

Sun Life Assurance Company of Canada

SunWise I Segregated Funds

Fund Facts – December 2023



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

issued by Sun Life Assurance Company of Canada

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Sun Life Assurance Company of Canada

SunWise I Segregated Funds

SunWise CI Canadian Bond Fund

As of December 31, 2023

Quick facts: Date Fund created: November 1998

Total value on December 31, 2023: \$340,344

Managed by: CI Global Asset Management

Portfolio turnover rate: 4.01%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Basic	2.22%	\$18.55	4,845
Full	2.62%	\$17.16	14,596

Minimum investment per Contract: No new Contracts

Minimum for additional purchases: No new purchases

Monthly minimum of pre-authorized chequing: No new PACs

What does the Fund invest in?

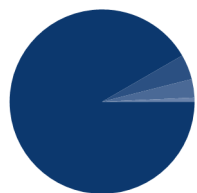
The Fund invests in the CI Canadian Bond Fund. The underlying fund invests mostly in Canadian bonds.

Top holdings and allocations of the underlying fund as of December 31, 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
Total	26.56

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 the Information Folder and Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want to receive income
- are investing for the short and/or medium term.

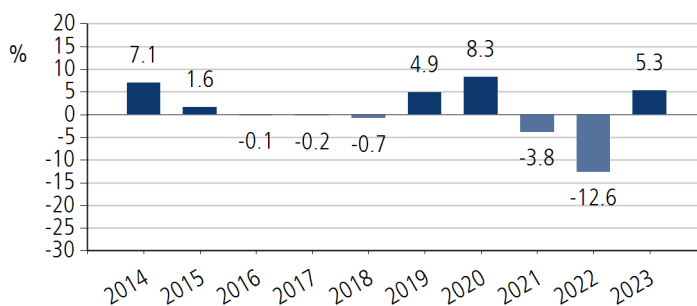
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic version of the Fund in December 2013 would have \$1,084.02 in December 2023. This works out to an average of 0.81% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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



How risky is it?

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

Sun Life Assurance Company of Canada

Sun Wise | Segregated Funds

Sun Wise CI Canadian Bond 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 the Information Folder and Contract.

Sales charges

Sales charge option	What you pay	How it works																
Front-end	Up to 5% of the amount you invested.	<ul style="list-style-type: none">You and your insurance advisor agree on the rate charged.The front-end sales charge is deducted from the amount you buy. It is paid as a commission.																
Back-end	<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>4.0 %</td></tr><tr><td>4 years of buying</td><td>3.0 %</td></tr><tr><td>5 years of buying</td><td>2.0 %</td></tr><tr><td>6 years of buying</td><td>1.5 %</td></tr><tr><td>After 6 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	4.0 %	4 years of buying	3.0 %	5 years of buying	2.0 %	6 years of buying	1.5 %	After 6 years	0.0 %	<ul style="list-style-type: none">The back-end sales charge is a set rate. It is deducted from the amount you withdraw.When you invest in the Fund, we pay a commission of 5%. Any back-end charge you pay goes to us.You can Redeem up to 10% of your Units of a Fund each year without a back-end sales charge.You can switch to Units of other back-end Funds under the insurance Contract without paying a back-end sales charge.For details, please refer to the Information Folder and Contract.
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6 years of buying	1.5 %																	
After 6 years	0.0 %																	

Ongoing Fund expenses

The MER includes the management fee, operating expenses and insurance fees of the Fund. You do not pay the MER directly. It affects you because it reduces the return you get. For details, please refer to the Information Folder and Contract.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	Annual insurance fee included in MER (annual rate as a % of the market value of the Units)
Basic	2.22%	0.15%
Full	2.62%	0.30%

Servicing commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the management fee. The rate depends on the sales charge option you chose. For details, please refer to the Information Folder and Contract.

Annual service fee rate	Back-end: 0.25%	Front-end: 0.50%
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Other fees

Fee	What you pay
Early withdrawal fee	Up to 2% of the value of Units you sell or transfer within 90 days of buying the Units. Money from the fee goes to the Fund.

For details, please refer to the Information Folder and Contract.

What if I change my mind?

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

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For more information

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

Sun Life Assurance Company of Canada

SunWise I Segregated Funds

SunWise CI Canadian Investment Fund

As of December 31, 2023

Quick facts: Date Fund created: November 1998

Total value on December 31, 2023: \$1,960,721

Managed by: CI Global Asset Management

Portfolio turnover rate: 1.78%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Basic	3.21%	\$43.27	21,189
Full	3.91%	\$36.95	28,255

Minimum investment per Contract: No new Contracts

Minimum for additional purchases: No new purchases

Monthly minimum of pre-authorized chequing: No new PACs

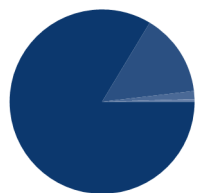
What does the Fund invest in?

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

Top holdings and allocations of the underlying fund as of December 31, 2023

	% Assets
Royal Bank of Canada	7.25
Toronto-Dominion Bank	6.61
Constellation Software Inc	4.50
Amazon.com Inc	4.14
Bank of Montreal	4.11
Intact Financial Corp	4.07
Cenovus Energy Inc	4.03
Canadian Natural Resources Ltd	3.98
Agnico Eagle Mines Ltd	3.81
S&P Global Inc	3.60
Total	46.10

Total number of investments: 39



	% Assets
Canadian Equity	83.62
US Equity	14.52
Income Trust Units	1.41
Cash and Equivalents	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 the Information Folder and Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

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

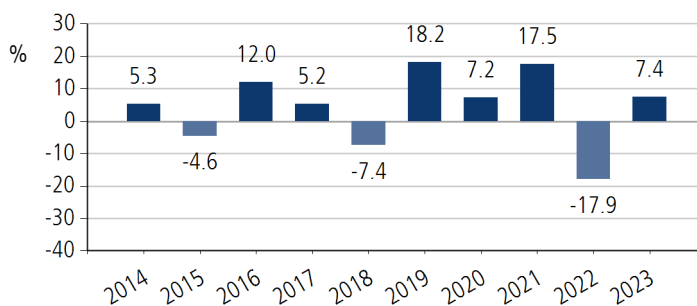
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic version of the Fund in December 2013 would have \$1,440.87 in December 2023. This works out to an average of 3.72% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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



How risky is it?



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

Sun Life Assurance Company of Canada

Sun Wise I Segregated Funds

Sun Wise CI Canadian Investment 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 the Information Folder and Contract.

Sales charges

Sales charge option	What you pay	How it works																
Front-end	Up to 5% of the amount you invested.	<ul style="list-style-type: none">You and your insurance advisor agree on the rate charged.The front-end sales charge is deducted from the amount you buy. It is paid as a commission.																
Back-end	<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>4.0 %</td></tr><tr><td>4 years of buying</td><td>3.0 %</td></tr><tr><td>5 years of buying</td><td>2.0 %</td></tr><tr><td>6 years of buying</td><td>1.5 %</td></tr><tr><td>After 6 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	4.0 %	4 years of buying	3.0 %	5 years of buying	2.0 %	6 years of buying	1.5 %	After 6 years	0.0 %	<ul style="list-style-type: none">The back-end sales charge is a set rate. It is deducted from the amount you withdraw.When you invest in the Fund, we pay a commission of 5%. Any back-end charge you pay goes to us.You can Redeem up to 10% of your Units of a Fund each year without a back-end sales charge.You can switch to Units of other back-end Funds under the insurance Contract without paying a back-end sales charge.For details, please refer to the Information Folder and Contract.
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6 years of buying	1.5 %																	
After 6 years	0.0 %																	

Ongoing Fund expenses

The MER includes the management fee, operating expenses and insurance fees of the Fund. You do not pay the MER directly. It affects you because it reduces the return you get. For details, please refer to the Information Folder and Contract.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	Annual insurance fee included in MER (annual rate as a % of the market value of the Units)
Basic	3.21%	0.60%
Full	3.91%	1.20%

Servicing commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the management fee. The rate depends on the sales charge option you chose. For details, please refer to the Information Folder and Contract.

Annual service fee rate	Back-end: 0.50%	Front-end: 1.00%
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Other fees

Fee	What you pay
Early withdrawal fee	Up to 2% of the value of Units you sell or transfer within 90 days of buying the Units. Money from the fee goes to the Fund.

For details, please refer to the Information Folder and Contract.

What if I change my mind?

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For more information

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15 York Street, 2nd Floor

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Phone: 1-800-792-9355

Email: service@ci.com

Sun Life Assurance Company of Canada

SunWise I Segregated Funds

SunWise CI Canadian Select Bond Fund

As of December 31, 2023

Quick facts: Date Fund created: November 1998

Total value on December 31, 2023: \$270,543

Managed by: CI Global Asset Management

Portfolio turnover rate: 3.79%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Basic	2.21%	\$17.27	4,277
Full	2.53%	\$16.70	11,780

Minimum investment per Contract: No new Contracts

Minimum for additional purchases: No new purchases

Monthly minimum of pre-authorized chequing: No new PACs

What does the Fund invest in?

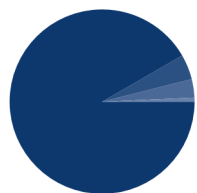
The Fund invests in the CI Canadian Bond Fund. The underlying fund invests mostly in Canadian bonds.

Top holdings and allocations of the underlying fund as of December 31, 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
Total	26.56

Total number of investments:

292



Asset Class	% 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 the Information Folder and Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want to receive income
- are investing for the short and/or medium term.

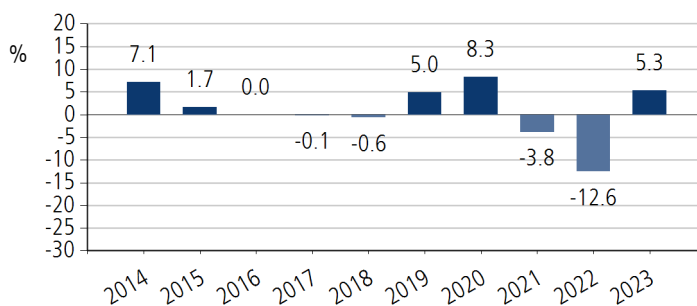
How has the Fund performed?

Average return

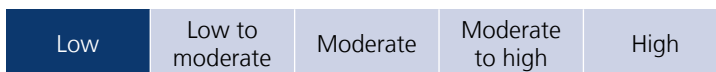
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic version of the Fund in December 2013 would have \$1,089.41 in December 2023. This works out to an average of 0.86% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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



How risky is it?



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

Sun Life Assurance Company of Canada

Sun Wise | Segregated Funds

Sun Wise CI Canadian Select Bond 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 the Information Folder and Contract.

Sales charges

Sales charge option	What you pay	How it works																
Front-end	Up to 5% of the amount you invested.	<ul style="list-style-type: none">You and your insurance advisor agree on the rate charged.The front-end sales charge is deducted from the amount you buy. It is paid as a commission.																
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After 6 years	0.0 %																	

Ongoing Fund expenses

The MER includes the management fee, operating expenses and insurance fees of the Fund. You do not pay the MER directly. It affects you because it reduces the return you get. For details, please refer to the Information Folder and Contract.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	Annual insurance fee included in MER (annual rate as a % of the market value of the Units)
Basic	2.21%	0.15%
Full	2.53%	0.30%

Servicing commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the management fee. The rate depends on the sales charge option you chose. For details, please refer to the Information Folder and Contract.

Annual service fee rate	Back-end: 0.25%	Front-end: 0.50%
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Other fees

Fee	What you pay
Early withdrawal fee	Up to 2% of the value of Units you sell or transfer within 90 days of buying the Units. Money from the fee goes to the Fund.

For details, please refer to the Information Folder and Contract.

What if I change my mind?

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Phone: 1-800-792-9355

Email: service@ci.com

Sun Life Assurance Company of Canada

SunWise I Segregated Funds

SunWise CI Canadian Special Bond Fund

As of December 31, 2023

Quick facts: Date Fund created: November 1998

Total value on December 31, 2023: \$89,116

Managed by: CI Global Asset Management

Portfolio turnover rate: 5.02%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Basic	2.30%	\$18.41	2,249
Full	2.56%	\$17.29	2,758

Minimum investment per Contract: No new Contracts

Minimum for additional purchases: No new purchases

Monthly minimum of pre-authorized chequing: No new PACs

What does the Fund invest in?

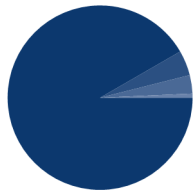
The Fund invests in the CI Canadian Bond Fund. The underlying fund invests mostly in Canadian bonds.

Top holdings and allocations of the underlying fund as of December 31, 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
Total	26.56

Total number of investments:

292



Asset Class	% 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 the Information Folder and Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want to receive income
- are investing for the short and/or medium term.

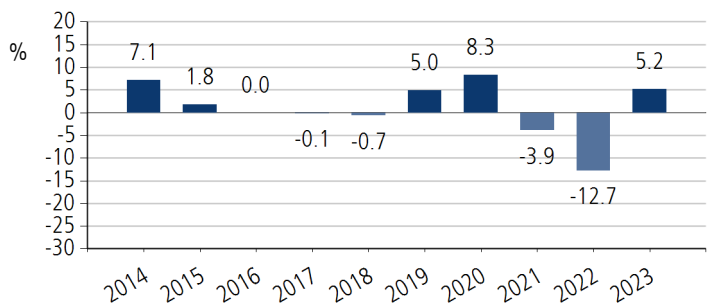
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic version of the Fund in December 2013 would have \$1,085.09 in December 2023. This works out to an average of 0.82% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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



How risky is it?

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

Sun Life Assurance Company of Canada
Sun Wise | Segregated Funds
Sun Wise CI Canadian Special Bond 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 the Information Folder and Contract.

Sales charges

Sales charge option	What you pay	How it works																
Front-end	Up to 5% of the amount you invested.	<ul style="list-style-type: none"> You and your insurance advisor agree on the rate charged. The front-end sales charge is deducted from the amount you buy. It is paid as a commission. 																
Back-end	<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>4.0 %</td> </tr> <tr> <td>4 years of buying</td> <td>3.0 %</td> </tr> <tr> <td>5 years of buying</td> <td>2.0 %</td> </tr> <tr> <td>6 years of buying</td> <td>1.5 %</td> </tr> <tr> <td>After 6 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	4.0 %	4 years of buying	3.0 %	5 years of buying	2.0 %	6 years of buying	1.5 %	After 6 years	0.0 %	<ul style="list-style-type: none"> The back-end sales charge is a set rate. It is deducted from the amount you withdraw. When you invest in the Fund, we pay a commission of 5%. Any back-end charge you pay goes to us. You can Redeem up to 10% of your Units of a Fund each year without a back-end sales charge. You can switch to Units of other back-end Funds under the insurance Contract without paying a back-end sales charge. For details, please refer to the Information Folder and Contract.
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Ongoing Fund expenses

The MER includes the management fee, operating expenses and insurance fees of the Fund. You do not pay the MER directly. It affects you because it reduces the return you get. For details, please refer to the Information Folder and Contract.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	Annual insurance fee included in MER (annual rate as a % of the market value of the Units)
Basic	2.30%	0.15%
Full	2.56%	0.30%

Servicing commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the management fee. The rate depends on the sales charge option you chose. For details, please refer to the Information Folder and Contract.

Annual service fee rate	Back-end: 0.25%	Front-end: 0.50%
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Other fees

Fee	What you pay
Early withdrawal fee	Up to 2% of the value of Units you sell or transfer within 90 days of buying the Units. Money from the fee goes to the Fund.

For details, please refer to the Information Folder and Contract.

What if I change my mind?

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

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

For more information

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

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

Sun Life Assurance Company of Canada

SunWise I Segregated Funds

SunWise CI Core Canadian Equity Fund

As of December 31, 2023

Quick facts: Date Fund created: November 1998

Total value on December 31, 2023: \$1,458,150

Managed by: CI Global Asset Management

Portfolio turnover rate: 1.38%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Basic	3.29%	\$56.00	14,455
Full	3.83%	\$47.96	13,525

Minimum investment per Contract: No new Contracts

Minimum for additional purchases: No new purchases

Monthly minimum of pre-authorized chequing: No new PACs

What does the Fund invest in?

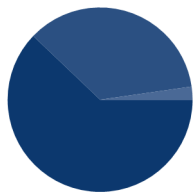
The Fund invests in the CI Canadian Equity Corporate Class. The underlying fund invests mostly in Canadian shares.

Top holdings and allocations of the underlying fund as of December 31, 2023

	% Assets
Brookfield Corp	5.22
Amazon.com Inc	4.87
Element Fleet Management Corp	3.46
Alphabet Inc	3.32
Meta Platforms Inc	3.09
Microsoft Corp	3.06
Royal Bank of Canada	2.87
Bank of Montreal	2.82
Enbridge Inc	2.81
Open Text Corp	2.79
Total	34.31

Total number of investments:

43



	% Assets
Canadian Equity	62.13
US Equity	35.59
Income Trust Units	2.28

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 the Information Folder and Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

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

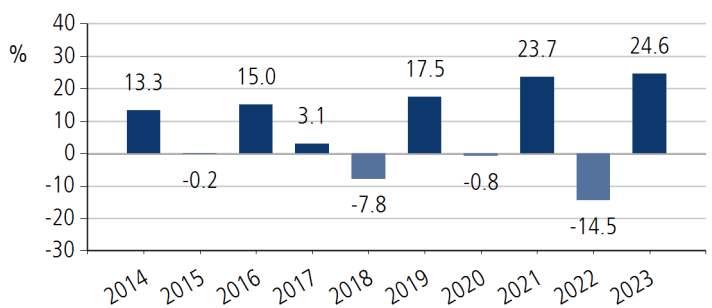
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic version of the Fund in December 2013 would have \$1,898.40 in December 2023. This works out to an average of 6.62% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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



How risky is it?



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

Sun Life Assurance Company of Canada
Sun Wise I Segregated Funds
Sun Wise CI Core Canadian Equity 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 the Information Folder and Contract.

Sales charges

Sales charge option	What you pay	How it works																
Front-end	Up to 5% of the amount you invested.	<ul style="list-style-type: none"> You and your insurance advisor agree on the rate charged. The front-end sales charge is deducted from the amount you buy. It is paid as a commission. 																
Back-end	<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>4.0 %</td> </tr> <tr> <td>4 years of buying</td> <td>3.0 %</td> </tr> <tr> <td>5 years of buying</td> <td>2.0 %</td> </tr> <tr> <td>6 years of buying</td> <td>1.5 %</td> </tr> <tr> <td>After 6 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	4.0 %	4 years of buying	3.0 %	5 years of buying	2.0 %	6 years of buying	1.5 %	After 6 years	0.0 %	<ul style="list-style-type: none"> The back-end sales charge is a set rate. It is deducted from the amount you withdraw. When you invest in the Fund, we pay a commission of 5%. Any back-end charge you pay goes to us. You can Redeem up to 10% of your Units of a Fund each year without a back-end sales charge. You can switch to Units of other back-end Funds under the insurance Contract without paying a back-end sales charge. For details, please refer to the Information Folder and Contract.
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Ongoing Fund expenses

The MER includes the management fee, operating expenses and insurance fees of the Fund. You do not pay the MER directly. It affects you because it reduces the return you get. For details, please refer to the Information Folder and Contract.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	Annual insurance fee included in MER (annual rate as a % of the market value of the Units)
Basic	3.29%	0.60%
Full	3.83%	1.20%

Servicing commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the management fee. The rate depends on the sales charge option you chose. For details, please refer to the Information Folder and Contract.

Annual service fee rate	Back-end: 0.50%	Front-end: 1.00%
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Other fees

Fee	What you pay
Early withdrawal fee	Up to 2% of the value of Units you sell or transfer within 90 days of buying the Units. Money from the fee goes to the Fund.

For details, please refer to the Information Folder and Contract.

What if I change my mind?

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

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 Phone: 1-800-792-9355
 Email: service@ci.com

Sun Life Assurance Company of Canada

SunWise I Segregated Funds

SunWise CI Core Global Equity Fund

As of December 31, 2023

Quick facts: Date Fund created: November 1998

Total value on December 31, 2023: \$314,311

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
Basic	3.22%	\$25.27	8,748
Full	4.08%	\$20.63	4,521

Minimum investment per Contract: No new Contracts

Minimum for additional purchases: No new purchases

Monthly minimum of pre-authorized chequing: No new PACs

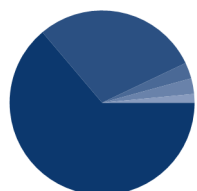
What does the Fund invest in?

The Fund invests in the CI Global Equity Corporate Class. The underlying fund invests mostly in shares of firms from around the world.

Top holdings and allocations of the underlying fund as of December 31, 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
Total	35.85

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 the Information Folder and Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want a core foreign equity for their portfolio
- are investing for the long-term.

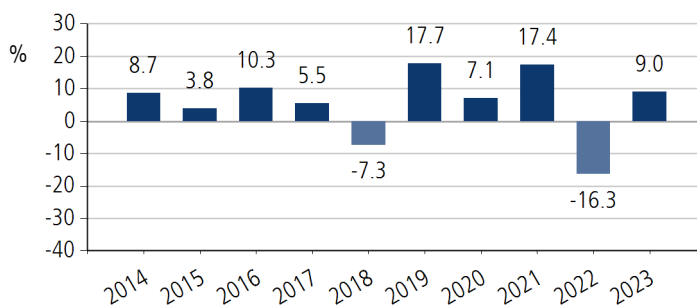
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic version of the Fund in December 2013 would have \$1,644.47 in December 2023. This works out to an average of 5.10% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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



How risky is it?



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

Sun Life Assurance Company of Canada

Sun Wise | Segregated Funds

Sun Wise CI Core Global Equity 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 the Information Folder and Contract.

Sales charges

Sales charge option	What you pay	How it works																
Front-end	Up to 5% of the amount you invested.	<ul style="list-style-type: none">You and your insurance advisor agree on the rate charged.The front-end sales charge is deducted from the amount you buy. It is paid as a commission.																
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Ongoing Fund expenses

The MER includes the management fee, operating expenses and insurance fees of the Fund. You do not pay the MER directly. It affects you because it reduces the return you get. For details, please refer to the Information Folder and Contract.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	Annual insurance fee included in MER (annual rate as a % of the market value of the Units)
Basic	3.22%	0.60%
Full	4.08%	1.30%

Servicing commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the management fee. The rate depends on the sales charge option you chose. For details, please refer to the Information Folder and Contract.

Annual service fee rate	Back-end: 0.50%	Front-end: 1.00%
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Other fees

Fee	What you pay
Early withdrawal fee	Up to 2% of the value of Units you sell or transfer within 90 days of buying the Units. Money from the fee goes to the Fund.

For details, please refer to the Information Folder and Contract.

What if I change my mind?

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For more information

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

Sun Life Assurance Company of Canada

SunWise I Segregated Funds

SunWise CI Dividend Income & Growth Fund

As of December 31, 2023

Quick facts: Date Fund created: November 1998

Total value on December 31, 2023: \$2,028,267

Managed by: CI Global Asset Management

Portfolio turnover rate: 3.16%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Basic	2.48%	\$36.91	11,901
Full	2.75%	\$34.35	46,252

Minimum investment per Contract: No new Contracts

Minimum for additional purchases: No new purchases

Monthly minimum of pre-authorized chequing: No new PACs

What does the Fund invest in?

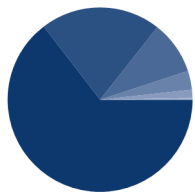
The Fund invests in the CI Dividend Income & Growth Corporate Class. The underlying fund invests mostly in Canadian shares.

Top holdings and allocations of the underlying fund as of December 31, 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
Total	24.92

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 the Information Folder and Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

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

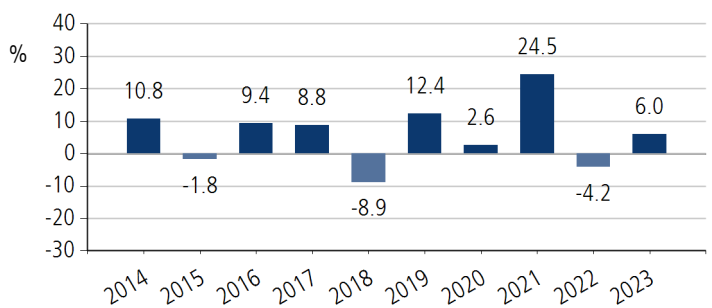
How has the Fund performed?

Average return

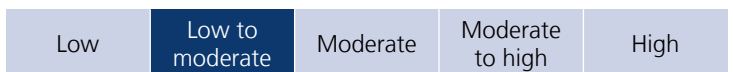
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic version of the Fund in December 2013 would have \$1,721.14 in December 2023. This works out to an average of 5.58% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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



How risky is it?



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

Sun Life Assurance Company of Canada
Sun Wise | Segregated Funds
Sun Wise CI Dividend Income & Growth 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 the Information Folder and Contract.

Sales charges

Sales charge option	What you pay	How it works																
Front-end	Up to 5% of the amount you invested.	<ul style="list-style-type: none"> You and your insurance advisor agree on the rate charged. The front-end sales charge is deducted from the amount you buy. It is paid as a commission. 																
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After 6 years	0.0 %																	

Ongoing Fund expenses

The MER includes the management fee, operating expenses and insurance fees of the Fund. You do not pay the MER directly. It affects you because it reduces the return you get. For details, please refer to the Information Folder and Contract.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	Annual insurance fee included in MER (annual rate as a % of the market value of the Units)
Basic	2.48%	0.30%
Full	2.75%	0.45%

Servicing commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the management fee. The rate depends on the sales charge option you chose. For details, please refer to the Information Folder and Contract.

Annual service fee rate	Back-end: 0.25%	Front-end: 0.50%
-------------------------	-----------------	------------------

Other fees

Fee	What you pay
Early withdrawal fee	Up to 2% of the value of Units you sell or transfer within 90 days of buying the Units. Money from the fee goes to the Fund.

For details, please refer to the Information Folder and Contract.

What if I change my mind?

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Sun Life Assurance Company of Canada

SunWise I Segregated Funds

SunWise CI Global Value Fund

As of December 31, 2023

Quick facts: Date Fund created: November 1998

Total value on December 31, 2023: \$175,645

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

Portfolio turnover rate: 0.00%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Basic	3.33%	\$18.38	1,953
Full	4.02%	\$15.01	9,310

Minimum investment per Contract: No new Contracts

Minimum for additional purchases: No new purchases

Monthly minimum of pre-authorized chequing: No new PACs

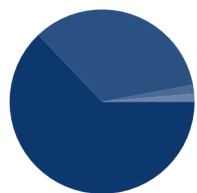
What does the Fund invest in?

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

Top holdings and allocations of the underlying fund as of December 31, 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
Total	25.36

Total number of investments: **73**



Are there any guarantees?

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

Who is this Fund for?

This Fund may be suitable for contractholders if they:

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

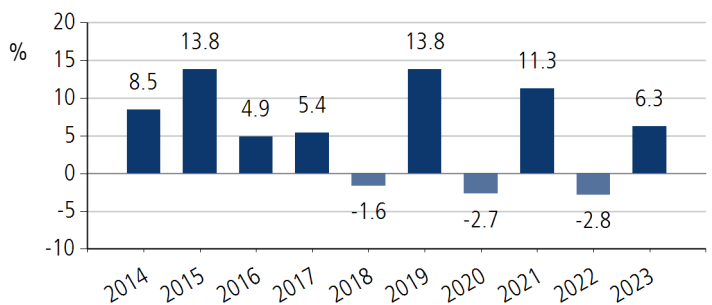
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic version of the Fund in December 2013 would have \$1,711.39 in December 2023. This works out to an average of 5.52% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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



How risky is it?



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

Sun Life Assurance Company of Canada

Sun Wise | Segregated Funds

Sun Wise CI Global Value 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 the Information Folder and Contract.

Sales charges

Sales charge option	What you pay	How it works																
Front-end	Up to 5% of the amount you invested.	<ul style="list-style-type: none">You and your insurance advisor agree on the rate charged.The front-end sales charge is deducted from the amount you buy. It is paid as a commission.																
Back-end	<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>4.0 %</td></tr><tr><td>4 years of buying</td><td>3.0 %</td></tr><tr><td>5 years of buying</td><td>2.0 %</td></tr><tr><td>6 years of buying</td><td>1.5 %</td></tr><tr><td>After 6 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	4.0 %	4 years of buying	3.0 %	5 years of buying	2.0 %	6 years of buying	1.5 %	After 6 years	0.0 %	<ul style="list-style-type: none">The back-end sales charge is a set rate. It is deducted from the amount you withdraw.When you invest in the Fund, we pay a commission of 5%. Any back-end charge you pay goes to us.You can Redeem up to 10% of your Units of a Fund each year without a back-end sales charge.You can switch to Units of other back-end Funds under the insurance Contract without paying a back-end sales charge.For details, please refer to the Information Folder and Contract.
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6 years of buying	1.5 %																	
After 6 years	0.0 %																	

Ongoing Fund expenses

The MER includes the management fee, operating expenses and insurance fees of the Fund. You do not pay the MER directly. It affects you because it reduces the return you get. For details, please refer to the Information Folder and Contract.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	Annual insurance fee included in MER (annual rate as a % of the market value of the Units)
Basic	3.33%	0.60%
Full	4.02%	1.30%

Servicing commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the management fee. The rate depends on the sales charge option you chose. For details, please refer to the Information Folder and Contract.

Annual service fee rate	Back-end: 0.50%	Front-end: 1.00%
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Other fees

Fee	What you pay
Early withdrawal fee	Up to 2% of the value of Units you sell or transfer within 90 days of buying the Units. Money from the fee goes to the Fund.

For details, please refer to the Information Folder and Contract.

What if I change my mind?

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

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

For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

Sun Life Assurance Company of Canada

SunWise I Segregated Funds

SunWise CI Money Market Fund

As of December 31, 2023

Quick facts: Date Fund created: November 1998

Total value on December 31, 2023: \$999,764

Managed by: CI Global Asset Management

Portfolio turnover rate: 58.77%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Basic	1.14%	\$13.62	2,990
Full	1.32%	\$13.16	72,853

Minimum investment per Contract: No new Contracts

Minimum for additional purchases: No new purchases

Monthly minimum of pre-authorized chequing: No new PACs

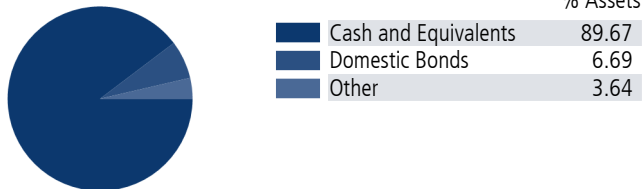
What does the Fund invest in?

The Fund invests in the CI Money Market Fund. The underlying fund invests mostly in short-term debt that matures in less than 365 days.

Top holdings and allocations of the underlying fund as of December 31, 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
Total	100.00

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 the Information Folder and Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want to earn income
- are investing for the short term.

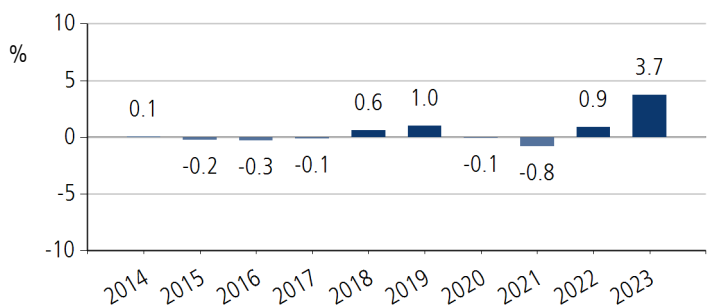
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic version of the Fund in December 2013 would have \$1,048.01 in December 2023. This works out to an average of 0.47% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

This chart shows how the Basic version of the 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
Low				

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

Sun Life Assurance Company of Canada

Sun Wise | Segregated Funds

Sun Wise CI Money Market 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 the Information Folder and Contract.

Sales charges

Sales charge option	What you pay	How it works																
Front-end	Up to 5% of the amount you invested.	<ul style="list-style-type: none">You and your insurance advisor agree on the rate charged.The front-end sales charge is deducted from the amount you buy. It is paid as a commission.																
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Ongoing Fund expenses

The MER includes the management fee, operating expenses and insurance fees of the Fund. You do not pay the MER directly. It affects you because it reduces the return you get. For details, please refer to the Information Folder and Contract.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	Annual insurance fee included in MER (annual rate as a % of the market value of the Units)
Basic	1.14%	0.10%
Full	1.32%	0.25%

Servicing commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the management fee. The rate depends on the sales charge option you chose. For details, please refer to the Information Folder and Contract.

Annual service fee rate	Back-end: 0.00%	Front-end: 0.00%
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Other fees

Fee	What you pay
Early withdrawal fee	Up to 2% of the value of Units you sell or transfer within 90 days of buying the Units. Money from the fee goes to the Fund.

For details, please refer to the Information Folder and Contract.

What if I change my mind?

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

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For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

Sun Life Assurance Company of Canada

SunWise I Segregated Funds

SunWise CI Premier Canadian Balanced Fund

As of December 31, 2023

Quick facts: Date Fund created: November 1998

Total value on December 31, 2023: \$1,055,998

Managed by: CI Global Asset Management

Portfolio turnover rate: 2.85%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Basic	3.01%	\$22.24	19,853
Full	3.62%	\$19.36	31,740

Minimum investment per Contract: No new Contracts

Minimum for additional purchases: No new purchases

Monthly minimum of pre-authorized chequing: No new PACs

What does the Fund invest in?

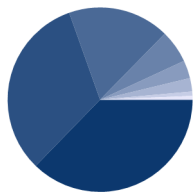
The Fund invests in the CI Canadian Balanced Fund. The underlying fund invests mostly in Canadian shares and bonds.

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
Total	21.42

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 the Information Folder and Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

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

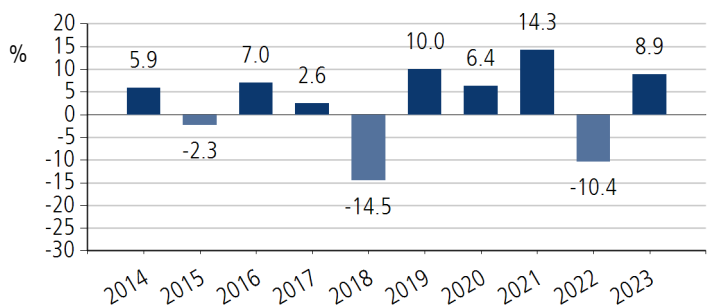
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic version of the Fund in December 2013 would have \$1,268.89 in December 2023. This works out to an average of 2.41% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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



How risky is it?

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

Sun Life Assurance Company of Canada
Sun Wise | Segregated Funds
Sun Wise CI Premier Canadian Balanced 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 the Information Folder and Contract.

Sales charges

Sales charge option	What you pay	How it works																
Front-end	Up to 5% of the amount you invested.	<ul style="list-style-type: none"> You and your insurance advisor agree on the rate charged. The front-end sales charge is deducted from the amount you buy. It is paid as a commission. 																
Back-end	<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>4.0 %</td> </tr> <tr> <td>4 years of buying</td> <td>3.0 %</td> </tr> <tr> <td>5 years of buying</td> <td>2.0 %</td> </tr> <tr> <td>6 years of buying</td> <td>1.5 %</td> </tr> <tr> <td>After 6 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	4.0 %	4 years of buying	3.0 %	5 years of buying	2.0 %	6 years of buying	1.5 %	After 6 years	0.0 %	<ul style="list-style-type: none"> The back-end sales charge is a set rate. It is deducted from the amount you withdraw. When you invest in the Fund, we pay a commission of 5%. Any back-end charge you pay goes to us. You can Redeem up to 10% of your Units of a Fund each year without a back-end sales charge. You can switch to Units of other back-end Funds under the insurance Contract without paying a back-end sales charge. For details, please refer to the Information Folder and Contract.
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6 years of buying	1.5 %																	
After 6 years	0.0 %																	

Ongoing Fund expenses

The MER includes the management fee, operating expenses and insurance fees of the Fund. You do not pay the MER directly. It affects you because it reduces the return you get. For details, please refer to the Information Folder and Contract.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	Annual insurance fee included in MER (annual rate as a % of the market value of the Units)
Basic	3.01%	0.30%
Full	3.62%	0.85%

Servicing commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the management fee. The rate depends on the sales charge option you chose. For details, please refer to the Information Folder and Contract.

Annual service fee rate	Back-end: 0.50%	Front-end: 1.00%
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Other fees

Fee	What you pay
Early withdrawal fee	Up to 2% of the value of Units you sell or transfer within 90 days of buying the Units. Money from the fee goes to the Fund.

For details, please refer to the Information Folder and Contract.

What if I change my mind?

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

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

Sun Life Assurance Company of Canada

SunWise I Segregated Funds

SunWise CI Premier Canadian Investment Fund

As of December 31, 2023

Quick facts: Date Fund created: November 1998

Total value on December 31, 2023: \$712,138

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
Basic	3.24%	\$36.75	7,877
Full	4.01%	\$31.55	13,396

Minimum investment per Contract: No new Contracts

Minimum for additional purchases: No new purchases

Monthly minimum of pre-authorized chequing: No new PACs

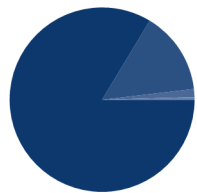
What does the Fund invest in?

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

Top holdings and allocations of the underlying fund as of December 31, 2023

	% Assets
Royal Bank of Canada	7.25
Toronto-Dominion Bank	6.61
Constellation Software Inc	4.50
Amazon.com Inc	4.14
Bank of Montreal	4.11
Intact Financial Corp	4.07
Cenovus Energy Inc	4.03
Canadian Natural Resources Ltd	3.98
Agnico Eagle Mines Ltd	3.81
S&P Global Inc	3.60
Total	46.10

Total number of investments: 39



Are there any guarantees?

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

Who is this Fund for?

This Fund may be suitable for contractholders if they:

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

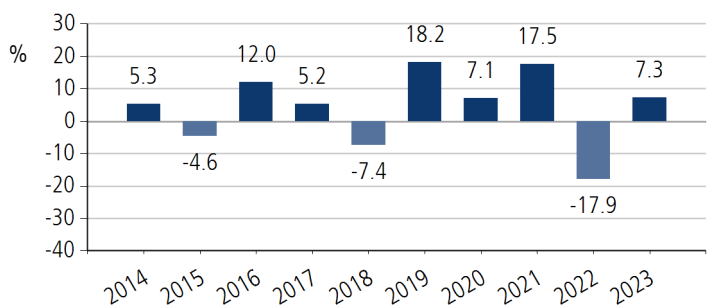
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic version of the Fund in December 2013 would have \$1,436.71 in December 2023. This works out to an average of 3.69% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

This chart shows how the Basic version of the 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 the Information Folder and Contract.

Sun Life Assurance Company of Canada
Sun Wise | Segregated Funds
Sun Wise CI Premier Canadian Investment 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 the Information Folder and Contract.

Sales charges

Sales charge option	What you pay	How it works																
Front-end	Up to 5% of the amount you invested.	<ul style="list-style-type: none"> You and your insurance advisor agree on the rate charged. The front-end sales charge is deducted from the amount you buy. It is paid as a commission. 																
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After 6 years	0.0 %																	

Ongoing Fund expenses

The MER includes the management fee, operating expenses and insurance fees of the Fund. You do not pay the MER directly. It affects you because it reduces the return you get. For details, please refer to the Information Folder and Contract.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	Annual insurance fee included in MER (annual rate as a % of the market value of the Units)
Basic	3.24%	0.60%
Full	4.01%	1.20%

Servicing commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the management fee. The rate depends on the sales charge option you chose. For details, please refer to the Information Folder and Contract.

Annual service fee rate	Back-end: 0.50%	Front-end: 1.00%
-------------------------	-----------------	------------------

Other fees

Fee	What you pay
Early withdrawal fee	Up to 2% of the value of Units you sell or transfer within 90 days of buying the Units. Money from the fee goes to the Fund.

For details, please refer to the Information Folder and Contract.

What if I change my mind?

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

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

For more information

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

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

Sun Life Assurance Company of Canada

SunWise I Segregated Funds

SunWise CI Premier II Select Canadian Equity Fund

As of December 31, 2023

Quick facts: Date Fund created: November 1998

Total value on December 31, 2023: \$389,196

Managed by: CI Global Asset Management

Portfolio turnover rate: 2.37%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Basic	3.32%	\$37.04	4,072
Full	4.07%	\$30.48	7,821

Minimum investment per Contract: No new Contracts

Minimum for additional purchases: No new purchases

Monthly minimum of pre-authorized chequing: No new PACs

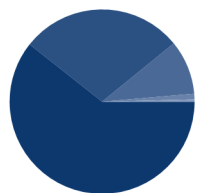
What does the Fund invest in?

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

Top holdings and allocations of the underlying fund as of December 31, 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
Total	32.44

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 the Information Folder and Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want long-term capital growth
- are investing for the medium and/or long term.

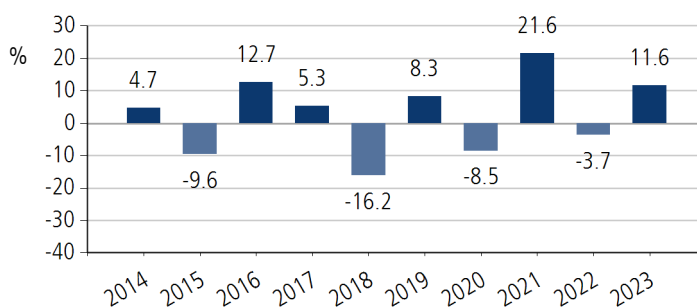
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic version of the Fund in December 2013 would have \$1,218.99 in December 2023. This works out to an average of 2.00% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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



How risky is it?



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

Sun Life Assurance Company of Canada

Sun Wise I Segregated Funds

Sun Wise CI Premier II Select Canadian Equity 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 the Information Folder and Contract.

Sales charges

Sales charge option	What you pay	How it works																
Front-end	Up to 5% of the amount you invested.	<ul style="list-style-type: none">You and your insurance advisor agree on the rate charged.The front-end sales charge is deducted from the amount you buy. It is paid as a commission.																
Back-end	<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>4.0 %</td></tr><tr><td>4 years of buying</td><td>3.0 %</td></tr><tr><td>5 years of buying</td><td>2.0 %</td></tr><tr><td>6 years of buying</td><td>1.5 %</td></tr><tr><td>After 6 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	4.0 %	4 years of buying	3.0 %	5 years of buying	2.0 %	6 years of buying	1.5 %	After 6 years	0.0 %	<ul style="list-style-type: none">The back-end sales charge is a set rate. It is deducted from the amount you withdraw.When you invest in the Fund, we pay a commission of 5%. Any back-end charge you pay goes to us.You can Redeem up to 10% of your Units of a Fund each year without a back-end sales charge.You can switch to Units of other back-end Funds under the insurance Contract without paying a back-end sales charge.For details, please refer to the Information Folder and Contract.
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1 year of buying	5.5 %																	
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3 years of buying	4.0 %																	
4 years of buying	3.0 %																	
5 years of buying	2.0 %																	
6 years of buying	1.5 %																	
After 6 years	0.0 %																	

Ongoing Fund expenses

The MER includes the management fee, operating expenses and insurance fees of the Fund. You do not pay the MER directly. It affects you because it reduces the return you get. For details, please refer to the Information Folder and Contract.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	Annual insurance fee included in MER (annual rate as a % of the market value of the Units)
Basic	3.32%	0.60%
Full	4.07%	1.20%

Servicing commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the management fee. The rate depends on the sales charge option you chose. For details, please refer to the Information Folder and Contract.

Annual service fee rate	Back-end: 0.50%	Front-end: 1.00%
-------------------------	-----------------	------------------

Other fees

Fee	What you pay
Early withdrawal fee	Up to 2% of the value of Units you sell or transfer within 90 days of buying the Units. Money from the fee goes to the Fund.

For details, please refer to the Information Folder and Contract.

What if I change my mind?

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

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15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

Sun Life Assurance Company of Canada

SunWise I Segregated Funds

SunWise CI Premier II U.S. Stock Selection Fund

As of December 31, 2023

Quick facts: Date Fund created: November 1998

Total value on December 31, 2023: \$742,886

Managed by: CI Global Asset Management

Portfolio turnover rate: 6.30%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Basic	3.72%	\$25.98	13,231
Full	4.29%	\$21.91	18,218

Minimum investment per Contract: No new Contracts

Minimum for additional purchases: No new purchases

Monthly minimum of pre-authorized chequing: No new PACs

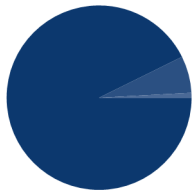
What does the Fund invest in?

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

Top holdings and allocations of the underlying fund as of December 31, 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
Total	48.58

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 the Information Folder and Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

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

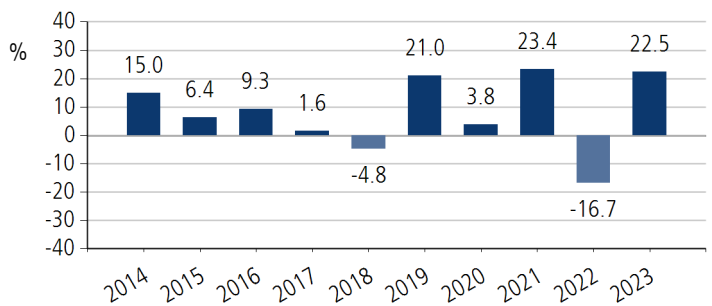
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic version of the Fund in December 2013 would have \$2,043.84 in December 2023. This works out to an average of 7.41% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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



How risky is it?

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

Sun Life Assurance Company of Canada
Sun Wise I Segregated Funds
Sun Wise CI Premier II U.S. Stock Selection 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 the Information Folder and Contract.

Sales charges

Sales charge option	What you pay	How it works																
Front-end	Up to 5% of the amount you invested.	<ul style="list-style-type: none"> You and your insurance advisor agree on the rate charged. The front-end sales charge is deducted from the amount you buy. It is paid as a commission. 																
Back-end	<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>4.0 %</td> </tr> <tr> <td>4 years of buying</td> <td>3.0 %</td> </tr> <tr> <td>5 years of buying</td> <td>2.0 %</td> </tr> <tr> <td>6 years of buying</td> <td>1.5 %</td> </tr> <tr> <td>After 6 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	4.0 %	4 years of buying	3.0 %	5 years of buying	2.0 %	6 years of buying	1.5 %	After 6 years	0.0 %	<ul style="list-style-type: none"> The back-end sales charge is a set rate. It is deducted from the amount you withdraw. When you invest in the Fund, we pay a commission of 5%. Any back-end charge you pay goes to us. You can Redeem up to 10% of your Units of a Fund each year without a back-end sales charge. You can switch to Units of other back-end Funds under the insurance Contract without paying a back-end sales charge. For details, please refer to the Information Folder and Contract.
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6 years of buying	1.5 %																	
After 6 years	0.0 %																	

Ongoing Fund expenses

The MER includes the management fee, operating expenses and insurance fees of the Fund. You do not pay the MER directly. It affects you because it reduces the return you get. For details, please refer to the Information Folder and Contract.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	Annual insurance fee included in MER (annual rate as a % of the market value of the Units)
Basic	3.72%	0.60%
Full	4.29%	1.20%

Servicing commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the management fee. The rate depends on the sales charge option you chose. For details, please refer to the Information Folder and Contract.

Annual service fee rate	Back-end: 0.50%	Front-end: 1.00%
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Other fees

Fee	What you pay
Early withdrawal fee	Up to 2% of the value of Units you sell or transfer within 90 days of buying the Units. Money from the fee goes to the Fund.

For details, please refer to the Information Folder and Contract.

What if I change my mind?

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

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

Sun Life Assurance Company of Canada

SunWise I Segregated Funds

SunWise CI Premier Select Canadian Equity Fund

As of December 31, 2023

Quick facts: Date Fund created: November 1998

Total value on December 31, 2023: \$288,218

Managed by: CI Global Asset Management

Portfolio turnover rate: 6.71%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Basic	3.22%	\$43.04	2,357
Full	3.90%	\$35.90	5,203

Minimum investment per Contract: No new Contracts

Minimum for additional purchases: No new purchases

Monthly minimum of pre-authorized chequing: No new PACs

What does the Fund invest in?

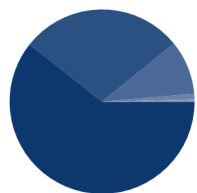
The Fund invests in the CI Select Canadian Equity Corporate Class. The underlying fund invests mostly in Canadian shares.

Top holdings and allocations of the underlying fund as of December 31, 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
Total	32.44

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 the Information Folder and Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

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

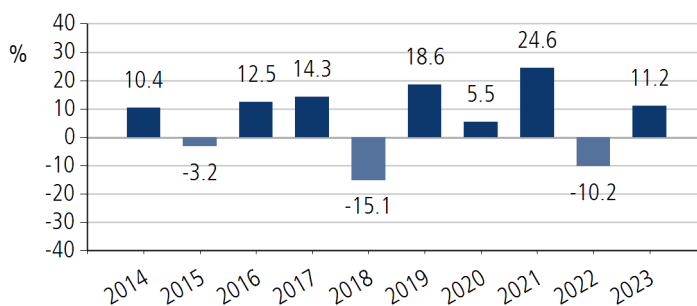
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic version of the Fund in December 2013 would have \$1,814.64 in December 2023. This works out to an average of 6.14% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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



How risky is it?



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

Sun Life Assurance Company of Canada
Sun Wise | Segregated Funds
Sun Wise CI Premier Select Canadian Equity 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 the Information Folder and Contract.

Sales charges

Sales charge option	What you pay	How it works																
Front-end	Up to 5% of the amount you invested.	<ul style="list-style-type: none"> You and your insurance advisor agree on the rate charged. The front-end sales charge is deducted from the amount you buy. It is paid as a commission. 																
Back-end	<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>4.0 %</td> </tr> <tr> <td>4 years of buying</td> <td>3.0 %</td> </tr> <tr> <td>5 years of buying</td> <td>2.0 %</td> </tr> <tr> <td>6 years of buying</td> <td>1.5 %</td> </tr> <tr> <td>After 6 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	4.0 %	4 years of buying	3.0 %	5 years of buying	2.0 %	6 years of buying	1.5 %	After 6 years	0.0 %	<ul style="list-style-type: none"> The back-end sales charge is a set rate. It is deducted from the amount you withdraw. When you invest in the Fund, we pay a commission of 5%. Any back-end charge you pay goes to us. You can Redeem up to 10% of your Units of a Fund each year without a back-end sales charge. You can switch to Units of other back-end Funds under the insurance Contract without paying a back-end sales charge. For details, please refer to the Information Folder and Contract.
If you sell within:	Rate																	
1 year of buying	5.5 %																	
2 years of buying	5.0 %																	
3 years of buying	4.0 %																	
4 years of buying	3.0 %																	
5 years of buying	2.0 %																	
6 years of buying	1.5 %																	
After 6 years	0.0 %																	

Ongoing Fund expenses

The MER includes the management fee, operating expenses and insurance fees of the Fund. You do not pay the MER directly. It affects you because it reduces the return you get. For details, please refer to the Information Folder and Contract.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	Annual insurance fee included in MER (annual rate as a % of the market value of the Units)
Basic	3.22%	0.60%
Full	3.90%	1.20%

Servicing commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the management fee. The rate depends on the sales charge option you chose. For details, please refer to the Information Folder and Contract.

Annual service fee rate	Back-end: 0.50%	Front-end: 1.00%
-------------------------	-----------------	------------------

Other fees

Fee	What you pay
Early withdrawal fee	Up to 2% of the value of Units you sell or transfer within 90 days of buying the Units. Money from the fee goes to the Fund.

For details, please refer to the Information Folder and Contract.

What if I change my mind?

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Sun Life Assurance Company of Canada

SunWise I Segregated Funds

SunWise CI Premier U.S. Stock Selection Fund

As of December 31, 2023

Quick facts: Date Fund created: November 1998

Total value on December 31, 2023: \$10,809

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
Basic	3.34%	\$23.09	54
Full	3.96%	\$19.00	503

Minimum investment per Contract: No new Contracts

Minimum for additional purchases: No new purchases

Monthly minimum of pre-authorized chequing: No new PACs

What does the Fund invest in?

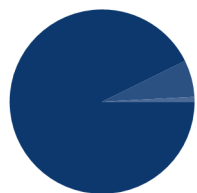
The Fund invests in the CI U.S. Stock Selection Corporate Class. The underlying fund invests mostly in U.S. shares.

Top holdings and allocations of the underlying fund as of December 31, 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
Total	48.58

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 the Information Folder and Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want a core U.S. equity fund for their portfolio
- are investing for the medium and/or long term.

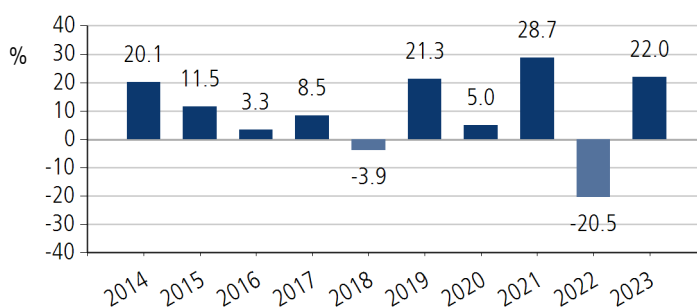
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic version of the Fund in December 2013 would have \$2,292.44 in December 2023. This works out to an average of 8.65% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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



How risky is it?



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

Sun Life Assurance Company of Canada
Sun Wise | Segregated Funds
Sun Wise CI Premier U.S. Stock Selection 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 the Information Folder and Contract.

Sales charges

Sales charge option	What you pay	How it works																
Front-end	Up to 5% of the amount you invested.	<ul style="list-style-type: none"> You and your insurance advisor agree on the rate charged. The front-end sales charge is deducted from the amount you buy. It is paid as a commission. 																
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Ongoing Fund expenses

The MER includes the management fee, operating expenses and insurance fees of the Fund. You do not pay the MER directly. It affects you because it reduces the return you get. For details, please refer to the Information Folder and Contract.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	Annual insurance fee included in MER (annual rate as a % of the market value of the Units)
Basic	3.34%	0.60%
Full	3.96%	1.20%

Servicing commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the management fee. The rate depends on the sales charge option you chose. For details, please refer to the Information Folder and Contract.

Annual service fee rate	Back-end: 0.50%	Front-end: 1.00%
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Other fees

Fee	What you pay
Early withdrawal fee	Up to 2% of the value of Units you sell or transfer within 90 days of buying the Units. Money from the fee goes to the Fund.

For details, please refer to the Information Folder and Contract.

What if I change my mind?

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

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For more information

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

Sun Life Assurance Company of Canada

SunWise I Segregated Funds

SunWise CI Select Canadian Equity Fund

As of December 31, 2023

Quick facts: Date Fund created: November 1998

Total value on December 31, 2023: \$353,949

Managed by: CI Global Asset Management

Portfolio turnover rate: 3.58%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Basic	3.29%	\$48.97	2,982
Full	3.95%	\$41.01	5,071

Minimum investment per Contract: No new Contracts

Minimum for additional purchases: No new purchases

Monthly minimum of pre-authorized chequing: No new PACs

What does the Fund invest in?

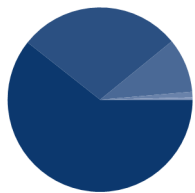
The Fund invests in the CI Select Canadian Equity Corporate Class. The underlying fund invests mostly in Canadian shares.

Top holdings and allocations of the underlying fund as of December 31, 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
Total	32.44

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 the Information Folder and Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

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

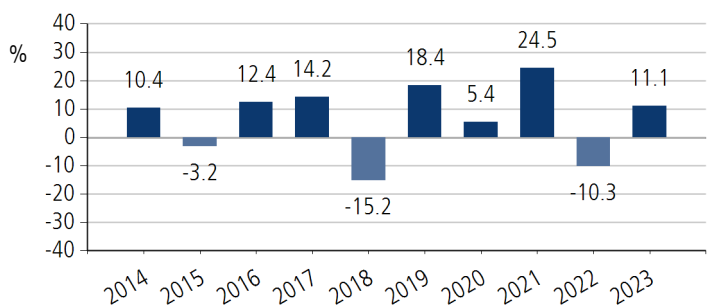
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic version of the Fund in December 2013 would have \$1,802.71 in December 2023. This works out to an average of 6.07% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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



How risky is it?

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

Sun Life Assurance Company of Canada
Sun Wise | Segregated Funds
Sun Wise CI Select Canadian Equity 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 the Information Folder and Contract.

Sales charges

Sales charge option	What you pay	How it works																
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Ongoing Fund expenses

The MER includes the management fee, operating expenses and insurance fees of the Fund. You do not pay the MER directly. It affects you because it reduces the return you get. For details, please refer to the Information Folder and Contract.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	Annual insurance fee included in MER (annual rate as a % of the market value of the Units)
Basic	3.29%	0.60%
Full	3.95%	1.20%

Servicing commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the management fee. The rate depends on the sales charge option you chose. For details, please refer to the Information Folder and Contract.

Annual service fee rate	Back-end: 0.50%	Front-end: 1.00%
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Other fees

Fee	What you pay
Early withdrawal fee	Up to 2% of the value of Units you sell or transfer within 90 days of buying the Units. Money from the fee goes to the Fund.

For details, please refer to the Information Folder and Contract.

What if I change my mind?

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Sun Life Assurance Company of Canada

SunWise | Segregated Funds

SunWise CI U.S. Stock Selection Fund

As of December 31, 2023

Quick facts: Date Fund created: November 1998

Total value on December 31, 2023: \$682,548

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
Basic	3.32%	\$28.29	5,561
Full	3.85%	\$25.63	20,494

Minimum investment per Contract: No new Contracts

Minimum for additional purchases: No new purchases

Monthly minimum of pre-authorized chequing: No new PACs

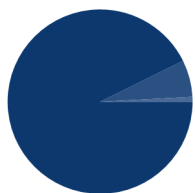
What does the Fund invest in?

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

Top holdings and allocations of the underlying fund as of December 31, 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
Total	48.58

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 the Information Folder and Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want a core U.S. equity fund for their portfolio
- are investing for the medium and/or long term.

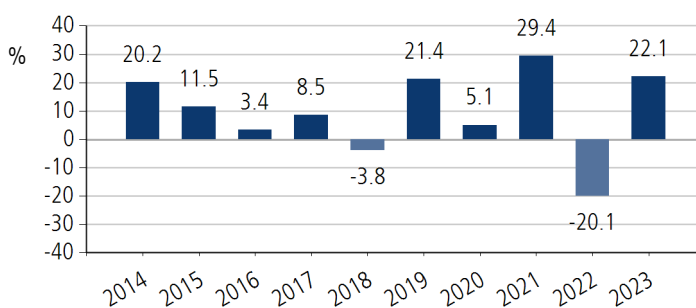
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic version of the Fund in December 2013 would have \$2,330.70 in December 2023. This works out to an average of 8.83% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

This chart shows how the Basic version of the 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 the Information Folder and Contract.

Sun Life Assurance Company of Canada

Sun Wise I Segregated Funds

Sun Wise CI U.S. Stock Selection 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 the Information Folder and Contract.

Sales charges

Sales charge option	What you pay	How it works																
Front-end	Up to 5% of the amount you invested.	<ul style="list-style-type: none">You and your insurance advisor agree on the rate charged.The front-end sales charge is deducted from the amount you buy. It is paid as a commission.																
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Ongoing Fund expenses

The MER includes the management fee, operating expenses and insurance fees of the Fund. You do not pay the MER directly. It affects you because it reduces the return you get. For details, please refer to the Information Folder and Contract.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	Annual insurance fee included in MER (annual rate as a % of the market value of the Units)
Basic	3.32%	0.60%
Full	3.85%	1.20%

Servicing commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the management fee. The rate depends on the sales charge option you chose. For details, please refer to the Information Folder and Contract.

Annual service fee rate	Back-end: 0.50%	Front-end: 1.00%
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Other fees

Fee	What you pay
Early withdrawal fee	Up to 2% of the value of Units you sell or transfer within 90 days of buying the Units. Money from the fee goes to the Fund.

For details, please refer to the Information Folder and Contract.

What if I change my mind?

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

Sun Life Assurance Company of Canada

SunWise I Segregated Funds

SunWise Fidelity Canadian Asset Allocation Fund

As of December 31, 2023

Quick facts: Date Fund created: November 1998

Total value on December 31, 2023: \$5,807,791

Managed by: Fidelity Investments Canada ULC

Portfolio turnover rate: 11.79%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Basic	3.05%	\$34.11	67,115
Full	3.67%	\$29.75	118,277

Minimum investment per Contract: No new Contracts

Minimum for additional purchases: No new purchases

Monthly minimum of pre-authorized chequing: No new PACs

What does the Fund invest in?

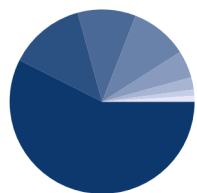
The Fund invests in the Fidelity Canadian Asset Allocation Fund. The underlying fund invests mostly in Canadian shares and bonds.

Top holdings and allocations of the underlying fund as of December 31, 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
Total	29.23

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 the Information Folder and Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want the convenience of a diversified portfolio in a single fund
- are investing for the long-term.

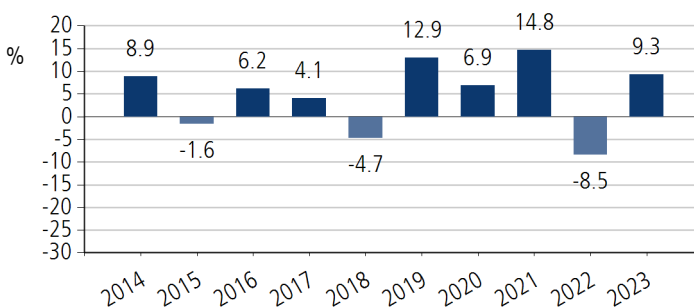
How has the Fund performed?

Average return

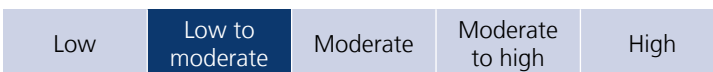
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic version of the Fund in December 2013 would have \$1,563.40 in December 2023. This works out to an average of 4.57% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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



How risky is it?



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

Sun Life Assurance Company of Canada
Sun *Wise* | Segregated Funds
Sun *Wise* Fidelity Canadian Asset Allocation 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 the Information Folder and Contract.

Sales charges

Sales charge option	What you pay	How it works																
Front-end	Up to 5% of the amount you invested.	<ul style="list-style-type: none"> You and your insurance advisor agree on the rate charged. The front-end sales charge is deducted from the amount you buy. It is paid as a commission. 																
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Ongoing Fund expenses

The MER includes the management fee, operating expenses and insurance fees of the Fund. You do not pay the MER directly. It affects you because it reduces the return you get. For details, please refer to the Information Folder and Contract.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	Annual insurance fee included in MER (annual rate as a % of the market value of the Units)
Basic	3.05%	0.30%
Full	3.67%	0.85%

Servicing commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the management fee. The rate depends on the sales charge option you chose. For details, please refer to the Information Folder and Contract.

Annual service fee rate	Back-end: 0.50%	Front-end: 1.00%
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Other fees

Fee	What you pay
Early withdrawal fee	Up to 2% of the value of Units you sell or transfer within 90 days of buying the Units. Money from the fee goes to the Fund.

For details, please refer to the Information Folder and Contract.

What if I change my mind?

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 Email: service@ci.com

Sun Life Assurance Company of Canada

SunWise I Segregated Funds

SunWise Fidelity Global Fund

As of December 31, 2023

Quick facts: Date Fund created: November 1998

Total value on December 31, 2023: \$977,267

Managed by: Fidelity Investments Canada ULC

Portfolio turnover rate: 7.80%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Basic	3.64%	\$21.19	13,532
Full	4.43%	\$17.38	39,730

Minimum investment per Contract: No new Contracts

Minimum for additional purchases: No new purchases

Monthly minimum of pre-authorized chequing: No new PACs

What does the Fund invest in?

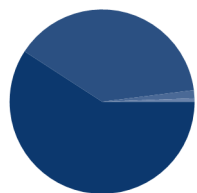
The Fund invests in the Fidelity Global Fund. The underlying fund invests mostly in shares of firms from around the world.

Top holdings and allocations of the underlying fund as of December 31, 2023

	% Assets
Microsoft Corp	5.53
Alphabet Inc	3.13
Amazon.com Inc	2.86
UnitedHealth Group Inc	2.17
JPMorgan Chase & Co	2.04
Mastercard Inc	1.96
AmerisourceBergen Corp	1.86
HCA Healthcare Inc	1.63
E.On SE	1.58
TDK Corp	1.54
Total	24.30

Total number of investments:

108



	% Assets
US Equity	59.17
International Equity	38.82
Canadian Equity	1.42
Cash and Equivalents	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 the Information Folder and Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want to add a core foreign equity fund to their portfolio
- are investing for the long-term.

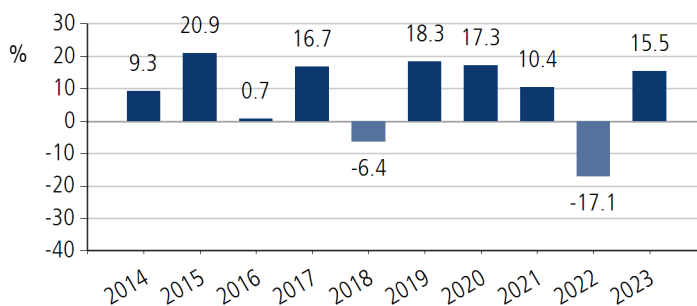
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic version of the Fund in December 2013 would have \$2,131.10 in December 2023. This works out to an average of 7.86% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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



How risky is it?



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

Sun Life Assurance Company of Canada

Sun *Wise* | Segregated Funds

Sun *Wise* Fidelity Global 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 the Information Folder and Contract.

Sales charges

Sales charge option	What you pay	How it works																
Front-end	Up to 5% of the amount you invested.	<ul style="list-style-type: none">You and your insurance advisor agree on the rate charged.The front-end sales charge is deducted from the amount you buy. It is paid as a commission.																
Back-end	<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>4.0 %</td></tr><tr><td>4 years of buying</td><td>3.0 %</td></tr><tr><td>5 years of buying</td><td>2.0 %</td></tr><tr><td>6 years of buying</td><td>1.5 %</td></tr><tr><td>After 6 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	4.0 %	4 years of buying	3.0 %	5 years of buying	2.0 %	6 years of buying	1.5 %	After 6 years	0.0 %	<ul style="list-style-type: none">The back-end sales charge is a set rate. It is deducted from the amount you withdraw.When you invest in the Fund, we pay a commission of 5%. Any back-end charge you pay goes to us.You can Redeem up to 10% of your Units of a Fund each year without a back-end sales charge.You can switch to Units of other back-end Funds under the insurance Contract without paying a back-end sales charge.For details, please refer to the Information Folder and Contract.
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6 years of buying	1.5 %																	
After 6 years	0.0 %																	

Ongoing Fund expenses

The MER includes the management fee, operating expenses and insurance fees of the Fund. You do not pay the MER directly. It affects you because it reduces the return you get. For details, please refer to the Information Folder and Contract.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	Annual insurance fee included in MER (annual rate as a % of the market value of the Units)
Basic	3.64%	0.60%
Full	4.43%	1.30%

Servicing commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the management fee. The rate depends on the sales charge option you chose. For details, please refer to the Information Folder and Contract.

Annual service fee rate	Back-end: 0.50%	Front-end: 1.00%
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Other fees

Fee	What you pay
Early withdrawal fee	Up to 2% of the value of Units you sell or transfer within 90 days of buying the Units. Money from the fee goes to the Fund.

For details, please refer to the Information Folder and Contract.

What if I change my mind?

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

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

For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

Sun Life Assurance Company of Canada

SunWise | Segregated Funds

SunWise Fidelity True North® Fund

As of December 31, 2023

Quick facts: Date Fund created: November 1998

Total value on December 31, 2023: \$2,153,250

Managed by: Fidelity Investments Canada ULC

Portfolio turnover rate: 15.76%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Basic	3.23%	\$57.85	15,426
Full	4.09%	\$47.17	26,732

Minimum investment per Contract: No new Contracts

Minimum for additional purchases: No new purchases

Monthly minimum of pre-authorized chequing: No new PACs

What does the Fund invest in?

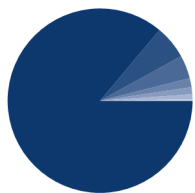
The Fund invests in the Fidelity True North® Fund. The underlying fund invests mostly in Canadian shares.

Top holdings and allocations of the underlying fund as of December 31, 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
Total	37.19

Total number of investments:

129



Asset Class	% 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 the Information Folder and Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want to add a Canadian equity fund to their portfolio
- are investing for the long-term.

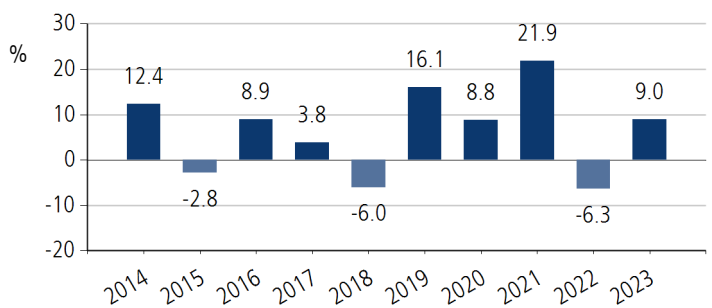
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic version of the Fund in December 2013 would have \$1,823.21 in December 2023. This works out to an average of 6.19% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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



How risky is it?



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

Sun Life Assurance Company of Canada

Sun *Wise* | Segregated Funds

Sun *Wise* Fidelity True North® 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 the Information Folder and Contract.

Sales charges

Sales charge option	What you pay	How it works																
Front-end	Up to 5% of the amount you invested.	<ul style="list-style-type: none">You and your insurance advisor agree on the rate charged.The front-end sales charge is deducted from the amount you buy. It is paid as a commission.																
Back-end	<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>4.0 %</td></tr><tr><td>4 years of buying</td><td>3.0 %</td></tr><tr><td>5 years of buying</td><td>2.0 %</td></tr><tr><td>6 years of buying</td><td>1.5 %</td></tr><tr><td>After 6 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	4.0 %	4 years of buying	3.0 %	5 years of buying	2.0 %	6 years of buying	1.5 %	After 6 years	0.0 %	<ul style="list-style-type: none">The back-end sales charge is a set rate. It is deducted from the amount you withdraw.When you invest in the Fund, we pay a commission of 5%. Any back-end charge you pay goes to us.You can Redeem up to 10% of your Units of a Fund each year without a back-end sales charge.You can switch to Units of other back-end Funds under the insurance Contract without paying a back-end sales charge.For details, please refer to the Information Folder and Contract.
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Ongoing Fund expenses

The MER includes the management fee, operating expenses and insurance fees of the Fund. You do not pay the MER directly. It affects you because it reduces the return you get. For details, please refer to the Information Folder and Contract.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	Annual insurance fee included in MER (annual rate as a % of the market value of the Units)
Basic	3.23%	0.60%
Full	4.09%	1.20%

Servicing commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the management fee. The rate depends on the sales charge option you chose. For details, please refer to the Information Folder and Contract.

Annual service fee rate	Back-end: 0.50%	Front-end: 1.00%
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Other fees

Fee	What you pay
Early withdrawal fee	Up to 2% of the value of Units you sell or transfer within 90 days of buying the Units. Money from the fee goes to the Fund.

For details, please refer to the Information Folder and Contract.

What if I change my mind?

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

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For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

Sun Life Assurance Company of Canada

SunWise I Segregated Funds

SunWise Fidelity U.S. Focused Stock Fund

As of December 31, 2023

Quick facts: Date Fund created: November 1998

Total value on December 31, 2023: \$109,870

Managed by: Fidelity Investments Canada ULC

Portfolio turnover rate: 21.52%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Basic	3.33%	\$26.76	1,839
Full	4.04%	\$21.74	2,789

Minimum investment per Contract: No new Contracts

Minimum for additional purchases: No new purchases

Monthly minimum of pre-authorized chequing: No new PACs

What does the Fund invest in?

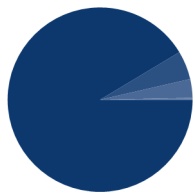
The Fund invests in the Fidelity U.S. Focused Stock Fund. The underlying fund invests mostly in U.S. shares.

Top holdings and allocations of the underlying fund as of December 31, 2023

	% Assets
Microsoft Corp	8.46
NVIDIA Corp	6.65
Meta Platforms Inc	6.26
Amazon.com Inc	6.09
Fiserv Inc	5.52
Alphabet Inc	5.46
Eaton Corp PLC	5.02
Eli Lilly and Co	4.81
PNC Financial Services Group Inc	3.84
S&P Global Inc	3.76
Total	55.87

Total number of investments:

38



	% Assets
US Equity	91.38
International Equity	5.02
Canadian Equity	3.29
Cash and Equivalents	0.31

Are there any guarantees?

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

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want to add growth potential of U.S. companies to their portfolio
- are investing for the long-term.

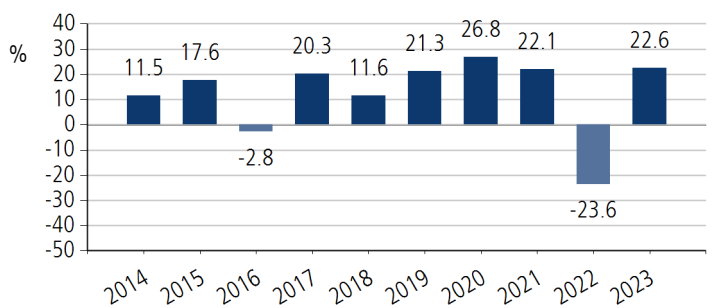
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic version of the Fund in December 2013 would have \$3,010.14 in December 2023. This works out to an average of 11.65% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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



How risky is it?



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

Sun Life Assurance Company of Canada
Sun *Wise* | Segregated Funds
Sun *Wise* Fidelity U.S. Focused Stock 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 the Information Folder and Contract.

Sales charges

Sales charge option	What you pay	How it works																
Front-end	Up to 5% of the amount you invested.	<ul style="list-style-type: none"> You and your insurance advisor agree on the rate charged. The front-end sales charge is deducted from the amount you buy. It is paid as a commission. 																
Back-end	<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>4.0 %</td> </tr> <tr> <td>4 years of buying</td> <td>3.0 %</td> </tr> <tr> <td>5 years of buying</td> <td>2.0 %</td> </tr> <tr> <td>6 years of buying</td> <td>1.5 %</td> </tr> <tr> <td>After 6 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	4.0 %	4 years of buying	3.0 %	5 years of buying	2.0 %	6 years of buying	1.5 %	After 6 years	0.0 %	<ul style="list-style-type: none"> The back-end sales charge is a set rate. It is deducted from the amount you withdraw. When you invest in the Fund, we pay a commission of 5%. Any back-end charge you pay goes to us. You can Redeem up to 10% of your Units of a Fund each year without a back-end sales charge. You can switch to Units of other back-end Funds under the insurance Contract without paying a back-end sales charge. For details, please refer to the Information Folder and Contract.
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After 6 years	0.0 %																	

Ongoing Fund expenses

The MER includes the management fee, operating expenses and insurance fees of the Fund. You do not pay the MER directly. It affects you because it reduces the return you get. For details, please refer to the Information Folder and Contract.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	Annual insurance fee included in MER (annual rate as a % of the market value of the Units)
Basic	3.33%	0.60%
Full	4.04%	1.20%

Servicing commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the management fee. The rate depends on the sales charge option you chose. For details, please refer to the Information Folder and Contract.

Annual service fee rate	Back-end: 0.50%	Front-end: 1.00%
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Other fees

Fee	What you pay
Early withdrawal fee	Up to 2% of the value of Units you sell or transfer within 90 days of buying the Units. Money from the fee goes to the Fund.

For details, please refer to the Information Folder and Contract.

What if I change my mind?

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

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For more information

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

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

Sun Life Assurance Company of Canada

SunWise | Segregated Funds

SunWise Mackenzie Cundill Canadian Balanced Fund

As of December 31, 2023

Quick facts: Date Fund created: November 1998

Total value on December 31, 2023: \$268,549

Managed by: Mackenzie Financial Corporation

Portfolio turnover rate: 27.31%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Basic	3.13%	\$27.27	2,201
Full	3.66%	\$24.21	8,614

Minimum investment per Contract: No new Contracts

Minimum for additional purchases: No new purchases

Monthly minimum of pre-authorized chequing: No new PACs

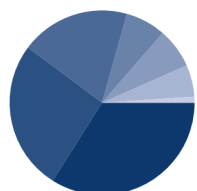
What does the Fund invest in?

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

Top holdings and allocations of the underlying fund as of December 31, 2023

	% Assets
Cash and Equivalents	4.80
SNC-Lavalin Group Inc	2.70
Fairfax Financial Holdings Ltd 7.75% 15-Jul-2037	2.38
Royal Bank of Canada	2.33
Teck Resources Ltd	2.30
Ontario Province 3.65% 02-Jun-2033	2.28
Brookfield Corp	1.99
Oracle Corp	1.99
Rogers Communications Inc	1.89
Canadian Natural Resources Ltd	1.85
Total	24.51

Total number of investments: 498



	% Assets
Canadian Equity	33.94
Domestic Bonds	26.25
US Equity	19.15
Foreign Bonds	7.03
International Equity	7.00
Cash and Equivalents	5.58
Income Trust Units	1.02
Other	0.03

Are there any guarantees?

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

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want a balance of capital gains and income
- are investing for the medium and/or long term.

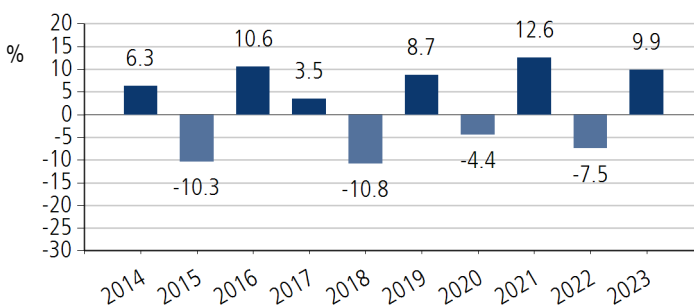
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic version of the Fund in December 2013 would have \$1,157.12 in December 2023. This works out to an average of 1.47% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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



How risky is it?

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

Sun Life Assurance Company of Canada

Sun *Wise* | Segregated Funds

Sun *Wise* Mackenzie Cundill Canadian Balanced 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 the Information Folder and Contract.

Sales charges

Sales charge option	What you pay	How it works																
Front-end	Up to 5% of the amount you invested.	<ul style="list-style-type: none">You and your insurance advisor agree on the rate charged.The front-end sales charge is deducted from the amount you buy. It is paid as a commission.																
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6 years of buying	1.5 %																	
After 6 years	0.0 %																	

Ongoing Fund expenses

The MER includes the management fee, operating expenses and insurance fees of the Fund. You do not pay the MER directly. It affects you because it reduces the return you get. For details, please refer to the Information Folder and Contract.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	Annual insurance fee included in MER (annual rate as a % of the market value of the Units)
Basic	3.13%	0.30%
Full	3.66%	0.85%

Servicing commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the management fee. The rate depends on the sales charge option you chose. For details, please refer to the Information Folder and Contract.

Annual service fee rate	Back-end: 0.50%	Front-end: 1.00%
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Other fees

Fee	What you pay
Early withdrawal fee	Up to 2% of the value of Units you sell or transfer within 90 days of buying the Units. Money from the fee goes to the Fund.

For details, please refer to the Information Folder and Contract.

What if I change my mind?

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

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

For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

Sun Life Assurance Company of Canada

SunWise I Segregated Funds

SunWise Portfolio Series Balanced Fund

As of December 31, 2023

Quick facts: Date Fund created: November 1998

Total value on December 31, 2023: \$2,458,967

Managed by: CI Global Asset Management

Portfolio turnover rate: 1.64%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Basic	3.10%	\$28.08	28,015
Full	3.74%	\$24.44	68,421

Minimum investment per Contract: No new Contracts

Minimum for additional purchases: No new purchases

Monthly minimum of pre-authorized chequing: No new PACs

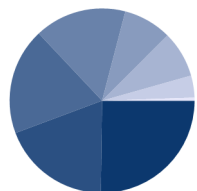
What does the Fund invest in?

The Fund invests in the CI Portfolio Series Balanced Fund. The underlying fund invests mostly in shares and bonds from around the world.

Top holdings and allocations of the underlying fund as of December 31, 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
Total	54.65

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 the Information Folder and Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want to invest in an optimized portfolio of equity and income funds
- are investing for the medium term.

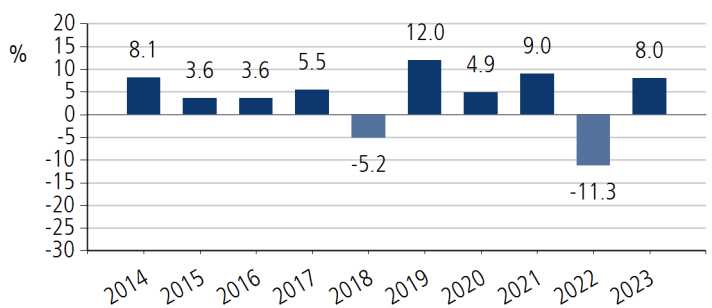
How has the Fund performed?

Average return

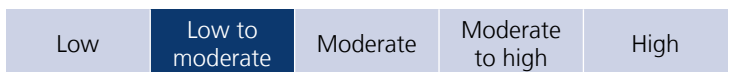
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic version of the Fund in December 2013 would have \$1,424.29 in December 2023. This works out to an average of 3.60% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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



How risky is it?



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

Sun Life Assurance Company of Canada
Sun Wise | Segregated Funds
Sun Wise Portfolio Series Balanced 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 the Information Folder and Contract.

Sales charges

Sales charge option	What you pay	How it works																
Front-end	Up to 5% of the amount you invested.	<ul style="list-style-type: none"> You and your insurance advisor agree on the rate charged. The front-end sales charge is deducted from the amount you buy. It is paid as a commission. 																
Back-end	<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>4.0 %</td> </tr> <tr> <td>4 years of buying</td> <td>3.0 %</td> </tr> <tr> <td>5 years of buying</td> <td>2.0 %</td> </tr> <tr> <td>6 years of buying</td> <td>1.5 %</td> </tr> <tr> <td>After 6 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	4.0 %	4 years of buying	3.0 %	5 years of buying	2.0 %	6 years of buying	1.5 %	After 6 years	0.0 %	<ul style="list-style-type: none"> The back-end sales charge is a set rate. It is deducted from the amount you withdraw. When you invest in the Fund, we pay a commission of 5%. Any back-end charge you pay goes to us. You can Redeem up to 10% of your Units of a Fund each year without a back-end sales charge. You can switch to Units of other back-end Funds under the insurance Contract without paying a back-end sales charge. For details, please refer to the Information Folder and Contract.
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6 years of buying	1.5 %																	
After 6 years	0.0 %																	

Ongoing Fund expenses

The MER includes the management fee, operating expenses and insurance fees of the Fund. You do not pay the MER directly. It affects you because it reduces the return you get. For details, please refer to the Information Folder and Contract.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	Annual insurance fee included in MER (annual rate as a % of the market value of the Units)
Basic	3.10%	0.30%
Full	3.74%	0.85%

Servicing commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the management fee. The rate depends on the sales charge option you chose. For details, please refer to the Information Folder and Contract.

Annual service fee rate	Back-end: 0.50%	Front-end: 1.00%
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Other fees

Fee	What you pay
Early withdrawal fee	Up to 2% of the value of Units you sell or transfer within 90 days of buying the Units. Money from the fee goes to the Fund.

For details, please refer to the Information Folder and Contract.

What if I change my mind?

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For more information

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

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 Phone: 1-800-792-9355
 Email: service@ci.com

Sun Life Assurance Company of Canada

SunWise I Segregated Funds

SunWise Portfolio Series Balanced Growth Fund

As of December 31, 2023

Quick facts: Date Fund created: November 1998

Total value on December 31, 2023: \$325,464

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
Basic	2.91%	\$31.97	7,767
Full	3.29%	\$28.80	2,680

Minimum investment per Contract: No new Contracts

Minimum for additional purchases: No new purchases

Monthly minimum of pre-authorized chequing: No new PACs

What does the Fund invest in?

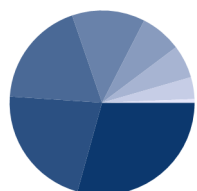
The Fund invests in the CI Portfolio Series Balanced Growth Fund. The underlying fund invests mostly in shares and bonds from around the world.

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

Total **53.52**

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 the Information Folder and Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want moderate long-term capital growth
- are investing for the medium term.

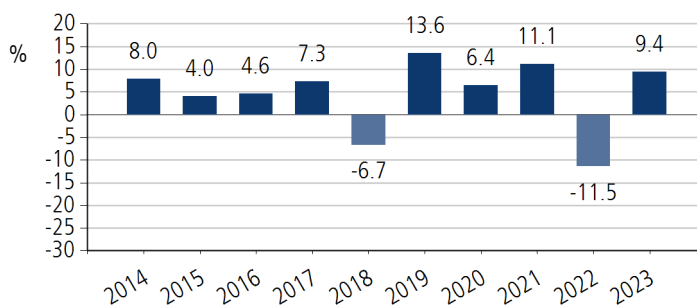
How has the Fund performed?

Average return

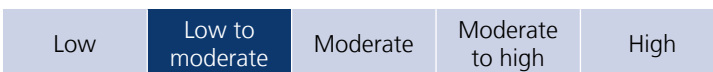
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic version of the Fund in December 2013 would have \$1,530.82 in December 2023. This works out to an average of 4.35% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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



How risky is it?



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

Sun Life Assurance Company of Canada
Sun *Wise* | Segregated Funds
Sun *Wise* Portfolio Series Balanced Growth 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 the Information Folder and Contract.

Sales charges

Sales charge option	What you pay	How it works																
Front-end	Up to 5% of the amount you invested.	<ul style="list-style-type: none"> You and your insurance advisor agree on the rate charged. The front-end sales charge is deducted from the amount you buy. It is paid as a commission. 																
Back-end	<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>4.0 %</td> </tr> <tr> <td>4 years of buying</td> <td>3.0 %</td> </tr> <tr> <td>5 years of buying</td> <td>2.0 %</td> </tr> <tr> <td>6 years of buying</td> <td>1.5 %</td> </tr> <tr> <td>After 6 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	4.0 %	4 years of buying	3.0 %	5 years of buying	2.0 %	6 years of buying	1.5 %	After 6 years	0.0 %	<ul style="list-style-type: none"> The back-end sales charge is a set rate. It is deducted from the amount you withdraw. When you invest in the Fund, we pay a commission of 5%. Any back-end charge you pay goes to us. You can Redeem up to 10% of your Units of a Fund each year without a back-end sales charge. You can switch to Units of other back-end Funds under the insurance Contract without paying a back-end sales charge. For details, please refer to the Information Folder and Contract.
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6 years of buying	1.5 %																	
After 6 years	0.0 %																	

Ongoing Fund expenses

The MER includes the management fee, operating expenses and insurance fees of the Fund. You do not pay the MER directly. It affects you because it reduces the return you get. For details, please refer to the Information Folder and Contract.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	Annual insurance fee included in MER (annual rate as a % of the market value of the Units)
Basic	2.91%	0.35%
Full	3.29%	0.90%

Servicing commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the management fee. The rate depends on the sales charge option you chose. For details, please refer to the Information Folder and Contract.

Annual service fee rate	Back-end: 0.50%	Front-end: 1.00%
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Other fees

Fee	What you pay
Early withdrawal fee	Up to 2% of the value of Units you sell or transfer within 90 days of buying the Units. Money from the fee goes to the Fund.

For details, please refer to the Information Folder and Contract.

What if I change my mind?

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

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

Sun Life Assurance Company of Canada

SunWise I Segregated Funds

SunWise Portfolio Series Conservative Fund

As of December 31, 2023

Quick facts: Date Fund created: November 1998

Total value on December 31, 2023: \$614,955

Managed by: CI Global Asset Management

Portfolio turnover rate: 1.71%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Basic	3.12%	\$24.15	8,058
Full	3.63%	\$21.54	19,516

Minimum investment per Contract: No new Contracts

Minimum for additional purchases: No new purchases

Monthly minimum of pre-authorized chequing: No new PACs

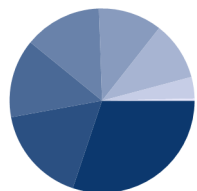
What does the Fund invest in?

The Fund invests in the CI Portfolio Series Conservative Fund. The underlying fund invests mostly in shares and bonds from around the world.

Top holdings and allocations of the underlying fund as of December 31, 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
Total	60.99

Total number of investments: 37



Asset Class	% 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 the Information Folder and Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want to invest in an optimized portfolio of equity and income funds
- are investing for the medium term.

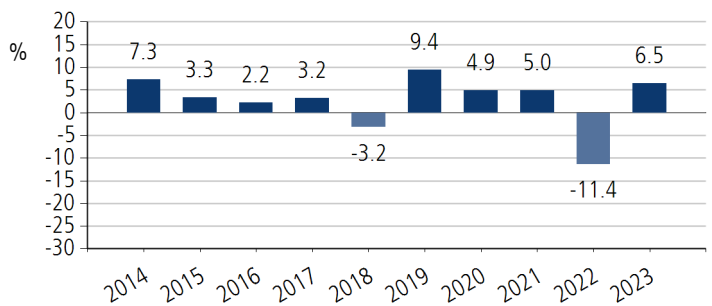
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic version of the Fund in December 2013 would have \$1,287.60 in December 2023. This works out to an average of 2.56% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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



How risky is it?

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

Sun Life Assurance Company of Canada
Sun Wise | Segregated Funds
Sun Wise Portfolio Series Conservative 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 the Information Folder and Contract.

Sales charges

Sales charge option	What you pay	How it works																
Front-end	Up to 5% of the amount you invested.	<ul style="list-style-type: none"> You and your insurance advisor agree on the rate charged. The front-end sales charge is deducted from the amount you buy. It is paid as a commission. 																
Back-end	<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>4.0 %</td> </tr> <tr> <td>4 years of buying</td> <td>3.0 %</td> </tr> <tr> <td>5 years of buying</td> <td>2.0 %</td> </tr> <tr> <td>6 years of buying</td> <td>1.5 %</td> </tr> <tr> <td>After 6 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	4.0 %	4 years of buying	3.0 %	5 years of buying	2.0 %	6 years of buying	1.5 %	After 6 years	0.0 %	<ul style="list-style-type: none"> The back-end sales charge is a set rate. It is deducted from the amount you withdraw. When you invest in the Fund, we pay a commission of 5%. Any back-end charge you pay goes to us. You can Redeem up to 10% of your Units of a Fund each year without a back-end sales charge. You can switch to Units of other back-end Funds under the insurance Contract without paying a back-end sales charge. For details, please refer to the Information Folder and Contract.
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After 6 years	0.0 %																	

Ongoing Fund expenses

The MER includes the management fee, operating expenses and insurance fees of the Fund. You do not pay the MER directly. It affects you because it reduces the return you get. For details, please refer to the Information Folder and Contract.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	Annual insurance fee included in MER (annual rate as a % of the market value of the Units)
Basic	3.12%	0.25%
Full	3.63%	0.80%

Servicing commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the management fee. The rate depends on the sales charge option you chose. For details, please refer to the Information Folder and Contract.

Annual service fee rate	Back-end: 0.50%	Front-end: 1.00%
-------------------------	-----------------	------------------

Other fees

Fee	What you pay
Early withdrawal fee	Up to 2% of the value of Units you sell or transfer within 90 days of buying the Units. Money from the fee goes to the Fund.

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What if I change my mind?

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Sun Life Assurance Company of Canada

SunWise I Segregated Funds

SunWise Portfolio Series Growth Fund

As of December 31, 2023

Quick facts: Date Fund created: November 1998

Total value on December 31, 2023: \$329,520

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
Basic	3.08%	\$25.86	5,575
Full	4.16%	\$19.67	9,425

Minimum investment per Contract: No new Contracts

Minimum for additional purchases: No new purchases

Monthly minimum of pre-authorized chequing: No new PACs

What does the Fund invest in?

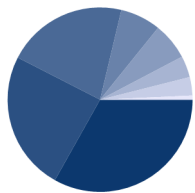
The Fund invests in the CI Portfolio Series Growth Fund. The underlying fund invests mostly in shares from around the world.

Top holdings and allocations of the underlying fund as of December 31, 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
Total	55.85

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 the Information Folder and Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want long-term capital growth
- are investing for the medium and/or long term.

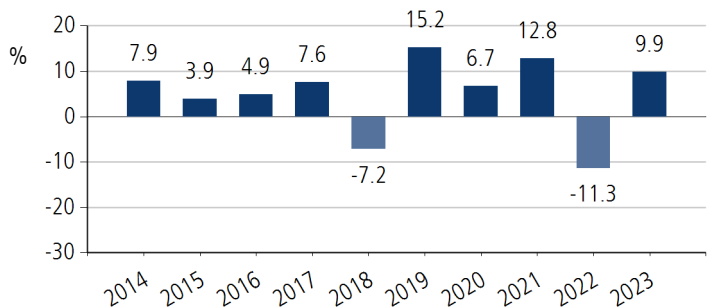
How has the Fund performed?

Average return

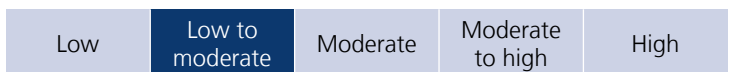
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic version of the Fund in December 2013 would have \$1,587.49 in December 2023. This works out to an average of 4.73% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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



How risky is it?



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

Sun Life Assurance Company of Canada

Sun Wise | Segregated Funds

Sun Wise Portfolio Series Growth 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 the Information Folder and Contract.

Sales charges

Sales charge option	What you pay	How it works																
Front-end	Up to 5% of the amount you invested.	<ul style="list-style-type: none">You and your insurance advisor agree on the rate charged.The front-end sales charge is deducted from the amount you buy. It is paid as a commission.																
Back-end	<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>4.0 %</td></tr><tr><td>4 years of buying</td><td>3.0 %</td></tr><tr><td>5 years of buying</td><td>2.0 %</td></tr><tr><td>6 years of buying</td><td>1.5 %</td></tr><tr><td>After 6 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	4.0 %	4 years of buying	3.0 %	5 years of buying	2.0 %	6 years of buying	1.5 %	After 6 years	0.0 %	<ul style="list-style-type: none">The back-end sales charge is a set rate. It is deducted from the amount you withdraw.When you invest in the Fund, we pay a commission of 5%. Any back-end charge you pay goes to us.You can Redeem up to 10% of your Units of a Fund each year without a back-end sales charge.You can switch to Units of other back-end Funds under the insurance Contract without paying a back-end sales charge.For details, please refer to the Information Folder and Contract.
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Ongoing Fund expenses

The MER includes the management fee, operating expenses and insurance fees of the Fund. You do not pay the MER directly. It affects you because it reduces the return you get. For details, please refer to the Information Folder and Contract.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	Annual insurance fee included in MER (annual rate as a % of the market value of the Units)
Basic	3.08%	0.50%
Full	4.16%	1.20%

Servicing commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the management fee. The rate depends on the sales charge option you chose. For details, please refer to the Information Folder and Contract.

Annual service fee rate	Back-end: 0.50%	Front-end: 1.00%
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Other fees

Fee	What you pay
Early withdrawal fee	Up to 2% of the value of Units you sell or transfer within 90 days of buying the Units. Money from the fee goes to the Fund.

For details, please refer to the Information Folder and Contract.

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

Sun Life Assurance Company of Canada

SunWise I Segregated Funds

SunWise Portfolio Series Income Fund

As of December 31, 2023

Quick facts: Date Fund created: November 1998

Total value on December 31, 2023: \$1,731,449

Managed by: CI Global Asset Management

Portfolio turnover rate: 9.49%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Basic	2.29%	\$26.75	21,405
Full	2.64%	\$24.78	46,759

Minimum investment per Contract: No new Contracts

Minimum for additional purchases: No new purchases

Monthly minimum of pre-authorized chequing: No new PACs

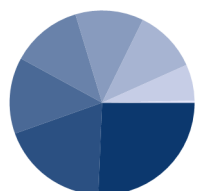
What does the Fund invest in?

The Fund invests in the CI Portfolio Series Income Fund. The underlying fund invests mostly in bonds and shares from around the world.

Top holdings and allocations of the underlying fund as of December 31, 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
Total	58.63

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 the Information Folder and Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want to invest in an optimized portfolio of equity and income funds
- are investing for the medium term.

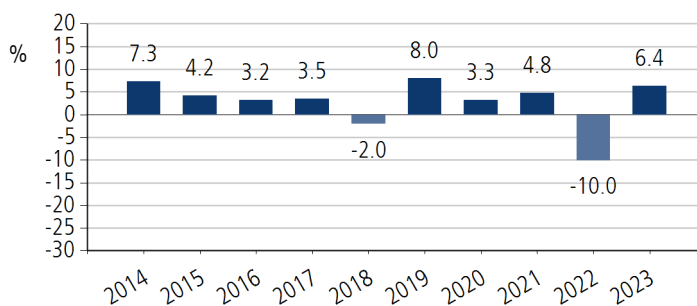
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic version of the Fund in December 2013 would have \$1,307.83 in December 2023. This works out to an average of 2.72% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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



How risky is it?

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

Sun Life Assurance Company of Canada

Sun Wise | Segregated Funds

Sun Wise Portfolio Series Income 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 the Information Folder and Contract.

Sales charges

Sales charge option	What you pay	How it works																
Front-end	Up to 5% of the amount you invested.	<ul style="list-style-type: none">You and your insurance advisor agree on the rate charged.The front-end sales charge is deducted from the amount you buy. It is paid as a commission.																
Back-end	<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>4.0 %</td></tr><tr><td>4 years of buying</td><td>3.0 %</td></tr><tr><td>5 years of buying</td><td>2.0 %</td></tr><tr><td>6 years of buying</td><td>1.5 %</td></tr><tr><td>After 6 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	4.0 %	4 years of buying	3.0 %	5 years of buying	2.0 %	6 years of buying	1.5 %	After 6 years	0.0 %	<ul style="list-style-type: none">The back-end sales charge is a set rate. It is deducted from the amount you withdraw.When you invest in the Fund, we pay a commission of 5%. Any back-end charge you pay goes to us.You can Redeem up to 10% of your Units of a Fund each year without a back-end sales charge.You can switch to Units of other back-end Funds under the insurance Contract without paying a back-end sales charge.For details, please refer to the Information Folder and Contract.
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Ongoing Fund expenses

The MER includes the management fee, operating expenses and insurance fees of the Fund. You do not pay the MER directly. It affects you because it reduces the return you get. For details, please refer to the Information Folder and Contract.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	Annual insurance fee included in MER (annual rate as a % of the market value of the Units)
Basic	2.29%	0.15%
Full	2.64%	0.30%

Servicing commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the management fee. The rate depends on the sales charge option you chose. For details, please refer to the Information Folder and Contract.

Annual service fee rate	Back-end: 0.25%	Front-end: 0.50%
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Other fees

Fee	What you pay
Early withdrawal fee	Up to 2% of the value of Units you sell or transfer within 90 days of buying the Units. Money from the fee goes to the Fund.

For details, please refer to the Information Folder and Contract.

What if I change my mind?

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

Sun Life Assurance Company of Canada

SunWise I Segregated Funds

SunWise Portfolio Series Maximum Growth Fund

As of December 31, 2023

Quick facts: Date Fund created: November 1998

Total value on December 31, 2023: \$139,759

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
Basic	2.99%	\$34.19	1,058
Full	3.96%	\$27.77	3,729

Minimum investment per Contract: No new Contracts

Minimum for additional purchases: No new purchases

Monthly minimum of pre-authorized chequing: No new PACs

What does the Fund invest in?

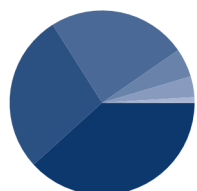
The Fund invests in the CI Portfolio Series Maximum Growth Fund. The underlying fund invests mostly in shares from around the world.

Top holdings and allocations of the underlying fund as of December 31, 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 the Information Folder and Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want above-average long-term capital growth
- are investing for the medium and/or long term.

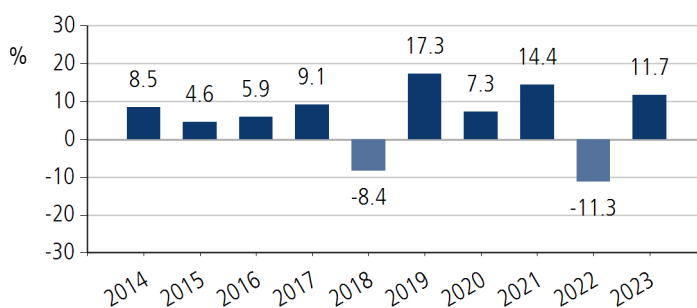
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic version of the Fund in December 2013 would have \$1,713.01 in December 2023. This works out to an average of 5.53% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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



How risky is it?



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

Sun Life Assurance Company of Canada

Sun *Wise* | Segregated Funds

Sun *Wise* Portfolio Series Maximum Growth 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 the Information Folder and Contract.

Sales charges

Sales charge option	What you pay	How it works																
Front-end	Up to 5% of the amount you invested.	<ul style="list-style-type: none">You and your insurance advisor agree on the rate charged.The front-end sales charge is deducted from the amount you buy. It is paid as a commission.																
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Ongoing Fund expenses

The MER includes the management fee, operating expenses and insurance fees of the Fund. You do not pay the MER directly. It affects you because it reduces the return you get. For details, please refer to the Information Folder and Contract.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	Annual insurance fee included in MER (annual rate as a % of the market value of the Units)
Basic	2.99%	0.55%
Full	3.96%	1.20%

Servicing commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the management fee. The rate depends on the sales charge option you chose. For details, please refer to the Information Folder and Contract.

Annual service fee rate	Back-end: 0.50%	Front-end: 1.00%
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Other fees

Fee	What you pay
Early withdrawal fee	Up to 2% of the value of Units you sell or transfer within 90 days of buying the Units. Money from the fee goes to the Fund.

For details, please refer to the Information Folder and Contract.

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Email: 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 I segregated funds. A description of the key features of the applicable individual variable annuity contract is contained in the Information Folder. **Any amount that is allocated to a segregated fund is invested at the risk of the contract holder and may increase or decrease in value.** Certain names, words, titles, phrases, logos, icons, graphics or designs in this document may constitute trade names, registered or unregistered trademarks or service marks of CI Investments Inc., its subsidiaries or affiliates, used with permission. All other marks are the property of their respective owners and are used with permission.

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