%	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%
-----------------------------------------	------------	------------

#### 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 Balanced Growth Segregated Fund

As of December 31, 2023

---

### 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, 2023

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

Total value on December 31, 2023: \$87,069,383

Managed by: CI Global Asset Management

Portfolio turnover rate: 2.01%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	2.86%	\$18.43	847,282
Income	2.53%	\$19.14	3,004,017

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.

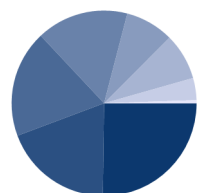
#### What does the Fund invest in?

The Fund invests in the CI 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, 2023

	% Assets
CI Canadian Bond Fund	12.08
CI Emerging Markets Corporate Class	6.25
CI International Equity Fund	5.30
CI Munro Global Growth Equity Fund	5.10
CI Corporate Bond Fund	4.76
CI Canadian Core Plus Bond Fund	4.61
CI WisdomTree Japan Equity Index ETF Non-Hedged Units	4.28
CI International Value Corporate Class	4.19
CI Canadian Dividend Fund	4.10
CI Synergy Canadian Corporate Class	3.98
<b>Total</b>	<b>54.65</b>

#### Total number of investments: 37



	% Assets
International Equity	25.21
Canadian Equity	19.09
Domestic Bonds	18.69
US Equity	16.06
Foreign Bonds	8.44
Cash and Equivalents	8.12
Other	3.85
Income Trust Units	0.54

#### 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.

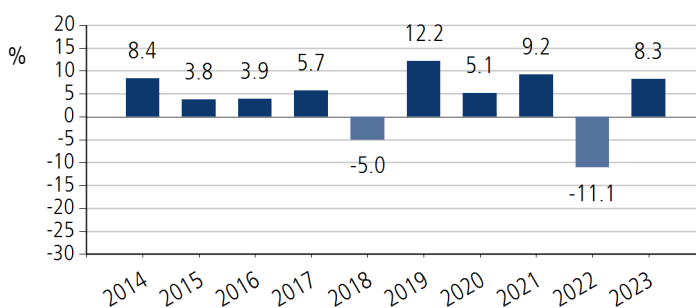
#### How has the Fund performed?

##### 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 2013 would have \$1,454.82 in December 2023. This works out to an average of 3.82% 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 growth and income while diversifying risk
- are investing for the medium and/or long term

# Sun Life Assurance Company of Canada

## Sun *Wise* Essential Series Segregated Funds

### Sun *Wise* Essential Portfolio Series Balanced Segregated Fund

As of December 31, 2023

#### How much does it 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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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>	2.86%	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>	2.53%	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%
-----------------------------------------	------------	------------

#### 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 Balanced Segregated Fund

As of December 31, 2023

---

### 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, 2023

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

Total value on December 31, 2023: \$33,122,505

Managed by: CI Global Asset Management

Portfolio turnover rate: 1.49%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	2.90%	\$16.99	313,289
Income	2.55%	\$18.15	1,179,102

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.

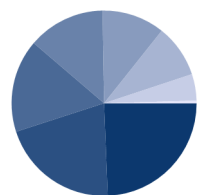
#### What does the Fund invest in?

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, 2023

	% Assets
CI Canadian Bond Fund	15.85
CI Corporate Bond Fund	6.24
CI Canadian Core Plus Bond Fund	5.88
CI Emerging Markets Corporate Class	5.15
CI Enhanced Short Duration Bond ETF (FSB)	4.47
CI International Equity Fund	4.38
CI Munro Alternative Global Growth Fund	4.21
CI WisdomTree Japan Equity Index ETF Non-Hedged Units	3.54
CI International Value Corporate Class	3.46
CI Canadian Dividend Fund	3.39
<b>Total</b>	<b>56.57</b>

#### Total number of investments: 37



	% Assets
Domestic Bonds	24.37
International Equity	20.65
Canadian Equity	16.22
US Equity	13.50
Foreign Bonds	10.97
Cash and Equivalents	9.21
Other	4.63
Income Trust Units	0.45

#### 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.

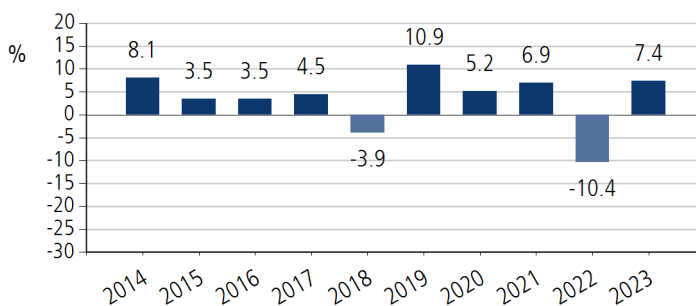
#### How has the Fund performed?

##### 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 2013 would have \$1,395.68 in December 2023. This works out to an average of 3.39% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

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

This chart shows how the Investment Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value 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 returns with lower than average volatility
- are investing for the medium and/or long term

# Sun Life Assurance Company of Canada

## Sun *Wise* Essential Series Segregated Funds

### Sun *Wise* Essential Portfolio Series Conservative Balanced Segregated Fund

As of December 31, 2023

#### How much does it 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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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>	2.90%	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%
-----------------------------------------	------------	------------

#### 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 Conservative Balanced Segregated Fund

As of December 31, 2023

---

### 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, 2023

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

Total value on December 31, 2023: \$26,369,388

Managed by: CI Global Asset Management

Portfolio turnover rate: 2.01%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	2.81%	\$16.11	392,629
Income	2.54%	\$16.70	998,793

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.

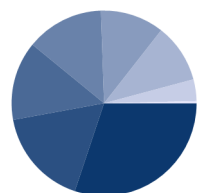
#### What does the Fund invest in?

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, 2023

	% Assets
CI Canadian Bond Fund	19.62
CI Corporate Bond Fund	7.73
CI Canadian Core Plus Bond Fund	7.28
CI Enhanced Short Duration Bond ETF (FSB)	5.54
CI Emerging Markets Corporate Class	4.24
CI Enhanced Government Bond ETF (FGO)	3.75
CI International Equity Fund	3.60
CI Munro Alternative Global Growth Fund	3.47
CI WisdomTree Japan Equity Index ETF Non-Hedged Units	2.91
CI International Value Corporate Class	2.85
<b>Total</b>	<b>60.99</b>

#### Total number of investments: 37



	% Assets
Domestic Bonds	30.12
International Equity	17.00
Canadian Equity	13.77
Foreign Bonds	13.56
US Equity	11.13
Cash and Equivalents	10.26
Other	3.79
Income Trust Units	0.37

#### 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.

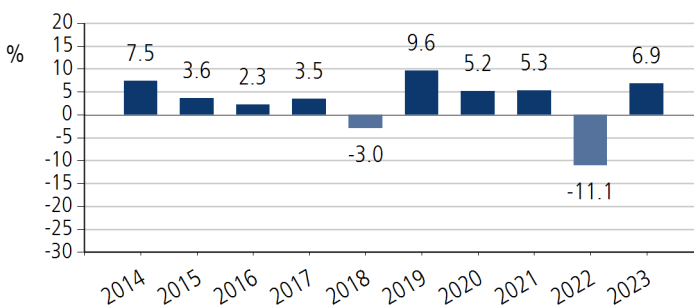
#### How has the Fund performed?

##### 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 2013 would have \$1,319.33 in December 2023. This works out to an average of 2.81% 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	<b>Low to moderate</b>	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 income and growth with lower than average volatility
- are investing for the medium and/or long term

# Sun Life Assurance Company of Canada

## Sun *Wise* Essential Series Segregated Funds

### Sun *Wise* Essential Portfolio Series Conservative Segregated Fund

As of December 31, 2023

#### How much does it 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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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>	2.81%	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%
-----------------------------------------	------------	------------

#### 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 Conservative Segregated Fund

As of December 31, 2023

---

### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## Sun *Wise* Essential Series Segregated Funds

### Sun *Wise* Essential Portfolio Series Growth Segregated Fund

As of December 31, 2023

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

**Total value on December 31, 2023:** \$1,491,572

**Managed by:** CI Global Asset Management

**Portfolio turnover rate:** 0.24%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment	3.04%	\$20.39	55,087
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?

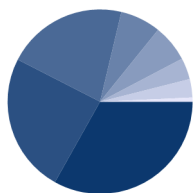
The Fund invests in the CI Portfolio Series Growth Fund. The Underlying Fund invests mostly in shares and bonds of firms from around the world.

#### Top holdings and allocations of the Underlying Fund as of December 31, 2023

	% Assets
CI Emerging Markets Corporate Class	8.27
CI International Equity Fund	6.95
CI Munro Global Growth Equity Fund	6.75
CI WisdomTree Japan Equity Index ETF Non-Hedged Units	5.61
CI International Value Corporate Class	5.49
CI Canadian Dividend Fund	5.41
CI Synergy Canadian Corporate Class	5.26
CI Canadian Bond Fund	4.58
CI WisdomTree Canada Quality Dividend Growth Index ETF	3.77
CI U.S. Stock Selection Corporate Class	3.76
<b>Total</b>	<b>55.85</b>

#### Total number of investments:

	% Assets
International Equity	33.12
Canadian Equity	24.42
US Equity	21.16
Domestic Bonds	7.09
Cash and Equivalents	6.50
Other	3.76
Foreign Bonds	3.23
Income Trust Units	0.72



#### 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.

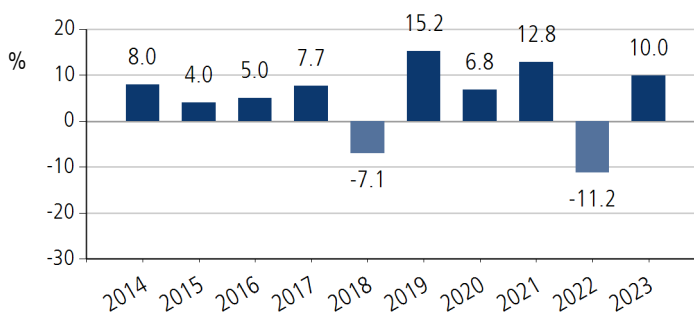
#### How has the Fund performed?

##### Average return

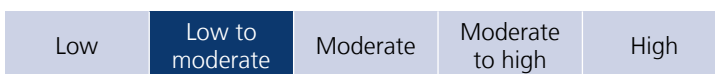
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in December 2013 would have \$1,601.19 in December 2023. This works out to an average of 4.82% a year. The returns are after the MER has been deducted. The insurance fees and other costs will 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 long-term capital growth
- are investing for the medium and/or long term

# Sun Life Assurance Company of Canada

## Sun *Wise* Essential Series Segregated Funds

### Sun *Wise* Essential Portfolio Series Growth Segregated Fund

As of December 31, 2023

#### How much does it 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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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>	3.04%	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%
-----------------------------------------	------------	------------

#### 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 Growth Segregated Fund

As of December 31, 2023

---

### 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, 2023

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

Total value on December 31, 2023: \$65,375,859

Managed by: CI Global Asset Management

Portfolio turnover rate: 12.73%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	2.68%	\$14.95	969,254
Income	2.51%	\$15.25	2,624,675

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.

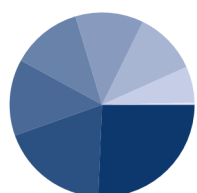
#### What does the Fund invest in?

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, 2023	% Assets
CI Canadian Bond Fund	11.32
CI Income Fund	8.59
CI Corporate Bond Fund	7.14
CI Canadian Core Plus Bond Fund	7.10
CI Alternative Investment Grade Credit Fund	4.73
CI Munro Alternative Global Growth Fund	4.49
CI Enhanced Government Bond ETF (FGO)	4.48
CI DoubleLine Income US\$ Fund	3.79
CI Enhanced Short Duration Bond ETF (FSB)	3.77
CI Emerging Markets Corporate Class	3.22
<b>Total</b>	<b>58.63</b>

#### Total number of investments:

37



	% Assets
Domestic Bonds	25.66
Foreign Bonds	18.90
Cash and Equivalents	13.39
Canadian Equity	12.39
International Equity	11.92
US Equity	11.02
Other	6.38
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.

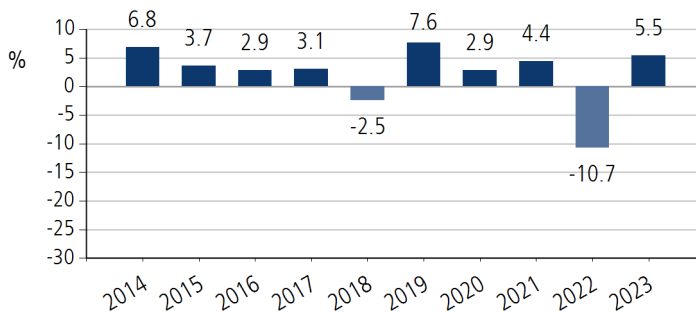
#### How has the Fund performed?

##### 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 2013 would have \$1,245.54 in December 2023. 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
-----	-----------------	----------	------------------	------

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

## Sun *Wise* Essential Series Segregated Funds

### Sun *Wise* Essential Portfolio Series Income Segregated Bundle

As of December 31, 2023

#### How much does it 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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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>	2.68%	0.16%	N/A	N/A
<b>Estate</b>	2.68%	0.16%	0.35% of Class Death Benefit Base	N/A
<b>Income</b>	2.51%	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%
-----------------------------------------	------------	------------

#### 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, 2023

---

### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## Sun *Wise* Essential Series Segregated Funds

### Sun *Wise* Essential Portfolio Series Maximum Growth Segregated Fund

As of December 31, 2023

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

**Total value on December 31, 2023:** \$390,986

**Managed by:** CI Global Asset Management

**Portfolio turnover rate:** 1.51%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment	3.19%	\$22.15	9,859
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?

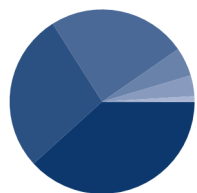
The Fund invests in the CI Portfolio Series Maximum Growth Fund. The Underlying Fund invests mostly in shares and bonds of firms from around the world.

#### Top holdings and allocations of the Underlying Fund as of December 31, 2023

	% Assets
CI Emerging Markets Corporate Class	9.59
CI International Equity Fund	7.99
CI Munro Global Growth Equity Fund	7.77
CI WisdomTree Japan Equity Index ETF Non-Hedged Units	6.52
CI International Value Corporate Class	6.32
CI Canadian Dividend Fund	6.23
CI Synergy Canadian Corporate Class	6.05
CI WisdomTree Canada Quality Dividend Growth Index ETF	4.34
CI U.S. Stock Selection Corporate Class	4.33
United US Equity Value Pool	4.16
<b>Total</b>	<b>63.30</b>

#### Total number of investments:

28



	% Assets
International Equity	38.27
Canadian Equity	27.75
US Equity	24.33
Cash and Equivalents	5.04
Other	3.64
Income Trust Units	0.83
Foreign Bonds	0.09
Domestic Bonds	0.05

#### 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.

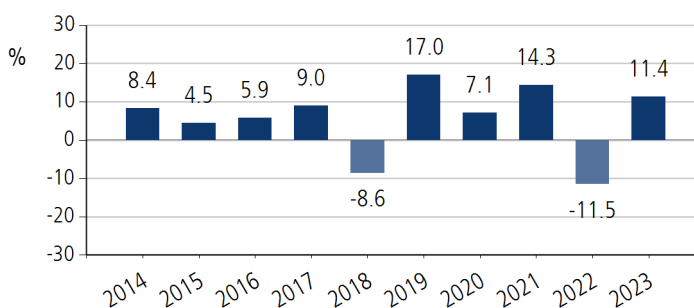
#### How has the Fund performed?

##### 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 2013 would have \$1,688.81 in December 2023. This works out to an average of 5.38% 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?



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

## Sun *Wise* Essential Series Segregated Funds

### Sun *Wise* Essential Portfolio Series Maximum Growth Segregated Fund

As of December 31, 2023

#### How much does it 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>	<table border="1"><thead><tr><th>If you sell within:</th><th>Rate</th></tr></thead><tbody><tr><td>1 year of buying</td><td>5.5 %</td></tr><tr><td>2 years of buying</td><td>5.0 %</td></tr><tr><td>3 years of buying</td><td>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></tbody></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>	3.19%	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%
-----------------------------------------	------------	------------

#### 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, 2023

---

### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## Sun *Wise* Essential Series Segregated Funds

### Sun *Wise* Essential Premier II Portfolio Series Maximum Growth Segregated Fund

As of December 31, 2023

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

Total value on December 31, 2023: \$13,238

Managed by: CI Global Asset Management

Portfolio turnover rate: 1.52%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment	3.00%	\$20.06	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?

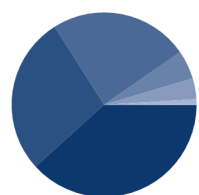
The Fund invests in the CI Portfolio Series Maximum Growth Fund. The Underlying Fund invests mostly in shares of firms from around the world.

#### Top holdings and allocations of the Underlying Fund as of December 31, 2023

	% Assets
CI Emerging Markets Corporate Class	9.59
CI International Equity Fund	7.99
CI Munro Global Growth Equity Fund	7.77
CI WisdomTree Japan Equity Index ETF Non-Hedged Units	6.52
CI International Value Corporate Class	6.32
CI Canadian Dividend Fund	6.23
CI Synergy Canadian Corporate Class	6.05
CI WisdomTree Canada Quality Dividend Growth Index ETF	4.34
CI U.S. Stock Selection Corporate Class	4.33
United US Equity Value Pool	4.16

**Total** **63.30**

**Total number of investments:** **28**



	% Assets
International Equity	38.27
Canadian Equity	27.75
US Equity	24.33
Cash and Equivalents	5.04
Other	3.64
Income Trust Units	0.83
Foreign Bonds	0.09
Domestic Bonds	0.05

#### 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.

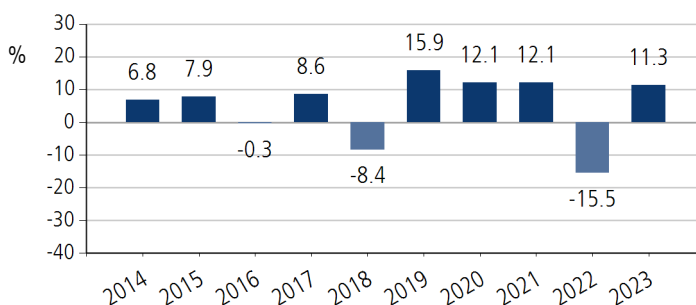
#### How has the Fund performed?

##### 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 2013 would have \$1,566.40 in December 2023. This works out to an average of 4.59% 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	<b>Moderate</b>	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 well diversified equity holding
- are investing for the medium and/or long term

# 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, 2023

#### How much does it 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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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%
-----------------------------------------	------------	------------

#### 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, 2023

---

### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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



# Sun Life Assurance Company of Canada

## Sun *Wise* Essential Series Segregated Funds

### Sun *Wise* Essential Premier Portfolio Series Growth Segregated Fund

As of December 31, 2023

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

Total value on December 31, 2023: \$53,533

Managed by: CI Global Asset Management

Portfolio turnover rate: 0.00%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment	2.94%	\$17.54	3,052
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?

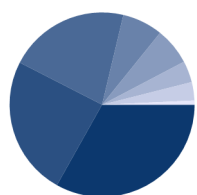
The Fund invests in the CI Portfolio Series Growth Fund. The Underlying Fund invests mostly in shares and bonds of firms from around the world.

#### Top holdings and allocations of the Underlying Fund as of December 31, 2023

	% Assets
CI Emerging Markets Corporate Class	8.27
CI International Equity Fund	6.95
CI Munro Global Growth Equity Fund	6.75
CI WisdomTree Japan Equity Index ETF Non-Hedged Units	5.61
CI International Value Corporate Class	5.49
CI Canadian Dividend Fund	5.41
CI Synergy Canadian Corporate Class	5.26
CI Canadian Bond Fund	4.58
CI WisdomTree Canada Quality Dividend Growth Index ETF	3.77
CI U.S. Stock Selection Corporate Class	3.76
<b>Total</b>	<b>55.85</b>

#### Total number of investments:

37



	% Assets
International Equity	33.12
Canadian Equity	24.42
US Equity	21.16
Domestic Bonds	7.09
Cash and Equivalents	6.50
Other	3.76
Foreign Bonds	3.23
Income Trust Units	0.72

#### 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.

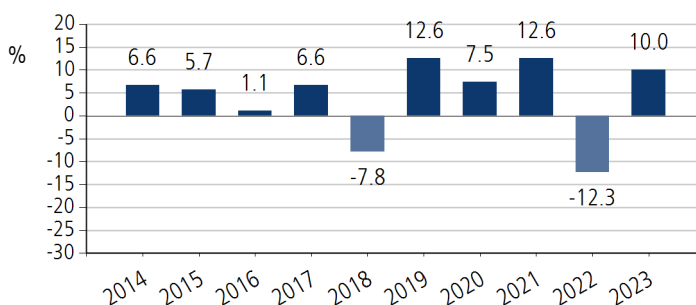
#### How has the Fund performed?

##### 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 2013 would have \$1,473.14 in December 2023. This works out to an average of 3.95% 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.

##### 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 well diversified equity holding
- are investing for the medium and/or long term

# Sun Life Assurance Company of Canada

## Sun *Wise* Essential Series Segregated Funds

### Sun *Wise* Essential Premier Portfolio Series Growth Segregated Fund

As of December 31, 2023

#### How much does it 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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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>	2.94%	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%
-----------------------------------------	------------	------------

#### 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 Growth Segregated Fund

As of December 31, 2023

---

### 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, 2023

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

Total value on December 31, 2023: \$3,850,174

Managed by: CI Global Asset Management

Portfolio turnover rate: 12.73%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	2.63%	\$12.69	70,314
Income	2.49%	\$12.99	227,681

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?

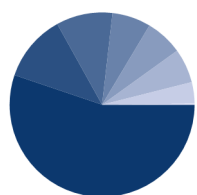
The bundle invests about 55% in the CI Portfolio Series Income Fund and 45% in the CI Canadian Bond Fund.

#### Top holdings and allocations as of December 31, 2023

	% Assets
CI Portfolio Series Income Fund	54.48
CI Canadian Bond Fund	
CI Income Fund	
CI Corporate Bond Fund	
CI Canadian Core Plus Bond Fund	
CI Alternative Investment Grade Credit Fund	
CI Munro Alternative Global Growth Fund	
CI Enhanced Government Bond ETF (FGO)	
CI DoubleLine Income US\$ Fund	
CI Enhanced Short Duration Bond ETF (FSB)	
CI Emerging Markets Corporate Class	

CI Canadian Bond Fund	44.93
Cash and Equivalents	0.59
<b>Total</b>	<b>100.00</b>

Total number of investments: 3



	% Assets
Domestic Bonds	55.20
Foreign Bonds	11.74
Cash and Equivalents	9.87
Canadian Equity	6.75
International Equity	6.49
US Equity	6.01
Other	3.75
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.

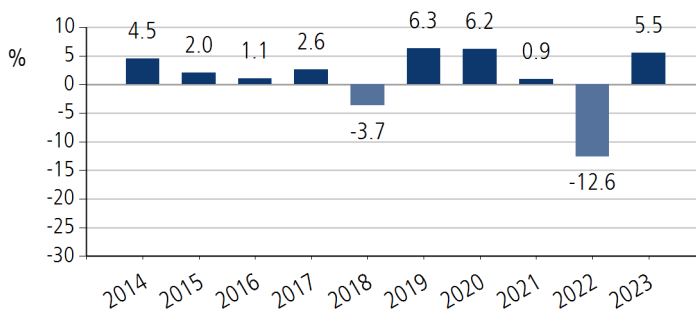
#### How has the Fund performed?

##### 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 2013 would have \$1,118.92 in December 2023. This works out to an average of 1.13% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

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

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

## Sun *Wise* Essential Series Segregated Funds

### Sun *Wise* Essential Premier Portfolio Series Income Segregated Bundle

As of December 31, 2023

#### How much does it 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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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>	2.63%	0.16%	N/A	N/A
<b>Estate</b>	2.63%	0.16%	0.35% of Class Death Benefit Base	N/A
<b>Income</b>	2.49%	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%
-----------------------------------------	------------	------------

#### 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, 2023

---

### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## Sun *Wise* Essential Series Segregated Funds

### Sun *Wise* Essential Premier Portfolio Series Maximum Growth Segregated Fund

As of December 31, 2023

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

Total value on December 31, 2023: \$15,295

Managed by: CI Global Asset Management

Portfolio turnover rate: 1.52%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment	2.99%	\$19.09	801
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?

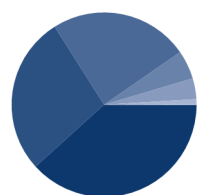
The Fund invests in the CI Portfolio Series Maximum Growth Fund. The Underlying Fund invests mostly in shares of firms from around the world.

#### Top holdings and allocations of the Underlying Fund as of December 31, 2023

	% Assets
CI Emerging Markets Corporate Class	9.59
CI International Equity Fund	7.99
CI Munro Global Growth Equity Fund	7.77
CI WisdomTree Japan Equity Index ETF Non-Hedged Units	6.52
CI International Value Corporate Class	6.32
CI Canadian Dividend Fund	6.23
CI Synergy Canadian Corporate Class	6.05
CI WisdomTree Canada Quality Dividend Growth Index ETF	4.34
CI U.S. Stock Selection Corporate Class	4.33
United US Equity Value Pool	4.16

**Total** **63.30**

**Total number of investments:** **28**



	% Assets
International Equity	38.27
Canadian Equity	27.75
US Equity	24.33
Cash and Equivalents	5.04
Other	3.64
Income Trust Units	0.83
Foreign Bonds	0.09
Domestic Bonds	0.05

#### 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.

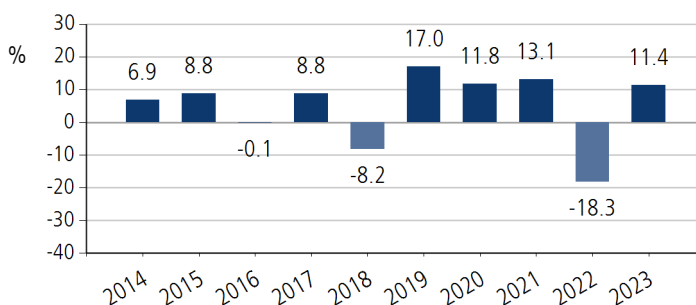
#### How has the Fund performed?

##### 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 2013 would have \$1,563.40 in December 2023. This works out to an average of 4.57% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

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

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



#### How risky is it?

Low	Low to moderate	Moderate	Moderate to high	High
		Moderate		

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

## Sun *Wise* Essential Series Segregated Funds

### Sun *Wise* Essential Premier Portfolio Series Maximum Growth Segregated Fund

As of December 31, 2023

#### How much does it 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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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>	2.99%	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%
-----------------------------------------	------------	------------

#### 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 Maximum Growth Segregated Fund

As of December 31, 2023

---

### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## Sun *Wise* Essential Series Segregated Funds

### Sun *Wise* Essential Sun Life MFS Canadian Bond Segregated Fund

As of December 31, 2023

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

Total value on December 31, 2023: \$70,245

Managed by: Sun Life Global Investments (Canada) Inc.

Portfolio turnover rate: 16.13%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	2.51%	\$10.41	6,751
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?

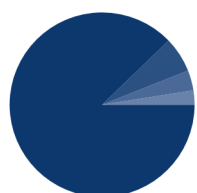
The Fund invests in the Sun Life MFS Canadian Bond Fund. The Underlying Fund invests mostly in Canadian bonds.

#### Top holdings and allocations of the Underlying Fund as of December 31, 2023

	% Assets
Canada Government 3.25% 01-Sep-2028	9.98
Canada Government 2.75% 01-Jun-2033	7.99
Canada Government 1.00% 01-Sep-2026	4.85
Canada Government 1.50% 01-Apr-2025	4.66
Canada Government 1.75% 01-Dec-2053	4.29
Cash and Equivalents	3.53
Ontario Province 3.75% 02-Dec-2053	2.98
Alberta Province 2.05% 01-Jun-2030	2.58
Quebec Province 5.00% 01-Dec-2038	2.46
Alberta Province 3.45% 01-Dec-2043	2.24
<b>Total</b>	<b>45.56</b>

#### Total number of investments:

115



	% Assets
Domestic Bonds	87.76
Foreign Bonds	6.21
Cash and Equivalents	3.55
Other	2.48

#### 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.

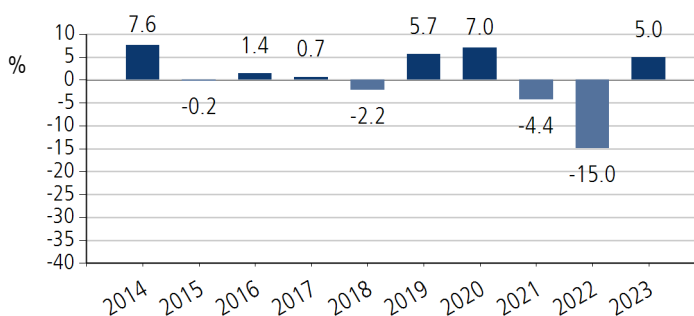
#### How has the Fund performed?

##### 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 2013 would have \$1,034.52 in December 2023. This works out to an average of 0.34% 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 six years and down in value four 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 moderate degree of income and potential for capital gains
- are investing for the medium and/or long term

# Sun Life Assurance Company of Canada

## Sun *Wise* Essential Series Segregated Funds

### Sun *Wise* Essential Sun Life MFS Canadian Bond Segregated Fund

As of December 31, 2023

#### How much does it 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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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>	2.51%	0.15%	N/A	N/A
<b>Estate</b>	2.51%	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%
-----------------------------------------	------------	------------

#### 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 Canadian Bond Segregated Fund

As of December 31, 2023

---

### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## Sun Wise Essential Series Segregated Funds

### Sun Wise Essential Sun Life MFS Global Growth Segregated Bundle

As of December 31, 2023

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

Total value on December 31, 2023: \$13,133,374

Managed by: Sun Life Global Investments (Canada) Inc.

Portfolio turnover rate: 14.46%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	3.06%	\$25.57	66,946
Income	2.75%	\$27.20	419,946

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?

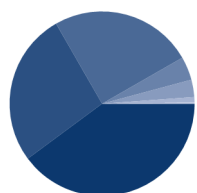
The Fund invests in the Sun Life MFS Global Growth Fund and CI Canadian Bond Fund. The underlying funds are combined to hold about 70% in shares and 30% in bonds.

#### Top holdings and allocations as of December 31, 2023

Top holdings and allocations as of December 31, 2023	% Assets
Sun Life MFS Global Growth Fund	70.05
Microsoft Corp	
Visa Inc	
Accenture PLC	
Alphabet Inc	
Apple Inc	
Taiwan Semiconductor Manufactrg Co Ltd	
Canadian Pacific Kansas City Ltd	
Agilent Technologies Inc	
Amphenol Corp	
Tencent Holdings Ltd	
CI Canadian Bond Fund	29.30
Cash and Equivalents	0.65
<b>Total</b>	<b>100.00</b>

#### Total number of investments:

3



	% Assets
US Equity	39.84
Domestic Bonds	26.87
International Equity	24.99
Canadian Equity	4.11
Cash and Equivalents	3.03
Foreign Bonds	0.95
Other	0.21

#### Are there any guarantees?

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

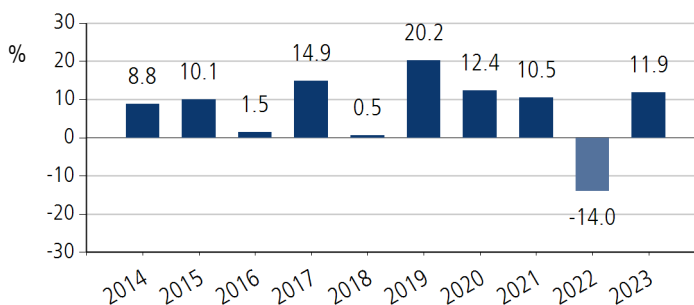
#### How has the Fund performed?

##### 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 2013 would have \$2,015.48 in December 2023. This works out to an average of 7.26% 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
-----	-----------------	----------	------------------	------

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

## Sun *Wise* Essential Series Segregated Funds

### Sun *Wise* Essential Sun Life MFS Global Growth Segregated Bundle

As of December 31, 2023

#### How much does it 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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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>	3.06%	0.35%	N/A	N/A
<b>Estate</b>	3.06%	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%
-----------------------------------------	------------	------------

#### 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 Bundle

As of December 31, 2023

---

### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## Sun *Wise* Essential Series Segregated Funds

### Sun *Wise* Essential Sun Life MFS Global Growth Segregated Fund

As of December 31, 2023

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

**Total value on December 31, 2023:** \$369,494

**Managed by:** Sun Life Global Investments (Canada) Inc.

**Portfolio turnover rate:** 13.40%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment	3.49%	\$31.50	11,730
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?

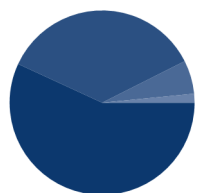
The Fund invests in the Sun Life MFS Global Growth Fund. The Underlying Fund invests mostly in shares of firms from around the world.

#### Top holdings and allocations of the Underlying Fund as of December 31, 2023

	% Assets
Microsoft Corp	6.84
Visa Inc	3.42
Accenture PLC	3.15
Alphabet Inc	3.03
Apple Inc	2.52
Taiwan Semiconductor Manufactrg Co Ltd	2.45
Canadian Pacific Kansas City Ltd	2.39
Agilent Technologies Inc	2.17
Amphenol Corp	2.11
Tencent Holdings Ltd	2.11
<b>Total</b>	<b>30.19</b>

#### Total number of investments:

**76**



	% Assets
US Equity	56.89
International Equity	35.68
Canadian Equity	5.87
Cash and Equivalents	1.56

#### 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.

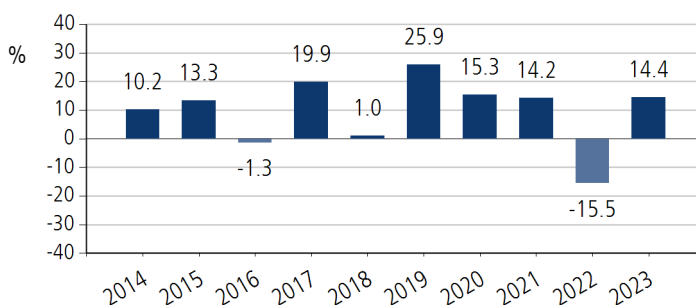
#### How has the Fund performed?

##### 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 2013 would have \$2,389.17 in December 2023. This works out to an average of 9.10% 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	<b>Moderate</b>	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 growth equity fund
- are investing for the medium and/or long term



# 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, 2023

#### How much does it 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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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>	3.49%	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%
-----------------------------------------	------------	------------

#### 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, 2023

---

### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## Sun *Wise* Essential Series Segregated Funds

### Sun *Wise* Essential Sun Life MFS Global Total Return Segregated Fund

As of December 31, 2023

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

Total value on December 31, 2023: \$6,910,129

Managed by: Sun Life Global Investments (Canada) Inc.

Portfolio turnover rate: 8.36%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	3.10%	\$19.52	13,400
Income	2.83%	\$20.31	327,380

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?

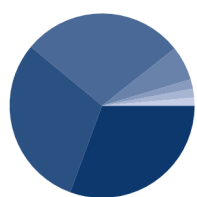
The Fund invests in the Sun Life MFS Global Total Return Fund. The Underlying Fund invests mostly in shares and bonds of firms from around the world.

#### Top holdings and allocations of the Underlying Fund as of December 31, 2023

	% Assets
Cash and Equivalents	1.42
United Kingdom Government 0.38% 22-Oct-2030	1.33
United States Treasury 2.75% 15-Aug-2032	1.29
Comcast Corp	1.28
Roche Holding AG	1.26
UBS Group AG	1.15
Cigna Corp	1.07
Johnson & Johnson	1.05
Spain Government 3.15% 30-Apr-2033	1.01
BNP Paribas SA	1.00
<b>Total</b>	<b>11.86</b>

#### Total number of investments:

737



	% Assets
International Equity	30.59
Foreign Bonds	30.42
US Equity	28.32
Other	6.04
Domestic Bonds	1.66
Canadian Equity	1.56
Cash and Equivalents	1.41

#### 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.

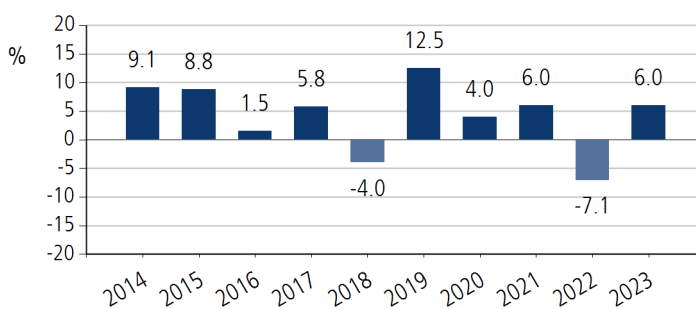
#### How has the Fund performed?

##### 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 2013 would have \$1,493.10 in December 2023. This works out to an average of 4.09% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

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

This chart shows how the Investment Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value 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
- are investing for the medium and/or long term

# Sun Life Assurance Company of Canada

## Sun *Wise* Essential Series Segregated Funds

### Sun *Wise* Essential Sun Life MFS Global Total Return Segregated Fund

As of December 31, 2023

#### How much does it 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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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>	3.10%	0.30%	N/A	N/A
<b>Estate</b>	3.10%	0.30%	0.45% of Class Death Benefit Base	N/A
<b>Income</b>	2.83%	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%
-----------------------------------------	------------	------------

#### 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 Total Return Segregated Fund

As of December 31, 2023

---

### 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, 2023

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

Total value on December 31, 2023: \$6,011,390

Managed by: Sun Life Global Investments (Canada) Inc.

Portfolio turnover rate: 23.44%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	2.99%	\$24.07	10,625
Income	2.75%	\$25.58	225,020

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?

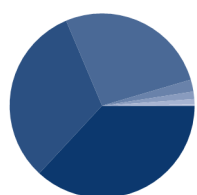
The Fund invests in the Sun Life MFS Global Value Fund and CI Canadian Bond Fund. The underlying funds are combined to hold about 70% in shares and 30% in bonds.

#### Top holdings and allocations as of December 31, 2023

	% Assets
Sun Life MFS Global Value Fund	70.16
UBS Group AG	
Charles Schwab Corp	
Comcast Corp	
Goldman Sachs Group Inc	
JPMorgan Chase & Co	
Schneider Electric SE	
Aon PLC	
Cigna Corp	
BNP Paribas SA	
ConocoPhillips	
CI Canadian Bond Fund	29.23
Cash and Equivalents	0.61
<b>Total</b>	<b>100.00</b>

#### Total number of investments:

3



	% Assets
International Equity	36.89
US Equity	31.75
Domestic Bonds	26.80
Cash and Equivalents	2.10
Canadian Equity	1.31
Foreign Bonds	0.95
Other	0.20

#### 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.

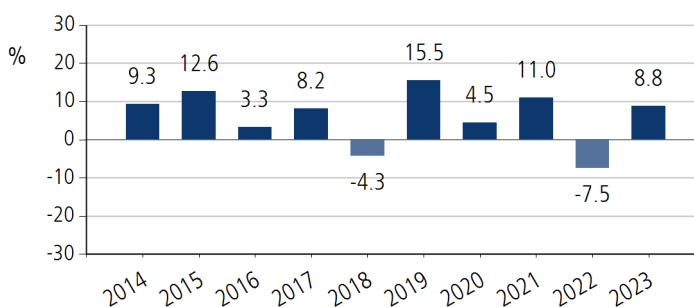
#### How has the Fund performed?

##### 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 2013 would have \$1,775.70 in December 2023. This works out to an average of 5.91% 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

## Sun *Wise* Essential Series Segregated Funds

### Sun *Wise* Essential Sun Life MFS Global Value Segregated Bundle

As of December 31, 2023

#### How much does it 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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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>	2.99%	0.35%	N/A	N/A
<b>Estate</b>	2.99%	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%
-----------------------------------------	------------	------------

#### 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 Value Segregated Bundle

As of December 31, 2023

---

### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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



# Sun Life Assurance Company of Canada

## Sun *Wise* Essential Series Segregated Funds

### Sun *Wise* Essential Sun Life MFS Global Value Segregated Fund

As of December 31, 2023

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

Total value on December 31, 2023: \$176,399

Managed by: Sun Life Global Investments (Canada) Inc.

Portfolio turnover rate: 142.55%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment	3.55%	\$29.44	5,992
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?

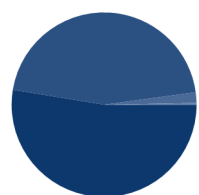
The Fund invests in the Sun Life MFS Global Value Fund. The Underlying Fund invests mostly in shares of firms from around the world.

#### Top holdings and allocations of the Underlying Fund as of December 31, 2023

	% Assets
UBS Group AG	2.87
Charles Schwab Corp	2.31
Comcast Corp	2.23
Goldman Sachs Group Inc	2.20
JPMorgan Chase & Co	2.05
Schneider Electric SE	1.93
Aon PLC	1.83
Cigna Corp	1.83
BNP Paribas SA	1.81
ConocoPhillips	1.81
<b>Total</b>	<b>20.87</b>

#### Total number of investments:

102



	% Assets
International Equity	52.58
US Equity	45.25
Canadian Equity	1.87
Cash and Equivalents	0.30

#### 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.

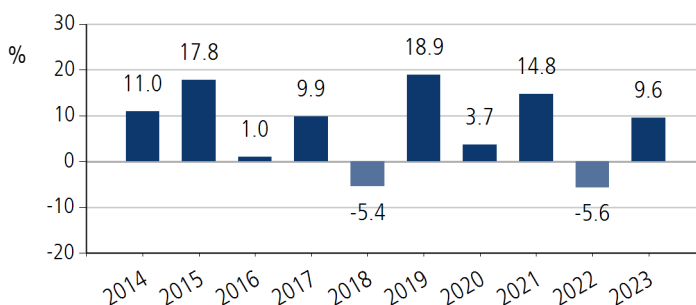
#### How has the Fund performed?

##### 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 2013 would have \$2,006.10 in December 2023. This works out to an average of 7.21% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

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

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



#### How risky is it?

Low	Low to moderate	<b>Moderate</b>	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

## Sun *Wise* Essential Series Segregated Funds

### Sun *Wise* Essential Sun Life MFS Global Value Segregated Fund

As of December 31, 2023

#### How much does it 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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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%
-----------------------------------------	------------	------------

#### 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 Value Segregated Fund

As of December 31, 2023

---

### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## Sun Wise Essential Series Segregated Funds

### Sun Wise Essential Sun Life MFS International Opportunities Segregated Bundle

As of December 31, 2023

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

Total value on December 31, 2023: \$3,043,628

Managed by: Sun Life Global Investments (Canada) Inc.

Portfolio turnover rate: 20.06%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	3.20%	\$18.31	11,242
Income	2.78%	\$19.35	146,650

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?

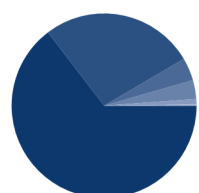
The Fund invests in the Sun Life MFS International Growth Fund and CI Canadian Bond Fund. The underlying funds are combined to hold about 70% in shares and 30% in bonds.

#### Top holdings and allocations as of December 31, 2023

Top holdings and allocations as of December 31, 2023	% Assets
Sun Life MFS International Opportunities Fund	70.01
SAP SE	
Nestle SA	
Roche Holding AG	
Schneider Electric SE	
Hitachi Ltd	
Taiwan Semiconductor Manufactrg Co Ltd	
LVMH Moet Hennessy Louis Vuitton SE	
Linde PLC	
Heineken NV	
Amadeus IT Group SA	
CI Canadian Bond Fund	29.36
Cash and Equivalents	0.63
<b>Total</b>	<b>100.00</b>

#### Total number of investments:

3



	% Assets
International Equity	64.61
Domestic Bonds	26.92
Canadian Equity	4.00
Cash and Equivalents	3.30
Foreign Bonds	0.96
Other	0.21

#### Are there any guarantees?

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

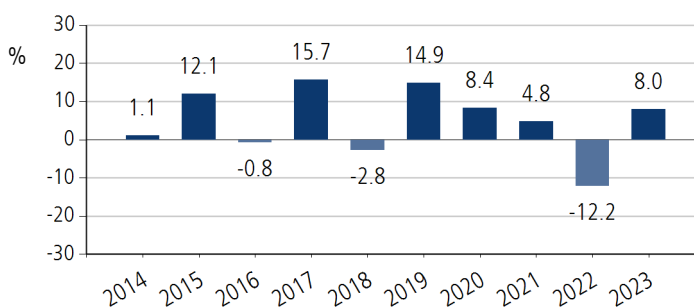
#### How has the Fund performed?

##### 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 2013 would have \$1,563.40 in December 2023. This works out to an average of 4.57% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

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

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

## Sun *Wise* Essential Series Segregated Funds

### Sun *Wise* Essential Sun Life MFS International Opportunities Segregated Bundle

As of December 31, 2023

#### How much does it 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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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%	0.35%	N/A	N/A
<b>Estate</b>	3.20%	0.35%	0.55% of Class Death Benefit Base	N/A
<b>Income</b>	2.78%	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%
-----------------------------------------	------------	------------

#### 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, 2023

---

### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## Sun *Wise* Essential Series Segregated Funds

### Sun *Wise* Essential Sun Life MFS International Opportunities Segregated Fund

As of December 31, 2023

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

Total value on December 31, 2023: \$54,125

Managed by: Sun Life Global Investments (Canada) Inc.

Portfolio turnover rate: 1.76%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment	3.63%	\$19.94	2,714
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?

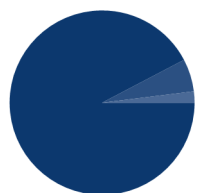
The Fund invests in the Sun Life MFS International Opportunities Fund. The Underlying Fund invests mostly in shares of firms from outside of Canada and the United States.

#### Top holdings and allocations of the Underlying Fund as of December 31, 2023

	% Assets
SAP SE	4.34
Nestle SA	3.84
Roche Holding AG	3.81
Schneider Electric SE	3.81
Hitachi Ltd	3.70
Taiwan Semiconductor Manufctrg Co Ltd	3.34
LVMH Moet Hennessy Louis Vuitton SE	3.29
Linde PLC	2.97
Heineken NV	2.44
Amadeus IT Group SA	2.18
<b>Total</b>	<b>33.72</b>

#### Total number of investments:

86



	% Assets
International Equity	92.31
Canadian Equity	5.72
Cash and Equivalents	1.97

#### 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.

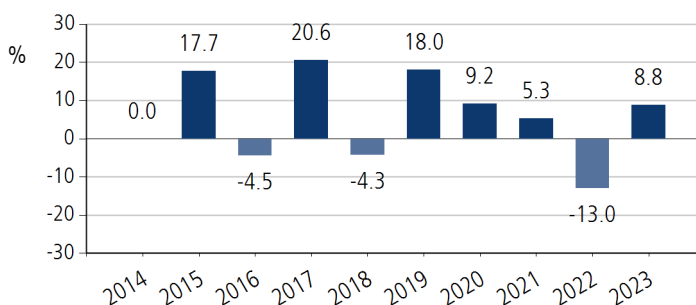
#### How has the Fund performed?

##### 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 2013 would have \$1,666.51 in December 2023. This works out to an average of 5.24% 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	<b>Moderate</b>	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 growth equity fund that invests outside of North America
- are investing for the long term

# 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, 2023

#### How much does it 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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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%
-----------------------------------------	------------	------------

#### 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, 2023

---

### 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, 2023

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

Total value on December 31, 2023: \$2,644,573

Managed by: Sun Life Global Investments (Canada) Inc.

Portfolio turnover rate: 21.09%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	2.97%	\$22.25	7,313
Income	2.74%	\$22.13	112,129

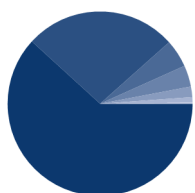
Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	No new Contracts	No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs	No new PACs

#### 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, 2023	% Assets
Sun Life MFS International Value Fund	70.34
Schneider Electric SE	
TotalEnergies SE	
Samsung Electronics Co Ltd	
Cadence Design Systems Inc	
Cash and Equivalents	
Legrand SA	
Deutsche Boerse AG	
Taiwan Semiconductor Manufactrg Co Ltd	
UBS Group AG	
AIB Group PLC	
CI Canadian Bond Fund	29.03
Cash and Equivalents	0.63
<b>Total</b>	<b>100.00</b>

Total number of investments:	3
	% Assets
International Equity	61.79
Domestic Bonds	26.61
US Equity	4.87
Cash and Equivalents	3.74
Canadian Equity	1.85
Foreign Bonds	0.94
Other	0.20



#### 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.

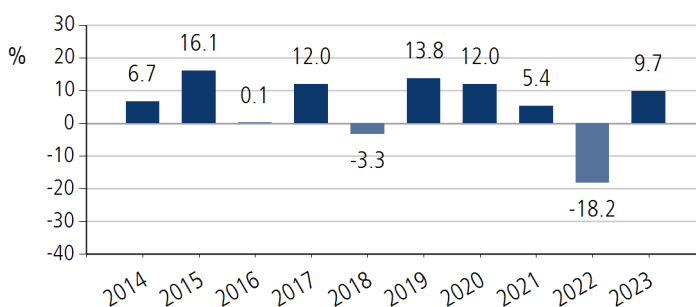
#### How has the Fund performed?

##### 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 2013 would have \$1,618.07 in December 2023. This works out to an average of 4.93% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

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

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

## Sun *Wise* Essential Series Segregated Funds

### Sun *Wise* Essential Sun Life MFS International Value Segregated Bundle

As of December 31, 2023

#### How much does it 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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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>	2.97%	0.35%	N/A	N/A
<b>Estate</b>	2.97%	0.35%	0.55% of Class Death Benefit Base	N/A
<b>Income</b>	2.74%	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%
-----------------------------------------	------------	------------

#### 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 Bundle

As of December 31, 2023

---

### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## Sun *Wise* Essential Series Segregated Funds

### Sun *Wise* Essential Sun Life MFS International Value Segregated Fund

As of December 31, 2023

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

Total value on December 31, 2023: \$53,712

Managed by: Sun Life Global Investments (Canada) Inc.

Portfolio turnover rate: 2.55%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment	3.53%	\$24.51	2,191
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?

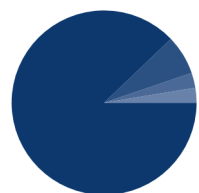
The Fund invests in the Sun Life MFS International Value Fund. The Underlying Fund invests mostly in shares of firms from outside of Canada and the U.S.

#### Top holdings and allocations of the Underlying Fund as of December 31, 2023

	% Assets
Schneider Electric SE	3.55
TotalEnergies SE	3.09
Samsung Electronics Co Ltd	2.82
Cadence Design Systems Inc	2.77
Cash and Equivalents	2.60
Legrand SA	2.57
Deutsche Boerse AG	2.18
Taiwan Semiconductor Manufactrg Co Ltd	2.11
UBS Group AG	2.03
AIB Group PLC	1.91
<b>Total</b>	<b>25.63</b>

#### Total number of investments:

95



	% Assets
International Equity	87.84
US Equity	6.93
Canadian Equity	2.63
Cash and Equivalents	2.60

#### 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.

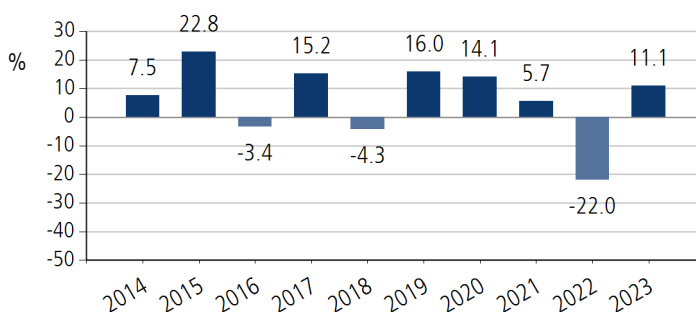
#### How has the Fund performed?

##### 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 2013 would have \$1,703.29 in December 2023. This works out to an average of 5.47% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

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

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



#### How risky is it?

Low	Low to moderate	<b>Moderate</b>	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 an equity fund that invests outside of North America
- are investing for the medium and/or long term

# 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, 2023

#### How much does it 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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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>	3.53%	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%
-----------------------------------------	------------	------------

#### 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, 2023

---

### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## Sun *Wise* Essential Series Segregated Funds

### Sun *Wise* Essential Sun Life MFS U.S. Growth Segregated Fund

As of December 31, 2023

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

Total value on December 31, 2023: \$635,559

Managed by: Sun Life Global Investments (Canada) Inc.

Portfolio turnover rate: 3.07%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment	3.51%	\$41.91	15,164
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

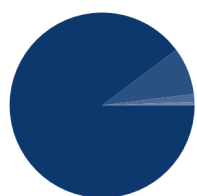
#### What does the Fund invest in?

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, 2023

	% Assets
Microsoft Corp	9.51
Amazon.com Inc	6.81
Alphabet Inc	6.44
NVIDIA Corp	6.38
Apple Inc	6.05
Meta Platforms Inc	5.14
Mastercard Inc	3.99
Visa Inc	3.42
Eli Lilly and Co	2.56
Cadence Design Systems Inc	2.11
<b>Total</b>	<b>52.41</b>

Total number of investments: **68**



	% Assets
US Equity	89.78
International Equity	8.26
Cash and Equivalents	1.38
Canadian Equity	0.58

#### 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.

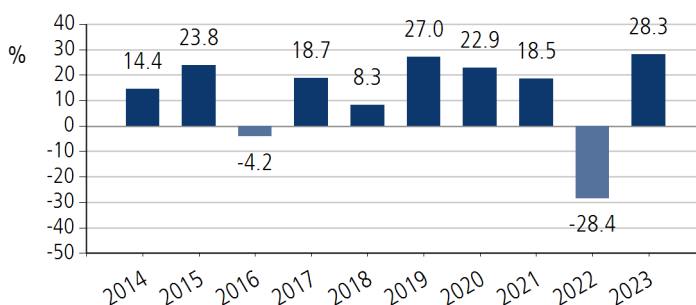
#### How has the Fund performed?

##### 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 2013 would have \$2,967.28 in December 2023. This works out to an average of 11.49% 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	<b>Moderate</b>	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

## Sun *Wise* Essential Series Segregated Funds

### Sun *Wise* Essential Sun Life MFS U.S. Growth Segregated Fund

As of December 31, 2023

#### How much does it 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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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>	3.51%	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%
-----------------------------------------	------------	------------

#### 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 U.S. Growth Segregated Fund

As of December 31, 2023

---

### 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, 2023

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

Total value on December 31, 2023: \$4,202,781

Managed by: Sun Life Global Investments (Canada) Inc.

Portfolio turnover rate: 30.27%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	3.10%	\$24.51	14,471
Income	2.74%	\$26.11	147,372

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?

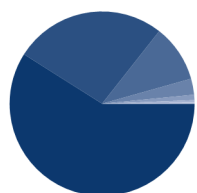
The Fund invests in the Sun Life MFS U.S. Value Fund and CI Canadian Bond Fund. The underlying funds are combined to hold about 70% in shares and 30% in bonds.

#### Top holdings and allocations as of December 31, 2023

	% Assets
Sun Life MFS U.S. Value Fund	70.37
JPMorgan Chase & Co	
Cigna Corp	
Progressive Corp	
ConocoPhillips	
Comcast Corp	
Marsh & McLennan Cos Inc	
McKesson Corp	
Johnson & Johnson	
Northrop Grumman Corp	
Union Pacific Corp	
CI Canadian Bond Fund	29.02
Cash and Equivalents	0.61
<b>Total</b>	<b>100.00</b>

#### Total number of investments:

3



Category	% Assets
US Equity	58.99
Domestic Bonds	26.61
International Equity	10.03
Cash and Equivalents	2.81
Foreign Bonds	0.94
Canadian Equity	0.42
Other	0.20

#### 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.

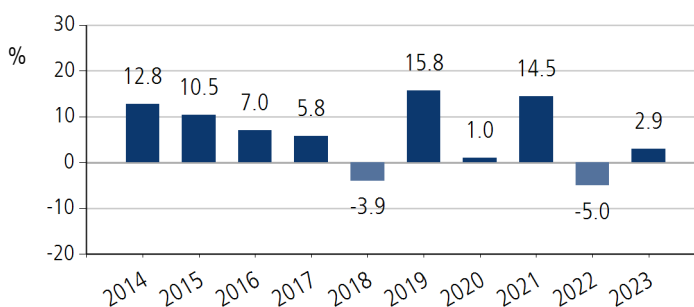
#### How has the Fund performed?

##### 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 2013 would have \$1,774.02 in December 2023. This works out to an average of 5.90% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

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

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



#### How risky is it?

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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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>	3.10%	0.35%	N/A	N/A
<b>Estate</b>	3.10%	0.35%	0.55% of Class Death Benefit Base	N/A
<b>Income</b>	2.74%	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%
-----------------------------------------	------------	------------

#### 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 U.S. Value Segregated Bundle

As of December 31, 2023

---

### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## Sun *Wise* Essential Series Segregated Funds

### Sun *Wise* Essential Sun Life MFS U.S. Value Segregated Fund

As of December 31, 2023

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

Total value on December 31, 2023: \$75,132

Managed by: Sun Life Global Investments (Canada) Inc.

Portfolio turnover rate: 3.21%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment	3.58%	\$34.85	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

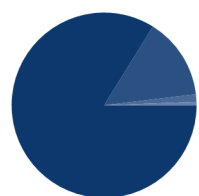
#### What does the Fund invest in?

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, 2023

	% Assets
JPMorgan Chase & Co	4.44
Cigna Corp	2.85
Progressive Corp	2.82
ConocoPhillips	2.71
Comcast Corp	2.52
Marsh & McLennan Cos Inc	2.42
McKesson Corp	2.37
Johnson & Johnson	2.23
Northrop Grumman Corp	2.22
Union Pacific Corp	2.16
<b>Total</b>	<b>26.74</b>

Total number of investments: **73**



	% Assets
US Equity	83.84
International Equity	14.26
Cash and Equivalents	1.31
Canadian Equity	0.59

#### 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.

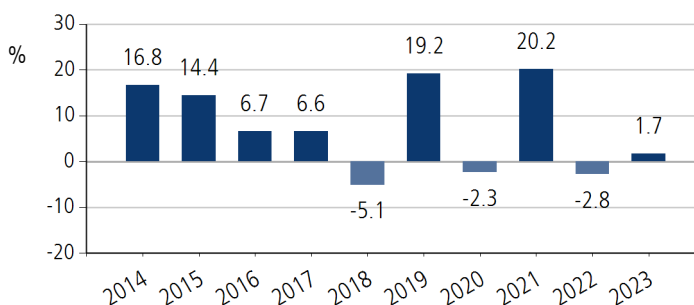
#### How has the Fund performed?

##### 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 2013 would have \$1,993.04 in December 2023. This works out to an average of 7.14% 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	<b>Moderate</b>	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
- are investing for the long term

# Sun Life Assurance Company of Canada

## Sun *Wise* Essential Series Segregated Funds

### Sun *Wise* Essential Sun Life MFS U.S. Value Segregated Fund

As of December 31, 2023

#### How much does it 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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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%
-----------------------------------------	------------	------------

#### 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 U.S. Value Segregated Fund

As of December 31, 2023

---

### 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, 2023

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

Total value on December 31, 2023: \$2,969,369

Managed by: TD Asset Management Inc.

Portfolio turnover rate: 7.86%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	2.49%	\$10.69	277,827
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?

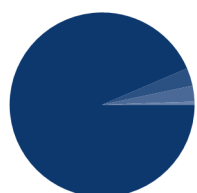
The Fund invests in the TD Canadian Bond Fund. The Underlying Fund invests mostly in Canadian bonds.

#### Top holdings and allocations of the Underlying Fund as of December 31, 2023

	% Assets
Canada Government 2.50% 01-Dec-2032	9.82
Canada Government 2.75% 01-Jun-2033	4.97
Canada Government 1.75% 01-Dec-2053	4.96
Canada Government 2.00% 01-Jun-2032	2.85
Cash and Equivalents	2.78
Canada Government 2.00% 01-Dec-2051	2.62
Canada Government 3.25% 01-Dec-2033	2.41
Canada Government 4.50% 01-Nov-2025	2.39
Ontario Province 3.65% 02-Jun-2033	1.96
Ontario Province 3.75% 02-Dec-2053	1.68
<b>Total</b>	<b>36.44</b>

#### Total number of investments:

241



	% Assets
Domestic Bonds	93.55
Foreign Bonds	3.13
Cash and Equivalents	2.78
Other	0.54

#### 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.

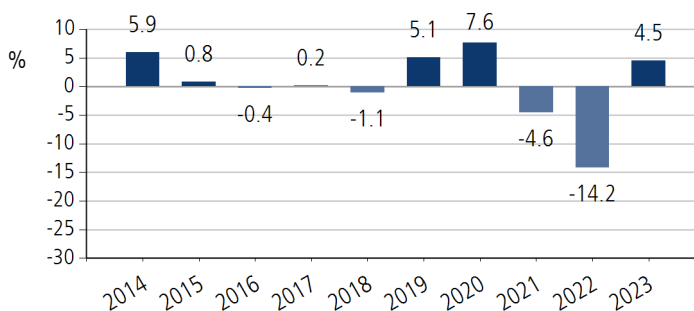
#### How has the Fund performed?

##### 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 2013 would have \$1,020.18 in December 2023. This works out to an average of 0.20% 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
-----	-----------------	----------	------------------	------

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**  
**Sun *Wise* Essential Series Segregated Funds**  
**Sun *Wise* Essential TD Canadian Bond Segregated Fund**

As of December 31, 2023

**How much does it 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>	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>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> </tbody> </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>	2.49%	0.15%	N/A	N/A
<b>Estate</b>	2.49%	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%
-----------------------------------------	------------	------------

**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 TD Canadian Bond Segregated Fund

As of December 31, 2023

---

### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

Sun Life Assurance Company of Canada, a member of the Sun Life group of companies, is the sole issuer of the individual variable annuity contract providing for investment in SunWise Essential Series 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.

CI Global Asset Management is a registered business name of CI Investments Inc.

©CI Investments Inc. 2024. All rights reserved.



Sun Life Assurance of Canada  
227 King Street South  
P.O. Box 1601 STN Waterloo  
Waterloo, Ontario N2J 4C5



2 Queen Street East, Twentieth Floor, Toronto, Ontario M5C 3G7 | [www.ci.com](http://www.ci.com)

<b>Head Office / Toronto</b> 416-364-1145 1-800-268-9374	<b>Calgary</b> 403-205-4396 1-800-776-9027	<b>Montreal</b> 514-875-0090 1-800-268-1602	<b>Vancouver</b> 604-681-3346 1-800-665-6994	<b>Client Services</b> English: 1-800-563-5181 French: 1-800-668-3528
----------------------------------------------------------------	--------------------------------------------------	---------------------------------------------------	----------------------------------------------------	-----------------------------------------------------------------------------