

# Sun Life Assurance Company of Canada

SunWise Elite Segregated Funds Including SunWise Elite Plus  
Fund Facts – December 2024



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



*issued by Sun Life Assurance Company of Canada*

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Sun Life Assurance Company of Canada

Sun Wise Elite Segregated Funds

Sun Wise Elite CI Canadian Balanced Fund

As of December 31, 2024

**Quick facts:** **Date Fund created:** October 2005  
**Managed by:** CI Global Asset Management

**Total value on December 31, 2024:** \$194,383,133  
**Portfolio turnover rate:** 5.97%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Class A	3.94%	\$16.12	2,778,101
Class B	3.36%	\$17.60	6,189,418
Class C	3.11%	\$18.47	1,752,071

	<b>Elite</b>	<b>Elite Plus</b>
Minimum investment per Contract:	No new Contracts	No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs
If you invest more than \$500,000 some of the fees you need to pay may be lowered. Ask your advisor or refer to the Information Folder and Contract for details.		

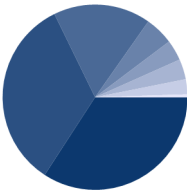
What does the Fund invest in?

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

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

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

Total number of investments: 412



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

Are there any guarantees?

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

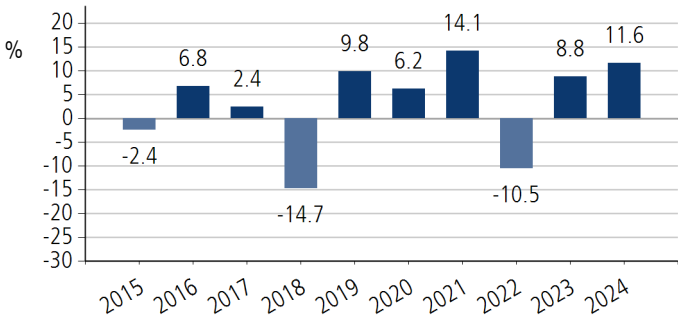
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Class C Fund in December 2014 would have \$1,316.77 in December 2024. This works out to an average of 2.79% a 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 Class C 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* Elite Segregated Funds

### Sun *Wise* Elite CI Canadian Balanced Fund

As of December 31, 2024

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to the Information Folder and Contract.

#### Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested.	<ul style="list-style-type: none"><li>You and your insurance advisor agree on the rate charged.</li><li>The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
Deferred Sales Charge (DSC)	<table><tr><th>If you sell within:</th><th>Rate</th></tr><tr><td>1 year of buying</td><td>5.5 %</td></tr><tr><td>2 years of buying</td><td>5.0 %</td></tr><tr><td>3 years of buying</td><td>5.0 %</td></tr><tr><td>4 years of buying</td><td>4.0 %</td></tr><tr><td>5 years of buying</td><td>4.0 %</td></tr><tr><td>6 years of buying</td><td>3.0 %</td></tr><tr><td>7 years of buying</td><td>2.0 %</td></tr><tr><td>After 7 years</td><td>0.0 %</td></tr></table>	If you sell within:	Rate	1 year of buying	5.5 %	2 years of buying	5.0 %	3 years of buying	5.0 %	4 years of buying	4.0 %	5 years of buying	4.0 %	6 years of buying	3.0 %	7 years of buying	2.0 %	After 7 years	0.0 %	<ul style="list-style-type: none"><li>The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>You can Redeem up to 10% of your Units of a Fund each year without a Deferred Sales Charge.</li><li>Up to 20% of unused free Units can be carried forward. The maximum available free Units at any time is 30% of the current Unit Value.</li><li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li><li>For details, please refer to the Information Folder and Contract.</li></ul>
If you sell within:	Rate																			
1 year of buying	5.5 %																			
2 years of buying	5.0 %																			
3 years of buying	5.0 %																			
4 years of buying	4.0 %																			
5 years of buying	4.0 %																			
6 years of buying	3.0 %																			
7 years of buying	2.0 %																			
After 7 years	0.0 %																			

#### Ongoing Fund expenses

The MER includes the management fee, 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 the Optional Riders, the fees will be charged to you by Redeeming some of your Units. 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)	Optional Riders		
			Guaranteed Minimum Withdrawal Benefit Fee (annual rate as a % of the Remaining GWB)	4% Annual Automatic Death Benefit Reset (annual rate as a % of the Total Contract Value)	Earnings Enhancement Benefit (annual rate as a % of the market value of the Units)
<b>Class A</b>	3.94%	1.15%	0.80%	0.25%	0.30%
<b>Class B</b>	3.36%	0.70%	0.90%	0.25%	0.30%
<b>Class C</b>	3.11%	0.45%	0.95%	0.25%	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.

<b>Annual service fee rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

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

For details, please refer to 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.

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

**As of December 31, 2024**

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**For more information**

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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



Sun Life Assurance Company of Canada  
Sun Wise Elite Segregated Funds  
Sun Wise Elite CI Canadian Bond Fund

As of December 31, 2024

**Quick facts:** **Date Fund created:** October 2005  
**Managed by:** CI Global Asset Management

**Total value on December 31, 2024:** \$43,180,040  
**Portfolio turnover rate:** 13.36%

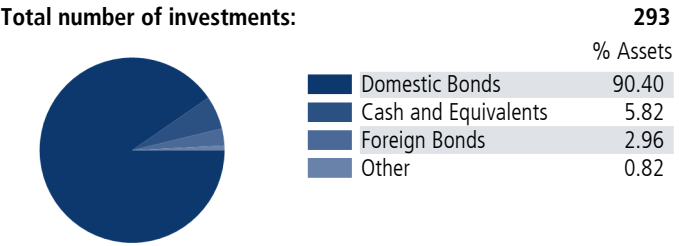
Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Class A	2.69%	\$13.45	731,537
Class B	2.46%	\$13.79	1,563,296
Class C	2.37%	\$14.02	631,658

Minimum investment per Contract:	<b>Elite</b> No new Contracts	<b>Elite Plus</b> No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs
If you invest more than \$500,000 some of the fees you need to pay may be lowered. Ask your advisor or refer to the Information Folder and Contract for details.		

What does the Fund invest in?

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

Top holdings and allocations of the Underlying Fund as of December 31, 2024	% Assets
Cash and Equivalents	5.81
Canada Housing Trust No 1 4.25% 15-Mar-2034	3.53
Canada Government 2.50% 01-Dec-2032	2.83
Canada Government 1.25% 01-Jun-2030	2.21
Canada Government 3.00% 01-Jun-2034	2.14
Canada Government 3.50% 01-Dec-2045	2.05
Canada Government 1.50% 01-Dec-2031	1.96
Canada Housing Trust No 1 2.90% 15-Dec-2029	1.93
Canada Government 5.00% 01-Jun-2037	1.86
Canada Government 2.00% 01-Dec-2051	1.72
<b>Total</b>	<b>26.04</b>



Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that 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.

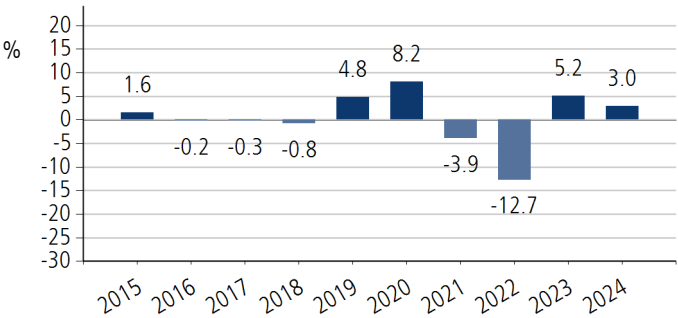
How has the Fund performed?

**Average return**

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Class C Fund in December 2014 would have \$1,031.44 in December 2024. This works out to an average of 0.31% a 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 Class C 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* Elite Segregated Funds

### Sun *Wise* Elite CI Canadian Bond Fund

As of December 31, 2024

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to the Information Folder and Contract.

##### Sales charges

Sales charge option	What you pay		How it works
Initial Sales Charge (ISC)	Up to 5% of the amount invested.		<ul style="list-style-type: none"><li>You and your insurance advisor agree on the rate charged.</li><li>The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>
Deferred Sales Charge (DSC)	<b>If you sell within:</b>	<b>Rate</b>	<ul style="list-style-type: none"><li>The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>You can Redeem up to 10% of your Units of a Fund each year without a Deferred Sales Charge.</li><li>Up to 20% of unused free Units can be carried forward. The maximum available free Units at any time is 30% of the current Unit Value.</li><li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li><li>For details, please refer to the Information Folder and Contract.</li></ul>
	1 year of buying	5.5 %	
	2 years of buying	5.0 %	
	3 years of buying	5.0 %	
	4 years of buying	4.0 %	
	5 years of buying	4.0 %	
	6 years of buying	3.0 %	
	7 years of buying	2.0 %	
	After 7 years	0.0 %	

##### Ongoing Fund expenses

The MER includes the management fee, 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 the Optional Riders, the fees will be charged to you by Redeeming some of your Units. 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)	Optional Riders		
			Guaranteed Minimum Withdrawal Benefit Fee (annual rate as a % of the Remaining GWB)	4% Annual Automatic Death Benefit Reset (annual rate as a % of the Total Contract Value)	Earnings Enhancement Benefit (annual rate as a % of the market value of the Units)
<b>Class A</b>	2.69%	0.60%	0.50%	0.25%	0.30%
<b>Class B</b>	2.46%	0.40%	0.50%	0.25%	0.30%
<b>Class C</b>	2.37%	0.30%	0.50%	0.25%	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.

<b>Annual service fee rate</b>	DSC: 0.25%	ISC: 0.50%
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##### Other fees

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

For details, please refer to 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.

# Sun Life Assurance Company of Canada

Sun *Wise* Elite Segregated Funds

## Sun *Wise* Elite CI Canadian Bond Fund

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## SunWise Elite Segregated Funds

### SunWise Elite CI Canadian Income & Growth Fund

As of December 31, 2024

**Quick facts:** **Date Fund created:** October 2005  
**Managed by:** CI Global Asset Management

**Total value on December 31, 2024:** \$198,114,784  
**Portfolio turnover rate:** 4.53%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Class A	3.91%	\$23.52	1,602,361
Class B	3.41%	\$25.81	4,079,924
Class C	3.15%	\$26.87	1,346,180

Minimum investment per Contract:

Minimum investment additional purchases:

Monthly minimum of pre-authorized chequing:

If you invest more than \$500,000 some of the fees you need to pay may be lowered. Ask your advisor or refer to the Information Folder and Contract for details.

#### Elite

No new Contracts

No new purchases

No new PACs

#### Elite Plus

No new Contracts

No new purchases

No new PACs

### What does the Fund invest in?

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

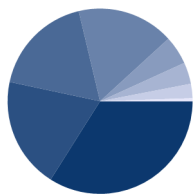
#### Top holdings and allocations of the Underlying Fund as of December 31, 2024

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

**Total number of investments:**

**619**

% Assets



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

### Are there any guarantees?

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

### Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want to receive a regular income
- are investing for the medium term.

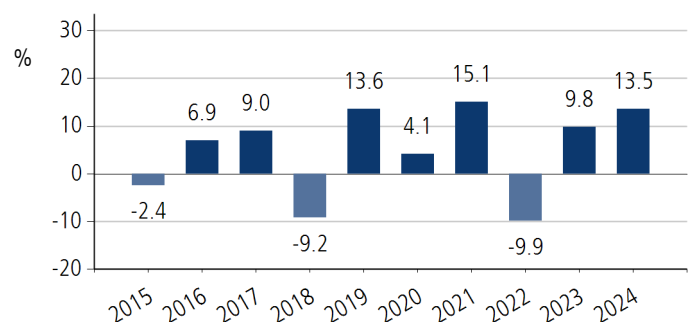
### How has the Fund performed?

#### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Class C Fund in December 2014 would have \$1,579.93 in December 2024. This works out to an average of 4.68% a year. The returns are after the MER has been deducted. The 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 Class C 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* Elite Segregated Funds

### Sun *Wise* Elite CI Canadian Income & Growth Fund

As of December 31, 2024

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to the Information Folder and Contract.

##### Sales charges

Sales charge option	What you pay		How it works
Initial Sales Charge (ISC)	Up to 5% of the amount invested.		<ul style="list-style-type: none"><li>You and your insurance advisor agree on the rate charged.</li><li>The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>
Deferred Sales Charge (DSC)	<b>If you sell within:</b>	<b>Rate</b>	<ul style="list-style-type: none"><li>The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>You can Redeem up to 10% of your Units of a Fund each year without a Deferred Sales Charge.</li><li>Up to 20% of unused free Units can be carried forward. The maximum available free Units at any time is 30% of the current Unit Value.</li><li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li><li>For details, please refer to the Information Folder and Contract.</li></ul>
	1 year of buying	5.5 %	
	2 years of buying	5.0 %	
	3 years of buying	5.0 %	
	4 years of buying	4.0 %	
	5 years of buying	4.0 %	
	6 years of buying	3.0 %	
	7 years of buying	2.0 %	
	After 7 years	0.0 %	

##### Ongoing Fund expenses

The MER includes the management fee, 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 the Optional Riders, the fees will be charged to you by Redeeming some of your Units. 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)	Optional Riders		
			Guaranteed Minimum Withdrawal Benefit Fee (annual rate as a % of the Remaining GWB)	4% Annual Automatic Death Benefit Reset (annual rate as a % of the Total Contract Value)	Earnings Enhancement Benefit (annual rate as a % of the market value of the Units)
<b>Class A</b>	3.91%	1.20%	0.80%	0.25%	0.30%
<b>Class B</b>	3.41%	0.75%	0.90%	0.25%	0.30%
<b>Class C</b>	3.15%	0.50%	0.95%	0.25%	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.

<b>Annual service fee rate</b>	DSC: 0.50%	ISC: 1.00%
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##### Other fees

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

For details, please refer to 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.

# Sun Life Assurance Company of Canada

Sun *Wise* Elite Segregated Funds

## Sun *Wise* Elite CI Canadian Income & Growth Fund

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## Sun Wise Elite Segregated Funds

### Sun Wise Elite CI Core Bundle

As of December 31, 2024

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

**Total value on December 31, 2024:** \$24,419,706  
**Portfolio turnover rate:** 22.50%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Class A	4.04%	\$19.91	50,290
Class B	3.48%	\$20.69	805,138
Class C	3.07%	\$22.01	307,329

Minimum investment per Contract:  
Minimum investment additional purchases:  
Monthly minimum of pre-authorized chequing:

**Elite**  
No new Contracts  
No new purchases  
No new PACs

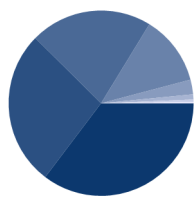
**Elite Plus**  
No new Contracts  
No new purchases  
No new PACs

#### What does the Fund invest in?

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

Top holdings and allocations as of December 31, 2024	% Assets
CI Select Global Equity Fund	35.21
CI Select Canadian Equity Fund	34.32
CI Canadian Bond Fund	29.93
Cash and Equivalents	0.54
<b>Total</b>	<b>100.00</b>

**Total number of investments:** 4



	% Assets
US Equity	35.32
Domestic Bonds	27.08
Canadian Equity	21.35
International Equity	12.15
Cash and Equivalents	2.56
Foreign Bonds	0.89
Income Trust Units	0.40
Other	0.25

#### Are there any guarantees?

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

#### Who is this Fund for?

This Fund may be suitable for contractholders if they:

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

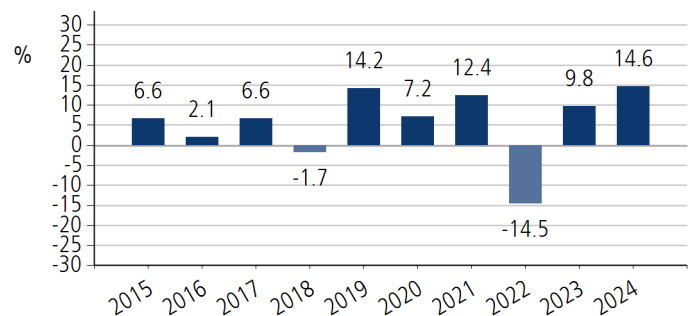
#### How has the Fund performed?

##### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Class C Fund in December 2014 would have \$1,687.21 in December 2024. This works out to an average of 5.37% a 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 Class C 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 Elite Segregated Funds

### Sun Wise Elite CI Core Bundle

As of December 31, 2024

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to the Information Folder and Contract.

##### Sales charges

Sales charge option	What you pay		How it works
Initial Sales Charge (ISC)	Up to 5% of the amount invested.		<ul style="list-style-type: none"><li>You and your insurance advisor agree on the rate charged.</li><li>The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>
Deferred Sales Charge (DSC)	<b>If you sell within:</b>	<b>Rate</b>	<ul style="list-style-type: none"><li>The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>You can Redeem up to 10% of your Units of a Fund each year without a Deferred Sales Charge.</li><li>Up to 20% of unused free Units can be carried forward. The maximum available free Units at any time is 30% of the current Unit Value.</li><li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li><li>For details, please refer to the Information Folder and Contract.</li></ul>
	1 year of buying	5.5 %	
	2 years of buying	5.0 %	
	3 years of buying	5.0 %	
	4 years of buying	4.0 %	
	5 years of buying	4.0 %	
	6 years of buying	3.0 %	
	7 years of buying	2.0 %	
After 7 years	0.0 %		

##### Ongoing Fund expenses

The MER includes the management fee, 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 the Optional Riders, the fees will be charged to you by Redeeming some of your Units. 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)	Optional Riders		
			Guaranteed Minimum Withdrawal Benefit Fee (annual rate as a % of the Remaining GWB)	4% Annual Automatic Death Benefit Reset (annual rate as a % of the Total Contract Value)	Earnings Enhancement Benefit (annual rate as a % of the market value of the Units)
<b>Class A</b>	4.04%	1.35%	0.80%	0.25%	0.30%
<b>Class B</b>	3.48%	0.85%	0.90%	0.25%	0.30%
<b>Class C</b>	3.07%	0.50%	0.95%	0.25%	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.

<b>Annual service fee rate</b>	DSC: 0.50%	ISC: 1.00%
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##### Other fees

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

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

#### What if I change my mind?

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# Sun Life Assurance Company of Canada

Sun *Wise* Elite Segregated Funds

## Sun *Wise* Elite CI Core Bundle

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## SunWise Elite Segregated Funds

### SunWise Elite CI Global Bond Fund

As of December 31, 2024

**Quick facts:** **Date Fund created:** October 2005  
**Managed by:** CI Global Asset Management

**Total value on December 31, 2024:** \$2,958,972  
**Portfolio turnover rate:** 9.97%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Class A	2.72%	\$13.49	88,192
Class B	2.47%	\$13.81	101,564
Class C	2.38%	\$14.10	25,937

	Elite	Elite Plus
Minimum investment per Contract:	No new Contracts	No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs
If you invest more than \$500,000 some of the fees you need to pay may be lowered. Ask your advisor or refer to the Information Folder and Contract for details.		

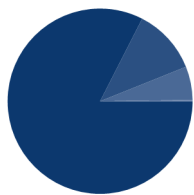
#### What does the Fund invest in?

The Fund invests in the CI Global Bond Fund. The underlying fund invests mostly in bonds from around the world.

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

	% Assets
CI Emerging Markets Bond Fund	9.96
United States Treasury 3.63% 31-May-2028	5.45
Cash and Equivalents	5.35
Canada Government 3.00% 01-Jun-2034	3.63
Spain Government 3.25% 30-Apr-2034	3.33
Germany Government 2.10% 12-Apr-2029	3.24
France Government 0.00% 25-Nov-2030	2.72
United States Treasury 4.13% 31-Oct-2026	2.60
Japan Government 0.10% 20-Dec-2030	2.48
Germany Government 2.20% 15-Feb-2034	2.46
<b>Total</b>	<b>41.22</b>

**Total number of investments:** **287**



#### Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that 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 medium term.

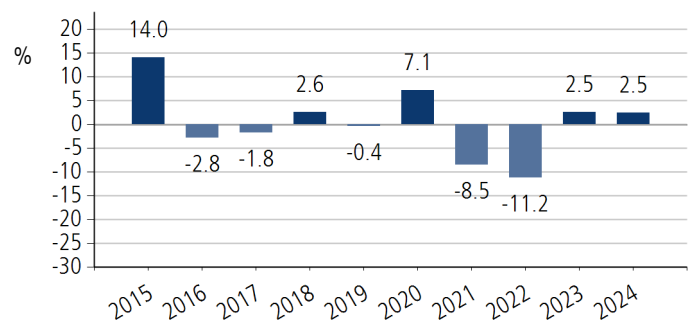
#### How has the Fund performed?

##### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Class C Fund in December 2014 would have \$1,015.10 in December 2024. This works out to an average of 0.15% a 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 Class C 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 Elite Segregated Funds

### Sun Wise Elite CI Global Bond Fund

As of December 31, 2024

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to the Information Folder and Contract.

##### Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested.	<ul style="list-style-type: none"><li>You and your insurance advisor agree on the rate charged.</li><li>The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
Deferred Sales Charge (DSC)	<table><tr><th>If you sell within:</th><th>Rate</th></tr><tr><td>1 year of buying</td><td>5.5 %</td></tr><tr><td>2 years of buying</td><td>5.0 %</td></tr><tr><td>3 years of buying</td><td>5.0 %</td></tr><tr><td>4 years of buying</td><td>4.0 %</td></tr><tr><td>5 years of buying</td><td>4.0 %</td></tr><tr><td>6 years of buying</td><td>3.0 %</td></tr><tr><td>7 years of buying</td><td>2.0 %</td></tr><tr><td>After 7 years</td><td>0.0 %</td></tr></table>	If you sell within:	Rate	1 year of buying	5.5 %	2 years of buying	5.0 %	3 years of buying	5.0 %	4 years of buying	4.0 %	5 years of buying	4.0 %	6 years of buying	3.0 %	7 years of buying	2.0 %	After 7 years	0.0 %	<ul style="list-style-type: none"><li>The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>You can Redeem up to 10% of your Units of a Fund each year without a Deferred Sales Charge.</li><li>Up to 20% of unused free Units can be carried forward. The maximum available free Units at any time is 30% of the current Unit Value.</li><li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li><li>For details, please refer to the Information Folder and Contract.</li></ul>
If you sell within:	Rate																			
1 year of buying	5.5 %																			
2 years of buying	5.0 %																			
3 years of buying	5.0 %																			
4 years of buying	4.0 %																			
5 years of buying	4.0 %																			
6 years of buying	3.0 %																			
7 years of buying	2.0 %																			
After 7 years	0.0 %																			

##### Ongoing Fund expenses

The MER includes the management fee, 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 the Optional Riders, the fees will be charged to you by Redeeming some of your Units. 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)	Optional Riders		
			Guaranteed Minimum Withdrawal Benefit Fee (annual rate as a % of the Remaining GWB)	4% Annual Automatic Death Benefit Reset (annual rate as a % of the Total Contract Value)	Earnings Enhancement Benefit (annual rate as a % of the market value of the Units)
<b>Class A</b>	2.72%	0.60%	0.50%	0.25%	0.30%
<b>Class B</b>	2.47%	0.40%	0.50%	0.25%	0.30%
<b>Class C</b>	2.38%	0.30%	0.50%	0.25%	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.

<b>Annual service fee rate</b>	DSC: 0.25%	ISC: 0.50%
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##### Other fees

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

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

#### What if I change my mind?

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# Sun Life Assurance Company of Canada

Sun *Wise* Elite Segregated Funds

## Sun *Wise* Elite CI Global Bond Fund

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

Sun Life Assurance Company of Canada

SunWise Elite Segregated Funds

SunWise Elite CI Global Equity Core Bundle

As of December 31, 2024

Quick facts: Date Fund created: September 2011  
Managed by: CI Global Asset Management

Total value on December 31, 2024: \$65,027,144  
Portfolio turnover rate: 21.77%

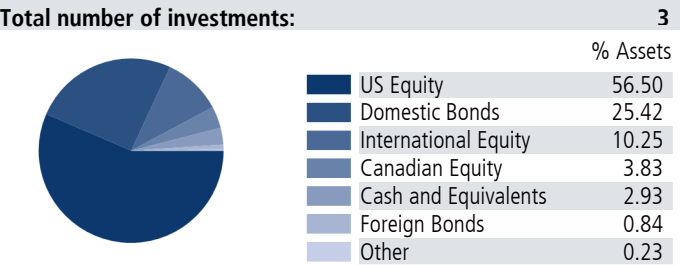
Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Class A	4.09%	\$23.28	385,802
Class B	3.43%	\$24.97	1,560,261
Class C	3.06%	\$26.26	650,459

	Elite	Elite Plus
Minimum investment per Contract:	No new Contracts	No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs

What does the Fund invest in?

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

Top holdings and allocations as of December 31, 2024	% Assets
CI Global Equity Fund	71.34
Microsoft Corp	
NVIDIA Corp	
Amazon.com Inc	
Apple Inc	
Alphabet Inc	
Meta Platforms Inc	
JPMorgan Chase & Co	
Eli Lilly and Co	
UnitedHealth Group Inc	
Mastercard Inc	
CI Canadian Bond Fund	28.12
Cash and Equivalents	0.54
Total	100.00



Are there any guarantees?

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

Who is this Fund for?

- This Fund may be suitable for contractholders if they:
- want to invest in a diversified portfolio of equity and income securities designed for steady, long-term growth
  - are investing for the medium and/or long term.

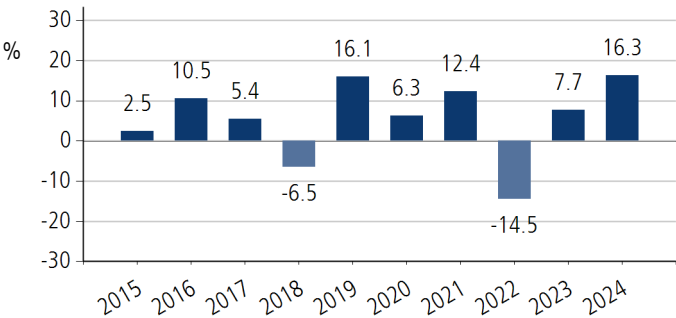
How has the Fund performed?

**Average return**

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Class C Fund in December 2014 would have \$1,657.03 in December 2024. This works out to an average of 5.18% a 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 Class C 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* Elite Segregated Funds

### Sun *Wise* Elite CI Global Equity Core Bundle

As of December 31, 2024

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to the Information Folder and Contract.

##### Sales charges

Sales charge option	What you pay		How it works
Initial Sales Charge (ISC)	Up to 5% of the amount invested.		<ul style="list-style-type: none"><li>You and your insurance advisor agree on the rate charged.</li><li>The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>
Deferred Sales Charge (DSC)	<b>If you sell within:</b>	<b>Rate</b>	<ul style="list-style-type: none"><li>The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>You can Redeem up to 10% of your Units of a Fund each year without a Deferred Sales Charge.</li><li>Up to 20% of unused free Units can be carried forward. The maximum available free Units at any time is 30% of the current Unit Value.</li><li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li><li>For details, please refer to the Information Folder and Contract.</li></ul>
	1 year of buying	5.5 %	
	2 years of buying	5.0 %	
	3 years of buying	5.0 %	
	4 years of buying	4.0 %	
	5 years of buying	4.0 %	
	6 years of buying	3.0 %	
	7 years of buying	2.0 %	
After 7 years	0.0 %		

##### Ongoing Fund expenses

The MER includes the management fee, 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 the Optional Riders, the fees will be charged to you by Redeeming some of your Units. 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)	Optional Riders		
			Guaranteed Minimum Withdrawal Benefit Fee (annual rate as a % of the Remaining GWB)	4% Annual Automatic Death Benefit Reset (annual rate as a % of the Total Contract Value)	Earnings Enhancement Benefit (annual rate as a % of the market value of the Units)
<b>Class A</b>	4.09%	1.45%	0.80%	0.25%	0.30%
<b>Class B</b>	3.43%	0.85%	0.90%	0.25%	0.30%
<b>Class C</b>	3.06%	0.50%	0.95%	0.25%	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.

<b>Annual service fee rate</b>	DSC: 0.50%	ISC: 1.00%
--------------------------------	------------	------------

##### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	2% of the value of Units you sell or transfer within 30 business days of buying the Units. Money from the fee goes to the Fund.
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**Sun Life Assurance Company of Canada**  
Sun *Wise* Elite Segregated Funds  
**Sun *Wise* Elite CI Global Equity Core Bundle**

**As of December 31, 2024**

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**For more information**

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## Sun Wise Elite Segregated Funds

### Sun Wise Elite CI Global Equity Fund

As of December 31, 2024

**Quick facts:** **Date Fund created:** March 2008  
**Managed by:** CI Global Asset Management

**Total value on December 31, 2024:** \$46,229,100  
**Portfolio turnover rate:** 2.57%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Class A	4.92%	\$22.14	248,073
Class B	4.10%	\$24.54	1,041,381
Class C	3.52%	\$27.68	396,466

Minimum investment per Contract:

Minimum investment additional purchases:

Monthly minimum of pre-authorized chequing:

If you invest more than \$500,000 some of the fees you need to pay may be lowered. Ask your advisor or refer to the Information Folder and Contract for details.

#### Elite

No new Contracts

No new purchases

No new PACs

#### Elite Plus

No new Contracts

No new purchases

No new PACs

### What does the Fund invest in?

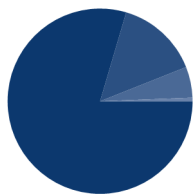
The Fund invests in the CI Global Equity Fund. The underlying fund invests mostly in shares of firms from around the world.

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

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

**Total number of investments:**

**42**



	% Assets
US Equity	79.56
International Equity	14.43
Canadian Equity	5.39
Cash and Equivalents	0.62

### Are there any guarantees?

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

### Who is this Fund for?

This Fund may be suitable for contractholders if they:

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

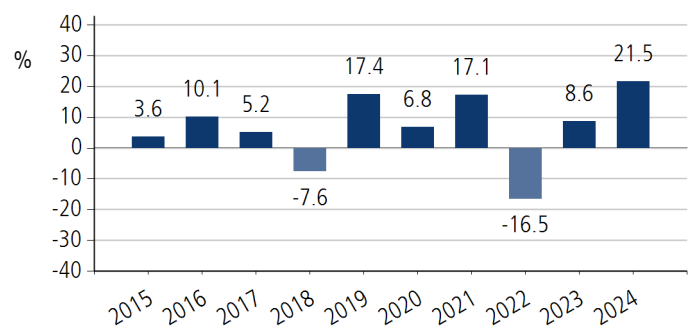
### How has the Fund performed?

#### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Class C Fund in December 2014 would have \$1,794.23 in December 2024. This works out to an average of 6.02% a year. The returns are after the MER has been deducted. The 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 Class C 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* Elite Segregated Funds

### Sun *Wise* Elite CI Global Equity Fund

As of December 31, 2024

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to the Information Folder and Contract.

##### Sales charges

Sales charge option	What you pay		How it works
Initial Sales Charge (ISC)	Up to 5% of the amount invested.		<ul style="list-style-type: none"><li>You and your insurance advisor agree on the rate charged.</li><li>The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>
Deferred Sales Charge (DSC)	<b>If you sell within:</b>	<b>Rate</b>	<ul style="list-style-type: none"><li>The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>You can Redeem up to 10% of your Units of a Fund each year without a Deferred Sales Charge.</li><li>Up to 20% of unused free Units can be carried forward. The maximum available free Units at any time is 30% of the current Unit Value.</li><li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li><li>For details, please refer to the Information Folder and Contract.</li></ul>
	1 year of buying	5.5 %	
	2 years of buying	5.0 %	
	3 years of buying	5.0 %	
	4 years of buying	4.0 %	
	5 years of buying	4.0 %	
	6 years of buying	3.0 %	
	7 years of buying	2.0 %	
After 7 years	0.0 %		

##### Ongoing Fund expenses

The MER includes the management fee, 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 the Optional Riders, the fees will be charged to you by Redeeming some of your Units. 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)	Optional Riders		
			Guaranteed Minimum Withdrawal Benefit Fee (annual rate as a % of the Remaining GWB)	4% Annual Automatic Death Benefit Reset (annual rate as a % of the Total Contract Value)	Earnings Enhancement Benefit (annual rate as a % of the market value of the Units)
<b>Class A</b>	4.92%	2.05%	1.15%	0.25%	0.30%
<b>Class B</b>	4.10%	1.35%	1.35%	0.25%	0.30%
<b>Class C</b>	3.52%	0.85%	1.45%	0.25%	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.

<b>Annual service fee rate</b>	DSC: 0.50%	ISC: 1.00%
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##### Other fees

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

For details, please refer to 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.

# Sun Life Assurance Company of Canada

Sun *Wise* Elite Segregated Funds

## Sun *Wise* Elite CI Global Equity Fund

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## SunWise Elite Segregated Funds

### SunWise Elite CI Global Income & Growth Fund

As of December 31, 2024

**Quick facts:** **Date Fund created:** March 2008  
**Managed by:** CI Global Asset Management

**Total value on December 31, 2024:** \$272,224,512  
**Portfolio turnover rate:** 5.56%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Class A	4.00%	\$22.52	1,556,123
Class B	3.44%	\$24.45	5,770,875
Class C	3.17%	\$25.14	3,076,427

Minimum investment per Contract:

Minimum investment additional purchases:

Monthly minimum of pre-authorized chequing:

If you invest more than \$500,000 some of the fees you need to pay may be lowered. Ask your advisor or refer to the Information Folder and Contract for details.

#### Elite

No new Contracts

No new purchases

No new PACs

#### Elite Plus

No new Contracts

No new purchases

No new PACs

### What does the Fund invest in?

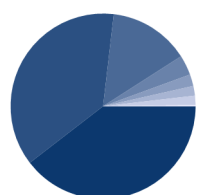
The Fund invests in the CI Global Income & Growth Fund. The underlying fund invests mostly in shares and bonds of firms from around the world.

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

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

**Total number of investments:**

**463**



	% Assets
US Equity	39.55
Foreign Bonds	37.30
International Equity	14.09
Other	3.50
Canadian Equity	2.04
Cash and Equivalents	1.69
Domestic Bonds	1.62
Income Trust Units	0.21

### Are there any guarantees?

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

### Who is this Fund for?

This Fund may be suitable for contractholders if they:

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

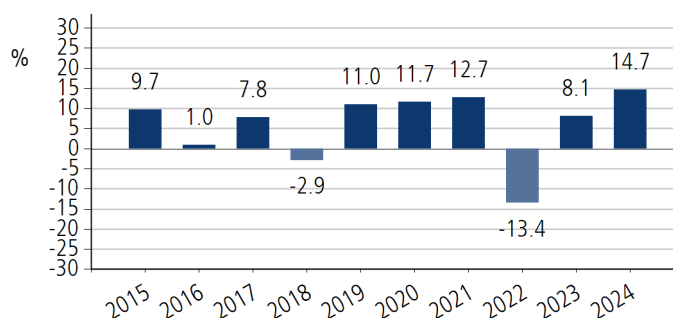
### How has the Fund performed?

#### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Class C Fund in December 2014 would have \$1,737.51 in December 2024. This works out to an average of 5.68% a 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 Class C 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* Elite Segregated Funds

### Sun *Wise* Elite CI Global Income & Growth Fund

As of December 31, 2024

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to the Information Folder and Contract.

#### Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested.	<ul style="list-style-type: none"><li>You and your insurance advisor agree on the rate charged.</li><li>The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
Deferred Sales Charge (DSC)	<table><tr><th>If you sell within:</th><th>Rate</th></tr><tr><td>1 year of buying</td><td>5.5 %</td></tr><tr><td>2 years of buying</td><td>5.0 %</td></tr><tr><td>3 years of buying</td><td>5.0 %</td></tr><tr><td>4 years of buying</td><td>4.0 %</td></tr><tr><td>5 years of buying</td><td>4.0 %</td></tr><tr><td>6 years of buying</td><td>3.0 %</td></tr><tr><td>7 years of buying</td><td>2.0 %</td></tr><tr><td>After 7 years</td><td>0.0 %</td></tr></table>	If you sell within:	Rate	1 year of buying	5.5 %	2 years of buying	5.0 %	3 years of buying	5.0 %	4 years of buying	4.0 %	5 years of buying	4.0 %	6 years of buying	3.0 %	7 years of buying	2.0 %	After 7 years	0.0 %	<ul style="list-style-type: none"><li>The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>You can Redeem up to 10% of your Units of a Fund each year without a Deferred Sales Charge.</li><li>Up to 20% of unused free Units can be carried forward. The maximum available free Units at any time is 30% of the current Unit Value.</li><li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li><li>For details, please refer to the Information Folder and Contract.</li></ul>
If you sell within:	Rate																			
1 year of buying	5.5 %																			
2 years of buying	5.0 %																			
3 years of buying	5.0 %																			
4 years of buying	4.0 %																			
5 years of buying	4.0 %																			
6 years of buying	3.0 %																			
7 years of buying	2.0 %																			
After 7 years	0.0 %																			

#### Ongoing Fund expenses

The MER includes the management fee, 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 the Optional Riders, the fees will be charged to you by Redeeming some of your Units. 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)	Optional Riders		
			Guaranteed Minimum Withdrawal Benefit Fee (annual rate as a % of the Remaining GWB)	4% Annual Automatic Death Benefit Reset (annual rate as a % of the Total Contract Value)	Earnings Enhancement Benefit (annual rate as a % of the market value of the Units)
<b>Class A</b>	4.00%	1.25%	0.80%	0.25%	0.30%
<b>Class B</b>	3.44%	0.75%	0.90%	0.25%	0.30%
<b>Class C</b>	3.17%	0.50%	0.95%	0.25%	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.

<b>Annual service fee rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

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

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

#### What if I change my mind?

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

# Sun Life Assurance Company of Canada

Sun *Wise* Elite Segregated Funds

## Sun *Wise* Elite CI Global Income & Growth Fund

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## SunWise Elite Segregated Funds

### SunWise Elite CI Global Dividend Bundle

(formerly SunWise Elite CI Global Quality Dividend Managed Bundle)

As of December 31, 2024

**Quick facts:** Date Fund created: April 2007

**Total value on December 31, 2024:** \$8,129,419

**Managed by:** CI Global Asset Management

**Portfolio turnover rate:** 85.63%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Class A	4.82%	\$13.90	150,039
Class B	3.97%	\$15.45	273,994
Class C	3.44%	\$16.98	76,276

Minimum investment per Contract:

Minimum investment additional purchases:

Monthly minimum of pre-authorized chequing:

If you invest more than \$500,000 some of the fees you need to pay may be lowered. Ask your advisor or refer to the Information Folder and Contract for details.

#### Elite

No new Contracts

No new purchases

No new PACs

#### Elite Plus

No new Contracts

No new purchases

No new PACs

### What does the Fund invest in?

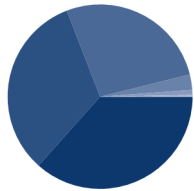
The bundle invests about 70% in the CI Global Dividend Fund and 30% in the CI Canadian Bond Fund.

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

	% Assets
CI Global Dividend Fund	69.52
Microsoft Corp	
NVIDIA Corp	
AstraZeneca PLC	
JPMorgan Chase & Co	
Meta Platforms Inc	
Compass Group PLC	
Deutsche Telekom AG	
Accor SA	
Procter & Gamble Co	
Mastercard Inc	
CI Canadian Bond Fund	29.84
Cash and Equivalents	0.64
<b>Total</b>	<b>100.00</b>

#### Total number of investments:

3



	% Assets
US Equity	36.57
International Equity	32.56
Domestic Bonds	27.00
Cash and Equivalents	2.68
Foreign Bonds	0.89
Other	0.24
Income Trust Units	0.06

### Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that 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 a diversified portfolio of equity and income securities designed for steady, long-term growth
- are investing for the medium and/or long term.

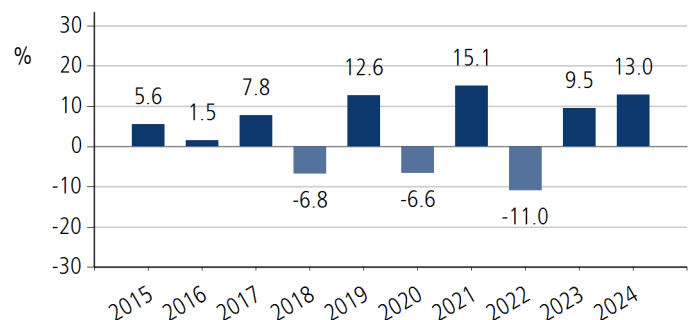
### How has the Fund performed?

#### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Class C Fund in December 2014 would have \$1,435.32 in December 2024. This works out to an average of 3.68% a 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 Class C 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 Elite Segregated Funds

### Sun Wise Elite CI Global Dividend Bundle

(formerly Sun Wise Elite CI Global Quality Dividend Managed Bundle)

As of December 31, 2024

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to the Information Folder and Contract.

#### Sales charges

Sales charge option	What you pay		How it works
Initial Sales Charge (ISC)	Up to 5% of the amount invested.		<ul style="list-style-type: none"><li>You and your insurance advisor agree on the rate charged.</li><li>The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>
Deferred Sales Charge (DSC)	<b>If you sell within:</b>	<b>Rate</b>	<ul style="list-style-type: none"><li>The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>You can Redeem up to 10% of your Units of a Fund each year without a Deferred Sales Charge.</li><li>Up to 20% of unused free Units can be carried forward. The maximum available free Units at any time is 30% of the current Unit Value.</li><li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li><li>For details, please refer to the Information Folder and Contract.</li></ul>
	1 year of buying	5.5 %	
	2 years of buying	5.0 %	
	3 years of buying	5.0 %	
	4 years of buying	4.0 %	
	5 years of buying	4.0 %	
	6 years of buying	3.0 %	
	7 years of buying	2.0 %	
After 7 years	0.0 %		

#### Ongoing Fund expenses

The MER includes the management fee, 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 the Optional Riders, the fees will be charged to you by Redeeming some of your Units. 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)	Optional Riders		
			Guaranteed Minimum Withdrawal Benefit Fee (annual rate as a % of the Remaining GWB)	4% Annual Automatic Death Benefit Reset (annual rate as a % of the Total Contract Value)	Earnings Enhancement Benefit (annual rate as a % of the market value of the Units)
<b>Class A</b>	4.82%	2.05%	0.80%	0.25%	0.30%
<b>Class B</b>	3.97%	1.35%	0.90%	0.25%	0.30%
<b>Class C</b>	3.44%	0.85%	0.95%	0.25%	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.

<b>Annual service fee rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

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

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

#### What if I change my mind?

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# Sun Life Assurance Company of Canada

Sun *Wise* Elite Segregated Funds

## Sun *Wise* Elite CI Global Dividend Bundle

(formerly Sun *Wise* Elite CI Global Quality Dividend Managed Bundle)

As of December 31, 2024

### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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



# Sun Life Assurance Company of Canada

## SunWise Elite Segregated Funds

### SunWise Elite CI Global Value Fund

As of December 31, 2024

**Quick facts:** **Date Fund created:** October 2005

**Total value on December 31, 2024:** \$2,546,602

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

**Portfolio turnover rate:** 3.88%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Class A	4.76%	\$17.72	62,609
Class B	4.17%	\$19.32	52,657
Class C	3.56%	\$21.80	19,181

Minimum investment per Contract:

Minimum investment additional purchases:

Monthly minimum of pre-authorized chequing:

If you invest more than \$500,000 some of the fees you need to pay may be lowered. Ask your advisor or refer to the Information Folder and Contract for details.

#### Elite

No new Contracts

No new purchases

No new PACs

#### Elite Plus

No new Contracts

No new purchases

No new PACs

### What does the Fund invest in?

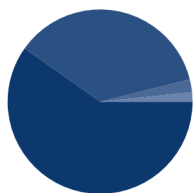
The Fund invests in the CI Global Value Fund. The underlying fund invests mostly in shares of firms from around the world.

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

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

**Total number of investments:**

**74**



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

### Are there any guarantees?

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

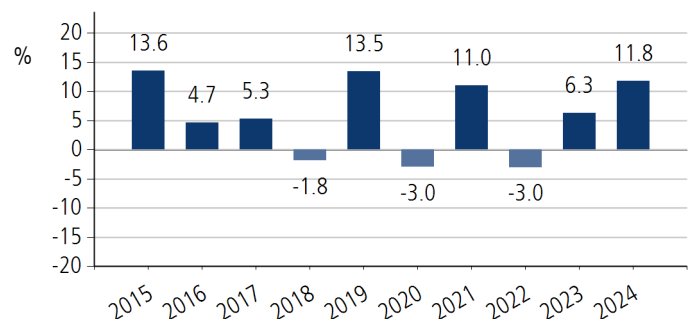
### How has the Fund performed?

#### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Class C Fund in December 2014 would have \$1,732.59 in December 2024. This works out to an average of 5.65% a 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 Class C 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* Elite Segregated Funds

### Sun *Wise* Elite CI Global Value Fund

As of December 31, 2024

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to the Information Folder and Contract.

##### Sales charges

Sales charge option	What you pay		How it works
Initial Sales Charge (ISC)	Up to 5% of the amount invested.		<ul style="list-style-type: none"><li>You and your insurance advisor agree on the rate charged.</li><li>The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>
Deferred Sales Charge (DSC)	<b>If you sell within:</b>	<b>Rate</b>	<ul style="list-style-type: none"><li>The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>You can Redeem up to 10% of your Units of a Fund each year without a Deferred Sales Charge.</li><li>Up to 20% of unused free Units can be carried forward. The maximum available free Units at any time is 30% of the current Unit Value.</li><li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li><li>For details, please refer to the Information Folder and Contract.</li></ul>
	1 year of buying	5.5 %	
	2 years of buying	5.0 %	
	3 years of buying	5.0 %	
	4 years of buying	4.0 %	
	5 years of buying	4.0 %	
	6 years of buying	3.0 %	
	7 years of buying	2.0 %	
	After 7 years	0.0 %	

##### Ongoing Fund expenses

The MER includes the management fee, 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 the Optional Riders, the fees will be charged to you by Redeeming some of your Units. 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)	Optional Riders		
			Guaranteed Minimum Withdrawal Benefit Fee (annual rate as a % of the Remaining GWB)	4% Annual Automatic Death Benefit Reset (annual rate as a % of the Total Contract Value)	Earnings Enhancement Benefit (annual rate as a % of the market value of the Units)
<b>Class A</b>	4.76%	1.95%	1.15%	0.25%	0.30%
<b>Class B</b>	4.17%	1.35%	1.35%	0.25%	0.30%
<b>Class C</b>	3.56%	0.85%	1.45%	0.25%	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.

<b>Annual service fee rate</b>	DSC: 0.50%	ISC: 1.00%
--------------------------------	------------	------------

##### Other fees

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

For details, please refer to 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.

# Sun Life Assurance Company of Canada

Sun *Wise* Elite Segregated Funds

## Sun *Wise* Elite CI Global Value Fund

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## Sun *Wise* Elite Segregated Funds

### Sun *Wise* Elite CI High Income Balanced Bundle

As of December 31, 2024

**Quick facts:** **Date Fund created:** October 2005  
**Managed by:** CI Global Asset Management

**Total value on December 31, 2024:** \$257,404,498  
**Portfolio turnover rate:** 17.17%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Class A	3.13%	\$24.69	2,024,676
Class B	2.80%	\$26.20	5,687,600
Class C	2.58%	\$26.95	1,789,694

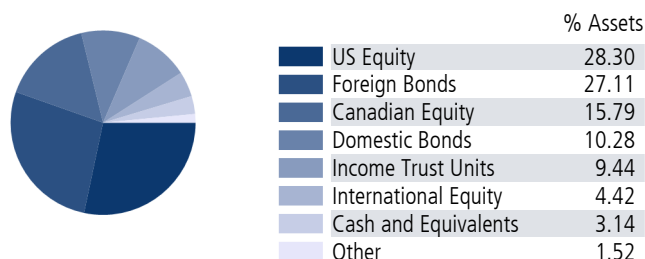
	Elite	Elite Plus
Minimum investment per Contract:	No new Contracts	No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs
If you invest more than \$500,000 some of the fees you need to pay may be lowered. Ask your advisor or refer to the Information Folder and Contract for details.		

#### What does the Fund invest in?

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

Top holdings and allocations as of December 31, 2024	% Assets
Cheniere Energy Inc	4.57
Cash and Equivalents	3.09
Williams Cos Inc	2.39
First Capital REIT - Units	1.99
CI Global Infrastructure Private Pool ETF (CINF)	1.88
Ferrovial SE	1.85
Targa Resources Corp	1.70
Ventas Inc	1.69
American Homes 4 Rent	1.67
CI Global Financial Sector ETF (FSF)	1.64
<b>Total</b>	<b>22.47</b>

**Total number of investments:** 292



#### Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that 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 a diversified portfolio of equity and income securities designed for steady, long-term growth
- are investing for the medium and/or long term

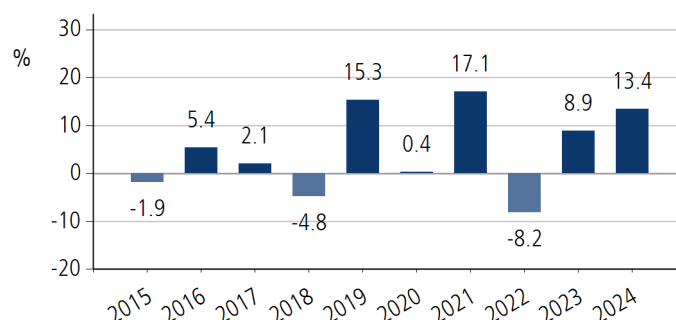
#### How has the Fund performed?

##### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Class C Fund in December 2014 would have \$1,544.08 in December 2024. This works out to an average of 4.44% a year. The returns are after the MER has been deducted. The 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 Class C 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* Elite Segregated Funds

### Sun *Wise* Elite CI High Income Balanced Bundle

As of December 31, 2024

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to the Information Folder and Contract.

##### Sales charges

Sales charge option	What you pay		How it works
Initial Sales Charge (ISC)	Up to 5% of the amount invested.		<ul style="list-style-type: none"><li>You and your insurance advisor agree on the rate charged.</li><li>The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>
Deferred Sales Charge (DSC)	<b>If you sell within:</b>	<b>Rate</b>	<ul style="list-style-type: none"><li>The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>You can Redeem up to 10% of your Units of a Fund each year without a Deferred Sales Charge.</li><li>Up to 20% of unused free Units can be carried forward. The maximum available free Units at any time is 30% of the current Unit Value.</li><li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li><li>For details, please refer to the Information Folder and Contract.</li></ul>
	1 year of buying	5.5 %	
	2 years of buying	5.0 %	
	3 years of buying	5.0 %	
	4 years of buying	4.0 %	
	5 years of buying	4.0 %	
	6 years of buying	3.0 %	
	7 years of buying	2.0 %	
After 7 years	0.0 %		

##### Ongoing Fund expenses

The MER includes the management fee, 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 the Optional Riders, the fees will be charged to you by Redeeming some of your Units. 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)	Optional Riders		
			Guaranteed Minimum Withdrawal Benefit Fee (annual rate as a % of the Remaining GWB)	4% Annual Automatic Death Benefit Reset (annual rate as a % of the Total Contract Value)	Earnings Enhancement Benefit (annual rate as a % of the market value of the Units)
<b>Class A</b>	3.13%	1.00%	0.80%	0.25%	0.30%
<b>Class B</b>	2.80%	0.70%	0.90%	0.25%	0.30%
<b>Class C</b>	2.58%	0.50%	0.95%	0.25%	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.

<b>Annual service fee rate</b>	DSC: 0.25%	ISC: 0.50%
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##### Other fees

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

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

#### What if I change my mind?

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# Sun Life Assurance Company of Canada

Sun *Wise* Elite Segregated Funds

## Sun *Wise* Elite CI High Income Balanced Bundle

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## SunWise Elite Segregated Funds

### SunWise Elite CI International Value Fund

As of December 31, 2024

**Quick facts:** **Date Fund created:** October 2005  
**Managed by:** CI Global Asset Management, Altrinsic Global Advisors, LLC

**Total value on December 31, 2024:** \$5,680,490  
**Portfolio turnover rate:** 6.49%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Class A	4.85%	\$14.79	112,063
Class B	4.10%	\$16.57	167,827
Class C	3.56%	\$18.33	37,823

Minimum investment per Contract:

Minimum investment additional purchases:

Monthly minimum of pre-authorized chequing:

If you invest more than \$500,000 some of the fees you need to pay may be lowered. Ask your advisor or refer to the Information Folder and Contract for details.

#### Elite

No new Contracts

No new purchases

No new PACs

#### Elite Plus

No new Contracts

No new purchases

No new PACs

### What does the Fund invest in?

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

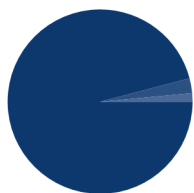
#### Top holdings and allocations of the Underlying Fund as of December 31, 2024

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

**Total number of investments:**

**67**

% Assets



International Equity	95.91
Cash and Equivalents	2.61
Canadian Equity	1.48

### Are there any guarantees?

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

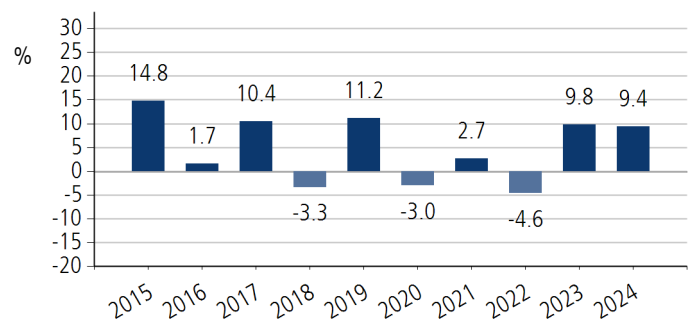
### How has the Fund performed?

#### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Class C Fund in December 2014 would have \$1,581.44 in December 2024. This works out to an average of 4.69% a year. The returns are after the MER has been deducted. The 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 Class C 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* Elite Segregated Funds

### Sun *Wise* Elite CI International Value Fund

As of December 31, 2024

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to the Information Folder and Contract.

#### Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested.	<ul style="list-style-type: none"><li>You and your insurance advisor agree on the rate charged.</li><li>The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
Deferred Sales Charge (DSC)	<table><tr><th>If you sell within:</th><th>Rate</th></tr><tr><td>1 year of buying</td><td>5.5 %</td></tr><tr><td>2 years of buying</td><td>5.0 %</td></tr><tr><td>3 years of buying</td><td>5.0 %</td></tr><tr><td>4 years of buying</td><td>4.0 %</td></tr><tr><td>5 years of buying</td><td>4.0 %</td></tr><tr><td>6 years of buying</td><td>3.0 %</td></tr><tr><td>7 years of buying</td><td>2.0 %</td></tr><tr><td>After 7 years</td><td>0.0 %</td></tr></table>	If you sell within:	Rate	1 year of buying	5.5 %	2 years of buying	5.0 %	3 years of buying	5.0 %	4 years of buying	4.0 %	5 years of buying	4.0 %	6 years of buying	3.0 %	7 years of buying	2.0 %	After 7 years	0.0 %	<ul style="list-style-type: none"><li>The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>You can Redeem up to 10% of your Units of a Fund each year without a Deferred Sales Charge.</li><li>Up to 20% of unused free Units can be carried forward. The maximum available free Units at any time is 30% of the current Unit Value.</li><li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li><li>For details, please refer to the Information Folder and Contract.</li></ul>
If you sell within:	Rate																			
1 year of buying	5.5 %																			
2 years of buying	5.0 %																			
3 years of buying	5.0 %																			
4 years of buying	4.0 %																			
5 years of buying	4.0 %																			
6 years of buying	3.0 %																			
7 years of buying	2.0 %																			
After 7 years	0.0 %																			

#### Ongoing Fund expenses

The MER includes the management fee, 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 the Optional Riders, the fees will be charged to you by Redeeming some of your Units. 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)	Optional Riders		
			Guaranteed Minimum Withdrawal Benefit Fee (annual rate as a % of the Remaining GWB)	4% Annual Automatic Death Benefit Reset (annual rate as a % of the Total Contract Value)	Earnings Enhancement Benefit (annual rate as a % of the market value of the Units)
<b>Class A</b>	4.85%	2.00%	1.15%	0.25%	0.30%
<b>Class B</b>	4.10%	1.35%	1.35%	0.25%	0.30%
<b>Class C</b>	3.56%	0.85%	1.45%	0.25%	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.

<b>Annual service fee rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

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

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

#### What if I change my mind?

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

**As of December 31, 2024**

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**For more information**

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

Sun Life Assurance Company of Canada

Sun Wise Elite Segregated Funds

Sun Wise Elite CI Money Market Fund

As of December 31, 2024

**Quick facts:** **Date Fund created:** October 2005  
**Managed by:** CI Global Asset Management

**Total value on December 31, 2024:** \$113,125,307  
**Portfolio turnover rate:** 64.23%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Class A	1.37%	\$11.36	2,216,398
Class B	1.26%	\$11.62	5,287,248
Class C	1.21%	\$11.70	1,959,196

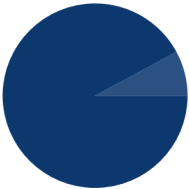
	Elite	Elite Plus
Minimum investment per Contract:	No new Contracts	No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs
If you invest more than \$500,000 some of the fees you need to pay may be lowered. Ask your advisor or refer to the Information Folder and Contract for details.		

What does the Fund invest in?

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

Top holdings and allocations of the Underlying Fund as of December 31, 2024	% Assets
Cash and Equivalents	92.12
Royal Bank of Canada 3.37% 29-Sep-2025	5.47
Canada Government 3.16% 08-Oct-2025	1.76
Mercedes-Benz Fin Canada Inc 5.20% 04-Dec-2025	0.65
Total	100.00

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



Are there any guarantees?

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

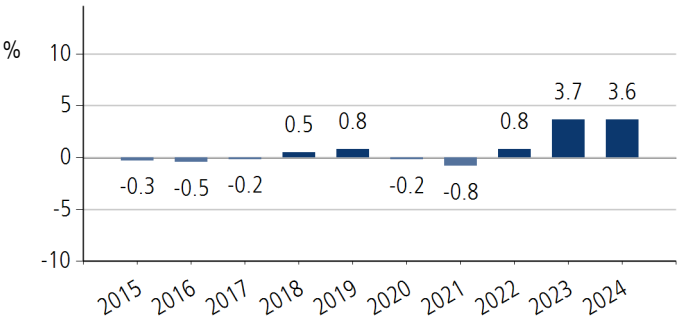
How has the Fund performed?

**Average return**

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Class C Fund in December 2014 would have \$1,076.51 in December 2024. This works out to an average of 0.74% a 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 Class C 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 Elite Segregated Funds

### Sun Wise Elite CI Money Market Fund

As of December 31, 2024

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to the Information Folder and Contract.

##### Sales charges

Sales charge option	What you pay		How it works
Initial Sales Charge (ISC)	Up to 5% of the amount invested.		<ul style="list-style-type: none"><li>You and your insurance advisor agree on the rate charged.</li><li>The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>
Deferred Sales Charge (DSC)	<b>If you sell within:</b>	<b>Rate</b>	<ul style="list-style-type: none"><li>The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>You can Redeem up to 10% of your Units of a Fund each year without a Deferred Sales Charge.</li><li>Up to 20% of unused free Units can be carried forward. The maximum available free Units at any time is 30% of the current Unit Value.</li><li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li><li>For details, please refer to the Information Folder and Contract.</li></ul>
	1 year of buying	5.5 %	
	2 years of buying	5.0 %	
	3 years of buying	5.0 %	
	4 years of buying	4.0 %	
	5 years of buying	4.0 %	
	6 years of buying	3.0 %	
	7 years of buying	2.0 %	
After 7 years	0.0 %		

##### Ongoing Fund expenses

The MER includes the management fee, 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 the Optional Riders, the fees will be charged to you by Redeeming some of your Units. 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)	Optional Riders		
			Guaranteed Minimum Withdrawal Benefit Fee (annual rate as a % of the Remaining GWB)	4% Annual Automatic Death Benefit Reset (annual rate as a % of the Total Contract Value)	Earnings Enhancement Benefit (annual rate as a % of the market value of the Units)
<b>Class A</b>	1.37%	0.30%	0.50%	0.25%	0.30%
<b>Class B</b>	1.26%	0.20%	0.50%	0.25%	0.30%
<b>Class C</b>	1.21%	0.15%	0.50%	0.25%	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.

<b>Annual service fee rate</b>	DSC: N/A	ISC: N/A
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##### Other fees

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

For details, please refer to 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.

# Sun Life Assurance Company of Canada

Sun *Wise* Elite Segregated Funds

## Sun *Wise* Elite CI Money Market Fund

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

Sun Life Assurance Company of Canada

SunWise Elite Segregated Funds

SunWise Elite CI North American Dividend Bundle

As of December 31, 2024

**Quick facts:** **Date Fund created:** September 2011  
**Managed by:** CI Global Asset Management

**Total value on December 31, 2024:** \$27,072,964  
**Portfolio turnover rate:** 41.39%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Class A	4.04%	\$23.78	224,800
Class B	3.45%	\$25.43	691,049
Class C	3.07%	\$26.72	155,594

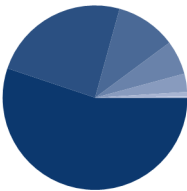
	<b>Elite</b>	<b>Elite Plus</b>
Minimum investment per Contract:	No new Contracts	No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs

What does the Fund invest in?

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

Top holdings and allocations as of December 31, 2024	% Assets
CI North American Dividend Fund	72.82
NVIDIA Corp	
Microsoft Corp	
Amazon.com Inc	
Apple Inc	
Broadcom Inc	
Alphabet Inc	
Mastercard Inc	
UnitedHealth Group Inc	
Royal Bank of Canada	
Meta Platforms Inc	
CI Canadian Bond Fund	26.66
Cash and Equivalents	0.52
<b>Total</b>	<b>100.00</b>

<b>Total number of investments:</b>	<b>3</b>
	% Assets
US Equity	55.15
Domestic Bonds	24.12
Canadian Equity	10.56
International Equity	5.96
Cash and Equivalents	3.20
Foreign Bonds	0.79
Other	0.22



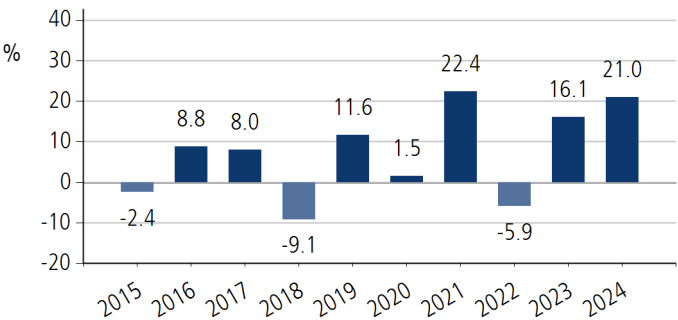
How has the Fund performed?

**Average return**

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Class C Fund in December 2014 would have \$1,909.11 in December 2024. This works out to an average of 6.68% a 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 Class C 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.

Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that 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 a diversified portfolio of equity and income securities designed for steady, long-term growth
- are investing for the medium and/or long term.

# Sun Life Assurance Company of Canada

## Sun *Wise* Elite Segregated Funds

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

As of December 31, 2024

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to the Information Folder and Contract.

#### Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested.	<ul style="list-style-type: none"><li>You and your insurance advisor agree on the rate charged.</li><li>The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
Deferred Sales Charge (DSC)	<table><tr><th>If you sell within:</th><th>Rate</th></tr><tr><td>1 year of buying</td><td>5.5 %</td></tr><tr><td>2 years of buying</td><td>5.0 %</td></tr><tr><td>3 years of buying</td><td>5.0 %</td></tr><tr><td>4 years of buying</td><td>4.0 %</td></tr><tr><td>5 years of buying</td><td>4.0 %</td></tr><tr><td>6 years of buying</td><td>3.0 %</td></tr><tr><td>7 years of buying</td><td>2.0 %</td></tr><tr><td>After 7 years</td><td>0.0 %</td></tr></table>	If you sell within:	Rate	1 year of buying	5.5 %	2 years of buying	5.0 %	3 years of buying	5.0 %	4 years of buying	4.0 %	5 years of buying	4.0 %	6 years of buying	3.0 %	7 years of buying	2.0 %	After 7 years	0.0 %	<ul style="list-style-type: none"><li>The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>You can Redeem up to 10% of your Units of a Fund each year without a Deferred Sales Charge.</li><li>Up to 20% of unused free Units can be carried forward. The maximum available free Units at any time is 30% of the current Unit Value.</li><li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li><li>For details, please refer to the Information Folder and Contract.</li></ul>
If you sell within:	Rate																			
1 year of buying	5.5 %																			
2 years of buying	5.0 %																			
3 years of buying	5.0 %																			
4 years of buying	4.0 %																			
5 years of buying	4.0 %																			
6 years of buying	3.0 %																			
7 years of buying	2.0 %																			
After 7 years	0.0 %																			

#### Ongoing Fund expenses

The MER includes the management fee, 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 the Optional Riders, the fees will be charged to you by Redeeming some of your Units. 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)	Optional Riders		
			Guaranteed Minimum Withdrawal Benefit Fee (annual rate as a % of the Remaining GWB)	4% Annual Automatic Death Benefit Reset (annual rate as a % of the Total Contract Value)	Earnings Enhancement Benefit (annual rate as a % of the market value of the Units)
<b>Class A</b>	4.04%	1.40%	0.80%	0.25%	0.30%
<b>Class B</b>	3.45%	0.85%	0.90%	0.25%	0.30%
<b>Class C</b>	3.07%	0.50%	0.95%	0.25%	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.

<b>Annual service fee rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

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

For details, please refer to 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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# Sun Life Assurance Company of Canada

Sun *Wise* Elite Segregated Funds

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

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

Sun Life Assurance Company of Canada

Sun Wise Elite Segregated Funds

Sun Wise Elite CI North American Dividend Fund

As of December 31, 2024

Quick facts:

Date Fund created: April 2007

Managed by: CI Global Asset Management

Total value on December 31, 2024:

\$47,713,628

Portfolio turnover rate: 5.13%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Class A	4.47%	\$24.17	404,855
Class B	3.77%	\$26.56	1,114,330
Class C	3.42%	\$28.30	294,476

	Elite	Elite Plus
Minimum investment per Contract:	No new Contracts	No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs

What does the Fund invest in?

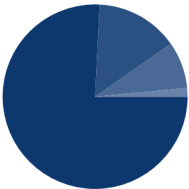
The Fund invests in the CI North American Dividend Fund. The Underlying Fund invests mostly in North American shares.

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

	% Assets
NVIDIA Corp	7.20
Microsoft Corp	7.12
Amazon.com Inc	4.63
Apple Inc	4.52
Broadcom Inc	4.10
Alphabet Inc	4.01
Mastercard Inc	3.82
UnitedHealth Group Inc	3.50
Royal Bank of Canada	3.40
Meta Platforms Inc	3.20
Total	45.50

Total number of investments: 41

	% Assets
US Equity	75.77
Canadian Equity	14.50
International Equity	8.19
Cash and Equivalents	1.54



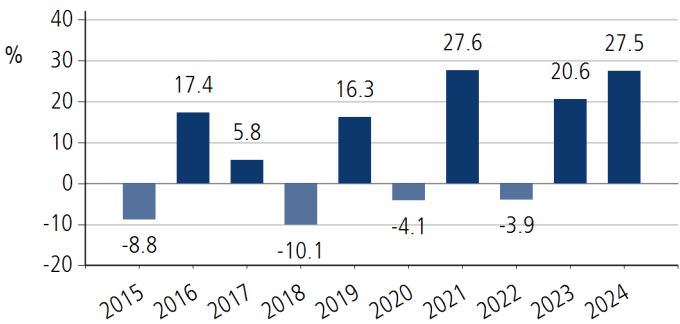
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Class C Fund in December 2014 would have \$2,139.02 in December 2024. This works out to an average of 7.90% a 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 Class C 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.

Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that 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 income with modest long-term growth
  - are investing for the long term.



# Sun Life Assurance Company of Canada

## Sun *Wise* Elite Segregated Funds

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

As of December 31, 2024

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to the Information Folder and Contract.

#### Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested.	<ul style="list-style-type: none"><li>You and your insurance advisor agree on the rate charged.</li><li>The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
Deferred Sales Charge (DSC)	<table><tr><th>If you sell within:</th><th>Rate</th></tr><tr><td>1 year of buying</td><td>5.5 %</td></tr><tr><td>2 years of buying</td><td>5.0 %</td></tr><tr><td>3 years of buying</td><td>5.0 %</td></tr><tr><td>4 years of buying</td><td>4.0 %</td></tr><tr><td>5 years of buying</td><td>4.0 %</td></tr><tr><td>6 years of buying</td><td>3.0 %</td></tr><tr><td>7 years of buying</td><td>2.0 %</td></tr><tr><td>After 7 years</td><td>0.0 %</td></tr></table>	If you sell within:	Rate	1 year of buying	5.5 %	2 years of buying	5.0 %	3 years of buying	5.0 %	4 years of buying	4.0 %	5 years of buying	4.0 %	6 years of buying	3.0 %	7 years of buying	2.0 %	After 7 years	0.0 %	<ul style="list-style-type: none"><li>The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>You can Redeem up to 10% of your Units of a Fund each year without a Deferred Sales Charge.</li><li>Up to 20% of unused free Units can be carried forward. The maximum available free Units at any time is 30% of the current Unit Value.</li><li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li><li>For details, please refer to the Information Folder and Contract.</li></ul>
If you sell within:	Rate																			
1 year of buying	5.5 %																			
2 years of buying	5.0 %																			
3 years of buying	5.0 %																			
4 years of buying	4.0 %																			
5 years of buying	4.0 %																			
6 years of buying	3.0 %																			
7 years of buying	2.0 %																			
After 7 years	0.0 %																			

#### Ongoing Fund expenses

The MER includes the management fee, 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 the Optional Riders, the fees will be charged to you by Redeeming some of your Units. 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)	Optional Riders		
			Guaranteed Minimum Withdrawal Benefit Fee (annual rate as a % of the Remaining GWB)	4% Annual Automatic Death Benefit Reset (annual rate as a % of the Total Contract Value)	Earnings Enhancement Benefit (annual rate as a % of the market value of the Units)
<b>Class A</b>	4.47%	1.65%	1.15%	0.25%	0.30%
<b>Class B</b>	3.77%	1.05%	1.35%	0.25%	0.30%
<b>Class C</b>	3.42%	0.70%	1.45%	0.25%	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.

<b>Annual service fee rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

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

For details, please refer to 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.

# Sun Life Assurance Company of Canada

Sun *Wise* Elite Segregated Funds

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

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## SunWise Elite Segregated Funds

### SunWise Elite CI Premier Canadian Balanced Fund

As of December 31, 2024

**Quick facts:** **Date Fund created:** October 2005  
**Managed by:** CI Global Asset Management

**Total value on December 31, 2024:** \$83,669,801  
**Portfolio turnover rate:** 5.88%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Class A	2.93%	\$26.84	863,164
Class B	2.83%	\$27.44	1,632,934
Class C	2.67%	\$28.18	475,821

Minimum investment per Contract:

Minimum investment additional purchases:

Monthly minimum of pre-authorized chequing:

If you invest more than \$500,000 some of the fees you need to pay may be lowered. Ask your advisor or refer to the Information Folder and Contract for details.

#### Elite

No new Contracts

No new purchases

No new PACs

#### Elite Plus

No new Contracts

No new purchases

No new PACs

### What does the Fund invest in?

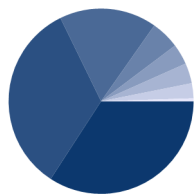
The Fund invests in the CI Canadian Balanced Fund. The underlying fund invests mostly in Canadian shares.

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

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

**Total number of investments:**

**412**



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

### Are there any guarantees?

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

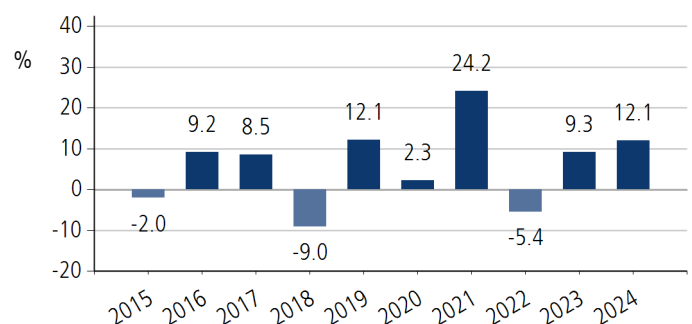
### How has the Fund performed?

#### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Class C Fund in December 2014 would have \$1,742.45 in December 2024. This works out to an average of 5.71% a 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 Class C 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* Elite Segregated Funds

### Sun *Wise* Elite CI Premier Canadian Balanced Fund

As of December 31, 2024

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to the Information Folder and Contract.

#### Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested.	<ul style="list-style-type: none"><li>You and your insurance advisor agree on the rate charged.</li><li>The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
Deferred Sales Charge (DSC)	<table><tr><th>If you sell within:</th><th>Rate</th></tr><tr><td>1 year of buying</td><td>5.5 %</td></tr><tr><td>2 years of buying</td><td>5.0 %</td></tr><tr><td>3 years of buying</td><td>5.0 %</td></tr><tr><td>4 years of buying</td><td>4.0 %</td></tr><tr><td>5 years of buying</td><td>4.0 %</td></tr><tr><td>6 years of buying</td><td>3.0 %</td></tr><tr><td>7 years of buying</td><td>2.0 %</td></tr><tr><td>After 7 years</td><td>0.0 %</td></tr></table>	If you sell within:	Rate	1 year of buying	5.5 %	2 years of buying	5.0 %	3 years of buying	5.0 %	4 years of buying	4.0 %	5 years of buying	4.0 %	6 years of buying	3.0 %	7 years of buying	2.0 %	After 7 years	0.0 %	<ul style="list-style-type: none"><li>The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>You can Redeem up to 10% of your Units of a Fund each year without a Deferred Sales Charge.</li><li>Up to 20% of unused free Units can be carried forward. The maximum available free Units at any time is 30% of the current Unit Value.</li><li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li><li>For details, please refer to the Information Folder and Contract.</li></ul>
If you sell within:	Rate																			
1 year of buying	5.5 %																			
2 years of buying	5.0 %																			
3 years of buying	5.0 %																			
4 years of buying	4.0 %																			
5 years of buying	4.0 %																			
6 years of buying	3.0 %																			
7 years of buying	2.0 %																			
After 7 years	0.0 %																			

#### Ongoing Fund expenses

The MER includes the management fee, 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 the Optional Riders, the fees will be charged to you by Redeeming some of your Units. 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)	Optional Riders		
			Guaranteed Minimum Withdrawal Benefit Fee (annual rate as a % of the Remaining GWB)	4% Annual Automatic Death Benefit Reset (annual rate as a % of the Total Contract Value)	Earnings Enhancement Benefit (annual rate as a % of the market value of the Units)
<b>Class A</b>	2.93%	0.75%	0.80%	0.25%	0.30%
<b>Class B</b>	2.83%	0.65%	0.90%	0.25%	0.30%
<b>Class C</b>	2.67%	0.50%	0.95%	0.25%	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.

<b>Annual service fee rate</b>	DSC: 0.25%	ISC: 0.50%
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#### Other fees

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

For details, please refer to 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.

# Sun Life Assurance Company of Canada

Sun *Wise* Elite Segregated Funds

## Sun *Wise* Elite CI Premier Canadian Balanced Fund

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## SunWise Elite Segregated Funds

### SunWise Elite CI Premier Canadian Bond Fund

As of December 31, 2024

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

**Total value on December 31, 2024:** \$36,562,166  
**Portfolio turnover rate:** 24.42%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Class A	2.80%	\$14.26	308,683
Class B	2.46%	\$15.39	1,413,266
Class C	2.36%	\$15.75	581,460

	Elite	Elite Plus
Minimum investment per Contract:	No new Contracts	No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs
If you invest more than \$500,000 some of the fees you need to pay may be lowered. Ask your advisor or refer to the Information Folder and Contract for details.		

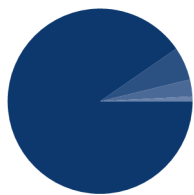
#### What does the Fund invest in?

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

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

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

**Total number of investments:** 293



#### Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that 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 medium term.

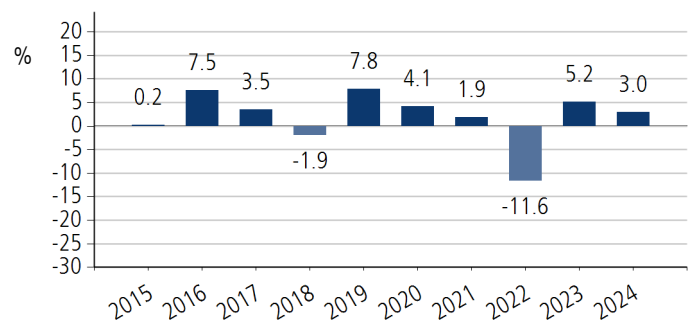
#### How has the Fund performed?

##### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Class C Fund in December 2014 would have \$1,196.48 in December 2024. This works out to an average of 1.81% a 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 Class C 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* Elite Segregated Funds

### Sun *Wise* Elite CI Premier Canadian Bond Fund

As of December 31, 2024

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to the Information Folder and Contract.

#### Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested.	<ul style="list-style-type: none"><li>You and your insurance advisor agree on the rate charged.</li><li>The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
Deferred Sales Charge (DSC)	<table><tr><th>If you sell within:</th><th>Rate</th></tr><tr><td>1 year of buying</td><td>5.5 %</td></tr><tr><td>2 years of buying</td><td>5.0 %</td></tr><tr><td>3 years of buying</td><td>5.0 %</td></tr><tr><td>4 years of buying</td><td>4.0 %</td></tr><tr><td>5 years of buying</td><td>4.0 %</td></tr><tr><td>6 years of buying</td><td>3.0 %</td></tr><tr><td>7 years of buying</td><td>2.0 %</td></tr><tr><td>After 7 years</td><td>0.0 %</td></tr></table>	If you sell within:	Rate	1 year of buying	5.5 %	2 years of buying	5.0 %	3 years of buying	5.0 %	4 years of buying	4.0 %	5 years of buying	4.0 %	6 years of buying	3.0 %	7 years of buying	2.0 %	After 7 years	0.0 %	<ul style="list-style-type: none"><li>The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>You can Redeem up to 10% of your Units of a Fund each year without a Deferred Sales Charge.</li><li>Up to 20% of unused free Units can be carried forward. The maximum available free Units at any time is 30% of the current Unit Value.</li><li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li><li>For details, please refer to the Information Folder and Contract.</li></ul>
If you sell within:	Rate																			
1 year of buying	5.5 %																			
2 years of buying	5.0 %																			
3 years of buying	5.0 %																			
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5 years of buying	4.0 %																			
6 years of buying	3.0 %																			
7 years of buying	2.0 %																			
After 7 years	0.0 %																			

#### Ongoing Fund expenses

The MER includes the management fee, 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 the Optional Riders, the fees will be charged to you by Redeeming some of your Units. 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)	Optional Riders		
			Guaranteed Minimum Withdrawal Benefit Fee (annual rate as a % of the Remaining GWB)	4% Annual Automatic Death Benefit Reset (annual rate as a % of the Total Contract Value)	Earnings Enhancement Benefit (annual rate as a % of the market value of the Units)
<b>Class A</b>	2.80%	0.60%	0.50%	0.25%	0.30%
<b>Class B</b>	2.46%	0.40%	0.50%	0.25%	0.30%
<b>Class C</b>	2.36%	0.30%	0.50%	0.25%	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.

<b>Annual service fee rate</b>	DSC: 0.25%	ISC: 0.50%
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#### Other fees

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

For details, please refer to 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.

**Sun Life Assurance Company of Canada**  
Sun *Wise* Elite Segregated Funds  
**Sun *Wise* Elite CI Premier Canadian Bond Fund**

**As of December 31, 2024**

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**For more information**

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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



Sun Life Assurance Company of Canada

SunWise Elite Segregated Funds

SunWise Elite CI Premier Global Equity Fund

As of December 31, 2024

**Quick facts:** **Date Fund created:** October 2005  
**Managed by:** CI Global Asset Management

**Total value on December 31, 2024:** \$10,679,924  
**Portfolio turnover rate:** 0.16%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Class A	4.93%	\$16.94	227,772
Class B	4.07%	\$19.03	256,621
Class C	3.52%	\$21.13	91,717

	<b>Elite</b>	<b>Elite Plus</b>
Minimum investment per Contract:	No new Contracts	No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs

What does the Fund invest in?

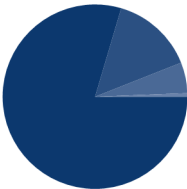
The Fund invests in the CI Global Equity Fund. The underlying fund invests mostly in shares of firms from around the world.

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

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

**Total number of investments:** 42

	% Assets
US Equity	79.56
International Equity	14.43
Canadian Equity	5.39
Cash and Equivalents	0.62



Are there any guarantees?

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

Who is this Fund for?

- This Fund may be suitable for contractholders if they:
- want a core foreign equity fund for their portfolio
  - are investing for the medium and/or long term.

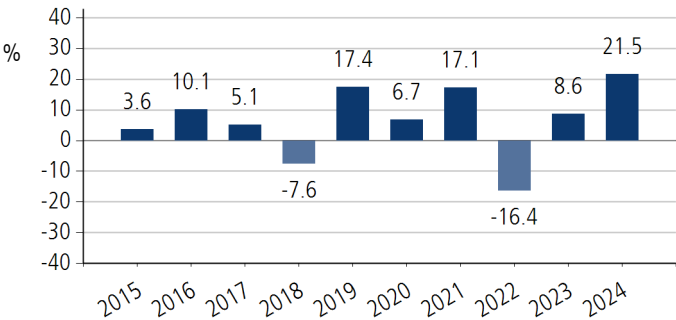
How has the Fund performed?

**Average return**

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Class C Fund in December 2014 would have \$1,792.54 in December 2024. This works out to an average of 6.01% a 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 Class C 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* Elite Segregated Funds

### Sun *Wise* Elite CI Premier Global Equity Fund

As of December 31, 2024

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to the Information Folder and Contract.

##### Sales charges

Sales charge option	What you pay		How it works
Initial Sales Charge (ISC)	Up to 5% of the amount invested.		<ul style="list-style-type: none"><li>You and your insurance advisor agree on the rate charged.</li><li>The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>
Deferred Sales Charge (DSC)	<b>If you sell within:</b>	<b>Rate</b>	<ul style="list-style-type: none"><li>The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>You can Redeem up to 10% of your Units of a Fund each year without a Deferred Sales Charge.</li><li>Up to 20% of unused free Units can be carried forward. The maximum available free Units at any time is 30% of the current Unit Value.</li><li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li><li>For details, please refer to the Information Folder and Contract.</li></ul>
	1 year of buying	5.5 %	
	2 years of buying	5.0 %	
	3 years of buying	5.0 %	
	4 years of buying	4.0 %	
	5 years of buying	4.0 %	
	6 years of buying	3.0 %	
	7 years of buying	2.0 %	
	After 7 years	0.0 %	

##### Ongoing Fund expenses

The MER includes the management fee, 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 the Optional Riders, the fees will be charged to you by Redeeming some of your Units. 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)	Optional Riders		
			Guaranteed Minimum Withdrawal Benefit Fee (annual rate as a % of the Remaining GWB)	4% Annual Automatic Death Benefit Reset (annual rate as a % of the Total Contract Value)	Earnings Enhancement Benefit (annual rate as a % of the market value of the Units)
<b>Class A</b>	4.93%	2.05%	1.15%	0.25%	0.30%
<b>Class B</b>	4.07%	1.35%	1.35%	0.25%	0.30%
<b>Class C</b>	3.52%	0.85%	1.45%	0.25%	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.

<b>Annual service fee rate</b>	DSC: 0.50%	ISC: 1.00%
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##### Other fees

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

For details, please refer to 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.

**Sun Life Assurance Company of Canada**  
Sun *Wise* Elite Segregated Funds  
**Sun *Wise* Elite CI Premier Global Equity Fund**

**As of December 31, 2024**

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**For more information**

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## SunWise Elite Segregated Funds

### SunWise Elite CI Premier Global Income & Growth Fund

As of December 31, 2024

**Quick facts:** **Date Fund created:** April 2007  
**Managed by:** CI Global Asset Management

**Total value on December 31, 2024:** \$49,764,225  
**Portfolio turnover rate:** 13.05%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Class A	3.98%	\$16.84	343,207
Class B	3.45%	\$18.30	1,691,777
Class C	3.21%	\$19.02	431,307

Minimum investment per Contract:

Minimum investment additional purchases:

Monthly minimum of pre-authorized chequing:

If you invest more than \$500,000 some of the fees you need to pay may be lowered. Ask your advisor or refer to the Information Folder and Contract for details.

#### Elite

No new Contracts

No new purchases

No new PACs

#### Elite Plus

No new Contracts

No new purchases

No new PACs

### What does the Fund invest in?

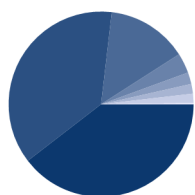
The Fund invests in the CI Global Income & Growth Fund. The underlying fund invests mostly in shares and bonds of firms from around the world.

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

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

**Total number of investments:**

**463**



	% Assets
US Equity	39.55
Foreign Bonds	37.30
International Equity	14.09
Other	3.50
Canadian Equity	2.04
Cash and Equivalents	1.69
Domestic Bonds	1.62
Income Trust Units	0.21

### Are there any guarantees?

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

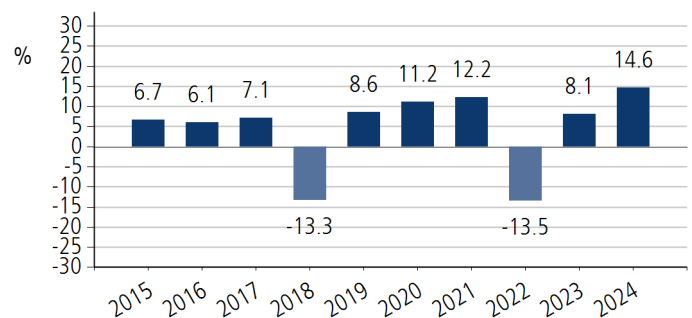
### How has the Fund performed?

#### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Class C Fund in December 2014 would have \$1,526.43 in December 2024. This works out to an average of 4.32% a 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 Class C 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* Elite Segregated Funds

### Sun *Wise* Elite CI Premier Global Income & Growth Fund

As of December 31, 2024

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to the Information Folder and Contract.

#### Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested.	<ul style="list-style-type: none"><li>You and your insurance advisor agree on the rate charged.</li><li>The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
Deferred Sales Charge (DSC)	<table><tr><th>If you sell within:</th><th>Rate</th></tr><tr><td>1 year of buying</td><td>5.5 %</td></tr><tr><td>2 years of buying</td><td>5.0 %</td></tr><tr><td>3 years of buying</td><td>5.0 %</td></tr><tr><td>4 years of buying</td><td>4.0 %</td></tr><tr><td>5 years of buying</td><td>4.0 %</td></tr><tr><td>6 years of buying</td><td>3.0 %</td></tr><tr><td>7 years of buying</td><td>2.0 %</td></tr><tr><td>After 7 years</td><td>0.0 %</td></tr></table>	If you sell within:	Rate	1 year of buying	5.5 %	2 years of buying	5.0 %	3 years of buying	5.0 %	4 years of buying	4.0 %	5 years of buying	4.0 %	6 years of buying	3.0 %	7 years of buying	2.0 %	After 7 years	0.0 %	<ul style="list-style-type: none"><li>The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>You can Redeem up to 10% of your Units of a Fund each year without a Deferred Sales Charge.</li><li>Up to 20% of unused free Units can be carried forward. The maximum available free Units at any time is 30% of the current Unit Value.</li><li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li><li>For details, please refer to the Information Folder and Contract.</li></ul>
If you sell within:	Rate																			
1 year of buying	5.5 %																			
2 years of buying	5.0 %																			
3 years of buying	5.0 %																			
4 years of buying	4.0 %																			
5 years of buying	4.0 %																			
6 years of buying	3.0 %																			
7 years of buying	2.0 %																			
After 7 years	0.0 %																			

#### Ongoing Fund expenses

The MER includes the management fee, 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 the Optional Riders, the fees will be charged to you by Redeeming some of your Units. 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)	Optional Riders		
			Guaranteed Minimum Withdrawal Benefit Fee (annual rate as a % of the Remaining GWB)	4% Annual Automatic Death Benefit Reset (annual rate as a % of the Total Contract Value)	Earnings Enhancement Benefit (annual rate as a % of the market value of the Units)
<b>Class A</b>	3.98%	1.25%	0.80%	0.25%	0.30%
<b>Class B</b>	3.45%	0.75%	0.90%	0.25%	0.30%
<b>Class C</b>	3.21%	0.50%	0.95%	0.25%	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.

<b>Annual service fee rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

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

For details, please refer to 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.

# Sun Life Assurance Company of Canada

Sun *Wise* Elite Segregated Funds

## Sun *Wise* Elite CI Premier Global Income & Growth Fund

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## SunWise Elite Segregated Funds

### SunWise Elite CI Premier Global Value Fund

As of December 31, 2024

**Quick facts:** **Date Fund created:** April 2007  
**Managed by:** CI Global Asset Management

**Total value on December 31, 2024:** \$12,881,044  
**Portfolio turnover rate:** 3.27%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Class A	4.83%	\$13.28	172,675
Class B	4.12%	\$14.73	441,155
Class C	3.58%	\$16.06	206,479

Minimum investment per Contract:

Minimum investment additional purchases:

Monthly minimum of pre-authorized chequing:

If you invest more than \$500,000 some of the fees you need to pay may be lowered. Ask your advisor or refer to the Information Folder and Contract for details.

#### Elite

No new Contracts

No new purchases

No new PACs

#### Elite Plus

No new Contracts

No new purchases

No new PACs

### What does the Fund invest in?

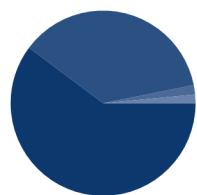
The Fund invests in the CI Global Value Fund. The underlying fund invests mostly in shares of firms from around the world.

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

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

**Total number of investments:**

**74**



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

### Are there any guarantees?

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

### Who is this Fund for?

This Fund may be suitable for contractholders if they:

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

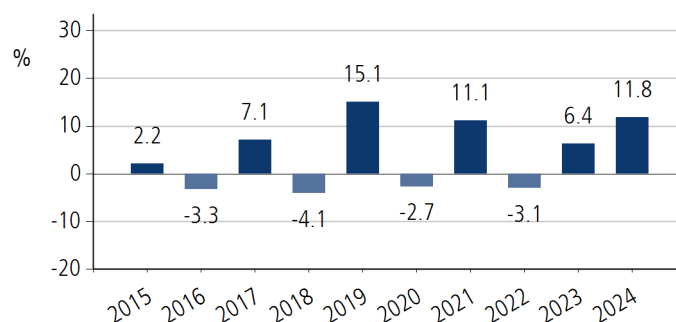
### How has the Fund performed?

#### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Class C Fund in December 2014 would have \$1,454.82 in December 2024. This works out to an average of 3.82% a 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 Class C 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* Elite Segregated Funds

### Sun *Wise* Elite CI Premier Global Value Fund

As of December 31, 2024

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to the Information Folder and Contract.

#### Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested.	<ul style="list-style-type: none"><li>You and your insurance advisor agree on the rate charged.</li><li>The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
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If you sell within:	Rate																			
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5 years of buying	4.0 %																			
6 years of buying	3.0 %																			
7 years of buying	2.0 %																			
After 7 years	0.0 %																			

#### Ongoing Fund expenses

The MER includes the management fee, 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 the Optional Riders, the fees will be charged to you by Redeeming some of your Units. 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)	Optional Riders		
			Guaranteed Minimum Withdrawal Benefit Fee (annual rate as a % of the Remaining GWB)	4% Annual Automatic Death Benefit Reset (annual rate as a % of the Total Contract Value)	Earnings Enhancement Benefit (annual rate as a % of the market value of the Units)
<b>Class A</b>	4.83%	1.95%	1.15%	0.25%	0.30%
<b>Class B</b>	4.12%	1.35%	1.35%	0.25%	0.30%
<b>Class C</b>	3.58%	0.85%	1.45%	0.25%	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.

<b>Annual service fee rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

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

For details, please refer to 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.



**Sun Life Assurance Company of Canada**  
Sun *Wise* Elite Segregated Funds  
**Sun *Wise* Elite CI Premier Global Value Fund**

**As of December 31, 2024**

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**For more information**

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## SunWise Elite Segregated Funds

### SunWise Elite CI Premier II Canadian Balanced Fund

As of December 31, 2024

**Quick facts:** **Date Fund created:** March 2008  
**Managed by:** CI Global Asset Management

**Total value on December 31, 2024:** \$82,525,423  
**Portfolio turnover rate:** 6.71%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Class A	3.97%	\$17.65	730,037
Class B	3.37%	\$19.15	2,787,547
Class C	3.12%	\$19.93	677,146

Minimum investment per Contract:

Minimum investment additional purchases:

Monthly minimum of pre-authorized chequing:

If you invest more than \$500,000 some of the fees you need to pay may be lowered. Ask your advisor or refer to the Information Folder and Contract for details.

#### Elite

No new Contracts

No new purchases

No new PACs

#### Elite Plus

No new Contracts

No new purchases

No new PACs

### What does the Fund invest in?

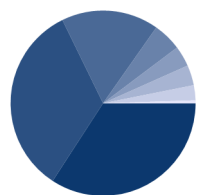
The Fund invests in the CI Canadian Balanced Fund. The underlying fund invests mostly in Canadian shares.

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

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

**Total number of investments:**

**412**



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

### Are there any guarantees?

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

### Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want active asset allocation among equity securities, fixed income securities, and cash
- are investing for the medium and/or long term.

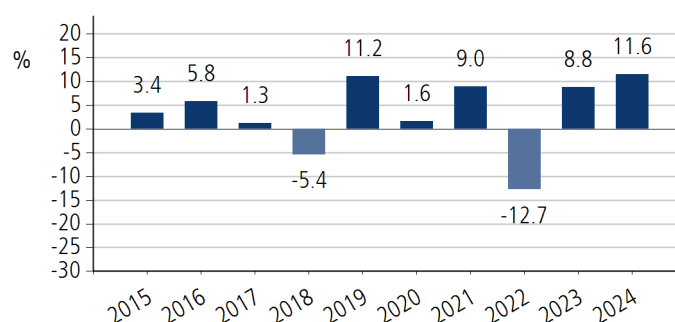
### How has the Fund performed?

#### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Class C Fund in December 2014 would have \$1,366.26 in December 2024. This works out to an average of 3.17% a 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 Class C 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* Elite Segregated Funds

### Sun *Wise* Elite CI Premier II Canadian Balanced Fund

As of December 31, 2024

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to the Information Folder and Contract.

#### Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested.	<ul style="list-style-type: none"><li>You and your insurance advisor agree on the rate charged.</li><li>The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
Deferred Sales Charge (DSC)	<table><tr><th>If you sell within:</th><th>Rate</th></tr><tr><td>1 year of buying</td><td>5.5 %</td></tr><tr><td>2 years of buying</td><td>5.0 %</td></tr><tr><td>3 years of buying</td><td>5.0 %</td></tr><tr><td>4 years of buying</td><td>4.0 %</td></tr><tr><td>5 years of buying</td><td>4.0 %</td></tr><tr><td>6 years of buying</td><td>3.0 %</td></tr><tr><td>7 years of buying</td><td>2.0 %</td></tr><tr><td>After 7 years</td><td>0.0 %</td></tr></table>	If you sell within:	Rate	1 year of buying	5.5 %	2 years of buying	5.0 %	3 years of buying	5.0 %	4 years of buying	4.0 %	5 years of buying	4.0 %	6 years of buying	3.0 %	7 years of buying	2.0 %	After 7 years	0.0 %	<ul style="list-style-type: none"><li>The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>You can Redeem up to 10% of your Units of a Fund each year without a Deferred Sales Charge.</li><li>Up to 20% of unused free Units can be carried forward. The maximum available free Units at any time is 30% of the current Unit Value.</li><li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li><li>For details, please refer to the Information Folder and Contract.</li></ul>
If you sell within:	Rate																			
1 year of buying	5.5 %																			
2 years of buying	5.0 %																			
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6 years of buying	3.0 %																			
7 years of buying	2.0 %																			
After 7 years	0.0 %																			

#### Ongoing Fund expenses

The MER includes the management fee, 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 the Optional Riders, the fees will be charged to you by Redeeming some of your Units. 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)	Optional Riders		
			Guaranteed Minimum Withdrawal Benefit Fee (annual rate as a % of the Remaining GWB)	4% Annual Automatic Death Benefit Reset (annual rate as a % of the Total Contract Value)	Earnings Enhancement Benefit (annual rate as a % of the market value of the Units)
<b>Class A</b>	3.97%	1.15%	0.80%	0.25%	0.30%
<b>Class B</b>	3.37%	0.70%	0.90%	0.25%	0.30%
<b>Class C</b>	3.12%	0.45%	0.95%	0.25%	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.

<b>Annual service fee rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

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

For details, please refer to 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.

# Sun Life Assurance Company of Canada

Sun *Wise* Elite Segregated Funds

## Sun *Wise* Elite CI Premier II Canadian Balanced Fund

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## SunWise Elite Segregated Funds

### SunWise Elite CI Premier II Select Canadian Equity Fund

As of December 31, 2024

**Quick facts:** **Date Fund created:** March 2008  
**Managed by:** CI Global Asset Management

**Total value on December 31, 2024:** \$28,116,401  
**Portfolio turnover rate:** 4.04%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Class A	4.61%	\$24.29	247,797
Class B	4.05%	\$26.26	573,695
Class C	3.51%	\$28.81	191,409

Minimum investment per Contract:

Minimum investment additional purchases:

Monthly minimum of pre-authorized chequing:

If you invest more than \$500,000 some of the fees you need to pay may be lowered. Ask your advisor or refer to the Information Folder and Contract for details.

#### Elite

No new Contracts

No new purchases

No new PACs

#### Elite Plus

No new Contracts

No new purchases

No new PACs

### What does the Fund invest in?

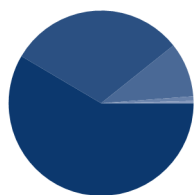
The Fund invests in the CI Select Canadian Equity Fund. The underlying fund invests mostly in Canadian shares.

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

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

**Total number of investments:**

**100**



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

### Are there any guarantees?

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

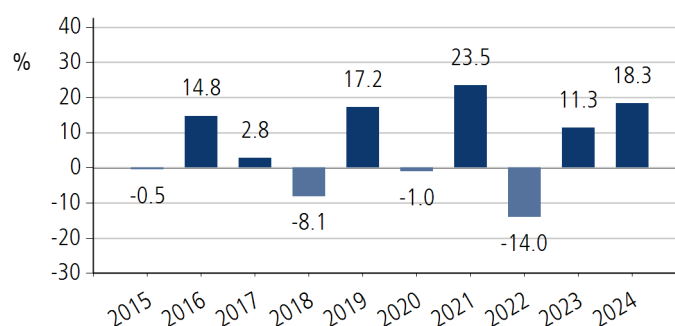
### How has the Fund performed?

#### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Class C Fund in December 2014 would have \$1,750.71 in December 2024. This works out to an average of 5.76% a 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 Class C 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* Elite Segregated Funds

### Sun *Wise* Elite CI Premier II Select Canadian Equity Fund

As of December 31, 2024

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to the Information Folder and Contract.

#### Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested.	<ul style="list-style-type: none"><li>You and your insurance advisor agree on the rate charged.</li><li>The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
Deferred Sales Charge (DSC)	<table><tr><th>If you sell within:</th><th>Rate</th></tr><tr><td>1 year of buying</td><td>5.5 %</td></tr><tr><td>2 years of buying</td><td>5.0 %</td></tr><tr><td>3 years of buying</td><td>5.0 %</td></tr><tr><td>4 years of buying</td><td>4.0 %</td></tr><tr><td>5 years of buying</td><td>4.0 %</td></tr><tr><td>6 years of buying</td><td>3.0 %</td></tr><tr><td>7 years of buying</td><td>2.0 %</td></tr><tr><td>After 7 years</td><td>0.0 %</td></tr></table>	If you sell within:	Rate	1 year of buying	5.5 %	2 years of buying	5.0 %	3 years of buying	5.0 %	4 years of buying	4.0 %	5 years of buying	4.0 %	6 years of buying	3.0 %	7 years of buying	2.0 %	After 7 years	0.0 %	<ul style="list-style-type: none"><li>The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>You can Redeem up to 10% of your Units of a Fund each year without a Deferred Sales Charge.</li><li>Up to 20% of unused free Units can be carried forward. The maximum available free Units at any time is 30% of the current Unit Value.</li><li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li><li>For details, please refer to the Information Folder and Contract.</li></ul>
If you sell within:	Rate																			
1 year of buying	5.5 %																			
2 years of buying	5.0 %																			
3 years of buying	5.0 %																			
4 years of buying	4.0 %																			
5 years of buying	4.0 %																			
6 years of buying	3.0 %																			
7 years of buying	2.0 %																			
After 7 years	0.0 %																			

#### Ongoing Fund expenses

The MER includes the management fee, 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 the Optional Riders, the fees will be charged to you by Redeeming some of your Units. 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)	Optional Riders		
			Guaranteed Minimum Withdrawal Benefit Fee (annual rate as a % of the Remaining GWB)	4% Annual Automatic Death Benefit Reset (annual rate as a % of the Total Contract Value)	Earnings Enhancement Benefit (annual rate as a % of the market value of the Units)
<b>Class A</b>	4.61%	1.80%	1.15%	0.25%	0.30%
<b>Class B</b>	4.05%	1.30%	1.35%	0.25%	0.30%
<b>Class C</b>	3.51%	0.85%	1.45%	0.25%	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.

<b>Annual service fee rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

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

For details, please refer to 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.

# Sun Life Assurance Company of Canada

Sun *Wise* Elite Segregated Funds

## Sun *Wise* Elite CI Premier II Select Canadian Equity Fund

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

Sun Life Assurance Company of Canada

SunWise Elite Segregated Funds

SunWise Elite CI Premier II Select Global Equity Fund

As of December 31, 2024

**Quick facts:** **Date Fund created:** April 2007  
**Managed by:** CI Global Asset Management

**Total value on December 31, 2024:** \$8,606,706  
**Portfolio turnover rate:** 1.14%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Class A	4.74%	\$10.73	207,246
Class B	4.12%	\$11.88	292,899
Class C	3.53%	\$13.14	221,087

	<b>Elite</b>	<b>Elite Plus</b>
Minimum investment per Contract:	No new Contracts	No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs

**What does the Fund invest in?**

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

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

	% Assets
Microsoft Corp	6.27
NVIDIA Corp	5.27
Apple Inc	4.76
Amazon.com Inc	4.14
Alphabet Inc	2.56
Meta Platforms Inc	2.45
JPMorgan Chase & Co	2.12
Eli Lilly and Co	2.04
ServiceNow Inc	1.99
UnitedHealth Group Inc	1.85
<b>Total</b>	<b>33.45</b>

**Total number of investments:** **81**



**Are there any guarantees?**

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that 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 capital growth and are comfortable with the risks associated with equity investments
  - 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 Class C Fund in December 2014 would have \$1,218.99 in December 2024. This works out to an average of 2.00% a 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 Class C Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value six years and down in value four years.

**How risky is it?**

Low	Low to moderate	<b>Moderate</b>	Moderate to high	High
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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* Elite Segregated Funds

### Sun *Wise* Elite CI Premier II Select Global Equity Fund

As of December 31, 2024

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to the Information Folder and Contract.

##### Sales charges

Sales charge option	What you pay		How it works
Initial Sales Charge (ISC)	Up to 5% of the amount invested.		<ul style="list-style-type: none"><li>You and your insurance advisor agree on the rate charged.</li><li>The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>
Deferred Sales Charge (DSC)	<b>If you sell within:</b>	<b>Rate</b>	<ul style="list-style-type: none"><li>The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>You can Redeem up to 10% of your Units of a Fund each year without a Deferred Sales Charge.</li><li>Up to 20% of unused free Units can be carried forward. The maximum available free Units at any time is 30% of the current Unit Value.</li><li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li><li>For details, please refer to the Information Folder and Contract.</li></ul>
	1 year of buying	5.5 %	
	2 years of buying	5.0 %	
	3 years of buying	5.0 %	
	4 years of buying	4.0 %	
	5 years of buying	4.0 %	
	6 years of buying	3.0 %	
	7 years of buying	2.0 %	
	After 7 years	0.0 %	

##### Ongoing Fund expenses

The MER includes the management fee, 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 the Optional Riders, the fees will be charged to you by Redeeming some of your Units. 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)	Optional Riders		
			Guaranteed Minimum Withdrawal Benefit Fee (annual rate as a % of the Remaining GWB)	4% Annual Automatic Death Benefit Reset (annual rate as a % of the Total Contract Value)	Earnings Enhancement Benefit (annual rate as a % of the market value of the Units)
<b>Class A</b>	4.74%	1.85%	1.15%	0.25%	0.30%
<b>Class B</b>	4.12%	1.35%	1.35%	0.25%	0.30%
<b>Class C</b>	3.53%	0.85%	1.45%	0.25%	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.

<b>Annual service fee rate</b>	DSC: 0.50%	ISC: 1.00%
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##### Other fees

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

For details, please refer to 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.

# Sun Life Assurance Company of Canada

Sun *Wise* Elite Segregated Funds

## Sun *Wise* Elite CI Premier II Select Global Equity Fund

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

Sun Life Assurance Company of Canada

SunWise Elite Segregated Funds

SunWise Elite CI Premier II U.S. Stock Selection Fund

As of December 31, 2024

Quick facts: Date Fund created: October 2005  
Managed by: CI Global Asset Management

Total value on December 31, 2024: \$2,751,776  
Portfolio turnover rate: 11.96%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Class A	4.98%	\$16.18	57,966
Class B	4.14%	\$18.08	56,968
Class C	3.42%	\$20.25	24,183

	Elite	Elite Plus
Minimum investment per Contract:	No new Contracts	No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs
If you invest more than \$500,000 some of the fees you need to pay may be lowered. Ask your advisor or refer to the Information Folder and Contract for details.		

What does the Fund invest in?

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

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

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

Total number of investments:

38

US Equity

International Equity

Cash and Equivalents

Canadian Equity

89.07

7.40

2.49

1.04

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 Class C Fund in December 2014 would have \$2,402.34 in December 2024. This works out to an average of 9.16% a 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 Class C 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.

2015

2016

2017

2018

2019

2020

2021

2022

2023

2024

6.6

9.5

1.9

-4.5

21.3

4.1

23.8

-16.5

22.8

31.9

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.

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# Sun Life Assurance Company of Canada

## Sun *Wise* Elite Segregated Funds

### Sun *Wise* Elite CI Premier II U.S. Stock Selection Fund

As of December 31, 2024

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to the Information Folder and Contract.

#### Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested.	<ul style="list-style-type: none"><li>You and your insurance advisor agree on the rate charged.</li><li>The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
Deferred Sales Charge (DSC)	<table><tr><th>If you sell within:</th><th>Rate</th></tr><tr><td>1 year of buying</td><td>5.5 %</td></tr><tr><td>2 years of buying</td><td>5.0 %</td></tr><tr><td>3 years of buying</td><td>5.0 %</td></tr><tr><td>4 years of buying</td><td>4.0 %</td></tr><tr><td>5 years of buying</td><td>4.0 %</td></tr><tr><td>6 years of buying</td><td>3.0 %</td></tr><tr><td>7 years of buying</td><td>2.0 %</td></tr><tr><td>After 7 years</td><td>0.0 %</td></tr></table>	If you sell within:	Rate	1 year of buying	5.5 %	2 years of buying	5.0 %	3 years of buying	5.0 %	4 years of buying	4.0 %	5 years of buying	4.0 %	6 years of buying	3.0 %	7 years of buying	2.0 %	After 7 years	0.0 %	<ul style="list-style-type: none"><li>The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>You can Redeem up to 10% of your Units of a Fund each year without a Deferred Sales Charge.</li><li>Up to 20% of unused free Units can be carried forward. The maximum available free Units at any time is 30% of the current Unit Value.</li><li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li><li>For details, please refer to the Information Folder and Contract.</li></ul>
If you sell within:	Rate																			
1 year of buying	5.5 %																			
2 years of buying	5.0 %																			
3 years of buying	5.0 %																			
4 years of buying	4.0 %																			
5 years of buying	4.0 %																			
6 years of buying	3.0 %																			
7 years of buying	2.0 %																			
After 7 years	0.0 %																			

#### Ongoing Fund expenses

The MER includes the management fee, 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 the Optional Riders, the fees will be charged to you by Redeeming some of your Units. 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)	Optional Riders		
			Guaranteed Minimum Withdrawal Benefit Fee (annual rate as a % of the Remaining GWB)	4% Annual Automatic Death Benefit Reset (annual rate as a % of the Total Contract Value)	Earnings Enhancement Benefit (annual rate as a % of the market value of the Units)
<b>Class A</b>	4.98%	2.05%	1.15%	0.25%	0.30%
<b>Class B</b>	4.14%	1.35%	1.35%	0.25%	0.30%
<b>Class C</b>	3.42%	0.85%	1.45%	0.25%	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.

<b>Annual service fee rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

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

For details, please refer to 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.

# Sun Life Assurance Company of Canada

Sun *Wise* Elite Segregated Funds

## Sun *Wise* Elite CI Premier II U.S. Stock Selection Fund

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## SunWise Elite Segregated Funds

### SunWise Elite CI Premier III Global Income & Growth Fund

As of December 31, 2024

**Quick facts:** **Date Fund created:** October 2005  
**Managed by:** CI Global Asset Management

**Total value on December 31, 2024:** \$41,130,511

**Portfolio turnover rate:** 4.11%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Class A	4.02%	\$20.31	369,083
Class B	3.43%	\$22.24	961,274
Class C	3.21%	\$23.23	527,576

Minimum investment per Contract:

Minimum investment additional purchases:

Monthly minimum of pre-authorized chequing:

#### Elite

No new Contracts

No new purchases

No new PACs

#### Elite Plus

No new Contracts

No new purchases

No new PACs

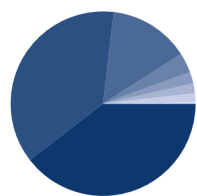
### What does the Fund invest in?

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

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

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

**Total number of investments:** **463**



	% Assets
US Equity	39.55
Foreign Bonds	37.30
International Equity	14.09
Other	3.50
Canadian Equity	2.04
Cash and Equivalents	1.69
Domestic Bonds	1.62
Income Trust Units	0.21

### Are there any guarantees?

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

### Who is this Fund for?

This Fund may be suitable for contractholders if they:

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

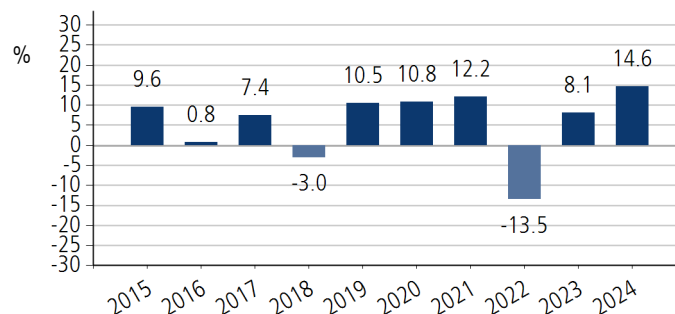
### How has the Fund performed?

#### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Class C Fund in December 2014 would have \$1,693.63 in December 2024. This works out to an average of 5.41% a 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 Class C 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* Elite Segregated Funds

### Sun *Wise* Elite CI Premier III Global Income & Growth Fund

As of December 31, 2024

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to the Information Folder and Contract.

##### Sales charges

Sales charge option	What you pay		How it works
Initial Sales Charge (ISC)	Up to 5% of the amount invested.		<ul style="list-style-type: none"><li>You and your insurance advisor agree on the rate charged.</li><li>The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>
Deferred Sales Charge (DSC)	<b>If you sell within:</b>	<b>Rate</b>	<ul style="list-style-type: none"><li>The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>You can Redeem up to 10% of your Units of a Fund each year without a Deferred Sales Charge.</li><li>Up to 20% of unused free Units can be carried forward. The maximum available free Units at any time is 30% of the current Unit Value.</li><li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li><li>For details, please refer to the Information Folder and Contract.</li></ul>
	1 year of buying	5.5 %	
	2 years of buying	5.0 %	
	3 years of buying	5.0 %	
	4 years of buying	4.0 %	
	5 years of buying	4.0 %	
	6 years of buying	3.0 %	
	7 years of buying	2.0 %	
	After 7 years	0.0 %	

##### Ongoing Fund expenses

The MER includes the management fee, 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 the Optional Riders, the fees will be charged to you by Redeeming some of your Units. 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)	Optional Riders		
			Guaranteed Minimum Withdrawal Benefit Fee (annual rate as a % of the Remaining GWB)	4% Annual Automatic Death Benefit Reset (annual rate as a % of the Total Contract Value)	Earnings Enhancement Benefit (annual rate as a % of the market value of the Units)
<b>Class A</b>	4.02%	1.25%	0.80%	0.25%	0.30%
<b>Class B</b>	3.43%	0.75%	0.90%	0.25%	0.30%
<b>Class C</b>	3.21%	0.50%	0.95%	0.25%	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.

<b>Annual service fee rate</b>	DSC: 0.50%	ISC: 1.00%
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##### Other fees

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

For details, please refer to 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.

# Sun Life Assurance Company of Canada

Sun *Wise* Elite Segregated Funds

## Sun *Wise* Elite CI Premier III Global Income & Growth Fund

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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



# Sun Life Assurance Company of Canada

## SunWise Elite Segregated Funds

### SunWise Elite CI Premier III Select Canadian Equity Fund

As of December 31, 2024

**Quick facts:** **Date Fund created:** October 2005  
**Managed by:** CI Global Asset Management

**Total value on December 31, 2024:** \$67,161,185

**Portfolio turnover rate:** 2.85%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Class A	4.60%	\$21.06	933,416
Class B	4.01%	\$23.70	1,550,262
Class C	3.56%	\$25.41	396,649

Minimum investment per Contract:

Minimum investment additional purchases:

Monthly minimum of pre-authorized chequing:

If you invest more than \$500,000 some of the fees you need to pay may be lowered. Ask your advisor or refer to the Information Folder and Contract for details.

#### Elite

No new Contracts

No new purchases

No new PACs

#### Elite Plus

No new Contracts

No new purchases

No new PACs

### What does the Fund invest in?

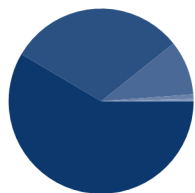
The Fund invests in the CI Select Canadian Equity Fund. The underlying fund invests mostly in Canadian shares.

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

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

**Total number of investments:**

**100**



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

### Are there any guarantees?

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

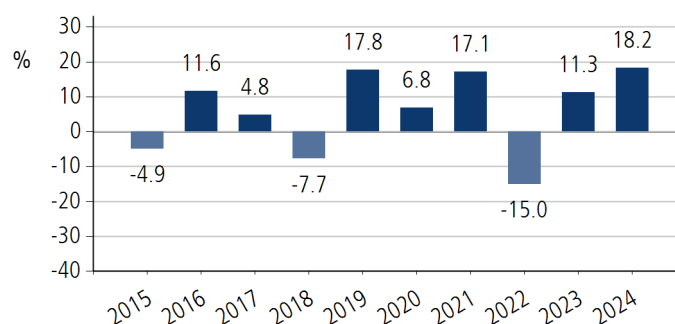
### How has the Fund performed?

#### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Class C Fund in December 2014 would have \$1,692.02 in December 2024. This works out to an average of 5.40% a 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 Class C 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* Elite Segregated Funds

### Sun *Wise* Elite CI Premier III Select Canadian Equity Fund

As of December 31, 2024

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to the Information Folder and Contract.

##### Sales charges

Sales charge option	What you pay		How it works
Initial Sales Charge (ISC)	Up to 5% of the amount invested.		<ul style="list-style-type: none"><li>You and your insurance advisor agree on the rate charged.</li><li>The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>
Deferred Sales Charge (DSC)	<b>If you sell within:</b>	<b>Rate</b>	<ul style="list-style-type: none"><li>The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>You can Redeem up to 10% of your Units of a Fund each year without a Deferred Sales Charge.</li><li>Up to 20% of unused free Units can be carried forward. The maximum available free Units at any time is 30% of the current Unit Value.</li><li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li><li>For details, please refer to the Information Folder and Contract.</li></ul>
	1 year of buying	5.5 %	
	2 years of buying	5.0 %	
	3 years of buying	5.0 %	
	4 years of buying	4.0 %	
	5 years of buying	4.0 %	
	6 years of buying	3.0 %	
	7 years of buying	2.0 %	
After 7 years	0.0 %		

##### Ongoing Fund expenses

The MER includes the management fee, 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 the Optional Riders, the fees will be charged to you by Redeeming some of your Units. 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)	Optional Riders		
			Guaranteed Minimum Withdrawal Benefit Fee (annual rate as a % of the Remaining GWB)	4% Annual Automatic Death Benefit Reset (annual rate as a % of the Total Contract Value)	Earnings Enhancement Benefit (annual rate as a % of the market value of the Units)
<b>Class A</b>	4.60%	1.80%	1.15%	0.25%	0.30%
<b>Class B</b>	4.01%	1.30%	1.35%	0.25%	0.30%
<b>Class C</b>	3.56%	0.85%	1.45%	0.25%	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.

<b>Annual service fee rate</b>	DSC: 0.50%	ISC: 1.00%
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##### Other fees

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

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

#### What if I change my mind?

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# Sun Life Assurance Company of Canada

Sun *Wise* Elite Segregated Funds

## Sun *Wise* Elite CI Premier III Select Canadian Equity Fund

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

Sun Life Assurance Company of Canada

Sun Wise Elite Segregated Funds

Sun Wise Elite CI Premier III Select Global Equity Fund

As of December 31, 2024

**Quick facts:**
**Date Fund created:** March 2008  
**Managed by:** CI Global Asset Management

**Total value on December 31, 2024:** \$368,260  
**Portfolio turnover rate:** 1.50%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Class A	4.78%	\$16.94	8,102
Class B	4.06%	\$19.37	11,543
Class C	3.43%	\$21.22	348

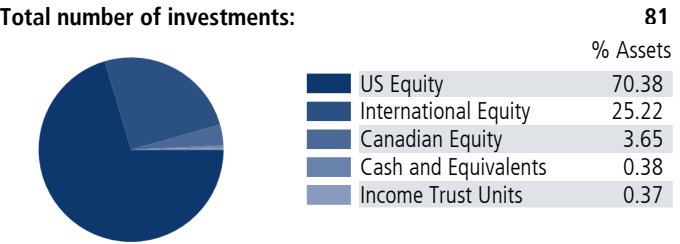
	Elite	Elite Plus
Minimum investment per Contract:	No new Contracts	No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs

What does the Fund invest in?

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

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

	% Assets
Microsoft Corp	6.27
NVIDIA Corp	5.27
Apple Inc	4.76
Amazon.com Inc	4.14
Alphabet Inc	2.56
Meta Platforms Inc	2.45
JPMorgan Chase & Co	2.12
Eli Lilly and Co	2.04
ServiceNow Inc	1.99
UnitedHealth Group Inc	1.85
<b>Total</b>	<b>33.45</b>



Are there any guarantees?

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

Who is this Fund for?

- This Fund may be suitable for contractholders if they:
- want capital appreciation from a concentrated equity investment
  - are investing for the long-term.

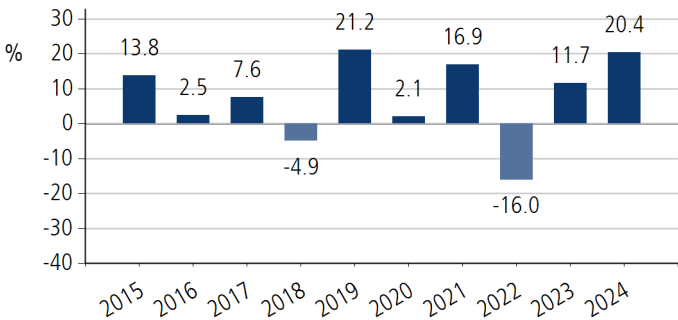
How has the Fund performed?

**Average return**

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Class C Fund in December 2014 would have \$1,948.84 in December 2024. This works out to an average of 6.90% a 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 Class C 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* Elite Segregated Funds

### Sun *Wise* Elite CI Premier III Select Global Equity Fund

As of December 31, 2024

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to the Information Folder and Contract.

##### Sales charges

Sales charge option	What you pay		How it works
Initial Sales Charge (ISC)	Up to 5% of the amount invested.		<ul style="list-style-type: none"><li>You and your insurance advisor agree on the rate charged.</li><li>The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>
Deferred Sales Charge (DSC)	<b>If you sell within:</b>	<b>Rate</b>	<ul style="list-style-type: none"><li>The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>You can Redeem up to 10% of your Units of a Fund each year without a Deferred Sales Charge.</li><li>Up to 20% of unused free Units can be carried forward. The maximum available free Units at any time is 30% of the current Unit Value.</li><li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li><li>For details, please refer to the Information Folder and Contract.</li></ul>
	1 year of buying	5.5 %	
	2 years of buying	5.0 %	
	3 years of buying	5.0 %	
	4 years of buying	4.0 %	
	5 years of buying	4.0 %	
	6 years of buying	3.0 %	
	7 years of buying	2.0 %	
	After 7 years	0.0 %	

##### Ongoing Fund expenses

The MER includes the management fee, 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 the Optional Riders, the fees will be charged to you by Redeeming some of your Units. 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)	Optional Riders		
			Guaranteed Minimum Withdrawal Benefit Fee (annual rate as a % of the Remaining GWB)	4% Annual Automatic Death Benefit Reset (annual rate as a % of the Total Contract Value)	Earnings Enhancement Benefit (annual rate as a % of the market value of the Units)
<b>Class A</b>	4.78%	1.85%	1.15%	0.25%	0.30%
<b>Class B</b>	4.06%	1.35%	1.35%	0.25%	0.30%
<b>Class C</b>	3.43%	0.85%	1.45%	0.25%	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.

<b>Annual service fee rate</b>	DSC: 0.50%	ISC: 1.00%
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##### Other fees

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

For details, please refer to 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.

# Sun Life Assurance Company of Canada

Sun *Wise* Elite Segregated Funds

## Sun *Wise* Elite CI Premier III Select Global Equity Fund

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

Sun Life Assurance Company of Canada

Sun *Wise* Elite Segregated Funds

Sun *Wise* Elite CI Premier IV Select Canadian Equity Fund

As of December 31, 2024

**Quick facts:** **Date Fund created:** October 2005  
**Managed by:** CI Global Asset Management

**Total value on December 31, 2024:** \$13,528,155  
**Portfolio turnover rate:** 5.04%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Class A	4.51%	\$23.80	142,981
Class B	3.98%	\$25.80	334,679
Class C	3.55%	\$28.06	53,059

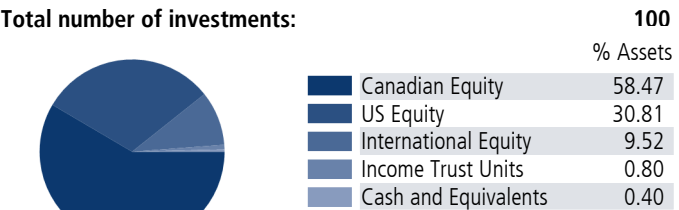
	<b>Elite</b>	<b>Elite Plus</b>
Minimum investment per Contract:	No new Contracts	No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs

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, 2024**

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



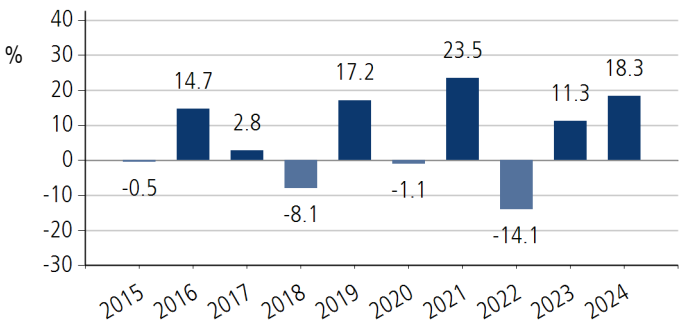
How has the Fund performed?

**Average return**

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Class C Fund in December 2014 would have \$1,744.10 in December 2024. This works out to an average of 5.72% a year. The returns are after the MER has been deducted. The 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 Class C 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.

Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that 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.

# Sun Life Assurance Company of Canada

## Sun *Wise* Elite Segregated Funds

### Sun *Wise* Elite CI Premier IV Select Canadian Equity Fund

As of December 31, 2024

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to the Information Folder and Contract.

#### Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested.	<ul style="list-style-type: none"><li>You and your insurance advisor agree on the rate charged.</li><li>The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
Deferred Sales Charge (DSC)	<table><tr><th>If you sell within:</th><th>Rate</th></tr><tr><td>1 year of buying</td><td>5.5 %</td></tr><tr><td>2 years of buying</td><td>5.0 %</td></tr><tr><td>3 years of buying</td><td>5.0 %</td></tr><tr><td>4 years of buying</td><td>4.0 %</td></tr><tr><td>5 years of buying</td><td>4.0 %</td></tr><tr><td>6 years of buying</td><td>3.0 %</td></tr><tr><td>7 years of buying</td><td>2.0 %</td></tr><tr><td>After 7 years</td><td>0.0 %</td></tr></table>	If you sell within:	Rate	1 year of buying	5.5 %	2 years of buying	5.0 %	3 years of buying	5.0 %	4 years of buying	4.0 %	5 years of buying	4.0 %	6 years of buying	3.0 %	7 years of buying	2.0 %	After 7 years	0.0 %	<ul style="list-style-type: none"><li>The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>You can Redeem up to 10% of your Units of a Fund each year without a Deferred Sales Charge.</li><li>Up to 20% of unused free Units can be carried forward. The maximum available free Units at any time is 30% of the current Unit Value.</li><li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li><li>For details, please refer to the Information Folder and Contract.</li></ul>
If you sell within:	Rate																			
1 year of buying	5.5 %																			
2 years of buying	5.0 %																			
3 years of buying	5.0 %																			
4 years of buying	4.0 %																			
5 years of buying	4.0 %																			
6 years of buying	3.0 %																			
7 years of buying	2.0 %																			
After 7 years	0.0 %																			

#### Ongoing Fund expenses

The MER includes the management fee, 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 the Optional Riders, the fees will be charged to you by Redeeming some of your Units. 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)	Optional Riders		
			Guaranteed Minimum Withdrawal Benefit Fee (annual rate as a % of the Remaining GWB)	4% Annual Automatic Death Benefit Reset (annual rate as a % of the Total Contract Value)	Earnings Enhancement Benefit (annual rate as a % of the market value of the Units)
<b>Class A</b>	4.51%	1.80%	1.15%	0.25%	0.30%
<b>Class B</b>	3.98%	1.30%	1.35%	0.25%	0.30%
<b>Class C</b>	3.55%	0.85%	1.45%	0.25%	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.

<b>Annual service fee rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	2% of the value of Units you sell or transfer within 30 business days of buying the Units. Money from the fee goes to the Fund.
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# Sun Life Assurance Company of Canada

Sun *Wise* Elite Segregated Funds

## Sun *Wise* Elite CI Premier IV Select Canadian Equity Fund

As of December 31, 2024

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### For more information

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

Sun Life Assurance Company of Canada

SunWise Elite Segregated Funds

SunWise Elite CI Premier Portfolio Series Balanced Growth Fund

As of December 31, 2024

Quick facts:

Date Fund created:

March 2008

Managed by:

CI Global Asset Management

Total value on December 31, 2024:

\$6,747,511

Portfolio turnover rate:

18.47%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Class A	3.95%	\$18.51	20,607
Class B	3.49%	\$20.42	292,909
Class C	3.27%	\$20.23	19,036

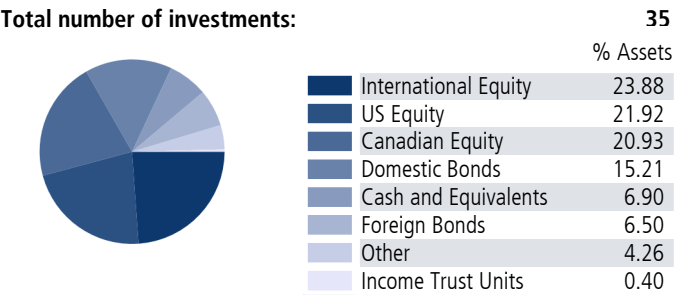
	Elite	Elite Plus
Minimum investment per Contract:	No new Contracts	No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs

What does the Fund invest in?

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

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

	% Assets
CI Canadian Bond Fund	7.96
CI Munro Global Growth Equity Fund	7.80
CI International Equity Fund	5.82
CI International Value Corporate Class	4.64
CI Canadian Dividend Fund	4.57
CI Synergy Canadian Corporate Class	4.50
CI Global Artificial Intelligence ETF (CIAI)	4.31
Cash and Equivalents	4.28
CI Emerging Markets Corporate Class	4.15
CI Japan Equity Index ETF Non-Hedged Units (JAPN.B)	3.87
Total	51.90



Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that 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.

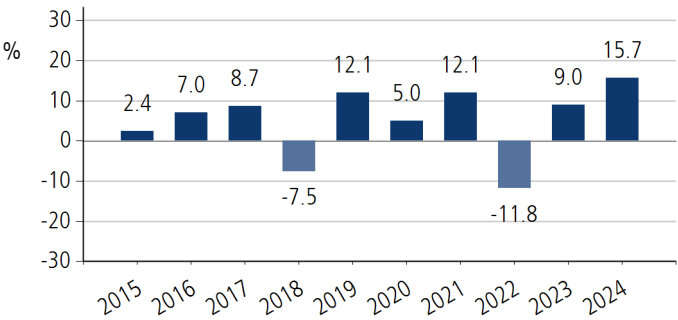
How has the Fund performed?

**Average return**

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Class C Fund in December 2014 would have \$1,618.07 in December 2024. This works out to an average of 4.93% a year. The returns are after the MER has been deducted. The 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 Class C 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* Elite Segregated Funds

### Sun *Wise* Elite CI Premier Portfolio Series Balanced Growth Fund

As of December 31, 2024

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to the Information Folder and Contract.

##### Sales charges

Sales charge option	What you pay		How it works
Initial Sales Charge (ISC)	Up to 5% of the amount invested.		<ul style="list-style-type: none"><li>You and your insurance advisor agree on the rate charged.</li><li>The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>
Deferred Sales Charge (DSC)	<b>If you sell within:</b>	<b>Rate</b>	<ul style="list-style-type: none"><li>The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>You can Redeem up to 10% of your Units of a Fund each year without a Deferred Sales Charge.</li><li>Up to 20% of unused free Units can be carried forward. The maximum available free Units at any time is 30% of the current Unit Value.</li><li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li><li>For details, please refer to the Information Folder and Contract.</li></ul>
	1 year of buying	5.5 %	
	2 years of buying	5.0 %	
	3 years of buying	5.0 %	
	4 years of buying	4.0 %	
	5 years of buying	4.0 %	
	6 years of buying	3.0 %	
	7 years of buying	2.0 %	
After 7 years	0.0 %		

##### Ongoing Fund expenses

The MER includes the management fee, 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 the Optional Riders, the fees will be charged to you by Redeeming some of your Units. 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)	Optional Riders		
			Guaranteed Minimum Withdrawal Benefit Fee (annual rate as a % of the Remaining GWB)	4% Annual Automatic Death Benefit Reset (annual rate as a % of the Total Contract Value)	Earnings Enhancement Benefit (annual rate as a % of the market value of the Units)
<b>Class A</b>	3.95%	1.20%	0.80%	0.25%	0.30%
<b>Class B</b>	3.49%	0.75%	0.90%	0.25%	0.30%
<b>Class C</b>	3.27%	0.50%	0.95%	0.25%	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.

<b>Annual service fee rate</b>	DSC: 0.50%	ISC: 1.00%
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##### Other fees

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

For details, please refer to 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.

# Sun Life Assurance Company of Canada

Sun *Wise* Elite Segregated Funds

## Sun *Wise* Elite CI Premier Portfolio Series Balanced Growth Fund

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

Sun Life Assurance Company of Canada

Sun Wise Elite Segregated Funds

Sun Wise Elite CI Premier Select Canadian Equity Fund

As of December 31, 2024

**Quick facts:** **Date Fund created:** October 2008  
**Managed by:** CI Global Asset Management

**Total value on December 31, 2024:** \$413,451  
**Portfolio turnover rate:** 2.75%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Class A	4.40%	\$28.89	2,362
Class B	3.81%	\$31.97	7,013
Class C	3.40%	\$33.78	3,583

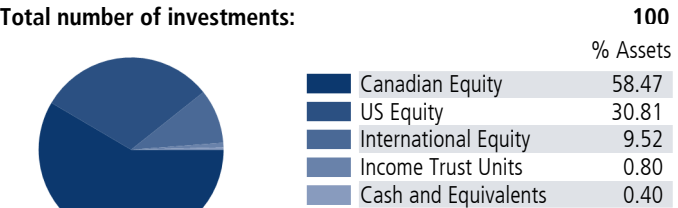
Minimum investment per Contract:  
Minimum investment additional purchases:  
Monthly minimum of pre-authorized chequing:

Elite	Elite Plus
No new Contracts	No new Contracts
No new purchases	No new purchases
No new PACs	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, 2024	% Assets
CI Global Financial Sector ETF (FSF)	4.91
Manulife Financial Corp	4.65
Fairfax Financial Holdings Ltd	3.47
Shopify Inc	3.12
Enbridge Inc	3.01
Bank of Montreal	2.75
Bank of Nova Scotia	2.61
Canadian Natural Resources Ltd	2.47
US Foods Holding Corp	2.45
Amazon.com Inc	2.26
Total	31.70



Are there any guarantees?

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

Who is this Fund for?

- This Fund may be suitable for contractholders if they:
- want a well diversified Canadian equity holding
  - are investing for the medium and/or long term.

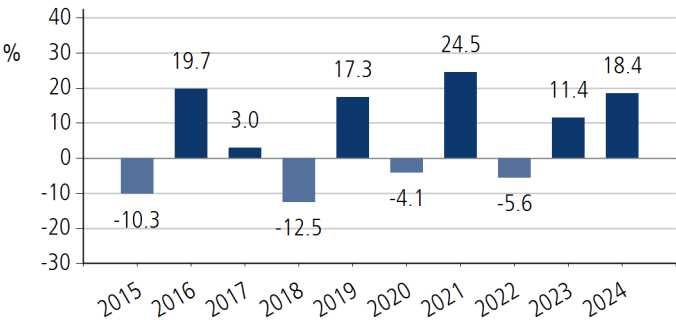
How has the Fund performed?

**Average return**

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Class C Fund in December 2014 would have \$1,688.81 in December 2024. This works out to an average of 5.38% a 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 Class C 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* Elite Segregated Funds

### Sun *Wise* Elite CI Premier Select Canadian Equity Fund

As of December 31, 2024

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to the Information Folder and Contract.

#### Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested.	<ul style="list-style-type: none"><li>You and your insurance advisor agree on the rate charged.</li><li>The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
Deferred Sales Charge (DSC)	<table><tr><th>If you sell within:</th><th>Rate</th></tr><tr><td>1 year of buying</td><td>5.5 %</td></tr><tr><td>2 years of buying</td><td>5.0 %</td></tr><tr><td>3 years of buying</td><td>5.0 %</td></tr><tr><td>4 years of buying</td><td>4.0 %</td></tr><tr><td>5 years of buying</td><td>4.0 %</td></tr><tr><td>6 years of buying</td><td>3.0 %</td></tr><tr><td>7 years of buying</td><td>2.0 %</td></tr><tr><td>After 7 years</td><td>0.0 %</td></tr></table>	If you sell within:	Rate	1 year of buying	5.5 %	2 years of buying	5.0 %	3 years of buying	5.0 %	4 years of buying	4.0 %	5 years of buying	4.0 %	6 years of buying	3.0 %	7 years of buying	2.0 %	After 7 years	0.0 %	<ul style="list-style-type: none"><li>The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>You can Redeem up to 10% of your Units of a Fund each year without a Deferred Sales Charge.</li><li>Up to 20% of unused free Units can be carried forward. The maximum available free Units at any time is 30% of the current Unit Value.</li><li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li><li>For details, please refer to the Information Folder and Contract.</li></ul>
If you sell within:	Rate																			
1 year of buying	5.5 %																			
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5 years of buying	4.0 %																			
6 years of buying	3.0 %																			
7 years of buying	2.0 %																			
After 7 years	0.0 %																			

#### Ongoing Fund expenses

The MER includes the management fee, 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 the Optional Riders, the fees will be charged to you by Redeeming some of your Units. 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)	Optional Riders		
			Guaranteed Minimum Withdrawal Benefit Fee (annual rate as a % of the Remaining GWB)	4% Annual Automatic Death Benefit Reset (annual rate as a % of the Total Contract Value)	Earnings Enhancement Benefit (annual rate as a % of the market value of the Units)
<b>Class A</b>	4.40%	1.55%	1.15%	0.25%	0.30%
<b>Class B</b>	3.81%	1.05%	1.35%	0.25%	0.30%
<b>Class C</b>	3.40%	0.70%	1.45%	0.25%	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.

<b>Annual service fee rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

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

For details, please refer to 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.

# Sun Life Assurance Company of Canada

Sun *Wise* Elite Segregated Funds

## Sun *Wise* Elite CI Premier Select Canadian Equity Fund

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## Sun Wise Elite Segregated Funds

### Sun Wise Elite CI Premier Select Global Equity Fund

As of December 31, 2024

**Quick facts:** **Date Fund created:** October 2005  
**Managed by:** CI Global Asset Management

**Total value on December 31, 2024:** \$5,670,097  
**Portfolio turnover rate:** 2.34%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Class A	4.67%	\$22.16	65,590
Class B	4.11%	\$24.55	112,034
Class C	3.63%	\$26.74	48,926

	Elite	Elite Plus
Minimum investment per Contract:	No new Contracts	No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs
If you invest more than \$500,000 some of the fees you need to pay may be lowered. Ask your advisor or refer to the Information Folder and Contract for details.		

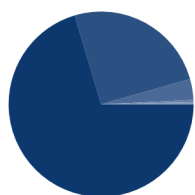
#### What does the Fund invest in?

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

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

	% Assets
Microsoft Corp	6.27
NVIDIA Corp	5.27
Apple Inc	4.76
Amazon.com Inc	4.14
Alphabet Inc	2.56
Meta Platforms Inc	2.45
JPMorgan Chase & Co	2.12
Eli Lilly and Co	2.04
ServiceNow Inc	1.99
UnitedHealth Group Inc	1.85
<b>Total</b>	<b>33.45</b>

**Total number of investments:** 81



US Equity	70.38
International Equity	25.22
Canadian Equity	3.65
Cash and Equivalents	0.38
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 add global momentum to a diversified portfolio and are comfortable investing outside of Canada
- are investing for the medium and/or long term.

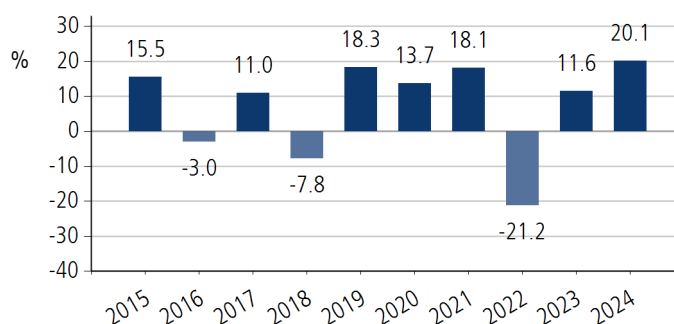
#### How has the Fund performed?

##### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Class C Fund in December 2014 would have \$1,923.47 in December 2024. This works out to an average of 6.76% a 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 Class C 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* Elite Segregated Funds

### Sun *Wise* Elite CI Premier Select Global Equity Fund

As of December 31, 2024

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to the Information Folder and Contract.

#### Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested.	<ul style="list-style-type: none"><li>You and your insurance advisor agree on the rate charged.</li><li>The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
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If you sell within:	Rate																			
1 year of buying	5.5 %																			
2 years of buying	5.0 %																			
3 years of buying	5.0 %																			
4 years of buying	4.0 %																			
5 years of buying	4.0 %																			
6 years of buying	3.0 %																			
7 years of buying	2.0 %																			
After 7 years	0.0 %																			

#### Ongoing Fund expenses

The MER includes the management fee, 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 the Optional Riders, the fees will be charged to you by Redeeming some of your Units. 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)	Optional Riders		
			Guaranteed Minimum Withdrawal Benefit Fee (annual rate as a % of the Remaining GWB)	4% Annual Automatic Death Benefit Reset (annual rate as a % of the Total Contract Value)	Earnings Enhancement Benefit (annual rate as a % of the market value of the Units)
<b>Class A</b>	4.67%	1.85%	1.15%	0.25%	0.30%
<b>Class B</b>	4.11%	1.35%	1.35%	0.25%	0.30%
<b>Class C</b>	3.63%	0.85%	1.45%	0.25%	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.

<b>Annual service fee rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

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

For details, please refer to 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.

# Sun Life Assurance Company of Canada

Sun *Wise* Elite Segregated Funds

## Sun *Wise* Elite CI Premier Select Global Equity Fund

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## SunWise Elite Segregated Funds

### SunWise Elite CI Premier Select Income Managed Portfolio

As of December 31, 2024

**Quick facts:** **Date Fund created:** October 2008  
**Managed by:** CI Global Asset Management

**Total value on December 31, 2024:** \$2,650,039  
**Portfolio turnover rate:** 8.52%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Class A	3.01%	\$12.94	27,027
Class B	2.72%	\$16.09	74,963
Class C	2.78%	\$14.76	17,426

Minimum investment per Contract:

Minimum investment additional purchases:

Monthly minimum of pre-authorized chequing:

If you invest more than \$500,000 some of the fees you need to pay may be lowered. Ask your advisor or refer to the Information Folder and Contract for details.

#### Elite

No new Contracts

No new purchases

No new PACs

#### Elite Plus

No new Contracts

No new purchases

No new PACs

### What does the Fund invest in?

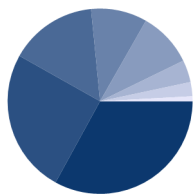
The Fund invests in the CI Income Fund. The underlying fund invests mostly in Canadian and global bonds.

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

	% Assets
Cash and Equivalents	14.75
CI Private Markets Growth Fund	3.76
iShares 20 Plus Year Treasury Bond ETF (TLT)	2.38
CI Global Artificial Intelligence ETF (CIAI)	2.28
CI Alternative Investment Grade Credit ETF (CRED)	1.34
CI Munro Alternative Global Growth Fund	1.19
Alimentation Couche Tard Inc 3.60% 02-Mar-2025	1.13
NVIDIA Corp	0.99
Hyundai Capital Canada Inc 2.01% 12-Apr-2026	0.90
National Bank of Canada 5.30% 03-Nov-2025	0.82
<b>Total</b>	<b>29.54</b>

**Total number of investments:**

**1067**



	% Assets
Domestic Bonds	32.99
Foreign Bonds	25.15
Cash and Equivalents	15.30
Canadian Equity	9.81
US Equity	9.54
Other	3.88
International Equity	2.47
Income Trust Units	0.86

### Are there any guarantees?

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

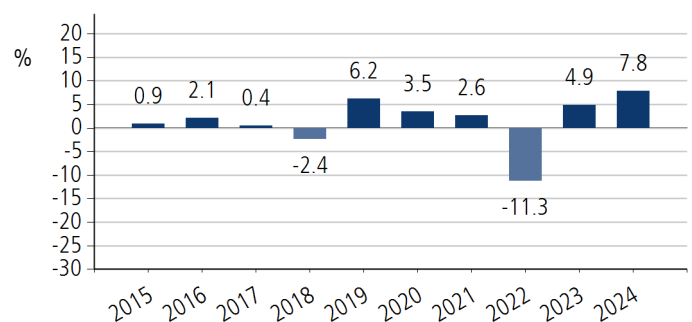
### How has the Fund performed?

#### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Class C Fund in December 2014 would have \$1,141.25 in December 2024. This works out to an average of 1.33% a 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 Class C 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* Elite Segregated Funds

### Sun *Wise* Elite CI Premier Select Income Managed Portfolio

As of December 31, 2024

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to the Information Folder and Contract.

##### Sales charges

Sales charge option	What you pay		How it works
Initial Sales Charge (ISC)	Up to 5% of the amount invested.		<ul style="list-style-type: none"><li>You and your insurance advisor agree on the rate charged.</li><li>The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>
Deferred Sales Charge (DSC)	<b>If you sell within:</b>	<b>Rate</b>	<ul style="list-style-type: none"><li>The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>You can Redeem up to 10% of your Units of a Fund each year without a Deferred Sales Charge.</li><li>Up to 20% of unused free Units can be carried forward. The maximum available free Units at any time is 30% of the current Unit Value.</li><li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li><li>For details, please refer to the Information Folder and Contract.</li></ul>
	1 year of buying	5.5 %	
	2 years of buying	5.0 %	
	3 years of buying	5.0 %	
	4 years of buying	4.0 %	
	5 years of buying	4.0 %	
	6 years of buying	3.0 %	
	7 years of buying	2.0 %	
After 7 years	0.0 %		

##### Ongoing Fund expenses

The MER includes the management fee, 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 the Optional Riders, the fees will be charged to you by Redeeming some of your Units. 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)	Optional Riders		
			Guaranteed Minimum Withdrawal Benefit Fee (annual rate as a % of the Remaining GWB)	4% Annual Automatic Death Benefit Reset (annual rate as a % of the Total Contract Value)	Earnings Enhancement Benefit (annual rate as a % of the market value of the Units)
<b>Class A</b>	3.01%	0.70%	0.50%	0.25%	0.30%
<b>Class B</b>	2.72%	0.45%	0.50%	0.25%	0.30%
<b>Class C</b>	2.78%	0.35%	0.50%	0.25%	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.

<b>Annual service fee rate</b>	DSC: 0.25%	ISC: 0.50%
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##### Other fees

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

For details, please refer to 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.

# Sun Life Assurance Company of Canada

Sun *Wise* Elite Segregated Funds

## Sun *Wise* Elite CI Premier Select Income Managed Portfolio

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## SunWise Elite Segregated Funds

### SunWise Elite CI Premier Select International Equity Managed Fund

As of December 31, 2024

**Quick facts:** **Date Fund created:** April 2007  
**Managed by:** CI Global Asset Management

**Total value on December 31, 2024:** \$1,974,360  
**Portfolio turnover rate:** 20.11%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Class A	4.71%	\$7.74	86,934
Class B	4.11%	\$8.58	110,890
Class C	3.58%	\$9.37	37,298

	Elite	Elite Plus
Minimum investment per Contract:	No new Contracts	No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs

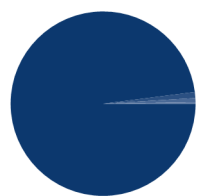
#### What does the Fund invest in?

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

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

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

**Total number of investments:** 280



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

#### Are there any guarantees?

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

#### Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want long-term growth with some current income
- are investing for the long term.

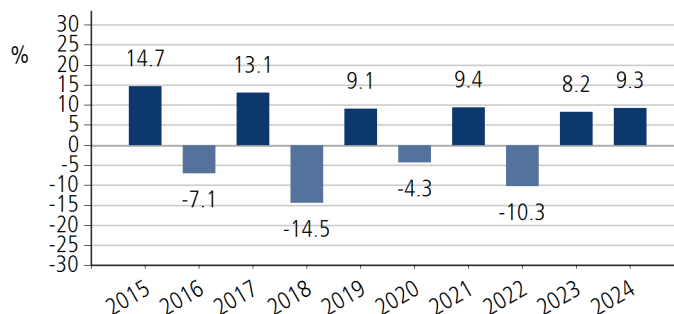
#### How has the Fund performed?

##### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Class C Fund in December 2014 would have \$1,247.98 in December 2024. This works out to an average of 2.24% a 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 Class C 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* Elite Segregated Funds

### Sun *Wise* Elite CI Premier Select International Equity Managed Fund

As of December 31, 2024

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to the Information Folder and Contract.

#### Sales charges

Sales charge option	What you pay		How it works
Initial Sales Charge (ISC)	Up to 5% of the amount invested.		<ul style="list-style-type: none"><li>You and your insurance advisor agree on the rate charged.</li><li>The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>
Deferred Sales Charge (DSC)	<b>If you sell within:</b>	<b>Rate</b>	<ul style="list-style-type: none"><li>The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>You can Redeem up to 10% of your Units of a Fund each year without a Deferred Sales Charge.</li><li>Up to 20% of unused free Units can be carried forward. The maximum available free Units at any time is 30% of the current Unit Value.</li><li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li><li>For details, please refer to the Information Folder and Contract.</li></ul>
	1 year of buying	5.5 %	
	2 years of buying	5.0 %	
	3 years of buying	5.0 %	
	4 years of buying	4.0 %	
	5 years of buying	4.0 %	
	6 years of buying	3.0 %	
	7 years of buying	2.0 %	
After 7 years	0.0 %		

#### Ongoing Fund expenses

The MER includes the management fee, 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 the Optional Riders, the fees will be charged to you by Redeeming some of your Units. 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)	Optional Riders		
			Guaranteed Minimum Withdrawal Benefit Fee (annual rate as a % of the Remaining GWB)	4% Annual Automatic Death Benefit Reset (annual rate as a % of the Total Contract Value)	Earnings Enhancement Benefit (annual rate as a % of the market value of the Units)
<b>Class A</b>	4.71%	1.90%	1.15%	0.25%	0.30%
<b>Class B</b>	4.11%	1.35%	1.35%	0.25%	0.30%
<b>Class C</b>	3.58%	0.85%	1.45%	0.25%	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.

<b>Annual service fee rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

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

For details, please refer to 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.

# Sun Life Assurance Company of Canada

Sun *Wise* Elite Segregated Funds

## Sun *Wise* Elite CI Premier Select International Equity Managed Fund

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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



Sun Life Assurance Company of Canada

SunWise Elite Segregated Funds

SunWise Elite CI Premier U.S. Stock Selection Fund

As of December 31, 2024

Quick facts:

Date Fund created:

October 2005

Managed by:

CI Global Asset Management

Total value on December 31, 2024:

\$13,650,823

Portfolio turnover rate:

11.29%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Class A	4.90%	\$38.95	98,279
Class B	4.11%	\$43.67	167,569
Class C	3.55%	\$48.39	51,793

	Elite	Elite Plus
Minimum investment per Contract:	No new Contracts	No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs

What does the Fund invest in?

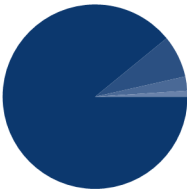
The Fund invests in the CI U.S. Stock Selection Fund. The underlying fund invests mostly in U.S. shares.

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

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

Total number of investments: 38

	% Assets
US Equity	89.07
International Equity	7.40
Cash and Equivalents	2.49
Canadian Equity	1.04



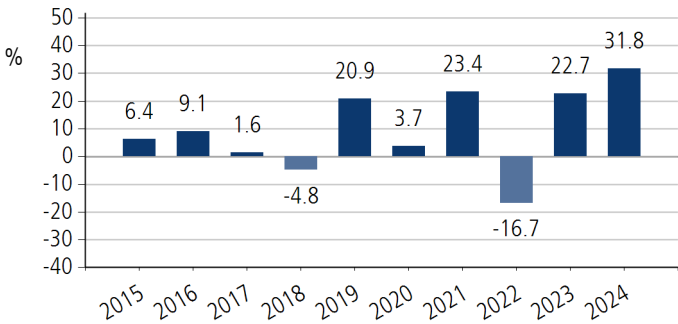
How has the Fund performed?

**Average return**

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Class C Fund in December 2014 would have \$2,334.99 in December 2024. This works out to an average of 8.85% a 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 Class C 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.

Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that 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.

# Sun Life Assurance Company of Canada

## Sun *Wise* Elite Segregated Funds

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

As of December 31, 2024

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to the Information Folder and Contract.

##### Sales charges

Sales charge option	What you pay		How it works
Initial Sales Charge (ISC)	Up to 5% of the amount invested.		<ul style="list-style-type: none"><li>You and your insurance advisor agree on the rate charged.</li><li>The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>
Deferred Sales Charge (DSC)	<b>If you sell within:</b>	<b>Rate</b>	<ul style="list-style-type: none"><li>The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>You can Redeem up to 10% of your Units of a Fund each year without a Deferred Sales Charge.</li><li>Up to 20% of unused free Units can be carried forward. The maximum available free Units at any time is 30% of the current Unit Value.</li><li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li><li>For details, please refer to the Information Folder and Contract.</li></ul>
	1 year of buying	5.5 %	
	2 years of buying	5.0 %	
	3 years of buying	5.0 %	
	4 years of buying	4.0 %	
	5 years of buying	4.0 %	
	6 years of buying	3.0 %	
	7 years of buying	2.0 %	
	After 7 years	0.0 %	

##### Ongoing Fund expenses

The MER includes the management fee, 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 the Optional Riders, the fees will be charged to you by Redeeming some of your Units. 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)	Optional Riders		
			Guaranteed Minimum Withdrawal Benefit Fee (annual rate as a % of the Remaining GWB)	4% Annual Automatic Death Benefit Reset (annual rate as a % of the Total Contract Value)	Earnings Enhancement Benefit (annual rate as a % of the market value of the Units)
<b>Class A</b>	4.90%	2.05%	1.15%	0.25%	0.30%
<b>Class B</b>	4.11%	1.35%	1.35%	0.25%	0.30%
<b>Class C</b>	3.55%	0.85%	1.45%	0.25%	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.

<b>Annual service fee rate</b>	DSC: 0.50%	ISC: 1.00%
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##### Other fees

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

For details, please refer to 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.

# Sun Life Assurance Company of Canada

Sun *Wise* Elite Segregated Funds

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

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## SunWise Elite Segregated Funds

### SunWise Elite CI Premier V Select Canadian Equity Fund

As of December 31, 2024

**Quick facts:** **Date Fund created:** October 2005  
**Managed by:** CI Global Asset Management

**Total value on December 31, 2024:** \$84,326,056  
**Portfolio turnover rate:** 2.79%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Class A	4.60%	\$17.71	1,332,489
Class B	4.01%	\$19.56	2,287,206
Class C	3.53%	\$21.22	621,457

Minimum investment per Contract:

Minimum investment additional purchases:

Monthly minimum of pre-authorized chequing:

If you invest more than \$500,000 some of the fees you need to pay may be lowered. Ask your advisor or refer to the Information Folder and Contract for details.

#### Elite

No new Contracts

No new purchases

No new PACs

#### Elite Plus

No new Contracts

No new purchases

No new PACs

### What does the Fund invest in?

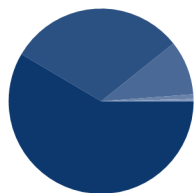
The Fund invests in the CI Select Canadian Equity Fund. The underlying fund invests mostly in Canadian shares.

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

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

**Total number of investments:**

**100**



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

### Are there any guarantees?

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

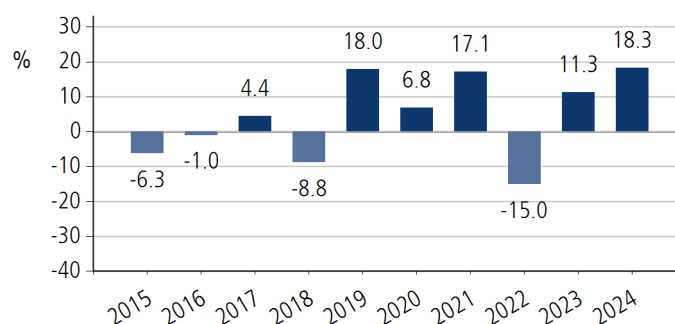
### How has the Fund performed?

#### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Class C Fund in December 2014 would have \$1,457.63 in December 2024. This works out to an average of 3.84% a 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 Class C 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* Elite Segregated Funds

### Sun *Wise* Elite CI Premier V Select Canadian Equity Fund

As of December 31, 2024

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to the Information Folder and Contract.

#### Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested.	<ul style="list-style-type: none"><li>You and your insurance advisor agree on the rate charged.</li><li>The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
Deferred Sales Charge (DSC)	<table><tr><th>If you sell within:</th><th>Rate</th></tr><tr><td>1 year of buying</td><td>5.5 %</td></tr><tr><td>2 years of buying</td><td>5.0 %</td></tr><tr><td>3 years of buying</td><td>5.0 %</td></tr><tr><td>4 years of buying</td><td>4.0 %</td></tr><tr><td>5 years of buying</td><td>4.0 %</td></tr><tr><td>6 years of buying</td><td>3.0 %</td></tr><tr><td>7 years of buying</td><td>2.0 %</td></tr><tr><td>After 7 years</td><td>0.0 %</td></tr></table>	If you sell within:	Rate	1 year of buying	5.5 %	2 years of buying	5.0 %	3 years of buying	5.0 %	4 years of buying	4.0 %	5 years of buying	4.0 %	6 years of buying	3.0 %	7 years of buying	2.0 %	After 7 years	0.0 %	<ul style="list-style-type: none"><li>The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>You can Redeem up to 10% of your Units of a Fund each year without a Deferred Sales Charge.</li><li>Up to 20% of unused free Units can be carried forward. The maximum available free Units at any time is 30% of the current Unit Value.</li><li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li><li>For details, please refer to the Information Folder and Contract.</li></ul>
If you sell within:	Rate																			
1 year of buying	5.5 %																			
2 years of buying	5.0 %																			
3 years of buying	5.0 %																			
4 years of buying	4.0 %																			
5 years of buying	4.0 %																			
6 years of buying	3.0 %																			
7 years of buying	2.0 %																			
After 7 years	0.0 %																			

#### Ongoing Fund expenses

The MER includes the management fee, 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 the Optional Riders, the fees will be charged to you by Redeeming some of your Units. 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)	Optional Riders		
			Guaranteed Minimum Withdrawal Benefit Fee (annual rate as a % of the Remaining GWB)	4% Annual Automatic Death Benefit Reset (annual rate as a % of the Total Contract Value)	Earnings Enhancement Benefit (annual rate as a % of the market value of the Units)
<b>Class A</b>	4.60%	1.80%	1.15%	0.25%	0.30%
<b>Class B</b>	4.01%	1.30%	1.35%	0.25%	0.30%
<b>Class C</b>	3.53%	0.85%	1.45%	0.25%	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.

<b>Annual service fee rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

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

For details, please refer to 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.

# Sun Life Assurance Company of Canada

Sun *Wise* Elite Segregated Funds

## Sun *Wise* Elite CI Premier V Select Canadian Equity Fund

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## SunWise Elite Segregated Funds

### SunWise Elite CI Premier VI Select Canadian Equity Fund

As of December 31, 2024

**Quick facts:** **Date Fund created:** October 2005  
**Managed by:** CI Global Asset Management

**Total value on December 31, 2024:** \$8,433,823  
**Portfolio turnover rate:** 3.25%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Class A	4.64%	\$21.94	63,317
Class B	4.01%	\$24.16	165,972
Class C	3.48%	\$26.80	101,085

Minimum investment per Contract:

Minimum investment additional purchases:

Monthly minimum of pre-authorized chequing:

If you invest more than \$500,000 some of the fees you need to pay may be lowered. Ask your advisor or refer to the Information Folder and Contract for details.

#### Elite

No new Contracts

No new purchases

No new PACs

#### Elite Plus

No new Contracts

No new purchases

No new PACs

### What does the Fund invest in?

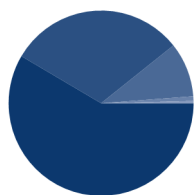
The Fund invests in the CI Select Canadian Equity Fund. The underlying fund invests mostly in Canadian shares.

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

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

**Total number of investments:**

**100**



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

### Are there any guarantees?

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

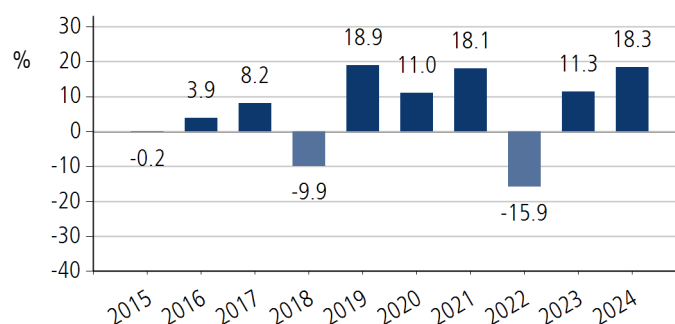
### How has the Fund performed?

#### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Class C Fund in December 2014 would have \$1,745.75 in December 2024. This works out to an average of 5.73% a year. The returns are after the MER has been deducted. The 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 Class C 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* Elite Segregated Funds

### Sun *Wise* Elite CI Premier VI Select Canadian Equity Fund

As of December 31, 2024

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to the Information Folder and Contract.

##### Sales charges

Sales charge option	What you pay		How it works
Initial Sales Charge (ISC)	Up to 5% of the amount invested.		<ul style="list-style-type: none"><li>You and your insurance advisor agree on the rate charged.</li><li>The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>
Deferred Sales Charge (DSC)	<b>If you sell within:</b>	<b>Rate</b>	<ul style="list-style-type: none"><li>The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>You can Redeem up to 10% of your Units of a Fund each year without a Deferred Sales Charge.</li><li>Up to 20% of unused free Units can be carried forward. The maximum available free Units at any time is 30% of the current Unit Value.</li><li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li><li>For details, please refer to the Information Folder and Contract.</li></ul>
	1 year of buying	5.5 %	
	2 years of buying	5.0 %	
	3 years of buying	5.0 %	
	4 years of buying	4.0 %	
	5 years of buying	4.0 %	
	6 years of buying	3.0 %	
	7 years of buying	2.0 %	
	After 7 years	0.0 %	

##### Ongoing Fund expenses

The MER includes the management fee, 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 the Optional Riders, the fees will be charged to you by Redeeming some of your Units. 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)	Optional Riders		
			Guaranteed Minimum Withdrawal Benefit Fee (annual rate as a % of the Remaining GWB)	4% Annual Automatic Death Benefit Reset (annual rate as a % of the Total Contract Value)	Earnings Enhancement Benefit (annual rate as a % of the market value of the Units)
<b>Class A</b>	4.64%	1.80%	1.15%	0.25%	0.30%
<b>Class B</b>	4.01%	1.30%	1.35%	0.25%	0.30%
<b>Class C</b>	3.48%	0.85%	1.45%	0.25%	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.

<b>Annual service fee rate</b>	DSC: 0.50%	ISC: 1.00%
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##### Other fees

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

For details, please refer to 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.



# Sun Life Assurance Company of Canada

Sun *Wise* Elite Segregated Funds

## Sun *Wise* Elite CI Premier VI Select Canadian Equity Fund

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## Sun Wise Elite Segregated Funds

### Sun Wise Elite CI Premier VII Select Canadian Equity Fund

As of December 31, 2024

**Quick facts:** **Date Fund created:** October 2005  
**Managed by:** CI Global Asset Management

**Total value on December 31, 2024:** \$3,133,407  
**Portfolio turnover rate:** 3.03%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Class A	4.68%	\$18.23	85,554
Class B	4.00%	\$19.08	47,869
Class C	3.51%	\$20.84	31,682

	Elite	Elite Plus
Minimum investment per Contract:	No new Contracts	No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs

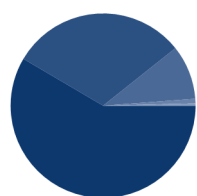
#### What does the Fund invest in?

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, 2024

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

**Total number of investments:** 100



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

#### Are there any guarantees?

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

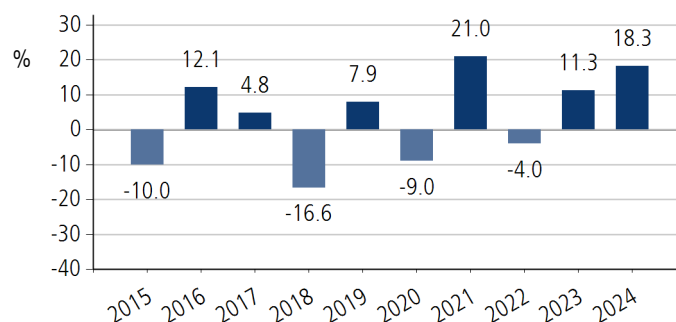
#### How has the Fund performed?

##### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Class C Fund in December 2014 would have \$1,324.47 in December 2024. This works out to an average of 2.85% a 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 Class C 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* Elite Segregated Funds

### Sun *Wise* Elite CI Premier VII Select Canadian Equity Fund

As of December 31, 2024

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to the Information Folder and Contract.

##### Sales charges

Sales charge option	What you pay		How it works
Initial Sales Charge (ISC)	Up to 5% of the amount invested.		<ul style="list-style-type: none"><li>You and your insurance advisor agree on the rate charged.</li><li>The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>
Deferred Sales Charge (DSC)	<b>If you sell within:</b>	<b>Rate</b>	<ul style="list-style-type: none"><li>The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>You can Redeem up to 10% of your Units of a Fund each year without a Deferred Sales Charge.</li><li>Up to 20% of unused free Units can be carried forward. The maximum available free Units at any time is 30% of the current Unit Value.</li><li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li><li>For details, please refer to the Information Folder and Contract.</li></ul>
	1 year of buying	5.5 %	
	2 years of buying	5.0 %	
	3 years of buying	5.0 %	
	4 years of buying	4.0 %	
	5 years of buying	4.0 %	
	6 years of buying	3.0 %	
	7 years of buying	2.0 %	
After 7 years	0.0 %		

##### Ongoing Fund expenses

The MER includes the management fee, 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 the Optional Riders, the fees will be charged to you by Redeeming some of your Units. 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)	Optional Riders		
			Guaranteed Minimum Withdrawal Benefit Fee (annual rate as a % of the Remaining GWB)	4% Annual Automatic Death Benefit Reset (annual rate as a % of the Total Contract Value)	Earnings Enhancement Benefit (annual rate as a % of the market value of the Units)
<b>Class A</b>	4.68%	1.80%	1.15%	0.25%	0.30%
<b>Class B</b>	4.00%	1.30%	1.35%	0.25%	0.30%
<b>Class C</b>	3.51%	0.85%	1.45%	0.25%	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.

<b>Annual service fee rate</b>	DSC: 0.50%	ISC: 1.00%
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##### Other fees

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

For details, please refer to 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.

# Sun Life Assurance Company of Canada

Sun *Wise* Elite Segregated Funds

## Sun *Wise* Elite CI Premier VII Select Canadian Equity Fund

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## SunWise Elite Segregated Funds

### SunWise Elite CI PSS e100 Portfolio

As of December 31, 2024

**Quick facts:** **Date Fund created:** October 2008  
**Managed by:** CI Global Asset Management

**Total value on December 31, 2024:** \$3,882,033  
**Portfolio turnover rate:** 22.16%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Class A	4.30%	\$28.92	4,097
Class B	3.59%	\$28.32	60,965
Class C	3.47%	\$28.94	29

Minimum investment per Contract:

Minimum investment additional purchases:

Monthly minimum of pre-authorized chequing:

If you invest more than \$500,000 some of the fees you need to pay may be lowered. Ask your advisor or refer to the Information Folder and Contract for details.

#### Elite

No new Contracts

No new purchases

No new PACs

#### Elite Plus

No new Contracts

No new purchases

No new PACs

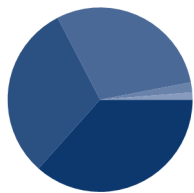
### What does the Fund invest in?

The Fund invests in multiple underlying funds that invest mostly in shares of firms from around the world.

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

	% Assets
CI Select Canadian Equity Managed Fund	39.32
CI Select U.S. Equity Managed Fund	31.79
CI Select International Equity Managed Fund	28.34
Cash and Equivalents	0.55
<b>Total</b>	<b>100.00</b>

**Total number of investments:** 4



	% Assets
Canadian Equity	36.57
US Equity	30.82
International Equity	29.58
Cash and Equivalents	1.76
Income Trust Units	1.27

### Are there any guarantees?

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

### Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want to invest in a diversified portfolio of equity securities
- are investing for the medium and/or long term.

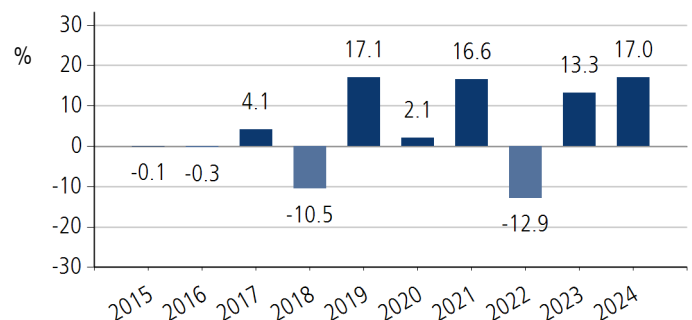
### How has the Fund performed?

#### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Class C Fund in December 2014 would have \$1,494.54 in December 2024. This works out to an average of 4.10% a 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 Class C 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 Elite Segregated Funds

### Sun Wise Elite CI PSS e100 Portfolio

As of December 31, 2024

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to the Information Folder and Contract.

##### Sales charges

Sales charge option	What you pay		How it works
Initial Sales Charge (ISC)	Up to 5% of the amount invested.		<ul style="list-style-type: none"><li>You and your insurance advisor agree on the rate charged.</li><li>The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>
Deferred Sales Charge (DSC)	<b>If you sell within:</b>	<b>Rate</b>	<ul style="list-style-type: none"><li>The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>You can Redeem up to 10% of your Units of a Fund each year without a Deferred Sales Charge.</li><li>Up to 20% of unused free Units can be carried forward. The maximum available free Units at any time is 30% of the current Unit Value.</li><li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li><li>For details, please refer to the Information Folder and Contract.</li></ul>
	1 year of buying	5.5 %	
	2 years of buying	5.0 %	
	3 years of buying	5.0 %	
	4 years of buying	4.0 %	
	5 years of buying	4.0 %	
	6 years of buying	3.0 %	
	7 years of buying	2.0 %	
	After 7 years	0.0 %	

##### Ongoing Fund expenses

The MER includes the management fee, 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 the Optional Riders, the fees will be charged to you by Redeeming some of your Units. 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)	Optional Riders		
			Guaranteed Minimum Withdrawal Benefit Fee (annual rate as a % of the Remaining GWB)	4% Annual Automatic Death Benefit Reset (annual rate as a % of the Total Contract Value)	Earnings Enhancement Benefit (annual rate as a % of the market value of the Units)
<b>Class A</b>	4.30%	1.70%	1.15%	0.25%	0.30%
<b>Class B</b>	3.59%	1.05%	1.35%	0.25%	0.30%
<b>Class C</b>	3.47%	0.70%	1.45%	0.25%	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.

<b>Annual service fee rate</b>	DSC: 0.50%	ISC: 1.00%
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##### Other fees

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

For details, please refer to 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.

# Sun Life Assurance Company of Canada

Sun *Wise* Elite Segregated Funds

## Sun *Wise* Elite CI PSS e100 Portfolio

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## SunWise Elite Segregated Funds

### SunWise Elite CI PSS i20/e80 Portfolio

As of December 31, 2024

**Quick facts:** **Date Fund created:** October 2008  
**Managed by:** CI Global Asset Management

**Total value on December 31, 2024:** \$2,381,730  
**Portfolio turnover rate:** 18.24%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Class A	4.05%	\$23.61	24,990
Class B	3.60%	\$26.10	41,529
Class C	3.20%	\$29.34	24,078

Minimum investment per Contract:

Minimum investment additional purchases:

Monthly minimum of pre-authorized chequing:

If you invest more than \$500,000 some of the fees you need to pay may be lowered. Ask your advisor or refer to the Information Folder and Contract for details.

#### Elite

No new Contracts

No new purchases

No new PACs

#### Elite Plus

No new Contracts

No new purchases

No new PACs

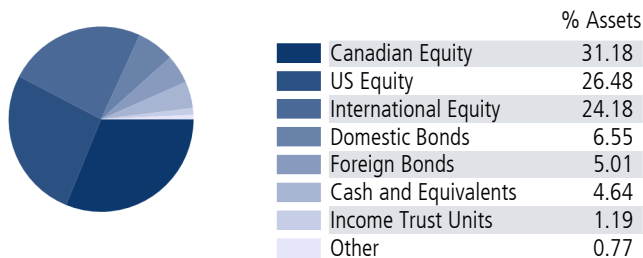
### What does the Fund invest in?

The Fund invests in multiple underlying funds that invest mostly in shares and bonds of firms from around the world.

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

	% Assets
CI Select Canadian Equity Managed Fund	31.44
CI Select U.S. Equity Managed Fund	25.82
CI Select International Equity Managed Fund	22.26
CI Income Fund	19.86
Cash and Equivalents	0.62
<b>Total</b>	<b>100.00</b>

**Total number of investments:** 5



### Are there any guarantees?

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

### Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want to invest in a diversified portfolio of equity securities, with a small amount of exposure to income securities to reduce short-term volatility
- are investing for the medium and/or long term.

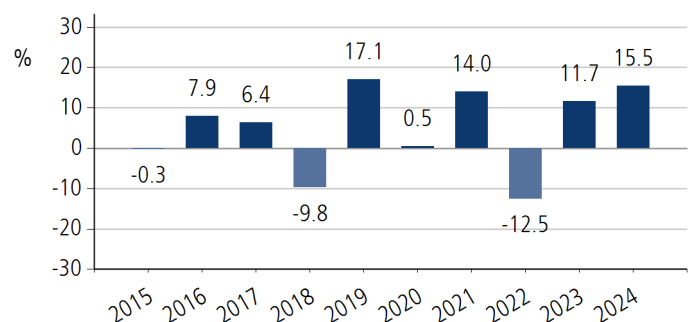
### How has the Fund performed?

#### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Class C Fund in December 2014 would have \$1,561.91 in December 2024. This works out to an average of 4.56% a 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 Class C 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.



#### How much does it 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
Initial Sales Charge (ISC)	Up to 5% of the amount invested.		<ul style="list-style-type: none"><li>You and your insurance advisor agree on the rate charged.</li><li>The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>
Deferred Sales Charge (DSC)	<b>If you sell within:</b>	<b>Rate</b>	<ul style="list-style-type: none"><li>The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>You can Redeem up to 10% of your Units of a Fund each year without a Deferred Sales Charge.</li><li>Up to 20% of unused free Units can be carried forward. The maximum available free Units at any time is 30% of the current Unit Value.</li><li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li><li>For details, please refer to the Information Folder and Contract.</li></ul>
	1 year of buying	5.5 %	
	2 years of buying	5.0 %	
	3 years of buying	5.0 %	
	4 years of buying	4.0 %	
	5 years of buying	4.0 %	
	6 years of buying	3.0 %	
	7 years of buying	2.0 %	
	After 7 years	0.0 %	

##### Ongoing Fund expenses

The MER includes the management fee, 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 the Optional Riders, the fees will be charged to you by Redeeming some of your Units. 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)	Optional Riders		
			Guaranteed Minimum Withdrawal Benefit Fee (annual rate as a % of the Remaining GWB)	4% Annual Automatic Death Benefit Reset (annual rate as a % of the Total Contract Value)	Earnings Enhancement Benefit (annual rate as a % of the market value of the Units)
<b>Class A</b>	4.05%	1.50%	0.80%	0.25%	0.30%
<b>Class B</b>	3.60%	0.95%	0.90%	0.25%	0.30%
<b>Class C</b>	3.20%	0.65%	0.95%	0.25%	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.

<b>Annual service fee rate</b>	DSC: 0.50%	ISC: 1.00%
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##### Other fees

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

For details, please refer to 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.

# Sun Life Assurance Company of Canada

Sun *Wise* Elite Segregated Funds

## Sun *Wise* Elite CI PSS i20/e80 Portfolio

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## SunWise Elite Segregated Funds

### SunWise Elite CI PSS i30/e70 Portfolio

As of December 31, 2024

**Quick facts:** **Date Fund created:** October 2008  
**Managed by:** CI Global Asset Management

**Total value on December 31, 2024:** \$66,736,704

**Portfolio turnover rate:** 20.54%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Class A	4.00%	\$24.16	71,933
Class B	3.49%	\$24.63	1,630,970
Class C	3.21%	\$25.96	634,037

Minimum investment per Contract:

Minimum investment additional purchases:

Monthly minimum of pre-authorized chequing:

If you invest more than \$500,000 some of the fees you need to pay may be lowered. Ask your advisor or refer to the Information Folder and Contract for details.

#### Elite

No new Contracts

No new purchases

No new PACs

#### Elite Plus

No new Contracts

No new purchases

No new PACs

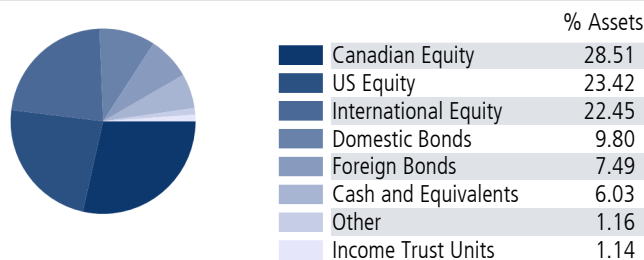
### What does the Fund invest in?

The Fund invests in multiple underlying funds that invest mostly in shares and bonds of firms from around the world.

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

	% Assets
CI Income Fund	29.78
CI Select Canadian Equity Managed Fund	27.50
CI Select U.S. Equity Managed Fund	21.85
CI Select International Equity Managed Fund	20.23
Cash and Equivalents	0.64
<b>Total</b>	<b>100.00</b>

**Total number of investments:** 5



### Are there any guarantees?

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

### Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want to invest in a diversified portfolio of equity securities, with a small amount of exposure to income securities to mitigate short-term volatility
- are investing for the medium and/or long term.

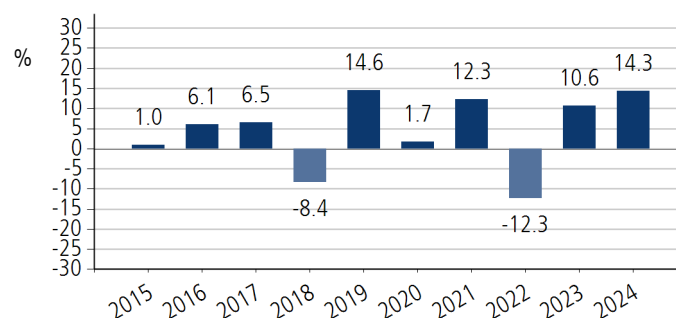
### How has the Fund performed?

#### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Class C Fund in December 2014 would have \$1,517.67 in December 2024. This works out to an average of 4.26% a 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 Class C 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 Elite Segregated Funds

### Sun Wise Elite CI PSS i30/e70 Portfolio

As of December 31, 2024

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to the Information Folder and Contract.

##### Sales charges

Sales charge option	What you pay		How it works
Initial Sales Charge (ISC)	Up to 5% of the amount invested.		<ul style="list-style-type: none"><li>You and your insurance advisor agree on the rate charged.</li><li>The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>
Deferred Sales Charge (DSC)	<b>If you sell within:</b>	<b>Rate</b>	<ul style="list-style-type: none"><li>The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>You can Redeem up to 10% of your Units of a Fund each year without a Deferred Sales Charge.</li><li>Up to 20% of unused free Units can be carried forward. The maximum available free Units at any time is 30% of the current Unit Value.</li><li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li><li>For details, please refer to the Information Folder and Contract.</li></ul>
	1 year of buying	5.5 %	
	2 years of buying	5.0 %	
	3 years of buying	5.0 %	
	4 years of buying	4.0 %	
	5 years of buying	4.0 %	
	6 years of buying	3.0 %	
	7 years of buying	2.0 %	
After 7 years	0.0 %		

##### Ongoing Fund expenses

The MER includes the management fee, 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 the Optional Riders, the fees will be charged to you by Redeeming some of your Units. 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)	Optional Riders		
			Guaranteed Minimum Withdrawal Benefit Fee (annual rate as a % of the Remaining GWB)	4% Annual Automatic Death Benefit Reset (annual rate as a % of the Total Contract Value)	Earnings Enhancement Benefit (annual rate as a % of the market value of the Units)
<b>Class A</b>	4.00%	1.20%	0.80%	0.25%	0.30%
<b>Class B</b>	3.49%	0.75%	0.90%	0.25%	0.30%
<b>Class C</b>	3.21%	0.50%	0.95%	0.25%	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.

<b>Annual service fee rate</b>	DSC: 0.50%	ISC: 1.00%
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##### Other fees

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

For details, please refer to 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.

# Sun Life Assurance Company of Canada

Sun *Wise* Elite Segregated Funds

## Sun *Wise* Elite CI PSS i30/e70 Portfolio

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## Sun Wise Elite Segregated Funds

### Sun Wise Elite CI PSS i40/e60 Portfolio

As of December 31, 2024

**Quick facts:** **Date Fund created:** October 2008  
**Managed by:** CI Global Asset Management

**Total value on December 31, 2024:** \$21,843,915  
**Portfolio turnover rate:** 18.58%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Class A	3.77%	\$21.18	72,199
Class B	3.28%	\$23.79	538,851
Class C	2.97%	\$24.11	203,182

Minimum investment per Contract:

Minimum investment additional purchases:

Monthly minimum of pre-authorized chequing:

If you invest more than \$500,000 some of the fees you need to pay may be lowered. Ask your advisor or refer to the Information Folder and Contract for details.

#### Elite

No new Contracts

No new purchases

No new PACs

#### Elite Plus

No new Contracts

No new purchases

No new PACs

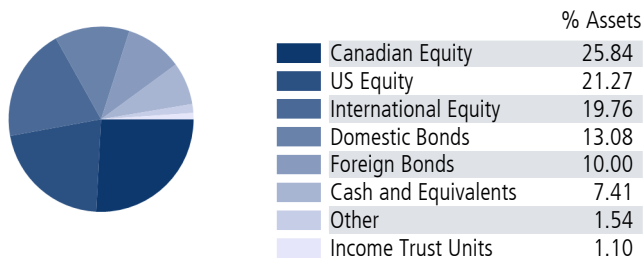
### What does the Fund invest in?

The Fund invests in multiple underlying funds that invest mostly in shares and bonds of firms from around the world.

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

	% Assets
CI Income Fund	39.73
CI Select Canadian Equity Managed Fund	23.58
CI Select U.S. Equity Managed Fund	18.88
CI Select International Equity Managed Fund	17.20
Cash and Equivalents	0.61
<b>Total</b>	<b>100.00</b>

**Total number of investments:** 5



### Are there any guarantees?

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

### Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want to invest in a diversified portfolio of equity securities and, to a lesser extent, income securities
- are investing for the medium and/or long term.

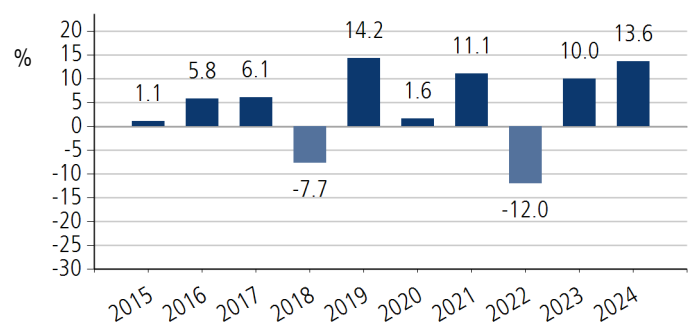
### How has the Fund performed?

#### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Class C Fund in December 2014 would have \$1,483.09 in December 2024. This works out to an average of 4.02% a year. The returns are after the MER has been deducted. The 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 Class C 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 Elite Segregated Funds

### Sun Wise Elite CI PSS i40/e60 Portfolio

As of December 31, 2024

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to the Information Folder and Contract.

##### Sales charges

Sales charge option	What you pay		How it works
Initial Sales Charge (ISC)	Up to 5% of the amount invested.		<ul style="list-style-type: none"><li>You and your insurance advisor agree on the rate charged.</li><li>The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>
Deferred Sales Charge (DSC)	<b>If you sell within:</b>	<b>Rate</b>	<ul style="list-style-type: none"><li>The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>You can Redeem up to 10% of your Units of a Fund each year without a Deferred Sales Charge.</li><li>Up to 20% of unused free Units can be carried forward. The maximum available free Units at any time is 30% of the current Unit Value.</li><li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li><li>For details, please refer to the Information Folder and Contract.</li></ul>
	1 year of buying	5.5 %	
	2 years of buying	5.0 %	
	3 years of buying	5.0 %	
	4 years of buying	4.0 %	
	5 years of buying	4.0 %	
	6 years of buying	3.0 %	
	7 years of buying	2.0 %	
After 7 years	0.0 %		

##### Ongoing Fund expenses

The MER includes the management fee, 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 the Optional Riders, the fees will be charged to you by Redeeming some of your Units. 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)	Optional Riders		
			Guaranteed Minimum Withdrawal Benefit Fee (annual rate as a % of the Remaining GWB)	4% Annual Automatic Death Benefit Reset (annual rate as a % of the Total Contract Value)	Earnings Enhancement Benefit (annual rate as a % of the market value of the Units)
<b>Class A</b>	3.77%	1.05%	0.80%	0.25%	0.30%
<b>Class B</b>	3.28%	0.60%	0.90%	0.25%	0.30%
<b>Class C</b>	2.97%	0.35%	0.95%	0.25%	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.

<b>Annual service fee rate</b>	DSC: 0.50%	ISC: 1.00%
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##### Other fees

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

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#### What if I change my mind?

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

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# Sun Life Assurance Company of Canada

Sun *Wise* Elite Segregated Funds

## Sun *Wise* Elite CI PSS i40/e60 Portfolio

As of December 31, 2024

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### For more information

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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



# Sun Life Assurance Company of Canada

## SunWise Elite Segregated Funds

### SunWise Elite CI PSS i50/e50 Portfolio

As of December 31, 2024

**Quick facts:** **Date Fund created:** October 2008  
**Managed by:** CI Global Asset Management

**Total value on December 31, 2024:** \$6,869,872

**Portfolio turnover rate:** 17.46%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Class A	3.75%	\$20.28	26,250
Class B	3.32%	\$21.30	224,625
Class C	3.05%	\$23.25	49,520

Minimum investment per Contract:

Minimum investment additional purchases:

Monthly minimum of pre-authorized chequing:

If you invest more than \$500,000 some of the fees you need to pay may be lowered. Ask your advisor or refer to the Information Folder and Contract for details.

#### Elite

No new Contracts

No new purchases

No new PACs

#### Elite Plus

No new Contracts

No new purchases

No new PACs

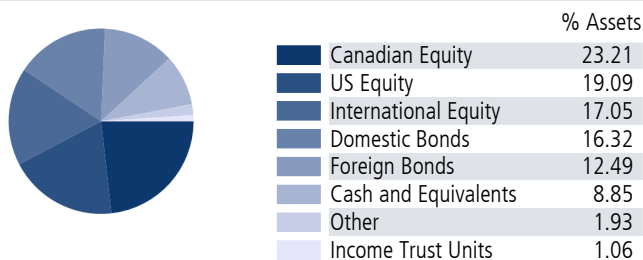
### What does the Fund invest in?

The Fund invests in multiple underlying funds that invest mostly in shares and bonds of firms from around the world.

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

	% Assets
CI Income Fund	49.65
CI Select Canadian Equity Managed Fund	19.65
CI Select U.S. Equity Managed Fund	15.89
CI Select International Equity Managed Fund	14.16
Cash and Equivalents	0.65
<b>Total</b>	<b>100.00</b>

**Total number of investments:** 5



### Are there any guarantees?

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

### Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want to invest in a diversified portfolio split approximately equally between income and equity securities, designed for steady, long-term growth
- are investing for the medium and/or long term.

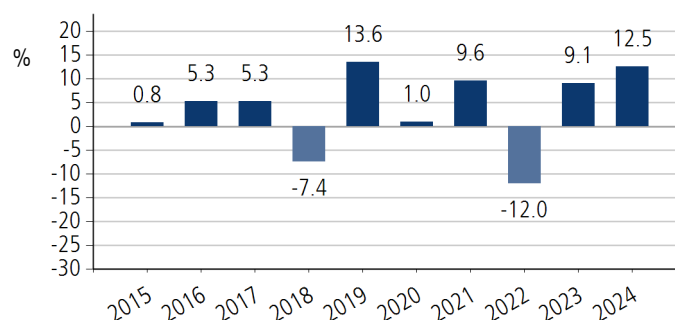
### How has the Fund performed?

#### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Class C Fund in December 2014 would have \$1,402.44 in December 2024. This works out to an average of 3.44% a 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 Class C 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 Elite Segregated Funds

### Sun Wise Elite CI PSS i50/e50 Portfolio

As of December 31, 2024

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to the Information Folder and Contract.

##### Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested.	<ul style="list-style-type: none"><li>You and your insurance advisor agree on the rate charged.</li><li>The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
Deferred Sales Charge (DSC)	<table><tr><th>If you sell within:</th><th>Rate</th></tr><tr><td>1 year of buying</td><td>5.5 %</td></tr><tr><td>2 years of buying</td><td>5.0 %</td></tr><tr><td>3 years of buying</td><td>5.0 %</td></tr><tr><td>4 years of buying</td><td>4.0 %</td></tr><tr><td>5 years of buying</td><td>4.0 %</td></tr><tr><td>6 years of buying</td><td>3.0 %</td></tr><tr><td>7 years of buying</td><td>2.0 %</td></tr><tr><td>After 7 years</td><td>0.0 %</td></tr></table>	If you sell within:	Rate	1 year of buying	5.5 %	2 years of buying	5.0 %	3 years of buying	5.0 %	4 years of buying	4.0 %	5 years of buying	4.0 %	6 years of buying	3.0 %	7 years of buying	2.0 %	After 7 years	0.0 %	<ul style="list-style-type: none"><li>The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>You can Redeem up to 10% of your Units of a Fund each year without a Deferred Sales Charge.</li><li>Up to 20% of unused free Units can be carried forward. The maximum available free Units at any time is 30% of the current Unit Value.</li><li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li><li>For details, please refer to the Information Folder and Contract.</li></ul>
If you sell within:	Rate																			
1 year of buying	5.5 %																			
2 years of buying	5.0 %																			
3 years of buying	5.0 %																			
4 years of buying	4.0 %																			
5 years of buying	4.0 %																			
6 years of buying	3.0 %																			
7 years of buying	2.0 %																			
After 7 years	0.0 %																			

##### Ongoing Fund expenses

The MER includes the management fee, 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 the Optional Riders, the fees will be charged to you by Redeeming some of your Units. 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)	Optional Riders		
			Guaranteed Minimum Withdrawal Benefit Fee (annual rate as a % of the Remaining GWB)	4% Annual Automatic Death Benefit Reset (annual rate as a % of the Total Contract Value)	Earnings Enhancement Benefit (annual rate as a % of the market value of the Units)
<b>Class A</b>	3.75%	1.10%	0.70%	0.25%	0.30%
<b>Class B</b>	3.32%	0.65%	0.70%	0.25%	0.30%
<b>Class C</b>	3.05%	0.45%	0.70%	0.25%	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.

<b>Annual service fee rate</b>	DSC: 0.50%	ISC: 1.00%
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##### Other fees

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

For details, please refer to 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.

# Sun Life Assurance Company of Canada

Sun *Wise* Elite Segregated Funds

## Sun *Wise* Elite CI PSS i50/e50 Portfolio

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## SunWise Elite Segregated Funds

### SunWise Elite CI PSS i60/e40 Portfolio

As of December 31, 2024

**Quick facts:** **Date Fund created:** October 2008  
**Managed by:** CI Global Asset Management

**Total value on December 31, 2024:** \$3,501,493

**Portfolio turnover rate:** 16.23%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Class A	3.83%	\$14.43	12,259
Class B	3.21%	\$21.15	110,862
Class C	3.22%	\$18.59	22,629

Minimum investment per Contract:

Minimum investment additional purchases:

Monthly minimum of pre-authorized chequing:

If you invest more than \$500,000 some of the fees you need to pay may be lowered. Ask your advisor or refer to the Information Folder and Contract for details.

#### Elite

No new Contracts

No new purchases

No new PACs

#### Elite Plus

No new Contracts

No new purchases

No new PACs

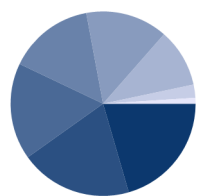
### What does the Fund invest in?

The Fund invests in multiple underlying funds that invest mostly in shares and bonds of firms from around the world.

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

	% Assets
CI Income Fund	59.60
Cash and Equivalents	
CI Private Markets Growth Fund	
iShares 20 Plus Year Treasury Bond ETF (TLT)	
CI Global Artificial Intelligence ETF (CIAI)	
CI Alternative Investment Grade Credit ETF (CRED)	
CI Munro Alternative Global Growth Fund	
Alimentation Couche Tard Inc 3.60% 02-Mar-2025	
NVIDIA Corp	
Hyundai Capital Canada Inc 2.01% 12-Apr-2026	
National Bank of Canada 5.30% 03-Nov-2025	
CI Select Canadian Equity Managed Fund	15.72
CI Select U.S. Equity Managed Fund	12.92
CI Select International Equity Managed Fund	11.13
Cash and Equivalents	0.63
<b>Total</b>	<b>100.00</b>

**Total number of investments:** 5



	% Assets
Canadian Equity	20.52
Domestic Bonds	19.61
US Equity	16.95
Foreign Bonds	15.00
International Equity	14.36
Cash and Equivalents	10.23
Other	2.31
Income Trust Units	1.02

### Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that 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 a diversified portfolio of income and equity securities designed for steady, long-term growth
- are investing for the medium and/or long term.

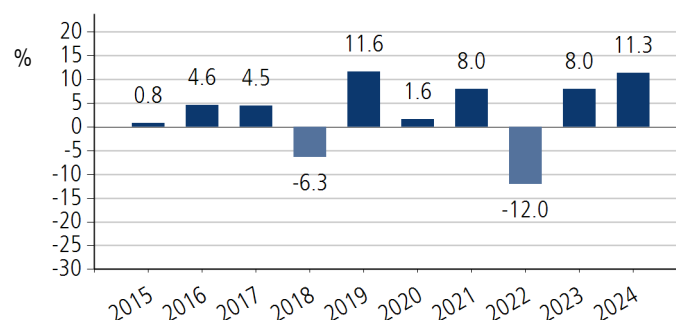
### How has the Fund performed?

#### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Class C Fund in December 2014 would have \$1,336.11 in December 2024. This works out to an average of 2.94% a year. The returns are after the MER has been deducted. The 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 Class C 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 Elite Segregated Funds

### Sun Wise Elite CI PSS i60/e40 Portfolio

As of December 31, 2024

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to the Information Folder and Contract.

##### Sales charges

Sales charge option	What you pay		How it works
Initial Sales Charge (ISC)	Up to 5% of the amount invested.		<ul style="list-style-type: none"><li>You and your insurance advisor agree on the rate charged.</li><li>The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>
Deferred Sales Charge (DSC)	<b>If you sell within:</b>	<b>Rate</b>	<ul style="list-style-type: none"><li>The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>You can Redeem up to 10% of your Units of a Fund each year without a Deferred Sales Charge.</li><li>Up to 20% of unused free Units can be carried forward. The maximum available free Units at any time is 30% of the current Unit Value.</li><li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li><li>For details, please refer to the Information Folder and Contract.</li></ul>
	1 year of buying	5.5 %	
	2 years of buying	5.0 %	
	3 years of buying	5.0 %	
	4 years of buying	4.0 %	
	5 years of buying	4.0 %	
	6 years of buying	3.0 %	
	7 years of buying	2.0 %	
After 7 years	0.0 %		

##### Ongoing Fund expenses

The MER includes the management fee, 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 the Optional Riders, the fees will be charged to you by Redeeming some of your Units. 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)	Optional Riders		
			Guaranteed Minimum Withdrawal Benefit Fee (annual rate as a % of the Remaining GWB)	4% Annual Automatic Death Benefit Reset (annual rate as a % of the Total Contract Value)	Earnings Enhancement Benefit (annual rate as a % of the market value of the Units)
<b>Class A</b>	3.83%	1.05%	0.70%	0.25%	0.30%
<b>Class B</b>	3.21%	0.60%	0.70%	0.25%	0.30%
<b>Class C</b>	3.22%	0.45%	0.70%	0.25%	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.

<b>Annual service fee rate</b>	DSC: 0.50%	ISC: 1.00%
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##### Other fees

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

For details, please refer to 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.

# Sun Life Assurance Company of Canada

Sun *Wise* Elite Segregated Funds

## Sun *Wise* Elite CI PSS i60/e40 Portfolio

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## SunWise Elite Segregated Funds

### SunWise Elite CI PSS i70/e30 Portfolio

As of December 31, 2024

**Quick facts:** **Date Fund created:** October 2008  
**Managed by:** CI Global Asset Management

**Total value on December 31, 2024:** \$3,702,101  
**Portfolio turnover rate:** 14.67%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Class A	3.34%	\$19.14	12,312
Class B	3.11%	\$18.98	140,238
Class C	3.01%	\$17.04	47,172

Minimum investment per Contract:

Minimum investment additional purchases:

Monthly minimum of pre-authorized chequing:

If you invest more than \$500,000 some of the fees you need to pay may be lowered. Ask your advisor or refer to the Information Folder and Contract for details.

#### Elite

No new Contracts

No new purchases

No new PACs

#### Elite Plus

No new Contracts

No new purchases

No new PACs

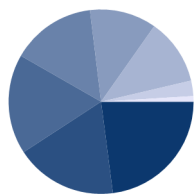
### What does the Fund invest in?

The Fund invests in multiple underlying funds that invest mostly in shares and bonds of firms from around the world.

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

	% Assets
CI Income Fund	69.58
Cash and Equivalents	
CI Private Markets Growth Fund	
iShares 20 Plus Year Treasury Bond ETF (TLT)	
CI Global Artificial Intelligence ETF (CIAI)	
CI Alternative Investment Grade Credit ETF (CRED)	
CI Munro Alternative Global Growth Fund	
Alimentation Couche Tard Inc 3.60% 02-Mar-2025	
NVIDIA Corp	
Hyundai Capital Canada Inc 2.01% 12-Apr-2026	
National Bank of Canada 5.30% 03-Nov-2025	
CI Select Canadian Equity Managed Fund	11.80
CI Select U.S. Equity Managed Fund	9.94
CI Select International Equity Managed Fund	8.10
Cash and Equivalents	0.58
<b>Total</b>	<b>100.00</b>

**Total number of investments:** 5



	% Assets
Domestic Bonds	22.96
Canadian Equity	17.82
Foreign Bonds	17.51
US Equity	14.78
International Equity	11.67
Cash and Equivalents	11.58
Other	2.70
Income Trust Units	0.98

### Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that 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 and are seeking modest capital growth
- are investing for the short and/or medium term.

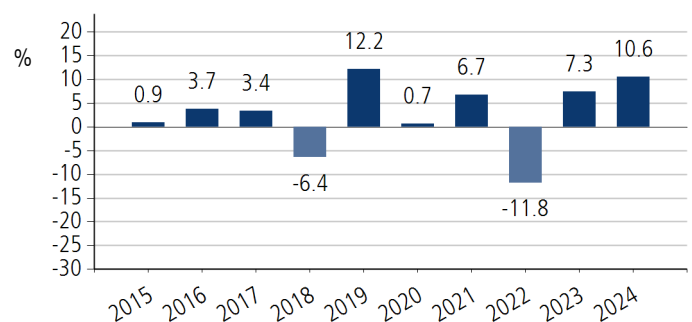
### How has the Fund performed?

#### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Class C Fund in December 2014 would have \$1,277.59 in December 2024. This works out to an average of 2.48% a 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 Class C 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.

#### How much does it 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																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested.	<ul style="list-style-type: none"><li>You and your insurance advisor agree on the rate charged.</li><li>The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
Deferred Sales Charge (DSC)	<table><tr><th>If you sell within:</th><th>Rate</th></tr><tr><td>1 year of buying</td><td>5.5 %</td></tr><tr><td>2 years of buying</td><td>5.0 %</td></tr><tr><td>3 years of buying</td><td>5.0 %</td></tr><tr><td>4 years of buying</td><td>4.0 %</td></tr><tr><td>5 years of buying</td><td>4.0 %</td></tr><tr><td>6 years of buying</td><td>3.0 %</td></tr><tr><td>7 years of buying</td><td>2.0 %</td></tr><tr><td>After 7 years</td><td>0.0 %</td></tr></table>	If you sell within:	Rate	1 year of buying	5.5 %	2 years of buying	5.0 %	3 years of buying	5.0 %	4 years of buying	4.0 %	5 years of buying	4.0 %	6 years of buying	3.0 %	7 years of buying	2.0 %	After 7 years	0.0 %	<ul style="list-style-type: none"><li>The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>You can Redeem up to 10% of your Units of a Fund each year without a Deferred Sales Charge.</li><li>Up to 20% of unused free Units can be carried forward. The maximum available free Units at any time is 30% of the current Unit Value.</li><li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li><li>For details, please refer to the Information Folder and Contract.</li></ul>
If you sell within:	Rate																			
1 year of buying	5.5 %																			
2 years of buying	5.0 %																			
3 years of buying	5.0 %																			
4 years of buying	4.0 %																			
5 years of buying	4.0 %																			
6 years of buying	3.0 %																			
7 years of buying	2.0 %																			
After 7 years	0.0 %																			

#### Ongoing Fund expenses

The MER includes the management fee, 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 the Optional Riders, the fees will be charged to you by Redeeming some of your Units. 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)	Optional Riders		
			Guaranteed Minimum Withdrawal Benefit Fee (annual rate as a % of the Remaining GWB)	4% Annual Automatic Death Benefit Reset (annual rate as a % of the Total Contract Value)	Earnings Enhancement Benefit (annual rate as a % of the market value of the Units)
<b>Class A</b>	3.34%	0.60%	0.50%	0.25%	0.30%
<b>Class B</b>	3.11%	0.45%	0.50%	0.25%	0.30%
<b>Class C</b>	3.01%	0.35%	0.50%	0.25%	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.

<b>Annual service fee rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

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

For details, please refer to 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.



# Sun Life Assurance Company of Canada

Sun *Wise* Elite Segregated Funds

## Sun *Wise* Elite CI PSS i70/e30 Portfolio

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## SunWise Elite Segregated Funds

### SunWise Elite CI PSS i80/e20 Portfolio

As of December 31, 2024

**Quick facts:** **Date Fund created:** October 2008  
**Managed by:** CI Global Asset Management

**Total value on December 31, 2024:** \$293,410  
**Portfolio turnover rate:** 34.26%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Class A	3.36%	\$13.05	4,150
Class B	3.15%	\$18.11	8,362
Class C	2.83%	\$14.79	5,855

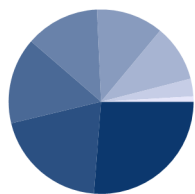
	Elite	Elite Plus
Minimum investment per Contract:	No new Contracts	No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs
If you invest more than \$500,000 some of the fees you need to pay may be lowered. Ask your advisor or refer to the Information Folder and Contract for details.		

#### What does the Fund invest in?

The Fund invests in multiple underlying funds that invest mostly in shares and bonds of firms from around the world.

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

	% Assets
CI Income Fund	79.54
Cash and Equivalents	
CI Private Markets Growth Fund	
iShares 20 Plus Year Treasury Bond ETF (TLT)	
CI Global Artificial Intelligence ETF (CIAI)	
CI Alternative Investment Grade Credit ETF (CRED)	
CI Munro Alternative Global Growth Fund	
Alimentation Couche Tard Inc 3.60% 02-Mar-2025	
NVIDIA Corp	
Hyundai Capital Canada Inc 2.01% 12-Apr-2026	
National Bank of Canada 5.30% 03-Nov-2025	
CI Select Canadian Equity Managed Fund	7.87
CI Select International Equity Managed Fund	6.08
CI Select U.S. Equity Managed Fund	5.97
Cash and Equivalents	0.54
<b>Total</b>	<b>100.00</b>
<b>Total number of investments:</b>	<b>5</b>



	% Assets
Domestic Bonds	26.24
Foreign Bonds	19.99
Canadian Equity	15.11
Cash and Equivalents	12.95
US Equity	11.73
International Equity	9.96
Other	3.09
Income Trust Units	0.93

#### Are there any guarantees?

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

#### Who is this Fund for?

This Fund may be suitable for contractholders if they:

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

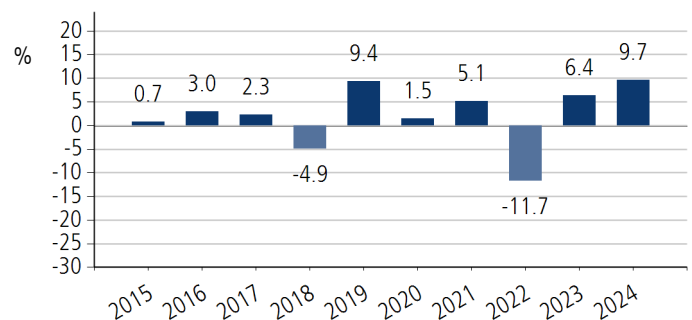
#### How has the Fund performed?

##### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Class C Fund in December 2014 would have \$1,214.22 in December 2024. This works out to an average of 1.96% a year. The returns are after the MER has been deducted. The 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 Class C 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 Elite Segregated Funds

### Sun Wise Elite CI PSS i80/e20 Portfolio

As of December 31, 2024

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to the Information Folder and Contract.

##### Sales charges

Sales charge option	What you pay		How it works
Initial Sales Charge (ISC)	Up to 5% of the amount invested.		<ul style="list-style-type: none"><li>You and your insurance advisor agree on the rate charged.</li><li>The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>
Deferred Sales Charge (DSC)	<b>If you sell within:</b>	<b>Rate</b>	<ul style="list-style-type: none"><li>The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>You can Redeem up to 10% of your Units of a Fund each year without a Deferred Sales Charge.</li><li>Up to 20% of unused free Units can be carried forward. The maximum available free Units at any time is 30% of the current Unit Value.</li><li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li><li>For details, please refer to the Information Folder and Contract.</li></ul>
	1 year of buying	5.5 %	
	2 years of buying	5.0 %	
	3 years of buying	5.0 %	
	4 years of buying	4.0 %	
	5 years of buying	4.0 %	
	6 years of buying	3.0 %	
	7 years of buying	2.0 %	
	After 7 years	0.0 %	

##### Ongoing Fund expenses

The MER includes the management fee, 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 the Optional Riders, the fees will be charged to you by Redeeming some of your Units. 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)	Optional Riders		
			Guaranteed Minimum Withdrawal Benefit Fee (annual rate as a % of the Remaining GWB)	4% Annual Automatic Death Benefit Reset (annual rate as a % of the Total Contract Value)	Earnings Enhancement Benefit (annual rate as a % of the market value of the Units)
<b>Class A</b>	3.36%	0.60%	0.50%	0.25%	0.30%
<b>Class B</b>	3.15%	0.45%	0.50%	0.25%	0.30%
<b>Class C</b>	2.83%	0.35%	0.50%	0.25%	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.

<b>Annual service fee rate</b>	DSC: 0.50%	ISC: 1.00%
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##### Other fees

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

For details, please refer to 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.

# Sun Life Assurance Company of Canada

Sun *Wise* Elite Segregated Funds

## Sun *Wise* Elite CI PSS i80/e20 Portfolio

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## SunWise Elite Segregated Funds

### SunWise Elite CI Select Canadian Equity Core Bundle

As of December 31, 2024

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

**Total value on December 31, 2024:** \$357,086,284  
**Portfolio turnover rate:** 24.92%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Class A	3.97%	\$21.23	1,128,417
Class B	3.40%	\$22.07	10,030,088
Class C	3.04%	\$23.32	3,858,964

	Elite	Elite Plus
Minimum investment per Contract:	No new Contracts	No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs
If you invest more than \$500,000 some of the fees you need to pay may be lowered. Ask your advisor or refer to the Information Folder and Contract for details.		

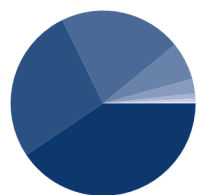
#### What does the Fund invest in?

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

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

	% Assets
CI Select Canadian Equity Fund	69.40
CI Global Financial Sector ETF (FSF)	
Manulife Financial Corp	
Fairfax Financial Holdings Ltd	
Shopify Inc	
Enbridge Inc	
Bank of Montreal	
Bank of Nova Scotia	
Canadian Natural Resources Ltd	
US Foods Holding Corp	
Amazon.com Inc	
CI Canadian Bond Fund	30.06
Cash and Equivalents	0.54
<b>Total</b>	<b>100.00</b>

<b>Total number of investments:</b>	<b>3</b>
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	% Assets
Canadian Equity	40.56
Domestic Bonds	27.19
US Equity	21.38
International Equity	6.61
Cash and Equivalents	2.56
Foreign Bonds	0.89
Income Trust Units	0.56
Other	0.25

#### Are there any guarantees?

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

#### Who is this Fund for?

This Fund may be suitable for contractholders if they:

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

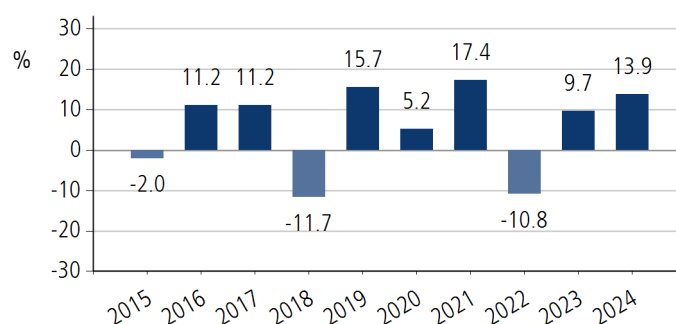
#### How has the Fund performed?

##### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Class C Fund in December 2014 would have \$1,700.07 in December 2024. This works out to an average of 5.45% a 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 Class C 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* Elite Segregated Funds

### Sun *Wise* Elite CI Select Canadian Equity Core Bundle

As of December 31, 2024

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to the Information Folder and Contract.

##### Sales charges

Sales charge option	What you pay		How it works
Initial Sales Charge (ISC)	Up to 5% of the amount invested.		<ul style="list-style-type: none"><li>You and your insurance advisor agree on the rate charged.</li><li>The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>
Deferred Sales Charge (DSC)	<b>If you sell within:</b>	<b>Rate</b>	<ul style="list-style-type: none"><li>The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>You can Redeem up to 10% of your Units of a Fund each year without a Deferred Sales Charge.</li><li>Up to 20% of unused free Units can be carried forward. The maximum available free Units at any time is 30% of the current Unit Value.</li><li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li><li>For details, please refer to the Information Folder and Contract.</li></ul>
	1 year of buying	5.5 %	
	2 years of buying	5.0 %	
	3 years of buying	5.0 %	
	4 years of buying	4.0 %	
	5 years of buying	4.0 %	
	6 years of buying	3.0 %	
	7 years of buying	2.0 %	
After 7 years	0.0 %		

##### Ongoing Fund expenses

The MER includes the management fee, 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 the Optional Riders, the fees will be charged to you by Redeeming some of your Units. 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)	Optional Riders		
			Guaranteed Minimum Withdrawal Benefit Fee (annual rate as a % of the Remaining GWB)	4% Annual Automatic Death Benefit Reset (annual rate as a % of the Total Contract Value)	Earnings Enhancement Benefit (annual rate as a % of the market value of the Units)
<b>Class A</b>	3.97%	1.35%	0.80%	0.25%	0.30%
<b>Class B</b>	3.40%	0.85%	0.90%	0.25%	0.30%
<b>Class C</b>	3.04%	0.50%	0.95%	0.25%	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.

<b>Annual service fee rate</b>	DSC: 0.50%	ISC: 1.00%
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##### Other fees

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

For details, please refer to 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.

# Sun Life Assurance Company of Canada

Sun *Wise* Elite Segregated Funds

## Sun *Wise* Elite CI Select Canadian Equity Core Bundle

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## SunWise Elite Segregated Funds

### SunWise Elite CI Select Canadian Equity Fund

As of December 31, 2024

**Quick facts:** **Date Fund created:** October 2005  
**Managed by:** CI Global Asset Management

**Total value on December 31, 2024:** \$94,652,017  
**Portfolio turnover rate:** 3.60%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Class A	4.62%	\$26.24	837,456
Class B	4.03%	\$29.52	1,760,193
Class C	3.57%	\$31.63	574,691

	Elite	Elite Plus
Minimum investment per Contract:	No new Contracts	No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs
If you invest more than \$500,000 some of the fees you need to pay may be lowered. Ask your advisor or refer to the Information Folder and Contract for details.		

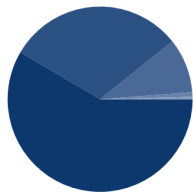
#### What does the Fund invest in?

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

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

	% Assets
CI Global Financial Sector ETF (FSF)	4.91
Manulife Financial Corp	4.65
Fairfax Financial Holdings Ltd	3.46
Shopify Inc	3.12
Enbridge Inc	3.01
Bank of Montreal	2.76
Bank of Nova Scotia	2.62
Canadian Natural Resources Ltd	2.47
US Foods Holding Corp	2.46
Amazon.com Inc	2.27
<b>Total</b>	<b>31.73</b>

**Total number of investments:** 100



	% Assets
Canadian Equity	58.45
US Equity	30.83
International Equity	9.51
Income Trust Units	0.79
Cash and Equivalents	0.42

#### Are there any guarantees?

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

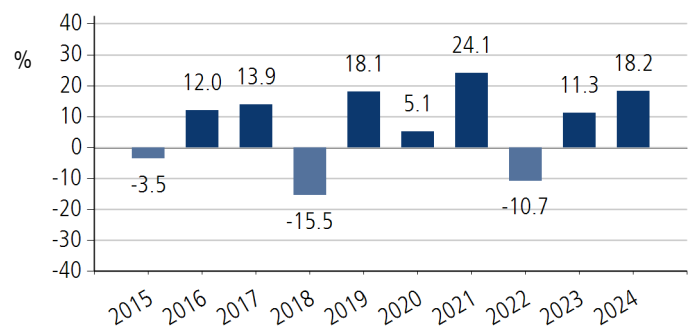
#### How has the Fund performed?

##### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Class C Fund in December 2014 would have \$1,880.67 in December 2024. This works out to an average of 6.52% a 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 Class C 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* Elite Segregated Funds

### Sun *Wise* Elite CI Select Canadian Equity Fund

As of December 31, 2024

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to the Information Folder and Contract.

##### Sales charges

Sales charge option	What you pay		How it works
Initial Sales Charge (ISC)	Up to 5% of the amount invested.		<ul style="list-style-type: none"><li>You and your insurance advisor agree on the rate charged.</li><li>The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>
Deferred Sales Charge (DSC)	<b>If you sell within:</b>	<b>Rate</b>	<ul style="list-style-type: none"><li>The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>You can Redeem up to 10% of your Units of a Fund each year without a Deferred Sales Charge.</li><li>Up to 20% of unused free Units can be carried forward. The maximum available free Units at any time is 30% of the current Unit Value.</li><li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li><li>For details, please refer to the Information Folder and Contract.</li></ul>
	1 year of buying	5.5 %	
	2 years of buying	5.0 %	
	3 years of buying	5.0 %	
	4 years of buying	4.0 %	
	5 years of buying	4.0 %	
	6 years of buying	3.0 %	
	7 years of buying	2.0 %	
	After 7 years	0.0 %	

##### Ongoing Fund expenses

The MER includes the management fee, 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 the Optional Riders, the fees will be charged to you by Redeeming some of your Units. 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)	Optional Riders		
			Guaranteed Minimum Withdrawal Benefit Fee (annual rate as a % of the Remaining GWB)	4% Annual Automatic Death Benefit Reset (annual rate as a % of the Total Contract Value)	Earnings Enhancement Benefit (annual rate as a % of the market value of the Units)
<b>Class A</b>	4.62%	1.80%	1.15%	0.25%	0.30%
<b>Class B</b>	4.03%	1.30%	1.35%	0.25%	0.30%
<b>Class C</b>	3.57%	0.85%	1.45%	0.25%	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.

<b>Annual service fee rate</b>	DSC: 0.50%	ISC: 1.00%
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##### Other fees

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

For details, please refer to 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.

**Sun Life Assurance Company of Canada**  
Sun *Wise* Elite Segregated Funds  
**Sun *Wise* Elite CI Select Canadian Equity Fund**

**As of December 31, 2024**

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**For more information**

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

Sun Life Assurance Company of Canada

Sun Wise Elite Segregated Funds

Sun Wise Elite CI Select Global Equity Bundle

As of December 31, 2024

**Quick facts:** **Date Fund created:** September 2011  
**Managed by:** CI Global Asset Management

**Total value on December 31, 2024:** \$14,468,255  
**Portfolio turnover rate:** 23.96%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Class A	3.97%	\$21.61	117,319
Class B	3.42%	\$23.17	328,027
Class C	3.08%	\$24.65	175,811

Minimum investment per Contract:  
Minimum investment additional purchases:  
Monthly minimum of pre-authorized chequing:

Elite	Elite Plus
No new Contracts	No new Contracts
No new purchases	No new purchases
No new PACs	No new PACs

What does the Fund invest in?

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

Top holdings and allocations as of December 31, 2024	% Assets
CI Select Global Equity Fund	69.67
Microsoft Corp	
NVIDIA Corp	
Apple Inc	
Amazon.com Inc	
Alphabet Inc	
Meta Platforms Inc	
JPMorgan Chase & Co	
Eli Lilly and Co	
ServiceNow Inc	
UnitedHealth Group Inc	
CI Canadian Bond Fund	29.80
Cash and Equivalents	0.53
<b>Total</b>	<b>100.00</b>

Total number of investments:	3
	% Assets
US Equity	49.02
Domestic Bonds	26.96
International Equity	17.57
Canadian Equity	2.54
Cash and Equivalents	2.53
Foreign Bonds	0.88
Income Trust Units	0.26
Other	0.24

Are there any guarantees?

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

Who is this Fund for?

This Fund may be suitable for contractholders if they:

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

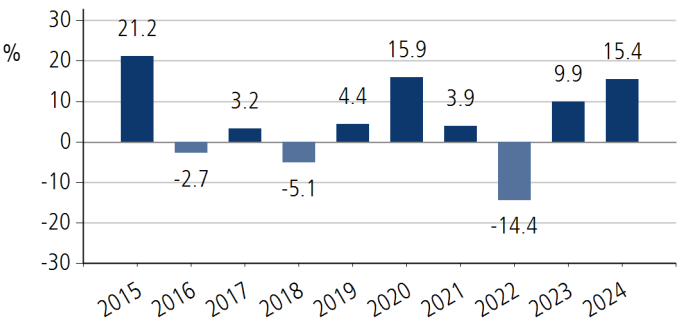
How has the Fund performed?

**Average return**

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Class C Fund in December 2014 would have \$1,575.41 in December 2024. This works out to an average of 4.65% a 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 Class C 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* Elite Segregated Funds

### Sun *Wise* Elite CI Select Global Equity Bundle

As of December 31, 2024

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to the Information Folder and Contract.

##### Sales charges

Sales charge option	What you pay		How it works
Initial Sales Charge (ISC)	Up to 5% of the amount invested.		<ul style="list-style-type: none"><li>You and your insurance advisor agree on the rate charged.</li><li>The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>
Deferred Sales Charge (DSC)	<b>If you sell within:</b>	<b>Rate</b>	<ul style="list-style-type: none"><li>The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>You can Redeem up to 10% of your Units of a Fund each year without a Deferred Sales Charge.</li><li>Up to 20% of unused free Units can be carried forward. The maximum available free Units at any time is 30% of the current Unit Value.</li><li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li><li>For details, please refer to the Information Folder and Contract.</li></ul>
	1 year of buying	5.5 %	
	2 years of buying	5.0 %	
	3 years of buying	5.0 %	
	4 years of buying	4.0 %	
	5 years of buying	4.0 %	
	6 years of buying	3.0 %	
	7 years of buying	2.0 %	
	After 7 years	0.0 %	

##### Ongoing Fund expenses

The MER includes the management fee, 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 the Optional Riders, the fees will be charged to you by Redeeming some of your Units. 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)	Optional Riders		
			Guaranteed Minimum Withdrawal Benefit Fee (annual rate as a % of the Remaining GWB)	4% Annual Automatic Death Benefit Reset (annual rate as a % of the Total Contract Value)	Earnings Enhancement Benefit (annual rate as a % of the market value of the Units)
<b>Class A</b>	3.97%	1.30%	0.80%	0.25%	0.30%
<b>Class B</b>	3.42%	0.85%	0.90%	0.25%	0.30%
<b>Class C</b>	3.08%	0.50%	0.95%	0.25%	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.

<b>Annual service fee rate</b>	DSC: 0.50%	ISC: 1.00%
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##### Other fees

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

For details, please refer to 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.

**Sun Life Assurance Company of Canada**  
Sun *Wise* Elite Segregated Funds  
**Sun *Wise* Elite CI Select Global Equity Bundle**

**As of December 31, 2024**

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**For more information**

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

Sun Life Assurance Company of Canada

Sun Wise Elite Segregated Funds

Sun Wise Elite CI Select Global Equity Fund

As of December 31, 2024

**Quick facts:** **Date Fund created:** October 2005  
**Managed by:** CI Global Asset Management

**Total value on December 31, 2024:** \$7,274,140  
**Portfolio turnover rate:** 5.68%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Class A	4.66%	\$19.95	111,758
Class B	4.15%	\$21.85	170,422
Class C	3.58%	\$24.36	54,211

Minimum investment per Contract:	<b>Elite</b> No new Contracts	<b>Elite Plus</b> No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs
If you invest more than \$500,000 some of the fees you need to pay may be lowered. Ask your advisor or refer to the Information Folder and Contract for details.		

### What does the Fund invest in?

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

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

	% Assets
Microsoft Corp	6.22
NVIDIA Corp	5.22
Apple Inc	4.72
Amazon.com Inc	4.13
Alphabet Inc	2.54
Meta Platforms Inc	2.42
JPMorgan Chase & Co	2.11
Eli Lilly and Co	2.02
ServiceNow Inc	1.97
UnitedHealth Group Inc	1.84
<b>Total</b>	<b>33.19</b>

#### Total number of investments:

<b>81</b>	<b>% Assets</b>
US Equity	69.96
International Equity	24.85
Canadian Equity	3.63
Cash and Equivalents	1.20
Income Trust Units	0.36

**Are there any guarantees?**

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that 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 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 Class C Fund in December 2014 would have \$2,080.28 in December 2024. This works out to an average of 7.60% a 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 Class C Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value eight years and down in value two years.

**How risky is it?**

Low	Low to moderate	<b>Moderate</b>	Moderate to high	High
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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* Elite Segregated Funds

### Sun *Wise* Elite CI Select Global Equity Fund

As of December 31, 2024

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to the Information Folder and Contract.

##### Sales charges

Sales charge option	What you pay		How it works
Initial Sales Charge (ISC)	Up to 5% of the amount invested.		<ul style="list-style-type: none"><li>You and your insurance advisor agree on the rate charged.</li><li>The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>
Deferred Sales Charge (DSC)	<b>If you sell within:</b>	<b>Rate</b>	<ul style="list-style-type: none"><li>The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>You can Redeem up to 10% of your Units of a Fund each year without a Deferred Sales Charge.</li><li>Up to 20% of unused free Units can be carried forward. The maximum available free Units at any time is 30% of the current Unit Value.</li><li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li><li>For details, please refer to the Information Folder and Contract.</li></ul>
	1 year of buying	5.5 %	
	2 years of buying	5.0 %	
	3 years of buying	5.0 %	
	4 years of buying	4.0 %	
	5 years of buying	4.0 %	
	6 years of buying	3.0 %	
	7 years of buying	2.0 %	
After 7 years	0.0 %		

##### Ongoing Fund expenses

The MER includes the management fee, 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 the Optional Riders, the fees will be charged to you by Redeeming some of your Units. 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)	Optional Riders		
			Guaranteed Minimum Withdrawal Benefit Fee (annual rate as a % of the Remaining GWB)	4% Annual Automatic Death Benefit Reset (annual rate as a % of the Total Contract Value)	Earnings Enhancement Benefit (annual rate as a % of the market value of the Units)
<b>Class A</b>	4.66%	1.85%	1.15%	0.25%	0.30%
<b>Class B</b>	4.15%	1.35%	1.35%	0.25%	0.30%
<b>Class C</b>	3.58%	0.85%	1.45%	0.25%	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.

<b>Annual service fee rate</b>	DSC: 0.50%	ISC: 1.00%
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##### Other fees

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

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

#### What if I change my mind?

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

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

**As of December 31, 2024**

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**For more information**

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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



Sun Life Assurance Company of Canada

SunWise Elite Segregated Funds

SunWise Elite CI Select International Equity Managed Fund

As of December 31, 2024

Quick facts: Date Fund created: April 2007  
Managed by: CI Global Asset Management

Total value on December 31, 2024: \$11,550,753  
Portfolio turnover rate: 17.48%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Class A	4.78%	\$13.81	163,939
Class B	4.11%	\$15.34	395,561
Class C	3.54%	\$16.99	189,508

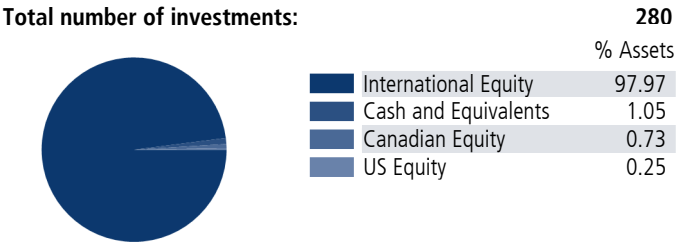
	Elite	Elite Plus
Minimum investment per Contract:	No new Contracts	No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs

What does the Fund invest in?

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

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

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



Are there any guarantees?

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

Who is this Fund for?

- This Fund may be suitable for contractholders if they:
- want an equity fund that invests outside of North America
  - are investing for the long term.

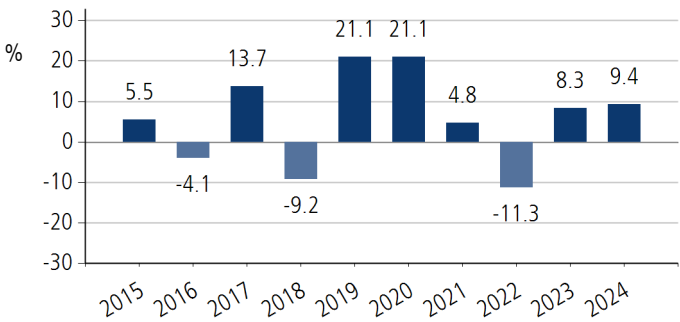
How has the Fund performed?

**Average return**

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Class C Fund in December 2014 would have \$1,687.21 in December 2024. This works out to an average of 5.37% a 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 Class C 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* Elite Segregated Funds

### Sun *Wise* Elite CI Select International Equity Managed Fund

As of December 31, 2024

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to the Information Folder and Contract.

##### Sales charges

Sales charge option	What you pay		How it works
Initial Sales Charge (ISC)	Up to 5% of the amount invested.		<ul style="list-style-type: none"><li>You and your insurance advisor agree on the rate charged.</li><li>The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>
Deferred Sales Charge (DSC)	<b>If you sell within:</b>	<b>Rate</b>	<ul style="list-style-type: none"><li>The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>You can Redeem up to 10% of your Units of a Fund each year without a Deferred Sales Charge.</li><li>Up to 20% of unused free Units can be carried forward. The maximum available free Units at any time is 30% of the current Unit Value.</li><li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li><li>For details, please refer to the Information Folder and Contract.</li></ul>
	1 year of buying	5.5 %	
	2 years of buying	5.0 %	
	3 years of buying	5.0 %	
	4 years of buying	4.0 %	
	5 years of buying	4.0 %	
	6 years of buying	3.0 %	
	7 years of buying	2.0 %	
After 7 years	0.0 %		

##### Ongoing Fund expenses

The MER includes the management fee, 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 the Optional Riders, the fees will be charged to you by Redeeming some of your Units. 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)	Optional Riders		
			Guaranteed Minimum Withdrawal Benefit Fee (annual rate as a % of the Remaining GWB)	4% Annual Automatic Death Benefit Reset (annual rate as a % of the Total Contract Value)	Earnings Enhancement Benefit (annual rate as a % of the market value of the Units)
<b>Class A</b>	4.78%	1.90%	1.15%	0.25%	0.30%
<b>Class B</b>	4.11%	1.35%	1.35%	0.25%	0.30%
<b>Class C</b>	3.54%	0.85%	1.45%	0.25%	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.

<b>Annual service fee rate</b>	DSC: 0.50%	ISC: 1.00%
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##### Other fees

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

For details, please refer to 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.

# Sun Life Assurance Company of Canada

Sun *Wise* Elite Segregated Funds

## Sun *Wise* Elite CI Select International Equity Managed Fund

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

Sun Life Assurance Company of Canada

SunWise Elite Segregated Funds

SunWise Elite CI Select U.S. Equity Managed Fund

As of December 31, 2024

**Quick facts:** **Date Fund created:** October 2005  
**Managed by:** CI Global Asset Management

**Total value on December 31, 2024:** \$30,724,973  
**Portfolio turnover rate:** 14.92%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Class A	4.85%	\$30.26	320,856
Class B	4.11%	\$33.45	450,508
Class C	3.58%	\$37.25	159,660

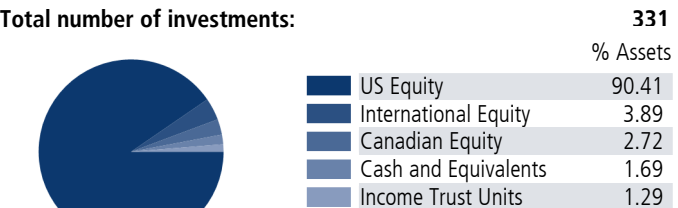
	<b>Elite</b>	<b>Elite Plus</b>
Minimum investment per Contract:	No new Contracts	No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs

What does the Fund invest in?

The Fund invests in the CI Select U.S. Equity Managed Fund. The underlying fund invests mostly in U.S. shares.

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

	% Assets
Microsoft Corp	5.92
NVIDIA Corp	5.26
Amazon.com Inc	5.16
Apple Inc	5.02
Alphabet Inc	3.45
Broadcom Inc	3.13
Meta Platforms Inc	3.00
UnitedHealth Group Inc	2.60
JPMorgan Chase & Co	2.23
Visa Inc	2.19
<b>Total</b>	<b>37.96</b>



Are there any guarantees?

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

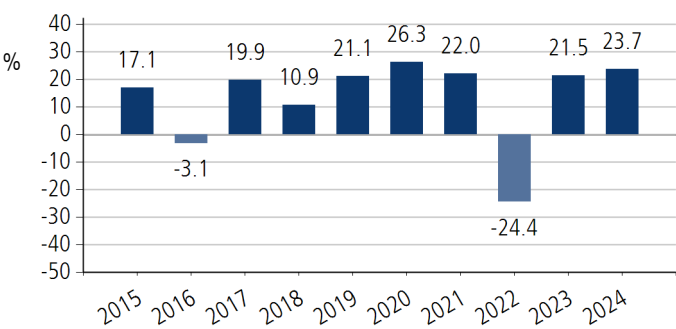
How has the Fund performed?

**Average return**

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Class C Fund in December 2014 would have \$3,198.58 in December 2024. This works out to an average of 12.33% a 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 Class C 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 Elite Segregated Funds

### Sun Wise Elite CI Select U.S. Equity Managed Fund

As of December 31, 2024

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to the Information Folder and Contract.

##### Sales charges

Sales charge option	What you pay		How it works
Initial Sales Charge (ISC)	Up to 5% of the amount invested.		<ul style="list-style-type: none"><li>You and your insurance advisor agree on the rate charged.</li><li>The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>
Deferred Sales Charge (DSC)	<b>If you sell within:</b>	<b>Rate</b>	<ul style="list-style-type: none"><li>The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>You can Redeem up to 10% of your Units of a Fund each year without a Deferred Sales Charge.</li><li>Up to 20% of unused free Units can be carried forward. The maximum available free Units at any time is 30% of the current Unit Value.</li><li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li><li>For details, please refer to the Information Folder and Contract.</li></ul>
	1 year of buying	5.5 %	
	2 years of buying	5.0 %	
	3 years of buying	5.0 %	
	4 years of buying	4.0 %	
	5 years of buying	4.0 %	
	6 years of buying	3.0 %	
	7 years of buying	2.0 %	
	After 7 years	0.0 %	

##### Ongoing Fund expenses

The MER includes the management fee, 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 the Optional Riders, the fees will be charged to you by Redeeming some of your Units. 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)	Optional Riders		
			Guaranteed Minimum Withdrawal Benefit Fee (annual rate as a % of the Remaining GWB)	4% Annual Automatic Death Benefit Reset (annual rate as a % of the Total Contract Value)	Earnings Enhancement Benefit (annual rate as a % of the market value of the Units)
<b>Class A</b>	4.85%	1.95%	1.15%	0.25%	0.30%
<b>Class B</b>	4.11%	1.35%	1.35%	0.25%	0.30%
<b>Class C</b>	3.58%	0.85%	1.45%	0.25%	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.

<b>Annual service fee rate</b>	DSC: 0.50%	ISC: 1.00%
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##### Other fees

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

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#### What if I change my mind?

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# Sun Life Assurance Company of Canada

Sun *Wise* Elite Segregated Funds

## Sun *Wise* Elite CI Select U.S. Equity Managed Fund

As of December 31, 2024

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### For more information

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

Sun Life Assurance Company of Canada  
Sun Wise Elite Segregated Funds  
Sun Wise Elite CI Synergy American Fund

As of December 31, 2024

**Quick facts:** **Date Fund created:** October 2005  
**Managed by:** CI Global Asset Management

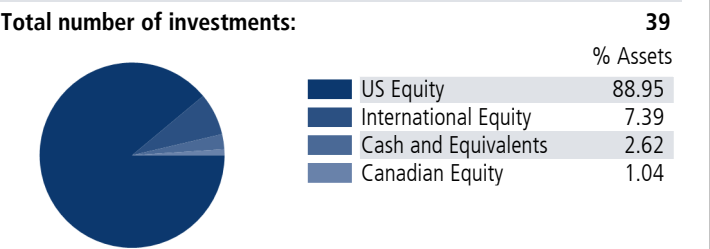
**Total value on December 31, 2024:** \$12,721,568  
**Portfolio turnover rate:** 11.85%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Class A	4.68%	\$33.48	63,589
Class B	4.10%	\$36.82	188,860
Class C	3.57%	\$40.61	50,473

Minimum investment per Contract:	<b>Elite</b> No new Contracts	<b>Elite Plus</b> No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs
If you invest more than \$500,000 some of the fees you need to pay may be lowered. Ask your advisor or refer to the Information Folder and Contract for details.		

**What does the Fund invest in?**  
The Fund invests in the CI Synergy American Fund. The underlying fund invests mostly in U.S. shares.

Top holdings and allocations of the Underlying Fund as of December 31, 2024	% Assets
Microsoft Corp	8.92
NVIDIA Corp	8.66
Apple Inc	5.74
UnitedHealth Group Inc	5.60
Amazon.com Inc	5.06
Alphabet Inc	4.39
Meta Platforms Inc	4.24
Eli Lilly and Co	4.08
Merck & Co Inc	4.07
Thermo Fisher Scientific Inc	4.05
<b>Total</b>	<b>54.81</b>



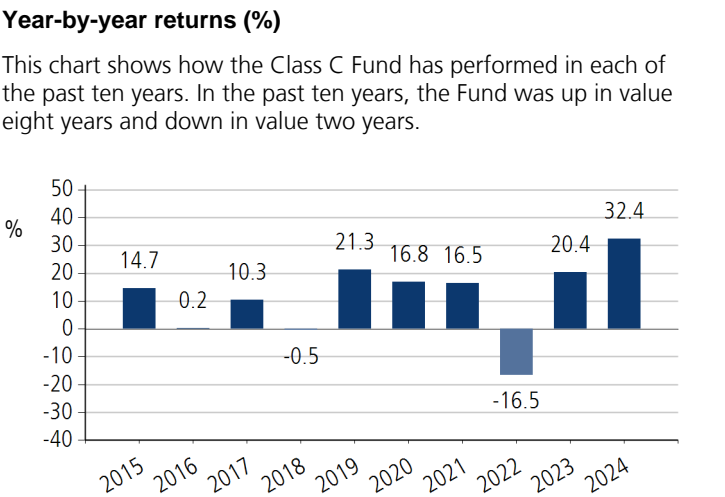
**Are there any guarantees?**  
This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to the Information Folder and Contract.

**Who is this Fund for?**  
This Fund may be suitable for contractholders if they:

- want to invest in North American equity securities with high growth potential
- are investing for the medium and/or long term.

**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 Class C Fund in December 2014 would have \$2,771.11 in December 2024. This works out to an average of 10.73% a 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.



**How risky is it?**

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

# Sun Life Assurance Company of Canada

## Sun *Wise* Elite Segregated Funds

### Sun *Wise* Elite CI Synergy American Fund

As of December 31, 2024

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to the Information Folder and Contract.

##### Sales charges

Sales charge option	What you pay		How it works
Initial Sales Charge (ISC)	Up to 5% of the amount invested.		<ul style="list-style-type: none"><li>You and your insurance advisor agree on the rate charged.</li><li>The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>
Deferred Sales Charge (DSC)	<b>If you sell within:</b>	<b>Rate</b>	<ul style="list-style-type: none"><li>The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>You can Redeem up to 10% of your Units of a Fund each year without a Deferred Sales Charge.</li><li>Up to 20% of unused free Units can be carried forward. The maximum available free Units at any time is 30% of the current Unit Value.</li><li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li><li>For details, please refer to the Information Folder and Contract.</li></ul>
	1 year of buying	5.5 %	
	2 years of buying	5.0 %	
	3 years of buying	5.0 %	
	4 years of buying	4.0 %	
	5 years of buying	4.0 %	
	6 years of buying	3.0 %	
	7 years of buying	2.0 %	
	After 7 years	0.0 %	

##### Ongoing Fund expenses

The MER includes the management fee, 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 the Optional Riders, the fees will be charged to you by Redeeming some of your Units. 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)	Optional Riders		
			Guaranteed Minimum Withdrawal Benefit Fee (annual rate as a % of the Remaining GWB)	4% Annual Automatic Death Benefit Reset (annual rate as a % of the Total Contract Value)	Earnings Enhancement Benefit (annual rate as a % of the market value of the Units)
<b>Class A</b>	4.68%	1.90%	1.15%	0.25%	0.30%
<b>Class B</b>	4.10%	1.35%	1.35%	0.25%	0.30%
<b>Class C</b>	3.57%	0.85%	1.45%	0.25%	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.

<b>Annual service fee rate</b>	DSC: 0.50%	ISC: 1.00%
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##### Other fees

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

For details, please refer to 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.



**Sun Life Assurance Company of Canada**  
Sun *Wise* Elite Segregated Funds  
**Sun *Wise* Elite CI Synergy American Fund**

**As of December 31, 2024**

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**For more information**

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

Sun Life Assurance Company of Canada

SunWise Elite Segregated Funds

SunWise Elite CI U.S. Stock Selection Core Bundle

As of December 31, 2024

**Quick facts:** **Date Fund created:** September 2011  
**Managed by:** CI Global Asset Management

**Total value on December 31, 2024:** \$40,573,974  
**Portfolio turnover rate:** 29.71%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Class A	4.15%	\$31.36	163,141
Class B	3.47%	\$33.72	595,824
Class C	3.07%	\$35.51	432,668

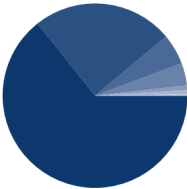
	<b>Elite</b>	<b>Elite Plus</b>
Minimum investment per Contract:	No new Contracts	No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs

What does the Fund invest in?

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

Top holdings and allocations as of December 31, 2024	% Assets
CI U.S. Stock Selection Fund	72.24
Microsoft Corp	
NVIDIA Corp	
Apple Inc	
UnitedHealth Group Inc	
Alphabet Inc	
Amazon.com Inc	
Meta Platforms Inc	
Eli Lilly and Co	
Merck & Co Inc	
Thermo Fisher Scientific Inc	
CI Canadian Bond Fund	27.23
Cash and Equivalents	0.53
<b>Total</b>	<b>100.00</b>

Total number of investments:	3
	% Assets
US Equity	64.30
Domestic Bonds	24.64
International Equity	5.35
Cash and Equivalents	3.92
Foreign Bonds	0.82
Canadian Equity	0.75
Other	0.22



Are there any guarantees?

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

Who is this Fund for?

- This Fund may be suitable for contractholders if they:
- want to invest in a diversified portfolio of equity and income securities designed for steady, long-term growth
  - are investing for the medium and/or long term.

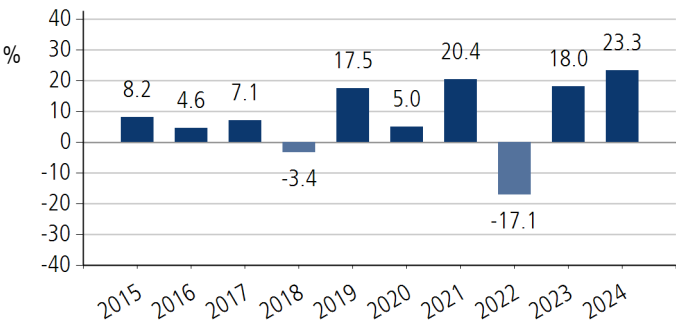
How has the Fund performed?

**Average return**

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Class C Fund in December 2014 would have \$2,097.75 in December 2024. This works out to an average of 7.69% a year. The returns are after the MER has been deducted. The 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 Class C 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* Elite Segregated Funds

### Sun *Wise* Elite CI U.S. Stock Selection Core Bundle

As of December 31, 2024

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to the Information Folder and Contract.

#### Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested.	<ul style="list-style-type: none"><li>You and your insurance advisor agree on the rate charged.</li><li>The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
Deferred Sales Charge (DSC)	<table><tr><th>If you sell within:</th><th>Rate</th></tr><tr><td>1 year of buying</td><td>5.5 %</td></tr><tr><td>2 years of buying</td><td>5.0 %</td></tr><tr><td>3 years of buying</td><td>5.0 %</td></tr><tr><td>4 years of buying</td><td>4.0 %</td></tr><tr><td>5 years of buying</td><td>4.0 %</td></tr><tr><td>6 years of buying</td><td>3.0 %</td></tr><tr><td>7 years of buying</td><td>2.0 %</td></tr><tr><td>After 7 years</td><td>0.0 %</td></tr></table>	If you sell within:	Rate	1 year of buying	5.5 %	2 years of buying	5.0 %	3 years of buying	5.0 %	4 years of buying	4.0 %	5 years of buying	4.0 %	6 years of buying	3.0 %	7 years of buying	2.0 %	After 7 years	0.0 %	<ul style="list-style-type: none"><li>The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>You can Redeem up to 10% of your Units of a Fund each year without a Deferred Sales Charge.</li><li>Up to 20% of unused free Units can be carried forward. The maximum available free Units at any time is 30% of the current Unit Value.</li><li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li><li>For details, please refer to the Information Folder and Contract.</li></ul>
If you sell within:	Rate																			
1 year of buying	5.5 %																			
2 years of buying	5.0 %																			
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6 years of buying	3.0 %																			
7 years of buying	2.0 %																			
After 7 years	0.0 %																			

#### Ongoing Fund expenses

The MER includes the management fee, 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 the Optional Riders, the fees will be charged to you by Redeeming some of your Units. 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)	Optional Riders		
			Guaranteed Minimum Withdrawal Benefit Fee (annual rate as a % of the Remaining GWB)	4% Annual Automatic Death Benefit Reset (annual rate as a % of the Total Contract Value)	Earnings Enhancement Benefit (annual rate as a % of the market value of the Units)
<b>Class A</b>	4.15%	1.45%	0.80%	0.25%	0.30%
<b>Class B</b>	3.47%	0.85%	0.90%	0.25%	0.30%
<b>Class C</b>	3.07%	0.50%	0.95%	0.25%	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.

<b>Annual service fee rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

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

For details, please refer to 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.

# Sun Life Assurance Company of Canada

Sun *Wise* Elite Segregated Funds

## Sun *Wise* Elite CI U.S. Stock Selection Core Bundle

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

Sun Life Assurance Company of Canada

Sun *Wise* Elite Segregated Funds

Sun *Wise* Elite CI U.S. Stock Selection Fund

As of December 31, 2024

**Quick facts:**

**Date Fund created:** October 2005  
**Managed by:** CI Global Asset Management

**Total value on December 31, 2024:** \$45,197,840  
**Portfolio turnover rate:** 20.86%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Class A	4.91%	\$33.68	269,488
Class B	4.12%	\$37.99	613,389
Class C	3.61%	\$42.36	288,947

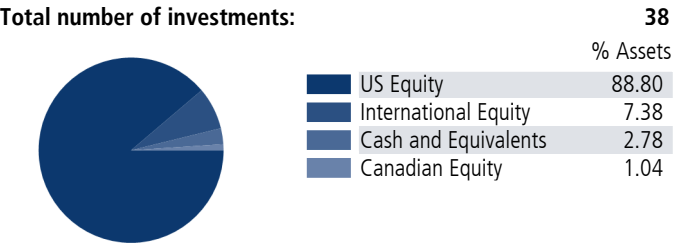
	Elite	Elite Plus
Minimum investment per Contract:	No new Contracts	No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs
If you invest more than \$500,000 some of the fees you need to pay may be lowered. Ask your advisor or refer to the Information Folder and Contract for details.		

What does the Fund invest in?

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

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

	% Assets
Microsoft Corp	8.91
NVIDIA Corp	8.65
Apple Inc	5.73
UnitedHealth Group Inc	5.59
Alphabet Inc	5.49
Amazon.com Inc	5.06
Meta Platforms Inc	4.24
Eli Lilly and Co	4.07
Merck & Co Inc	4.06
Thermo Fisher Scientific Inc	4.04
<b>Total</b>	<b>55.84</b>



Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that 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.

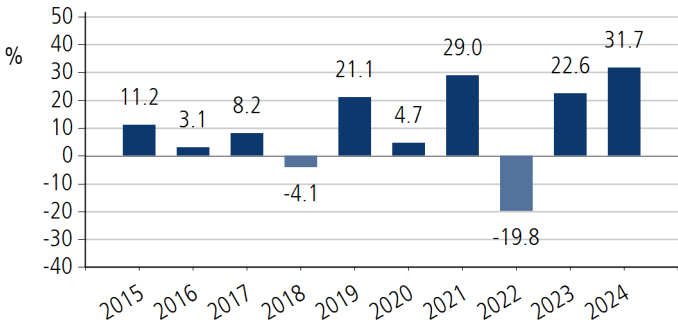
How has the Fund performed?

**Average return**

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Class C Fund in December 2014 would have \$2,514.68 in December 2024. This works out to an average of 9.66% a 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 Class C 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* Elite Segregated Funds

### Sun *Wise* Elite CI U.S. Stock Selection Fund

As of December 31, 2024

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to the Information Folder and Contract.

#### Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested.	<ul style="list-style-type: none"><li>You and your insurance advisor agree on the rate charged.</li><li>The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
Deferred Sales Charge (DSC)	<table><tr><th>If you sell within:</th><th>Rate</th></tr><tr><td>1 year of buying</td><td>5.5 %</td></tr><tr><td>2 years of buying</td><td>5.0 %</td></tr><tr><td>3 years of buying</td><td>5.0 %</td></tr><tr><td>4 years of buying</td><td>4.0 %</td></tr><tr><td>5 years of buying</td><td>4.0 %</td></tr><tr><td>6 years of buying</td><td>3.0 %</td></tr><tr><td>7 years of buying</td><td>2.0 %</td></tr><tr><td>After 7 years</td><td>0.0 %</td></tr></table>	If you sell within:	Rate	1 year of buying	5.5 %	2 years of buying	5.0 %	3 years of buying	5.0 %	4 years of buying	4.0 %	5 years of buying	4.0 %	6 years of buying	3.0 %	7 years of buying	2.0 %	After 7 years	0.0 %	<ul style="list-style-type: none"><li>The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>You can Redeem up to 10% of your Units of a Fund each year without a Deferred Sales Charge.</li><li>Up to 20% of unused free Units can be carried forward. The maximum available free Units at any time is 30% of the current Unit Value.</li><li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li><li>For details, please refer to the Information Folder and Contract.</li></ul>
If you sell within:	Rate																			
1 year of buying	5.5 %																			
2 years of buying	5.0 %																			
3 years of buying	5.0 %																			
4 years of buying	4.0 %																			
5 years of buying	4.0 %																			
6 years of buying	3.0 %																			
7 years of buying	2.0 %																			
After 7 years	0.0 %																			

#### Ongoing Fund expenses

The MER includes the management fee, 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 the Optional Riders, the fees will be charged to you by Redeeming some of your Units. 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)	Optional Riders		
			Guaranteed Minimum Withdrawal Benefit Fee (annual rate as a % of the Remaining GWB)	4% Annual Automatic Death Benefit Reset (annual rate as a % of the Total Contract Value)	Earnings Enhancement Benefit (annual rate as a % of the market value of the Units)
<b>Class A</b>	4.91%	2.05%	1.15%	0.25%	0.30%
<b>Class B</b>	4.12%	1.35%	1.35%	0.25%	0.30%
<b>Class C</b>	3.61%	0.85%	1.45%	0.25%	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.

<b>Annual service fee rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

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

For details, please refer to 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.

**Sun Life Assurance Company of Canada**  
Sun *Wise* Elite Segregated Funds  
**Sun *Wise* Elite CI U.S. Stock Selection Fund**

**As of December 31, 2024**

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**For more information**

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## SunWise Elite Segregated Funds

### SunWise Elite Fidelity Canadian Asset Allocation Fund

As of December 31, 2024

**Quick facts:** **Date Fund created:** October 2005  
**Managed by:** Fidelity Investments Canada ULC

**Total value on December 31, 2024:** \$85,339,723  
**Portfolio turnover rate:** 5.68%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Class A	4.06%	\$20.40	895,218
Class B	3.60%	\$22.28	2,280,308
Class C	3.33%	\$23.37	696,076

Minimum investment per Contract:  
 Minimum investment additional purchases:  
 Monthly minimum of pre-authorized chequing:

**Elite**  
 No new Contracts  
 No new purchases  
 No new PACs

**Elite Plus**  
 No new Contracts  
 No new purchases  
 No new PACs

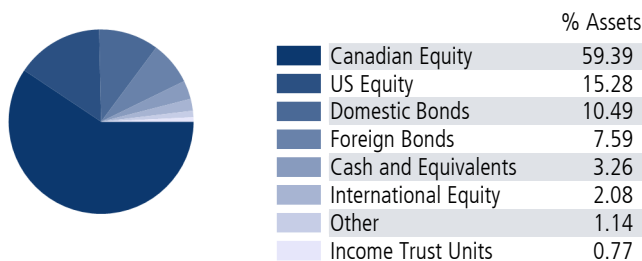
#### What does the Fund invest in?

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

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

	% Assets
iShares 20 Plus Year Treasury Bond ETF (TLT)	4.15
Royal Bank of Canada	3.75
Constellation Software Inc	3.30
Toronto-Dominion Bank	3.03
Fidelity Canadian Money Market Investment Trust	2.96
Canadian Natural Resources Ltd	2.19
Waste Connections Inc	2.19
Manulife Financial Corp	2.08
Brookfield Asset Management Ltd - Common Cl A	2.07
Shopify Inc	2.02
<b>Total</b>	<b>27.74</b>

**Total number of investments:** 1066



#### Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that 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.

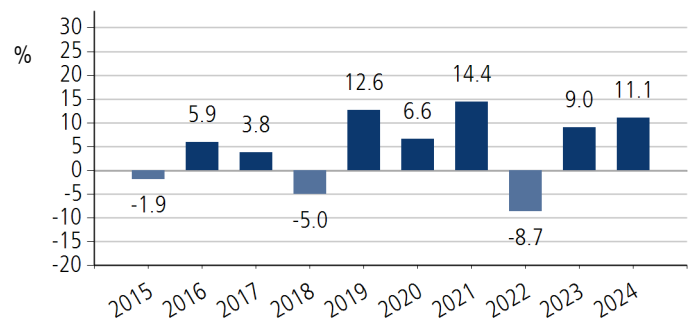
#### How has the Fund performed?

##### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Class C Fund in December 2014 would have \$1,555.94 in December 2024. This works out to an average of 4.52% a 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 Class C 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* Elite Segregated Funds

### Sun *Wise* Elite Fidelity Canadian Asset Allocation Fund

As of December 31, 2024

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to the Information Folder and Contract.

#### Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested.	<ul style="list-style-type: none"><li>You and your insurance advisor agree on the rate charged.</li><li>The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
Deferred Sales Charge (DSC)	<table><tr><th>If you sell within:</th><th>Rate</th></tr><tr><td>1 year of buying</td><td>5.5 %</td></tr><tr><td>2 years of buying</td><td>5.0 %</td></tr><tr><td>3 years of buying</td><td>5.0 %</td></tr><tr><td>4 years of buying</td><td>4.0 %</td></tr><tr><td>5 years of buying</td><td>4.0 %</td></tr><tr><td>6 years of buying</td><td>3.0 %</td></tr><tr><td>7 years of buying</td><td>2.0 %</td></tr><tr><td>After 7 years</td><td>0.0 %</td></tr></table>	If you sell within:	Rate	1 year of buying	5.5 %	2 years of buying	5.0 %	3 years of buying	5.0 %	4 years of buying	4.0 %	5 years of buying	4.0 %	6 years of buying	3.0 %	7 years of buying	2.0 %	After 7 years	0.0 %	<ul style="list-style-type: none"><li>The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>You can Redeem up to 10% of your Units of a Fund each year without a Deferred Sales Charge.</li><li>Up to 20% of unused free Units can be carried forward. The maximum available free Units at any time is 30% of the current Unit Value.</li><li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li><li>For details, please refer to the Information Folder and Contract.</li></ul>
If you sell within:	Rate																			
1 year of buying	5.5 %																			
2 years of buying	5.0 %																			
3 years of buying	5.0 %																			
4 years of buying	4.0 %																			
5 years of buying	4.0 %																			
6 years of buying	3.0 %																			
7 years of buying	2.0 %																			
After 7 years	0.0 %																			

#### Ongoing Fund expenses

The MER includes the management fee, 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 the Optional Riders, the fees will be charged to you by Redeeming some of your Units. 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)	Optional Riders		
			Guaranteed Minimum Withdrawal Benefit Fee (annual rate as a % of the Remaining GWB)	4% Annual Automatic Death Benefit Reset (annual rate as a % of the Total Contract Value)	Earnings Enhancement Benefit (annual rate as a % of the market value of the Units)
<b>Class A</b>	4.06%	1.15%	0.80%	0.25%	0.30%
<b>Class B</b>	3.60%	0.75%	0.90%	0.25%	0.30%
<b>Class C</b>	3.33%	0.50%	0.95%	0.25%	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.

<b>Annual service fee rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

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

For details, please refer to 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.

# Sun Life Assurance Company of Canada

Sun *Wise* Elite Segregated Funds

## Sun *Wise* Elite Fidelity Canadian Asset Allocation Fund

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## SunWise Elite Segregated Funds

### SunWise Elite Fidelity Disciplined Core Bundle

As of December 31, 2024

**Quick facts:** **Date Fund created:** January 2010  
**Managed by:** Fidelity Investments Canada ULC, CI Global Asset Management

**Total value on December 31, 2024:** \$13,757,113  
**Portfolio turnover rate:** 18.22%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Class A	4.12%	\$19.57	36,183
Class B	3.61%	\$21.04	442,167
Class C	3.14%	\$22.56	165,981

Minimum investment per Contract:  
 Minimum investment additional purchases:  
 Monthly minimum of pre-authorized chequing:

**Elite**  
 No new Contracts  
 No new purchases  
 No new PACs

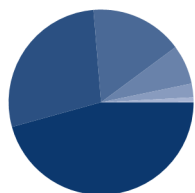
**Elite Plus**  
 No new Contracts  
 No new purchases  
 No new PACs

#### What does the Fund invest in?

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

Top holdings and allocations as of December 31, 2024	% Assets
Fidelity Canadian Disciplined Equity Fund	50.49
Royal Bank of Canada	
Toronto-Dominion Bank	
Constellation Software Inc	
Agnico Eagle Mines Ltd	
Shopify Inc	
TC Energy Corp	
Manulife Financial Corp	
Waste Connections Inc	
Alimentation Couche-Tard Inc	
Pembina Pipeline Corp	
Fidelity Canadian Bond Fund	28.88
Fidelity Global Disciplined Equity Fund	20.02
Cash and Equivalents	0.61
<b>Total</b>	<b>100.00</b>

**Total number of investments:** 4



	% Assets
Canadian Equity	45.70
Domestic Bonds	27.98
US Equity	16.19
International Equity	6.89
Cash and Equivalents	2.39
Income Trust Units	0.81
Foreign Bonds	0.04

#### Are there any guarantees?

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

#### Who is this Fund for?

This Fund may be suitable for contractholders if they:

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

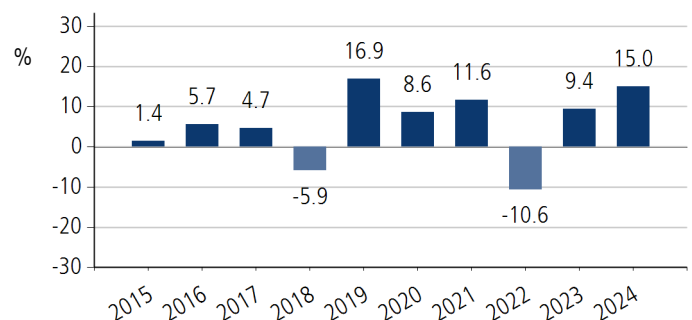
#### How has the Fund performed?

##### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Class C Fund in December 2014 would have \$1,680.82 in December 2024. This works out to an average of 5.33% a year. The returns are after the MER has been deducted. The 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 Class C 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* Elite Segregated Funds

### Sun *Wise* Elite Fidelity Disciplined Core Bundle

As of December 31, 2024

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to the Information Folder and Contract.

##### Sales charges

Sales charge option	What you pay		How it works
Initial Sales Charge (ISC)	Up to 5% of the amount invested.		<ul style="list-style-type: none"><li>You and your insurance advisor agree on the rate charged.</li><li>The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>
Deferred Sales Charge (DSC)	<b>If you sell within:</b>	<b>Rate</b>	<ul style="list-style-type: none"><li>The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>You can Redeem up to 10% of your Units of a Fund each year without a Deferred Sales Charge.</li><li>Up to 20% of unused free Units can be carried forward. The maximum available free Units at any time is 30% of the current Unit Value.</li><li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li><li>For details, please refer to the Information Folder and Contract.</li></ul>
	1 year of buying	5.5 %	
	2 years of buying	5.0 %	
	3 years of buying	5.0 %	
	4 years of buying	4.0 %	
	5 years of buying	4.0 %	
	6 years of buying	3.0 %	
	7 years of buying	2.0 %	
After 7 years	0.0 %		

##### Ongoing Fund expenses

The MER includes the management fee, 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 the Optional Riders, the fees will be charged to you by Redeeming some of your Units. 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)	Optional Riders		
			Guaranteed Minimum Withdrawal Benefit Fee (annual rate as a % of the Remaining GWB)	4% Annual Automatic Death Benefit Reset (annual rate as a % of the Total Contract Value)	Earnings Enhancement Benefit (annual rate as a % of the market value of the Units)
<b>Class A</b>	4.12%	1.30%	0.80%	0.25%	0.30%
<b>Class B</b>	3.61%	0.85%	0.90%	0.25%	0.30%
<b>Class C</b>	3.14%	0.50%	0.95%	0.25%	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.

<b>Annual service fee rate</b>	DSC: 0.50%	ISC: 1.00%
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##### Other fees

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

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

#### What if I change my mind?

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**Sun Life Assurance Company of Canada**  
Sun *Wise* Elite Segregated Funds  
**Sun *Wise* Elite Fidelity Disciplined Core Bundle**

**As of December 31, 2024**

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**For more information**

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

Sun Life Assurance Company of Canada

Sun Wise Elite Segregated Funds

Sun Wise Elite Fidelity Global Asset Allocation Fund

As of December 31, 2024

**Quick facts:** **Date Fund created:** October 2005  
**Managed by:** Fidelity Investments Canada ULC

**Total value on December 31, 2024:** \$27,683,030  
**Portfolio turnover rate:** 8.75%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Class A	4.10%	\$20.94	293,477
Class B	3.59%	\$22.83	718,083
Class C	3.28%	\$23.96	214,657

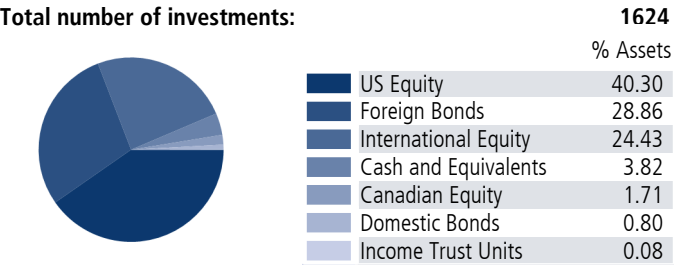
	<b>Elite</b>	<b>Elite Plus</b>
Minimum investment per Contract:	No new Contracts	No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs

What does the Fund invest in?

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

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

	% Assets
iShares Core S&P 500 ETF (IVV)	10.42
iShares Core MSCI Europe ETF (IEUR)	2.71
Technology Select Sector SPDR ETF (XLK)	2.54
Fidelity Canadian Money Market Investment Trust	2.45
iShares Core MSCI Emerging Markets ETF (IEMG)	2.45
NVIDIA Corp	1.89
Financial Select Sector SPDR ETF (XLF)	1.82
iShares MSCI Japan ETF (EWJ)	1.70
Microsoft Corp	1.62
iShares MSCI United Kingdom ETF (EWU)	1.34
<b>Total</b>	<b>28.94</b>



Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that 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
- want a long-term investment.

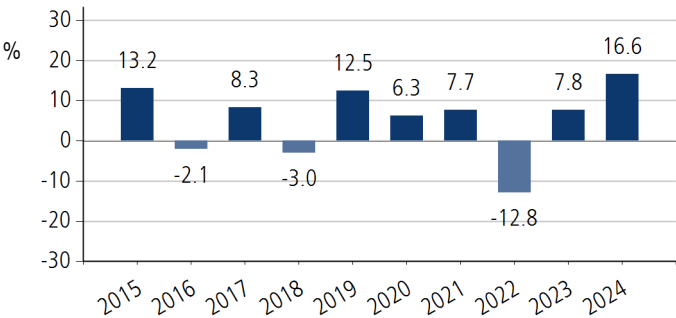
How has the Fund performed?

**Average return**

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Class C Fund in December 2014 would have \$1,642.91 in December 2024. This works out to an average of 5.09% a 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 Class C 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* Elite Segregated Funds

### Sun *Wise* Elite Fidelity Global Asset Allocation Fund

As of December 31, 2024

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to the Information Folder and Contract.

#### Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested.	<ul style="list-style-type: none"><li>You and your insurance advisor agree on the rate charged.</li><li>The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
Deferred Sales Charge (DSC)	<table><tr><th>If you sell within:</th><th>Rate</th></tr><tr><td>1 year of buying</td><td>5.5 %</td></tr><tr><td>2 years of buying</td><td>5.0 %</td></tr><tr><td>3 years of buying</td><td>5.0 %</td></tr><tr><td>4 years of buying</td><td>4.0 %</td></tr><tr><td>5 years of buying</td><td>4.0 %</td></tr><tr><td>6 years of buying</td><td>3.0 %</td></tr><tr><td>7 years of buying</td><td>2.0 %</td></tr><tr><td>After 7 years</td><td>0.0 %</td></tr></table>	If you sell within:	Rate	1 year of buying	5.5 %	2 years of buying	5.0 %	3 years of buying	5.0 %	4 years of buying	4.0 %	5 years of buying	4.0 %	6 years of buying	3.0 %	7 years of buying	2.0 %	After 7 years	0.0 %	<ul style="list-style-type: none"><li>The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>You can Redeem up to 10% of your Units of a Fund each year without a Deferred Sales Charge.</li><li>Up to 20% of unused free Units can be carried forward. The maximum available free Units at any time is 30% of the current Unit Value.</li><li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li><li>For details, please refer to the Information Folder and Contract.</li></ul>
If you sell within:	Rate																			
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#### Ongoing Fund expenses

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Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	Annual insurance fee included in MER (annual rate as a % of the market value of the Units)	Optional Riders		
			Guaranteed Minimum Withdrawal Benefit Fee (annual rate as a % of the Remaining GWB)	4% Annual Automatic Death Benefit Reset (annual rate as a % of the Total Contract Value)	Earnings Enhancement Benefit (annual rate as a % of the market value of the Units)
<b>Class A</b>	4.10%	1.20%	0.80%	0.25%	0.30%
<b>Class B</b>	3.59%	0.75%	0.90%	0.25%	0.30%
<b>Class C</b>	3.28%	0.50%	0.95%	0.25%	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.

<b>Annual service fee rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

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

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# Sun Life Assurance Company of Canada

Sun *Wise* Elite Segregated Funds

## Sun *Wise* Elite Fidelity Global Asset Allocation Fund

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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



Sun Life Assurance Company of Canada  
Sun Wise Elite Segregated Funds  
Sun Wise Elite Fidelity NorthStar® Fund

As of December 31, 2024

**Quick facts:** **Date Fund created:** October 2005  
**Managed by:** Fidelity Investments Canada ULC

**Total value on December 31, 2024:** \$29,760,164  
**Portfolio turnover rate:** 13.30%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Class A	4.93%	\$23.11	313,821
Class B	4.29%	\$25.76	594,606
Class C	3.76%	\$28.50	252,278

Minimum investment per Contract:  
Minimum investment additional purchases:  
Monthly minimum of pre-authorized chequing:

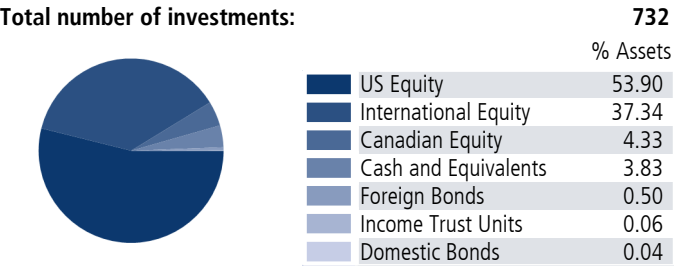
Elite	Elite Plus
No new Contracts	No new Contracts
No new purchases	No new purchases
No new PACs	No new PACs

What does the Fund invest in?

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

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

	% Assets
NVIDIA Corp	3.64
Fidelity U.S. Money Market Investment Trust	3.35
Microsoft Corp	2.91
Meta Platforms Inc	2.16
Amazon.com Inc	1.87
Alphabet Inc	1.43
Imperial Brands PLC	1.26
Metro Inc	1.08
British American Tobacco PLC	1.05
Apple Inc	1.03
Total	19.78



Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that 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 foreign equity fund
- are investing for the long term.

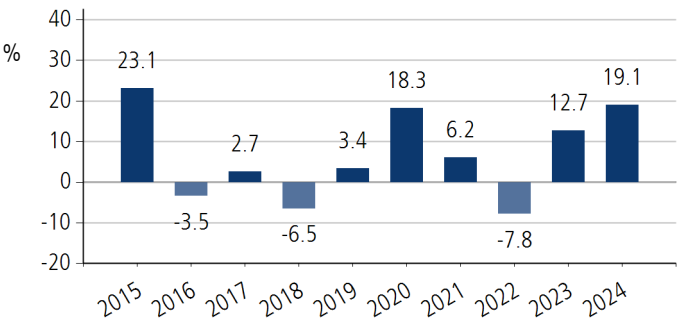
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Class C Fund in December 2014 would have \$1,831.81 in December 2024. This works out to an average of 6.24% a 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 Class C 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 Elite Segregated Funds

### Sun Wise Elite Fidelity NorthStar® Fund

As of December 31, 2024

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to the Information Folder and Contract.

##### Sales charges

Sales charge option	What you pay		How it works
Initial Sales Charge (ISC)	Up to 5% of the amount invested.		<ul style="list-style-type: none"><li>You and your insurance advisor agree on the rate charged.</li><li>The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>
Deferred Sales Charge (DSC)	<b>If you sell within:</b>	<b>Rate</b>	<ul style="list-style-type: none"><li>The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>You can Redeem up to 10% of your Units of a Fund each year without a Deferred Sales Charge.</li><li>Up to 20% of unused free Units can be carried forward. The maximum available free Units at any time is 30% of the current Unit Value.</li><li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li><li>For details, please refer to the Information Folder and Contract.</li></ul>
	1 year of buying	5.5 %	
	2 years of buying	5.0 %	
	3 years of buying	5.0 %	
	4 years of buying	4.0 %	
	5 years of buying	4.0 %	
	6 years of buying	3.0 %	
	7 years of buying	2.0 %	
	After 7 years	0.0 %	

##### Ongoing Fund expenses

The MER includes the management fee, 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 the Optional Riders, the fees will be charged to you by Redeeming some of your Units. 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)	Optional Riders		
			Guaranteed Minimum Withdrawal Benefit Fee (annual rate as a % of the Remaining GWB)	4% Annual Automatic Death Benefit Reset (annual rate as a % of the Total Contract Value)	Earnings Enhancement Benefit (annual rate as a % of the market value of the Units)
<b>Class A</b>	4.93%	1.90%	1.15%	0.25%	0.30%
<b>Class B</b>	4.29%	1.35%	1.35%	0.25%	0.30%
<b>Class C</b>	3.76%	0.85%	1.45%	0.25%	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.

<b>Annual service fee rate</b>	DSC: 0.50%	ISC: 1.00%
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##### Other fees

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

For details, please refer to 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.

# Sun Life Assurance Company of Canada

Sun *Wise* Elite Segregated Funds

## Sun *Wise* Elite Fidelity NorthStar® Fund

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

Sun Life Assurance Company of Canada

SunWise Elite Segregated Funds

SunWise Elite Fidelity True North® Core Bundle

As of December 31, 2024

**Quick facts:** **Date Fund created:** September 2011  
**Managed by:** Fidelity Investments Canada ULC, CI Global Asset Management

**Total value on December 31, 2024:** \$5,565,092  
**Portfolio turnover rate:** 29.72%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Class A	4.12%	\$19.53	28,884
Class B	3.55%	\$20.93	142,141
Class C	3.17%	\$22.25	91,064

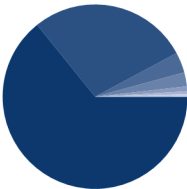
Minimum investment per Contract:  
Minimum investment additional purchases:  
Monthly minimum of pre-authorized chequing:

Elite	Elite Plus
No new Contracts	No new Contracts
No new purchases	No new purchases
No new PACs	No new PACs

What does the Fund invest in?

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

Top holdings and allocations as of December 31, 2024	% Assets
Fidelity True North Fund	70.67
Royal Bank of Canada	
Toronto-Dominion Bank	
Alimentation Couche-Tard Inc	
Fairfax Financial Holdings Ltd	
Shopify Inc	
Agnico Eagle Mines Ltd	
Constellation Software Inc	
Canadian Natural Resources Ltd	
Intact Financial Corp	
Fidelity Canadian Money Market Investment Trust	
Fidelity Canadian Bond Fund	28.68
Cash and Equivalents	0.65
<b>Total</b>	<b>100.00</b>
<b>Total number of investments:</b>	<b>3</b>



	% Assets
Canadian Equity	64.20
Domestic Bonds	27.96
Cash and Equivalents	3.59
US Equity	2.45
International Equity	0.86
Income Trust Units	0.49
Other	0.41
Foreign Bonds	0.04

Are there any guarantees?

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

Who is this Fund for?

- This Fund may be suitable for contractholders if they:
- want to invest in a diversified portfolio of equity and income securities designed for steady, long-term growth
  - are investing for the medium and/or long term.

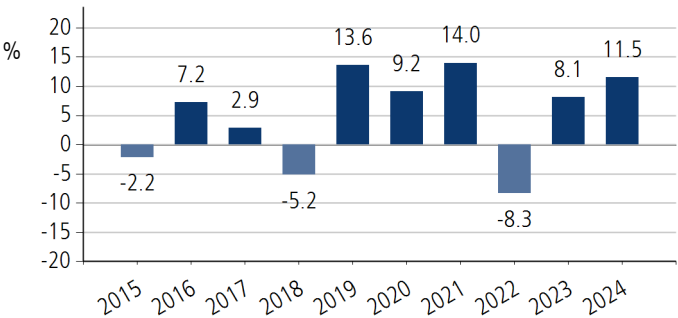
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Class C Fund in December 2014 would have \$1,598.13 in December 2024. This works out to an average of 4.80% a year. The returns are after the MER has been deducted. The 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 Class C 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* Elite Segregated Funds

### Sun *Wise* Elite Fidelity True North® Core Bundle

As of December 31, 2024

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to the Information Folder and Contract.

#### Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested.	<ul style="list-style-type: none"><li>You and your insurance advisor agree on the rate charged.</li><li>The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
Deferred Sales Charge (DSC)	<table><tr><th>If you sell within:</th><th>Rate</th></tr><tr><td>1 year of buying</td><td>5.5 %</td></tr><tr><td>2 years of buying</td><td>5.0 %</td></tr><tr><td>3 years of buying</td><td>5.0 %</td></tr><tr><td>4 years of buying</td><td>4.0 %</td></tr><tr><td>5 years of buying</td><td>4.0 %</td></tr><tr><td>6 years of buying</td><td>3.0 %</td></tr><tr><td>7 years of buying</td><td>2.0 %</td></tr><tr><td>After 7 years</td><td>0.0 %</td></tr></table>	If you sell within:	Rate	1 year of buying	5.5 %	2 years of buying	5.0 %	3 years of buying	5.0 %	4 years of buying	4.0 %	5 years of buying	4.0 %	6 years of buying	3.0 %	7 years of buying	2.0 %	After 7 years	0.0 %	<ul style="list-style-type: none"><li>The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>You can Redeem up to 10% of your Units of a Fund each year without a Deferred Sales Charge.</li><li>Up to 20% of unused free Units can be carried forward. The maximum available free Units at any time is 30% of the current Unit Value.</li><li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li><li>For details, please refer to the Information Folder and Contract.</li></ul>
If you sell within:	Rate																			
1 year of buying	5.5 %																			
2 years of buying	5.0 %																			
3 years of buying	5.0 %																			
4 years of buying	4.0 %																			
5 years of buying	4.0 %																			
6 years of buying	3.0 %																			
7 years of buying	2.0 %																			
After 7 years	0.0 %																			

#### Ongoing Fund expenses

The MER includes the management fee, 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 the Optional Riders, the fees will be charged to you by Redeeming some of your Units. 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)	Optional Riders		
			Guaranteed Minimum Withdrawal Benefit Fee (annual rate as a % of the Remaining GWB)	4% Annual Automatic Death Benefit Reset (annual rate as a % of the Total Contract Value)	Earnings Enhancement Benefit (annual rate as a % of the market value of the Units)
<b>Class A</b>	4.12%	1.30%	0.80%	0.25%	0.30%
<b>Class B</b>	3.55%	0.85%	0.90%	0.25%	0.30%
<b>Class C</b>	3.17%	0.50%	0.95%	0.25%	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.

<b>Annual service fee rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

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

For details, please refer to 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.

# Sun Life Assurance Company of Canada

Sun *Wise* Elite Segregated Funds

## Sun *Wise* Elite Fidelity True North® Core Bundle

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## Sun Wise Elite Segregated Funds

### Sun Wise Elite Fidelity True North® Fund

As of December 31, 2024

**Quick facts:** **Date Fund created:** October 2005  
**Managed by:** Fidelity Investments Canada ULC

**Total value on December 31, 2024:** \$54,471,166  
**Portfolio turnover rate:** 6.96%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Class A	4.72%	\$24.80	567,215
Class B	4.18%	\$27.44	1,143,595
Class C	3.73%	\$30.00	300,840

Minimum investment per Contract:  
 Minimum investment additional purchases:  
 Monthly minimum of pre-authorized chequing:

**Elite**  
 No new Contracts  
 No new purchases  
 No new PACs

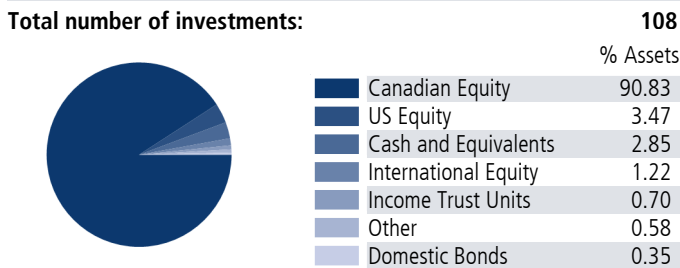
**Elite Plus**  
 No new Contracts  
 No new purchases  
 No new PACs

#### 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, 2024**

	% Assets
Royal Bank of Canada	5.51
Toronto-Dominion Bank	4.42
Alimentation Couche-Tard Inc	3.79
Fairfax Financial Holdings Ltd	3.78
Shopify Inc	3.55
Agnico Eagle Mines Ltd	3.44
Constellation Software Inc	3.35
Canadian Natural Resources Ltd	3.23
Intact Financial Corp	3.18
Fidelity Canadian Money Market Investment Trust	3.14
<b>Total</b>	<b>37.39</b>



#### Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that 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
- are investing for the long-term.

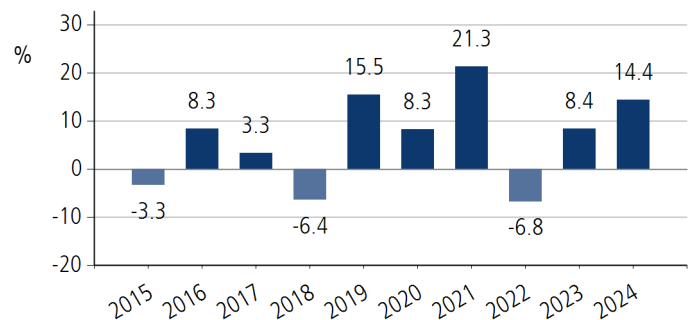
#### How has the Fund performed?

##### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Class C Fund in December 2014 would have \$1,777.38 in December 2024. This works out to an average of 5.92% a 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 Class C 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 Elite Segregated Funds

### Sun Wise Elite Fidelity True North® Fund

As of December 31, 2024

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to the Information Folder and Contract.

##### Sales charges

Sales charge option	What you pay		How it works
Initial Sales Charge (ISC)	Up to 5% of the amount invested.		<ul style="list-style-type: none"><li>You and your insurance advisor agree on the rate charged.</li><li>The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>
Deferred Sales Charge (DSC)	<b>If you sell within:</b>	<b>Rate</b>	<ul style="list-style-type: none"><li>The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>You can Redeem up to 10% of your Units of a Fund each year without a Deferred Sales Charge.</li><li>Up to 20% of unused free Units can be carried forward. The maximum available free Units at any time is 30% of the current Unit Value.</li><li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li><li>For details, please refer to the Information Folder and Contract.</li></ul>
	1 year of buying	5.5 %	
	2 years of buying	5.0 %	
	3 years of buying	5.0 %	
	4 years of buying	4.0 %	
	5 years of buying	4.0 %	
	6 years of buying	3.0 %	
	7 years of buying	2.0 %	
	After 7 years	0.0 %	

##### Ongoing Fund expenses

The MER includes the management fee, 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 the Optional Riders, the fees will be charged to you by Redeeming some of your Units. 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)	Optional Riders		
			Guaranteed Minimum Withdrawal Benefit Fee (annual rate as a % of the Remaining GWB)	4% Annual Automatic Death Benefit Reset (annual rate as a % of the Total Contract Value)	Earnings Enhancement Benefit (annual rate as a % of the market value of the Units)
<b>Class A</b>	4.72%	1.75%	1.15%	0.25%	0.30%
<b>Class B</b>	4.18%	1.30%	1.35%	0.25%	0.30%
<b>Class C</b>	3.73%	0.85%	1.45%	0.25%	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.

<b>Annual service fee rate</b>	DSC: 0.50%	ISC: 1.00%
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##### Other fees

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

For details, please refer to 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.



# Sun Life Assurance Company of Canada

Sun *Wise* Elite Segregated Funds

## Sun *Wise* Elite Fidelity True North<sup>®</sup> Fund

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## SunWise Elite Segregated Funds

### SunWise Elite Portfolio Series Balanced Fund

As of December 31, 2024

**Quick facts:** **Date Fund created:** October 2005  
**Managed by:** CI Global Asset Management

**Total value on December 31, 2024:** \$346,917,003  
**Portfolio turnover rate:** 8.14%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Class A	3.73%	\$20.30	3,812,900
Class B	3.26%	\$22.01	8,193,416
Class C	2.98%	\$22.81	3,034,423

Minimum investment per Contract:

Minimum investment additional purchases:

Monthly minimum of pre-authorized chequing:

If you invest more than \$500,000 some of the fees you need to pay may be lowered. Ask your advisor or refer to the Information Folder and Contract for details.

#### Elite

No new Contracts

No new purchases

No new PACs

#### Elite Plus

No new Contracts

No new purchases

No new PACs

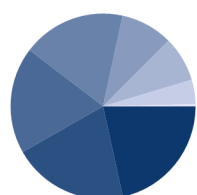
## What does the Fund invest in?

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, 2024

	% Assets
CI Canadian Bond Fund	11.39
CI Munro Global Growth Equity Fund	6.49
CI International Equity Fund	4.93
Cash and Equivalents	4.59
CI Corporate Bond Fund	4.29
CI Canadian Core Plus Bond Fund	4.28
CI International Value Corporate Class	3.92
CI Canadian Dividend Fund	3.89
CI Private Markets Growth Fund	3.86
CI Synergy Canadian Corporate Class	3.84
<b>Total</b>	<b>51.48</b>

**Total number of investments:** 35



	% Assets
Domestic Bonds	21.56
International Equity	20.19
US Equity	18.60
Canadian Equity	18.04
Foreign Bonds	9.10
Cash and Equivalents	7.88
Other	4.29
Income Trust Units	0.34

## Are there any guarantees?

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

## Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want capital growth and income while diversifying risk
- are investing for the medium term.

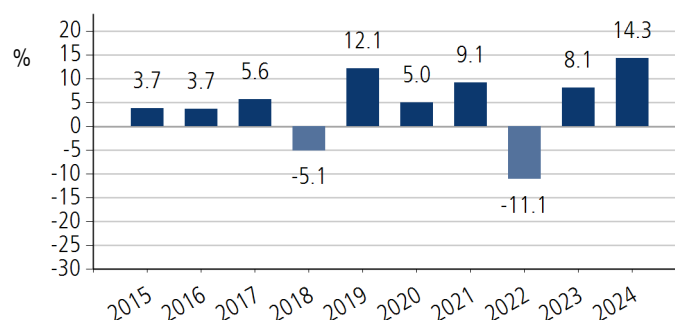
## How has the Fund performed?

### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Class C Fund in December 2014 would have \$1,517.67 in December 2024. This works out to an average of 4.26% a 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 Class C Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value eight years and down in value two years.



## How risky is it?

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

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

# Sun Life Assurance Company of Canada

## Sun *Wise* Elite Segregated Funds

### Sun *Wise* Elite Portfolio Series Balanced Fund

As of December 31, 2024

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to the Information Folder and Contract.

#### Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested.	<ul style="list-style-type: none"><li>You and your insurance advisor agree on the rate charged.</li><li>The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
Deferred Sales Charge (DSC)	<table><tr><th>If you sell within:</th><th>Rate</th></tr><tr><td>1 year of buying</td><td>5.5 %</td></tr><tr><td>2 years of buying</td><td>5.0 %</td></tr><tr><td>3 years of buying</td><td>5.0 %</td></tr><tr><td>4 years of buying</td><td>4.0 %</td></tr><tr><td>5 years of buying</td><td>4.0 %</td></tr><tr><td>6 years of buying</td><td>3.0 %</td></tr><tr><td>7 years of buying</td><td>2.0 %</td></tr><tr><td>After 7 years</td><td>0.0 %</td></tr></table>	If you sell within:	Rate	1 year of buying	5.5 %	2 years of buying	5.0 %	3 years of buying	5.0 %	4 years of buying	4.0 %	5 years of buying	4.0 %	6 years of buying	3.0 %	7 years of buying	2.0 %	After 7 years	0.0 %	<ul style="list-style-type: none"><li>The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>You can Redeem up to 10% of your Units of a Fund each year without a Deferred Sales Charge.</li><li>Up to 20% of unused free Units can be carried forward. The maximum available free Units at any time is 30% of the current Unit Value.</li><li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li><li>For details, please refer to the Information Folder and Contract.</li></ul>
If you sell within:	Rate																			
1 year of buying	5.5 %																			
2 years of buying	5.0 %																			
3 years of buying	5.0 %																			
4 years of buying	4.0 %																			
5 years of buying	4.0 %																			
6 years of buying	3.0 %																			
7 years of buying	2.0 %																			
After 7 years	0.0 %																			

#### Ongoing Fund expenses

The MER includes the management fee, 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 the Optional Riders, the fees will be charged to you by Redeeming some of your Units. 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)	Optional Riders		
			Guaranteed Minimum Withdrawal Benefit Fee (annual rate as a % of the Remaining GWB)	4% Annual Automatic Death Benefit Reset (annual rate as a % of the Total Contract Value)	Earnings Enhancement Benefit (annual rate as a % of the market value of the Units)
<b>Class A</b>	3.73%	1.00%	0.80%	0.25%	0.30%
<b>Class B</b>	3.26%	0.60%	0.90%	0.25%	0.30%
<b>Class C</b>	2.98%	0.35%	0.95%	0.25%	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.

<b>Annual service fee rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

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

For details, please refer to 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.

**Sun Life Assurance Company of Canada**  
Sun *Wise* Elite Segregated Funds  
**Sun *Wise* Elite Portfolio Series Balanced Fund**

**As of December 31, 2024**

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**For more information**

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## SunWise Elite Segregated Funds

### SunWise Elite Portfolio Series Balanced Growth Fund

As of December 31, 2024

**Quick facts:** **Date Fund created:** October 2005  
**Managed by:** CI Global Asset Management

**Total value on December 31, 2024:** \$236,155,635  
**Portfolio turnover rate:** 9.20%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Class A	3.97%	\$20.69	1,962,034
Class B	3.45%	\$22.53	5,484,791
Class C	3.19%	\$23.72	2,015,432

	Elite	Elite Plus
Minimum investment per Contract:	No new Contracts	No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs
If you invest more than \$500,000 some of the fees you need to pay may be lowered. Ask your advisor or refer to the Information Folder and Contract for details.		

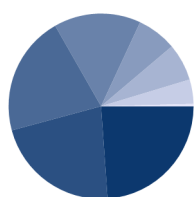
#### What does the Fund invest in?

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

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

	% Assets
CI Canadian Bond Fund	7.96
CI Munro Global Growth Equity Fund	7.80
CI International Equity Fund	5.82
CI International Value Corporate Class	4.64
CI Canadian Dividend Fund	4.57
CI Synergy Canadian Corporate Class	4.50
CI Global Artificial Intelligence ETF (CIAI)	4.31
Cash and Equivalents	4.28
CI Emerging Markets Corporate Class	4.15
CI Japan Equity Index ETF Non-Hedged Units (JAPN.B)	3.87
<b>Total</b>	<b>51.90</b>

**Total number of investments:** 35



	% Assets
International Equity	23.88
US Equity	21.92
Canadian Equity	20.93
Domestic Bonds	15.21
Cash and Equivalents	6.90
Foreign Bonds	6.50
Other	4.26
Income Trust Units	0.40

#### Are there any guarantees?

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

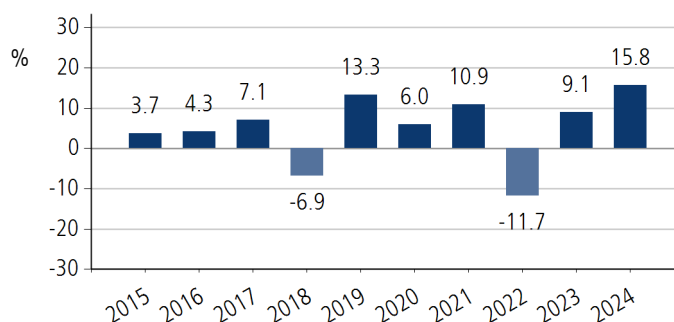
#### How has the Fund performed?

##### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Class C Fund in December 2014 would have \$1,599.66 in December 2024. This works out to an average of 4.81% a year. The returns are after the MER has been deducted. The 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 Class C 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* Elite Segregated Funds

### Sun *Wise* Elite Portfolio Series Balanced Growth Fund

As of December 31, 2024

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to the Information Folder and Contract.

#### Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested.	<ul style="list-style-type: none"><li>You and your insurance advisor agree on the rate charged.</li><li>The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
Deferred Sales Charge (DSC)	<table><tr><th>If you sell within:</th><th>Rate</th></tr><tr><td>1 year of buying</td><td>5.5 %</td></tr><tr><td>2 years of buying</td><td>5.0 %</td></tr><tr><td>3 years of buying</td><td>5.0 %</td></tr><tr><td>4 years of buying</td><td>4.0 %</td></tr><tr><td>5 years of buying</td><td>4.0 %</td></tr><tr><td>6 years of buying</td><td>3.0 %</td></tr><tr><td>7 years of buying</td><td>2.0 %</td></tr><tr><td>After 7 years</td><td>0.0 %</td></tr></table>	If you sell within:	Rate	1 year of buying	5.5 %	2 years of buying	5.0 %	3 years of buying	5.0 %	4 years of buying	4.0 %	5 years of buying	4.0 %	6 years of buying	3.0 %	7 years of buying	2.0 %	After 7 years	0.0 %	<ul style="list-style-type: none"><li>The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>You can Redeem up to 10% of your Units of a Fund each year without a Deferred Sales Charge.</li><li>Up to 20% of unused free Units can be carried forward. The maximum available free Units at any time is 30% of the current Unit Value.</li><li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li><li>For details, please refer to the Information Folder and Contract.</li></ul>
If you sell within:	Rate																			
1 year of buying	5.5 %																			
2 years of buying	5.0 %																			
3 years of buying	5.0 %																			
4 years of buying	4.0 %																			
5 years of buying	4.0 %																			
6 years of buying	3.0 %																			
7 years of buying	2.0 %																			
After 7 years	0.0 %																			

#### Ongoing Fund expenses

The MER includes the management fee, 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 the Optional Riders, the fees will be charged to you by Redeeming some of your Units. 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)	Optional Riders		
			Guaranteed Minimum Withdrawal Benefit Fee (annual rate as a % of the Remaining GWB)	4% Annual Automatic Death Benefit Reset (annual rate as a % of the Total Contract Value)	Earnings Enhancement Benefit (annual rate as a % of the market value of the Units)
<b>Class A</b>	3.97%	1.20%	0.80%	0.25%	0.30%
<b>Class B</b>	3.45%	0.75%	0.90%	0.25%	0.30%
<b>Class C</b>	3.19%	0.50%	0.95%	0.25%	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.

<b>Annual service fee rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

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

For details, please refer to 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.

# Sun Life Assurance Company of Canada

Sun *Wise* Elite Segregated Funds

## Sun *Wise* Elite Portfolio Series Balanced Growth Fund

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## SunWise Elite Segregated Funds

### SunWise Elite Portfolio Series Conservative Balanced Fund

As of December 31, 2024

**Quick facts:** **Date Fund created:** October 2005  
**Managed by:** CI Global Asset Management

**Total value on December 31, 2024:** \$97,645,653  
**Portfolio turnover rate:** 7.68%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Class A	3.87%	\$18.58	1,134,730
Class B	3.37%	\$20.36	2,637,380
Class C	3.13%	\$21.12	772,853

	Elite	Elite Plus
Minimum investment per Contract:	No new Contracts	No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs
If you invest more than \$500,000 some of the fees you need to pay may be lowered. Ask your advisor or refer to the Information Folder and Contract for details.		

#### What does the Fund invest in?

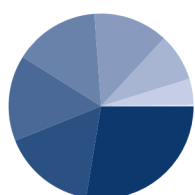
The Fund invests in the CI Portfolio Series Conservative Balanced Fund. The underlying fund invests mostly in shares and bonds from around the world.

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

	% Assets
CI Canadian Bond Fund	15.29
CI Corporate Bond Fund	5.99
CI Canadian Core Plus Bond Fund	5.71
CI Munro Alternative Global Growth Fund	5.31
Cash and Equivalents	4.03
CI Private Markets Growth Fund	4.02
CI International Equity Fund	4.00
CI Global Short-Term Bond Fund	3.92
CI Canadian Aggregate Bond Index ETF (CAGG)	3.23
CI International Value Corporate Class	3.18
<b>Total</b>	<b>54.68</b>

#### Total number of investments:

35



	% Assets
Domestic Bonds	27.59
International Equity	16.34
US Equity	14.97
Canadian Equity	14.93
Foreign Bonds	13.07
Cash and Equivalents	8.30
Other	4.53
Income Trust Units	0.27

#### Are there any guarantees?

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

#### Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want returns with lower than average volatility
- are investing for the medium term.

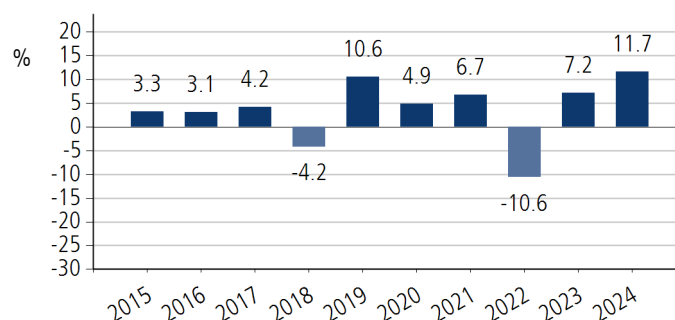
#### How has the Fund performed?

##### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Class C Fund in December 2014 would have \$1,409.24 in December 2024. This works out to an average of 3.49% a 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 Class C 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* Elite Segregated Funds

### Sun *Wise* Elite Portfolio Series Conservative Balanced Fund

As of December 31, 2024

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to the Information Folder and Contract.

##### Sales charges

Sales charge option	What you pay		How it works
Initial Sales Charge (ISC)	Up to 5% of the amount invested.		<ul style="list-style-type: none"><li>You and your insurance advisor agree on the rate charged.</li><li>The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>
Deferred Sales Charge (DSC)	<b>If you sell within:</b>	<b>Rate</b>	<ul style="list-style-type: none"><li>The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>You can Redeem up to 10% of your Units of a Fund each year without a Deferred Sales Charge.</li><li>Up to 20% of unused free Units can be carried forward. The maximum available free Units at any time is 30% of the current Unit Value.</li><li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li><li>For details, please refer to the Information Folder and Contract.</li></ul>
	1 year of buying	5.5 %	
	2 years of buying	5.0 %	
	3 years of buying	5.0 %	
	4 years of buying	4.0 %	
	5 years of buying	4.0 %	
	6 years of buying	3.0 %	
	7 years of buying	2.0 %	
	After 7 years	0.0 %	

##### Ongoing Fund expenses

The MER includes the management fee, 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 the Optional Riders, the fees will be charged to you by Redeeming some of your Units. 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)	Optional Riders		
			Guaranteed Minimum Withdrawal Benefit Fee (annual rate as a % of the Remaining GWB)	4% Annual Automatic Death Benefit Reset (annual rate as a % of the Total Contract Value)	Earnings Enhancement Benefit (annual rate as a % of the market value of the Units)
<b>Class A</b>	3.87%	1.10%	0.70%	0.25%	0.30%
<b>Class B</b>	3.37%	0.65%	0.70%	0.25%	0.30%
<b>Class C</b>	3.13%	0.45%	0.70%	0.25%	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.

<b>Annual service fee rate</b>	DSC: 0.50%	ISC: 1.00%
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##### Other fees

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

For details, please refer to 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.

# Sun Life Assurance Company of Canada

Sun *Wise* Elite Segregated Funds

## Sun *Wise* Elite Portfolio Series Conservative Balanced Fund

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## SunWise Elite Segregated Funds

### SunWise Elite Portfolio Series Conservative Fund

As of December 31, 2024

**Quick facts:** **Date Fund created:** October 2005  
**Managed by:** CI Global Asset Management

**Total value on December 31, 2024:** \$78,108,326  
**Portfolio turnover rate:** 6.20%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Class A	3.77%	\$17.40	1,203,841
Class B	3.28%	\$19.19	2,135,993
Class C	3.10%	\$19.58	477,351

Minimum investment per Contract:

Minimum investment additional purchases:

Monthly minimum of pre-authorized chequing:

If you invest more than \$500,000 some of the fees you need to pay may be lowered. Ask your advisor or refer to the Information Folder and Contract for details.

#### Elite

No new Contracts

No new purchases

No new PACs

#### Elite Plus

No new Contracts

No new purchases

No new PACs

### What does the Fund invest in?

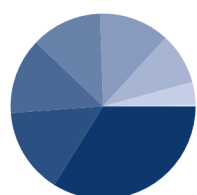
The Fund invests in the CI Portfolio Series Conservative Fund. The underlying fund invests mostly in shares and bonds from around the world.

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

	% Assets
CI Canadian Bond Fund	19.21
CI Canadian Core Plus Bond Fund	7.27
CI Corporate Bond Fund	6.98
CI Global Short-Term Bond Fund	4.82
CI Munro Alternative Global Growth Fund	4.31
Cash and Equivalents	4.06
CI Enhanced Government Bond ETF (FGO)	3.55
CI Private Markets Growth Fund	3.50
CI Canadian Aggregate Bond Index ETF (CAGG)	3.46
CI International Equity Fund	3.26
<b>Total</b>	<b>60.42</b>

**Total number of investments:**

**35**



	% Assets
Domestic Bonds	33.86
Foreign Bonds	14.96
International Equity	13.27
Canadian Equity	12.38
US Equity	12.32
Cash and Equivalents	8.99
Other	4.00
Income Trust Units	0.22

### Are there any guarantees?

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

### Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want income and growth with lower than average volatility
- are investing for the medium term.

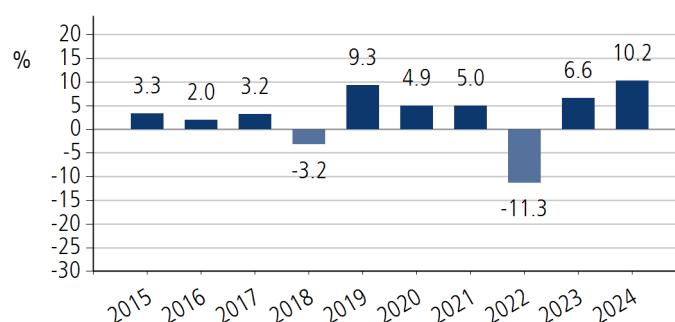
### How has the Fund performed?

#### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Class C Fund in December 2014 would have \$1,319.33 in December 2024. This works out to an average of 2.81% a 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 Class C 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* Elite Segregated Funds

### Sun *Wise* Elite Portfolio Series Conservative Fund

As of December 31, 2024

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to the Information Folder and Contract.

#### Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested.	<ul style="list-style-type: none"><li>You and your insurance advisor agree on the rate charged.</li><li>The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
Deferred Sales Charge (DSC)	<table><tr><th>If you sell within:</th><th>Rate</th></tr><tr><td>1 year of buying</td><td>5.5 %</td></tr><tr><td>2 years of buying</td><td>5.0 %</td></tr><tr><td>3 years of buying</td><td>5.0 %</td></tr><tr><td>4 years of buying</td><td>4.0 %</td></tr><tr><td>5 years of buying</td><td>4.0 %</td></tr><tr><td>6 years of buying</td><td>3.0 %</td></tr><tr><td>7 years of buying</td><td>2.0 %</td></tr><tr><td>After 7 years</td><td>0.0 %</td></tr></table>	If you sell within:	Rate	1 year of buying	5.5 %	2 years of buying	5.0 %	3 years of buying	5.0 %	4 years of buying	4.0 %	5 years of buying	4.0 %	6 years of buying	3.0 %	7 years of buying	2.0 %	After 7 years	0.0 %	<ul style="list-style-type: none"><li>The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>You can Redeem up to 10% of your Units of a Fund each year without a Deferred Sales Charge.</li><li>Up to 20% of unused free Units can be carried forward. The maximum available free Units at any time is 30% of the current Unit Value.</li><li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li><li>For details, please refer to the Information Folder and Contract.</li></ul>
If you sell within:	Rate																			
1 year of buying	5.5 %																			
2 years of buying	5.0 %																			
3 years of buying	5.0 %																			
4 years of buying	4.0 %																			
5 years of buying	4.0 %																			
6 years of buying	3.0 %																			
7 years of buying	2.0 %																			
After 7 years	0.0 %																			

#### Ongoing Fund expenses

The MER includes the management fee, 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 the Optional Riders, the fees will be charged to you by Redeeming some of your Units. 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)	Optional Riders		
			Guaranteed Minimum Withdrawal Benefit Fee (annual rate as a % of the Remaining GWB)	4% Annual Automatic Death Benefit Reset (annual rate as a % of the Total Contract Value)	Earnings Enhancement Benefit (annual rate as a % of the market value of the Units)
<b>Class A</b>	3.77%	1.05%	0.70%	0.25%	0.30%
<b>Class B</b>	3.28%	0.60%	0.70%	0.25%	0.30%
<b>Class C</b>	3.10%	0.45%	0.70%	0.25%	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.

<b>Annual service fee rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

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

For details, please refer to 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.

# Sun Life Assurance Company of Canada

Sun *Wise* Elite Segregated Funds

## Sun *Wise* Elite Portfolio Series Conservative Fund

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## SunWise Elite Segregated Funds

### SunWise Elite Portfolio Series Growth Fund

As of December 31, 2024

**Quick facts:** **Date Fund created:** October 2005  
**Managed by:** CI Global Asset Management

**Total value on December 31, 2024:** \$48,040,736  
**Portfolio turnover rate:** 7.09%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Class A	4.21%	\$20.99	353,724
Class B	3.64%	\$22.99	1,266,674
Class C	3.34%	\$24.45	426,497

Minimum investment per Contract:

Minimum investment additional purchases:

Monthly minimum of pre-authorized chequing:

If you invest more than \$500,000 some of the fees you need to pay may be lowered. Ask your advisor or refer to the Information Folder and Contract for details.

#### Elite

No new Contracts

No new purchases

No new PACs

#### Elite Plus

No new Contracts

No new purchases

No new PACs

### What does the Fund invest in?

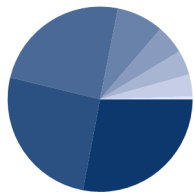
The Fund invests in the CI Portfolio Series Growth Fund. The underlying fund invests mostly in shares from around the world.

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

	% Assets
CI Munro Global Growth Equity Fund	9.15
CI International Equity Fund	6.84
CI Canadian Dividend Fund	5.44
CI International Value Corporate Class	5.40
CI Synergy Canadian Corporate Class	5.28
CI Global Artificial Intelligence ETF (CIAI)	5.06
CI Emerging Markets Corporate Class	4.87
CI Canadian Bond Fund	4.79
CI Japan Equity Index ETF Non-Hedged Units (JAPN.B)	4.55
CI Canadian Equity Income Private Trust	4.21
<b>Total</b>	<b>55.59</b>

**Total number of investments:**

**35**



	% Assets
International Equity	27.97
US Equity	25.80
Canadian Equity	24.33
Domestic Bonds	8.22
Cash and Equivalents	5.05
Foreign Bonds	4.31
Other	3.86
Income Trust Units	0.46

### Are there any guarantees?

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

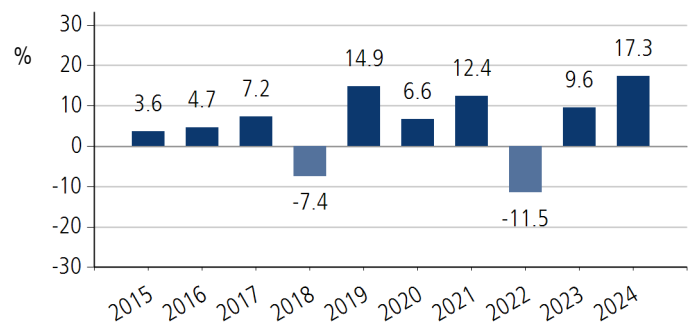
### How has the Fund performed?

#### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Class C Fund in December 2014 would have \$1,685.61 in December 2024. This works out to an average of 5.36% a 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 Class C 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* Elite Segregated Funds

### Sun *Wise* Elite Portfolio Series Growth Fund

As of December 31, 2024

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to the Information Folder and Contract.

#### Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested.	<ul style="list-style-type: none"><li>You and your insurance advisor agree on the rate charged.</li><li>The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
Deferred Sales Charge (DSC)	<table><tr><th>If you sell within:</th><th>Rate</th></tr><tr><td>1 year of buying</td><td>5.5 %</td></tr><tr><td>2 years of buying</td><td>5.0 %</td></tr><tr><td>3 years of buying</td><td>5.0 %</td></tr><tr><td>4 years of buying</td><td>4.0 %</td></tr><tr><td>5 years of buying</td><td>4.0 %</td></tr><tr><td>6 years of buying</td><td>3.0 %</td></tr><tr><td>7 years of buying</td><td>2.0 %</td></tr><tr><td>After 7 years</td><td>0.0 %</td></tr></table>	If you sell within:	Rate	1 year of buying	5.5 %	2 years of buying	5.0 %	3 years of buying	5.0 %	4 years of buying	4.0 %	5 years of buying	4.0 %	6 years of buying	3.0 %	7 years of buying	2.0 %	After 7 years	0.0 %	<ul style="list-style-type: none"><li>The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>You can Redeem up to 10% of your Units of a Fund each year without a Deferred Sales Charge.</li><li>Up to 20% of unused free Units can be carried forward. The maximum available free Units at any time is 30% of the current Unit Value.</li><li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li><li>For details, please refer to the Information Folder and Contract.</li></ul>
If you sell within:	Rate																			
1 year of buying	5.5 %																			
2 years of buying	5.0 %																			
3 years of buying	5.0 %																			
4 years of buying	4.0 %																			
5 years of buying	4.0 %																			
6 years of buying	3.0 %																			
7 years of buying	2.0 %																			
After 7 years	0.0 %																			

#### Ongoing Fund expenses

The MER includes the management fee, 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 the Optional Riders, the fees will be charged to you by Redeeming some of your Units. 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)	Optional Riders		
			Guaranteed Minimum Withdrawal Benefit Fee (annual rate as a % of the Remaining GWB)	4% Annual Automatic Death Benefit Reset (annual rate as a % of the Total Contract Value)	Earnings Enhancement Benefit (annual rate as a % of the market value of the Units)
<b>Class A</b>	4.21%	1.45%	0.80%	0.25%	0.30%
<b>Class B</b>	3.64%	0.95%	0.90%	0.25%	0.30%
<b>Class C</b>	3.34%	0.65%	0.95%	0.25%	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.

<b>Annual service fee rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

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

For details, please refer to 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.

**Sun Life Assurance Company of Canada**  
Sun *Wise* Elite Segregated Funds  
**Sun *Wise* Elite Portfolio Series Growth Fund**

**As of December 31, 2024**

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**For more information**

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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



# Sun Life Assurance Company of Canada

## SunWise Elite Segregated Funds

### SunWise Elite Portfolio Series Income Bundle

As of December 31, 2024

**Quick facts:** **Date Fund created:** October 2005  
**Managed by:** CI Global Asset Management

**Total value on December 31, 2024:** \$128,609,145  
**Portfolio turnover rate:** 13.97%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Class A	3.06%	\$18.44	1,265,102
Class B	2.85%	\$18.83	4,008,949
Class C	2.76%	\$19.23	1,179,499

Minimum investment per Contract:

Minimum investment additional purchases:

Monthly minimum of pre-authorized chequing:

If you invest more than \$500,000 some of the fees you need to pay may be lowered. Ask your advisor or refer to the Information Folder and Contract for details.

#### Elite

No new Contracts

No new purchases

No new PACs

#### Elite Plus

No new Contracts

No new purchases

No new PACs

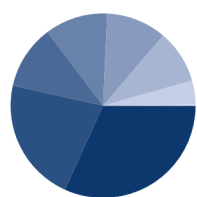
### What does the Fund invest in?

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

Top holdings and allocations as of December 31, 2024	% Assets
CI Canadian Bond Fund	12.80
CI Income Fund	8.42
CI Corporate Bond Fund	7.73
CI Canadian Core Plus Bond Fund	7.23
CI Munro Alternative Global Growth Fund	4.72
CI Alternative Investment Grade Credit Fund	4.26
CI Enhanced Government Bond ETF (FGO)	4.21
CI Global Short-Term Bond Fund	3.94
Cash and Equivalents	3.93
CI Private Markets Growth Fund	3.23
<b>Total</b>	<b>60.47</b>

**Total number of investments:**

**35**



	% Assets
Domestic Bonds	31.77
Foreign Bonds	21.71
US Equity	11.23
Canadian Equity	10.98
Cash and Equivalents	10.55
International Equity	9.35
Other	4.22
Income Trust Units	0.19

### Are there any guarantees?

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

### Who is this Fund for?

This Fund may be suitable for contractholders if they:

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

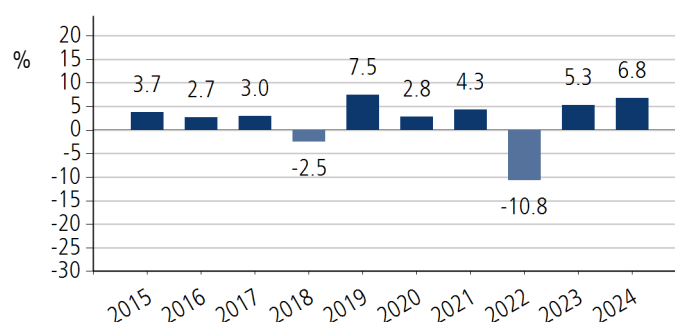
### How has the Fund performed?

#### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Class C Fund in December 2014 would have \$1,238.25 in December 2024. This works out to an average of 2.16% a 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 Class C 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* Elite Segregated Funds

### Sun *Wise* Elite Portfolio Series Income Bundle

As of December 31, 2024

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to the Information Folder and Contract.

#### Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested.	<ul style="list-style-type: none"><li>You and your insurance advisor agree on the rate charged.</li><li>The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
Deferred Sales Charge (DSC)	<table><tr><th>If you sell within:</th><th>Rate</th></tr><tr><td>1 year of buying</td><td>5.5 %</td></tr><tr><td>2 years of buying</td><td>5.0 %</td></tr><tr><td>3 years of buying</td><td>5.0 %</td></tr><tr><td>4 years of buying</td><td>4.0 %</td></tr><tr><td>5 years of buying</td><td>4.0 %</td></tr><tr><td>6 years of buying</td><td>3.0 %</td></tr><tr><td>7 years of buying</td><td>2.0 %</td></tr><tr><td>After 7 years</td><td>0.0 %</td></tr></table>	If you sell within:	Rate	1 year of buying	5.5 %	2 years of buying	5.0 %	3 years of buying	5.0 %	4 years of buying	4.0 %	5 years of buying	4.0 %	6 years of buying	3.0 %	7 years of buying	2.0 %	After 7 years	0.0 %	<ul style="list-style-type: none"><li>The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>You can Redeem up to 10% of your Units of a Fund each year without a Deferred Sales Charge.</li><li>Up to 20% of unused free Units can be carried forward. The maximum available free Units at any time is 30% of the current Unit Value.</li><li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li><li>For details, please refer to the Information Folder and Contract.</li></ul>
If you sell within:	Rate																			
1 year of buying	5.5 %																			
2 years of buying	5.0 %																			
3 years of buying	5.0 %																			
4 years of buying	4.0 %																			
5 years of buying	4.0 %																			
6 years of buying	3.0 %																			
7 years of buying	2.0 %																			
After 7 years	0.0 %																			

#### Ongoing Fund expenses

The MER includes the management fee, 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 the Optional Riders, the fees will be charged to you by Redeeming some of your Units. 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)	Optional Riders		
			Guaranteed Minimum Withdrawal Benefit Fee (annual rate as a % of the Remaining GWB)	4% Annual Automatic Death Benefit Reset (annual rate as a % of the Total Contract Value)	Earnings Enhancement Benefit (annual rate as a % of the market value of the Units)
<b>Class A</b>	3.06%	0.65%	0.50%	0.25%	0.30%
<b>Class B</b>	2.85%	0.45%	0.50%	0.25%	0.30%
<b>Class C</b>	2.76%	0.35%	0.50%	0.25%	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.

<b>Annual service fee rate</b>	DSC: 0.25%	ISC: 0.50%
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#### Other fees

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

For details, please refer to 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.

**Sun Life Assurance Company of Canada**  
Sun *Wise* Elite Segregated Funds  
**Sun *Wise* Elite Portfolio Series Income Bundle**

**As of December 31, 2024**

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**For more information**

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## SunWise Elite Segregated Funds

### SunWise Elite Portfolio Series Maximum Growth Fund

As of December 31, 2024

**Quick facts:** **Date Fund created:** October 2005  
**Managed by:** CI Global Asset Management

**Total value on December 31, 2024:** \$18,908,909

**Portfolio turnover rate:** 18.74%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Class A	4.30%	\$23.25	222,347
Class B	3.78%	\$25.50	276,940
Class C	3.45%	\$27.37	180,844

	Elite	Elite Plus
Minimum investment per Contract:	No new Contracts	No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs
If you invest more than \$500,000 some of the fees you need to pay may be lowered. Ask your advisor or refer to the Information Folder and Contract for details.		

#### What does the Fund invest in?

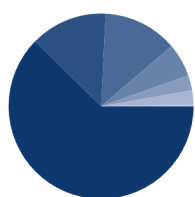
The Fund invests in the CI Portfolio Series Maximum Growth Fund. The underlying fund invests mostly in shares from around the world.

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

	% Assets
CI Global Alpha Innovators Corporate Class	35.70
CI Global Artificial Intelligence ETF (CIAI)	16.73
CI Munro Global Growth Equity Fund	9.05
CI U.S. Equity Fund	4.97
CI Global Health Sciences Corporate Class	4.93
CI Synergy Canadian Corporate Class	3.29
CI Private Markets Growth Fund	2.94
Global X Equal Weight Canadian Banks Index ETF (HBNK)	2.77
CI Canadian Equity Income Private Trust	2.61
CI Japan Equity Index ETF Non-Hedged Units (JAPN.B)	2.48
<b>Total</b>	<b>85.47</b>

#### Total number of investments:

21



	% Assets
US Equity	62.35
International Equity	13.42
Canadian Equity	12.99
Other	5.82
Cash and Equivalents	2.64
Foreign Bonds	2.52
Income Trust Units	0.26

#### Are there any guarantees?

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

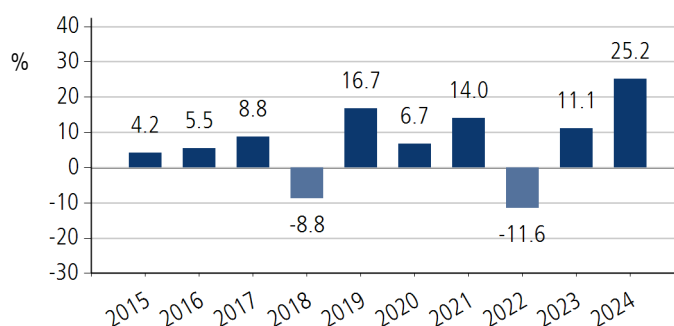
#### How has the Fund performed?

##### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Class C Fund in December 2014 would have \$1,905.53 in December 2024. This works out to an average of 6.66% a 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 Class C 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* Elite Segregated Funds

### Sun *Wise* Elite Portfolio Series Maximum Growth Fund

As of December 31, 2024

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to the Information Folder and Contract.

#### Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested.	<ul style="list-style-type: none"><li>You and your insurance advisor agree on the rate charged.</li><li>The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
Deferred Sales Charge (DSC)	<table><tr><th>If you sell within:</th><th>Rate</th></tr><tr><td>1 year of buying</td><td>5.5 %</td></tr><tr><td>2 years of buying</td><td>5.0 %</td></tr><tr><td>3 years of buying</td><td>5.0 %</td></tr><tr><td>4 years of buying</td><td>4.0 %</td></tr><tr><td>5 years of buying</td><td>4.0 %</td></tr><tr><td>6 years of buying</td><td>3.0 %</td></tr><tr><td>7 years of buying</td><td>2.0 %</td></tr><tr><td>After 7 years</td><td>0.0 %</td></tr></table>	If you sell within:	Rate	1 year of buying	5.5 %	2 years of buying	5.0 %	3 years of buying	5.0 %	4 years of buying	4.0 %	5 years of buying	4.0 %	6 years of buying	3.0 %	7 years of buying	2.0 %	After 7 years	0.0 %	<ul style="list-style-type: none"><li>The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>You can Redeem up to 10% of your Units of a Fund each year without a Deferred Sales Charge.</li><li>Up to 20% of unused free Units can be carried forward. The maximum available free Units at any time is 30% of the current Unit Value.</li><li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li><li>For details, please refer to the Information Folder and Contract.</li></ul>
If you sell within:	Rate																			
1 year of buying	5.5 %																			
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6 years of buying	3.0 %																			
7 years of buying	2.0 %																			
After 7 years	0.0 %																			

#### Ongoing Fund expenses

The MER includes the management fee, 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 the Optional Riders, the fees will be charged to you by Redeeming some of your Units. 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)	Optional Riders		
			Guaranteed Minimum Withdrawal Benefit Fee (annual rate as a % of the Remaining GWB)	4% Annual Automatic Death Benefit Reset (annual rate as a % of the Total Contract Value)	Earnings Enhancement Benefit (annual rate as a % of the market value of the Units)
<b>Class A</b>	4.30%	1.50%	1.15%	0.25%	0.30%
<b>Class B</b>	3.78%	1.05%	1.35%	0.25%	0.30%
<b>Class C</b>	3.45%	0.70%	1.45%	0.25%	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.

<b>Annual service fee rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

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

For details, please refer to 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.

# Sun Life Assurance Company of Canada

Sun *Wise* Elite Segregated Funds

## Sun *Wise* Elite Portfolio Series Maximum Growth Fund

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## SunWise Elite Segregated Funds

### SunWise Elite Premier II Portfolio Series Maximum Growth Fund

As of December 31, 2024

**Quick facts:** **Date Fund created:** October 2008  
**Managed by:** CI Global Asset Management

**Total value on December 31, 2024:** \$769,665

**Portfolio turnover rate:** 12.72%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Class A	4.40%	\$27.69	1,799
Class B	3.72%	\$30.43	7,886
Class C	3.47%	\$31.51	15,232

Minimum investment per Contract:

Minimum investment additional purchases:

Monthly minimum of pre-authorized chequing:

#### Elite

No new Contracts

No new purchases

No new PACs

#### Elite Plus

No new Contracts

No new purchases

No new PACs

### What does the Fund invest in?

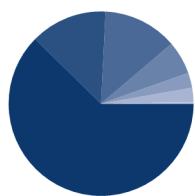
The Fund invests in the CI Portfolio Series Maximum Growth Fund. The underlying fund invests mostly in shares of firms from around the world.

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

	% Assets
CI Global Alpha Innovators Corporate Class	35.70
CI Global Artificial Intelligence ETF (CIAI)	16.73
CI Munro Global Growth Equity Fund	9.05
CI U.S. Equity Fund	4.97
CI Global Health Sciences Corporate Class	4.93
CI Synergy Canadian Corporate Class	3.29
CI Private Markets Growth Fund	2.94
Global X Equal Weight Canadian Banks Index ETF (HBNK)	2.77
CI Canadian Equity Income Private Trust	2.61
CI Japan Equity Index ETF Non-Hedged Units (JAPN.B)	2.48
<b>Total</b>	<b>85.47</b>

#### Total number of investments:

21



	% Assets
US Equity	62.35
International Equity	13.42
Canadian Equity	12.99
Other	5.82
Cash and Equivalents	2.64
Foreign Bonds	2.52
Income Trust Units	0.26

### Are there any guarantees?

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

### Who is this Fund for?

This Fund may be suitable for contractholders if they:

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

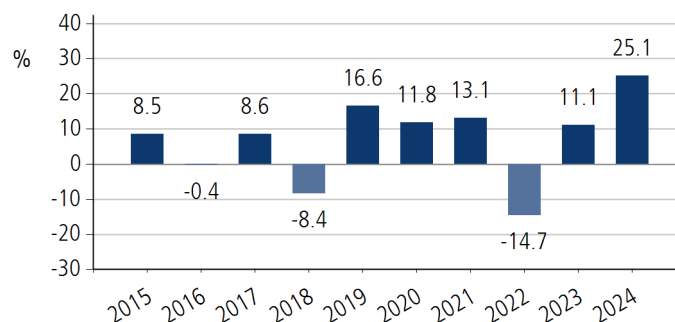
### How has the Fund performed?

#### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Class C Fund in December 2014 would have \$1,882.43 in December 2024. This works out to an average of 6.53% a 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 Class C 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* Elite Segregated Funds

### Sun *Wise* Elite Premier II Portfolio Series Maximum Growth Fund

As of December 31, 2024

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to the Information Folder and Contract.

#### Sales charges

Sales charge option	What you pay		How it works
Initial Sales Charge (ISC)	Up to 5% of the amount invested.		<ul style="list-style-type: none"><li>You and your insurance advisor agree on the rate charged.</li><li>The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>
Deferred Sales Charge (DSC)	<b>If you sell within:</b>	<b>Rate</b>	<ul style="list-style-type: none"><li>The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>You can Redeem up to 10% of your Units of a Fund each year without a Deferred Sales Charge.</li><li>Up to 20% of unused free Units can be carried forward. The maximum available free Units at any time is 30% of the current Unit Value.</li><li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li><li>For details, please refer to the Information Folder and Contract.</li></ul>
	1 year of buying	5.5 %	
	2 years of buying	5.0 %	
	3 years of buying	5.0 %	
	4 years of buying	4.0 %	
	5 years of buying	4.0 %	
	6 years of buying	3.0 %	
	7 years of buying	2.0 %	
After 7 years	0.0 %		

#### Ongoing Fund expenses

The MER includes the management fee, 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 the Optional Riders, the fees will be charged to you by Redeeming some of your Units. 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)	Optional Riders		
			Guaranteed Minimum Withdrawal Benefit Fee (annual rate as a % of the Remaining GWB)	4% Annual Automatic Death Benefit Reset (annual rate as a % of the Total Contract Value)	Earnings Enhancement Benefit (annual rate as a % of the market value of the Units)
<b>Class A</b>	4.40%	1.50%	1.15%	0.25%	0.30%
<b>Class B</b>	3.72%	1.05%	1.35%	0.25%	0.30%
<b>Class C</b>	3.47%	0.70%	1.45%	0.25%	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.

<b>Annual service fee rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

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

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

#### What if I change my mind?

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# Sun Life Assurance Company of Canada

Sun *Wise* Elite Segregated Funds

## Sun *Wise* Elite Premier II Portfolio Series Maximum Growth Fund

As of December 31, 2024

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### For more information

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

Sun Life Assurance Company of Canada

SunWise Elite Segregated Funds

SunWise Elite Premier Portfolio Series Income Bundle

As of December 31, 2024

Quick facts:

Date Fund created:

October 2008

Managed by:

CI Global Asset Management

Total value on December 31, 2024:

\$4,489,519

Portfolio turnover rate:

12.14%

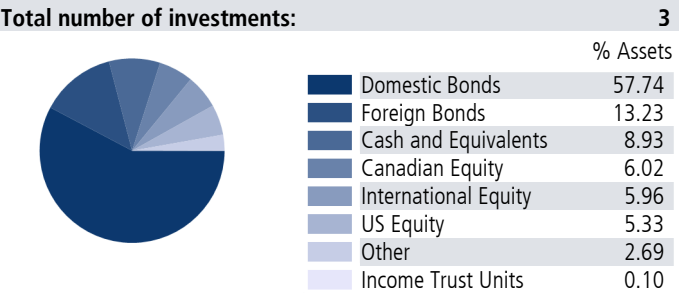
Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Class A	3.08%	\$15.96	61,994
Class B	2.82%	\$15.90	156,365
Class C	2.72%	\$16.41	61,812

	Elite	Elite Plus
Minimum investment per Contract:	No new Contracts	No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs

What does the Fund invest in?

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

Top holdings and allocations as of December 31, 2024	% Assets
CI Portfolio Series Income Fund	54.84
CI Canadian Bond Fund	
CI Income Fund	
CI Corporate Bond Fund	
CI Canadian Core Plus Bond Fund	
CI Munro Alternative Global Growth Fund	
CI Alternative Investment Grade Credit Fund	
CI Enhanced Government Bond ETF (FGO)	
CI Global Short-Term Bond Fund	
Cash and Equivalents	
CI Private Markets Growth Fund	
CI Canadian Bond Fund	44.61
Cash and Equivalents	0.55
Total	100.00



Are there any guarantees?

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

Who is this Fund for?

- This Fund may be suitable for contractholders if they:
- want to invest in income securities with some potential for capital growth
  - are investing for the short and/or medium term

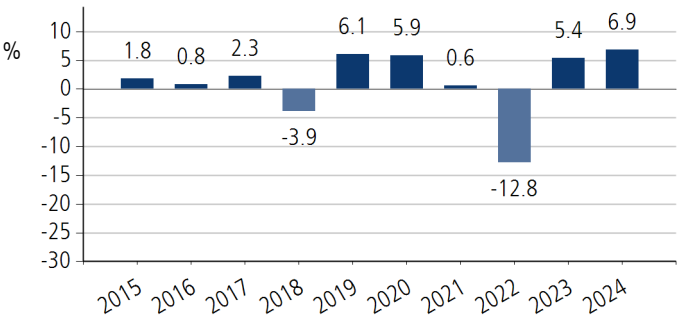
How has the Fund performed?

**Average return**

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Class C Fund in December 2014 would have \$1,118.92 in December 2024. This works out to an average of 1.13% a 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 Class C 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* Elite Segregated Funds

### Sun *Wise* Elite Premier Portfolio Series Income Bundle

As of December 31, 2024

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to the Information Folder and Contract.

#### Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested.	<ul style="list-style-type: none"><li>You and your insurance advisor agree on the rate charged.</li><li>The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
Deferred Sales Charge (DSC)	<table><tr><th>If you sell within:</th><th>Rate</th></tr><tr><td>1 year of buying</td><td>5.5 %</td></tr><tr><td>2 years of buying</td><td>5.0 %</td></tr><tr><td>3 years of buying</td><td>5.0 %</td></tr><tr><td>4 years of buying</td><td>4.0 %</td></tr><tr><td>5 years of buying</td><td>4.0 %</td></tr><tr><td>6 years of buying</td><td>3.0 %</td></tr><tr><td>7 years of buying</td><td>2.0 %</td></tr><tr><td>After 7 years</td><td>0.0 %</td></tr></table>	If you sell within:	Rate	1 year of buying	5.5 %	2 years of buying	5.0 %	3 years of buying	5.0 %	4 years of buying	4.0 %	5 years of buying	4.0 %	6 years of buying	3.0 %	7 years of buying	2.0 %	After 7 years	0.0 %	<ul style="list-style-type: none"><li>The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>You can Redeem up to 10% of your Units of a Fund each year without a Deferred Sales Charge.</li><li>Up to 20% of unused free Units can be carried forward. The maximum available free Units at any time is 30% of the current Unit Value.</li><li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li><li>For details, please refer to the Information Folder and Contract.</li></ul>
If you sell within:	Rate																			
1 year of buying	5.5 %																			
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3 years of buying	5.0 %																			
4 years of buying	4.0 %																			
5 years of buying	4.0 %																			
6 years of buying	3.0 %																			
7 years of buying	2.0 %																			
After 7 years	0.0 %																			

#### Ongoing Fund expenses

The MER includes the management fee, 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 the Optional Riders, the fees will be charged to you by Redeeming some of your Units. 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)	Optional Riders		
			Guaranteed Minimum Withdrawal Benefit Fee (annual rate as a % of the Remaining GWB)	4% Annual Automatic Death Benefit Reset (annual rate as a % of the Total Contract Value)	Earnings Enhancement Benefit (annual rate as a % of the market value of the Units)
<b>Class A</b>	3.08%	0.65%	0.50%	0.25%	0.30%
<b>Class B</b>	2.82%	0.45%	0.50%	0.25%	0.30%
<b>Class C</b>	2.72%	0.35%	0.50%	0.25%	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.

<b>Annual service fee rate</b>	DSC: 0.25%	ISC: 0.50%
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#### Other fees

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

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

#### What if I change my mind?

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# Sun Life Assurance Company of Canada

Sun *Wise* Elite Segregated Funds

## Sun *Wise* Elite Premier Portfolio Series Income Bundle

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

# Sun Life Assurance Company of Canada

## SunWise Elite Segregated Funds

### SunWise Elite Premier Portfolio Series Maximum Growth Fund

As of December 31, 2024

**Quick facts:** **Date Fund created:** October 2008  
**Managed by:** CI Global Asset Management

**Total value on December 31, 2024:** \$742,227  
**Portfolio turnover rate:** 22.23%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Class A	4.37%	\$26.90	43
Class B	3.77%	\$36.70	12,158
Class C	3.49%	\$33.26	8,863

	Elite	Elite Plus
Minimum investment per Contract:	No new Contracts	No new Contracts
Minimum investment additional purchases:	No new purchases	No new purchases
Monthly minimum of pre-authorized chequing:	No new PACs	No new PACs

#### What does the Fund invest in?

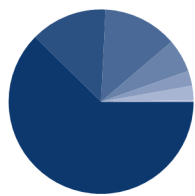
The Fund invests in the CI Portfolio Series Maximum Growth Fund. The underlying fund invests mostly in shares of firms from around the world.

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

	% Assets
CI Global Alpha Innovators Corporate Class	35.70
CI Global Artificial Intelligence ETF (CIAI)	16.73
CI Munro Global Growth Equity Fund	9.05
CI U.S. Equity Fund	4.97
CI Global Health Sciences Corporate Class	4.93
CI Synergy Canadian Corporate Class	3.29
CI Private Markets Growth Fund	2.94
Global X Equal Weight Canadian Banks Index ETF (HBNK)	2.77
CI Canadian Equity Income Private Trust	2.61
CI Japan Equity Index ETF Non-Hedged Units (JAPN.B)	2.48
<b>Total</b>	<b>85.47</b>

#### Total number of investments:

21



	% Assets
US Equity	62.35
International Equity	13.42
Canadian Equity	12.99
Other	5.82
Cash and Equivalents	2.64
Foreign Bonds	2.52
Income Trust Units	0.26

#### Are there any guarantees?

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

#### Who is this Fund for?

This Fund may be suitable for contractholders if they:

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

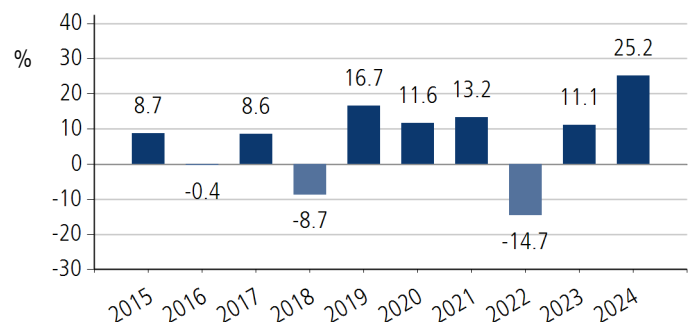
#### How has the Fund performed?

##### Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Class C Fund in December 2014 would have \$1,875.38 in December 2024. This works out to an average of 6.49% a 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 Class C 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* Elite Segregated Funds

### Sun *Wise* Elite Premier Portfolio Series Maximum Growth Fund

As of December 31, 2024

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to the Information Folder and Contract.

#### Sales charges

Sales charge option	What you pay		How it works
Initial Sales Charge (ISC)	Up to 5% of the amount invested.		<ul style="list-style-type: none"><li>You and your insurance advisor agree on the rate charged.</li><li>The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>
Deferred Sales Charge (DSC)	<b>If you sell within:</b>	<b>Rate</b>	<ul style="list-style-type: none"><li>The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>You can Redeem up to 10% of your Units of a Fund each year without a Deferred Sales Charge.</li><li>Up to 20% of unused free Units can be carried forward. The maximum available free Units at any time is 30% of the current Unit Value.</li><li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li><li>For details, please refer to the Information Folder and Contract.</li></ul>
	1 year of buying	5.5 %	
	2 years of buying	5.0 %	
	3 years of buying	5.0 %	
	4 years of buying	4.0 %	
	5 years of buying	4.0 %	
	6 years of buying	3.0 %	
	7 years of buying	2.0 %	
After 7 years	0.0 %		

#### Ongoing Fund expenses

The MER includes the management fee, 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 the Optional Riders, the fees will be charged to you by Redeeming some of your Units. 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)	Optional Riders		
			Guaranteed Minimum Withdrawal Benefit Fee (annual rate as a % of the Remaining GWB)	4% Annual Automatic Death Benefit Reset (annual rate as a % of the Total Contract Value)	Earnings Enhancement Benefit (annual rate as a % of the market value of the Units)
<b>Class A</b>	4.37%	1.50%	1.15%	0.25%	0.30%
<b>Class B</b>	3.77%	1.05%	1.35%	0.25%	0.30%
<b>Class C</b>	3.49%	0.70%	1.45%	0.25%	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.

<b>Annual service fee rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

Fee	What you pay
<b>Early withdrawal fee</b>	2% of the value of Units you sell or transfer within 30 business days of buying the Units. Money from the fee goes to the Fund.
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# Sun Life Assurance Company of Canada

Sun *Wise* Elite Segregated Funds

## Sun *Wise* Elite Premier Portfolio Series Maximum Growth Fund

As of December 31, 2024

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### For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

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

Sun Life Assurance Company of Canada  
Sun Wise Elite Segregated Funds  
Sun Wise Elite TD Canadian Bond Fund

As of December 31, 2024

**Quick facts:** **Date Fund created:** April 2007  
**Managed by:** TD Asset Management Inc.

**Total value on December 31, 2024:** \$58,533,451  
**Portfolio turnover rate:** 15.73%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Class A	2.79%	\$12.37	716,007
Class B	2.60%	\$12.66	3,027,979
Class C	2.49%	\$12.91	877,677

Minimum investment per Contract:  
Minimum investment additional purchases:  
Monthly minimum of pre-authorized chequing:

Elite	Elite Plus
No new Contracts	No new Contracts
No new purchases	No new purchases
No new PACs	No new PACs

What does the Fund invest in?

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

Top holdings and allocations of the Underlying Fund as of December 31, 2024	% Assets
Canada Government 3.25% 01-Dec-2033	4.56
Canada Government 2.50% 01-Dec-2032	4.24
Canada Government 1.75% 01-Dec-2053	3.16
Canada Government 2.75% 01-Jun-2033	2.85
Canada Government 2.75% 01-Dec-2055	2.57
Canada Government 3.25% 01-Dec-2034	2.43
Canada Government 2.00% 01-Jun-2032	2.39
Canada Government 2.00% 01-Dec-2051	1.90
Canada 10YR Bond Future	1.79
Ontario Province 4.15% 02-Dec-2054	1.75
<b>Total</b>	<b>27.64</b>

<b>Total number of investments:</b>	<b>278</b>
	% Assets
	Domestic Bonds 96.61
	Foreign Bonds 2.01
	Cash and Equivalents 1.20
	Other 0.18

Are there any guarantees?

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

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want a high-quality income investment
- are investing for the short and/or medium term.

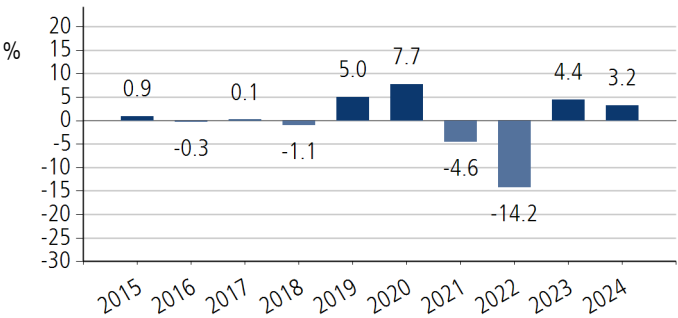
How has the Fund performed?

**Average return**

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Class C Fund in December 2014 would have \$992.03 in December 2024. This works out to an average of -0.08% a 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 Class C 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* Elite Segregated Funds

### Sun *Wise* Elite TD Canadian Bond Fund

As of December 31, 2024

#### How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to the Information Folder and Contract.

#### Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested.	<ul style="list-style-type: none"><li>You and your insurance advisor agree on the rate charged.</li><li>The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li></ul>																		
Deferred Sales Charge (DSC)	<table><tr><th>If you sell within:</th><th>Rate</th></tr><tr><td>1 year of buying</td><td>5.5 %</td></tr><tr><td>2 years of buying</td><td>5.0 %</td></tr><tr><td>3 years of buying</td><td>5.0 %</td></tr><tr><td>4 years of buying</td><td>4.0 %</td></tr><tr><td>5 years of buying</td><td>4.0 %</td></tr><tr><td>6 years of buying</td><td>3.0 %</td></tr><tr><td>7 years of buying</td><td>2.0 %</td></tr><tr><td>After 7 years</td><td>0.0 %</td></tr></table>	If you sell within:	Rate	1 year of buying	5.5 %	2 years of buying	5.0 %	3 years of buying	5.0 %	4 years of buying	4.0 %	5 years of buying	4.0 %	6 years of buying	3.0 %	7 years of buying	2.0 %	After 7 years	0.0 %	<ul style="list-style-type: none"><li>The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li><li>When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li><li>You can Redeem up to 10% of your Units of a Fund each year without a Deferred Sales Charge.</li><li>Up to 20% of unused free Units can be carried forward. The maximum available free Units at any time is 30% of the current Unit Value.</li><li>You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li><li>For details, please refer to the Information Folder and Contract.</li></ul>
If you sell within:	Rate																			
1 year of buying	5.5 %																			
2 years of buying	5.0 %																			
3 years of buying	5.0 %																			
4 years of buying	4.0 %																			
5 years of buying	4.0 %																			
6 years of buying	3.0 %																			
7 years of buying	2.0 %																			
After 7 years	0.0 %																			

#### Ongoing Fund expenses

The MER includes the management fee, 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 the Optional Riders, the fees will be charged to you by Redeeming some of your Units. 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)	Optional Riders		
			Guaranteed Minimum Withdrawal Benefit Fee (annual rate as a % of the Remaining GWB)	4% Annual Automatic Death Benefit Reset (annual rate as a % of the Total Contract Value)	Earnings Enhancement Benefit (annual rate as a % of the market value of the Units)
<b>Class A</b>	2.79%	0.55%	0.50%	0.25%	0.30%
<b>Class B</b>	2.60%	0.40%	0.50%	0.25%	0.30%
<b>Class C</b>	2.49%	0.30%	0.50%	0.25%	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.

<b>Annual service fee rate</b>	DSC: 0.25%	ISC: 0.50%
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#### Other fees

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

For details, please refer to 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.

# Sun Life Assurance Company of Canada

Sun *Wise* Elite Segregated Funds

## Sun *Wise* Elite TD Canadian Bond Fund

As of December 31, 2024

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

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