Sun*Wise* Essential 2 CI Global Income & Growth Segregated Fund

As of December 31, 2025

Quick Facts:

	Net asset value per unit	Number of units outstanding
Date fund created: August 2012 **Total value on December 31, 2025:** $42,474,317 **Portfolio manager:** CI Global Asset Management **Fund expense ratio (FER):** 2.65% to 3.06% **Portfolio turnover rate:** 12.92%	Investment/Estate Class $26.19 Income Class (SL Only) $27.68	Investment/Estate Class 778,062 units Income Class (SL Only) 388,883 units

Class option	Investment	Estate	Income (SL only)
Minimum investment per Contract	No new Contracts	No new Contracts	No new Contracts
Minimum investment per fund	$500	$500	No new Purchases
Minimum for additional purchases	$100	$100	No new Purchases
Monthly minimum of pre-authorized chequing	$50	$50	No new PACs

FERs include taxes.

If you invest more than $100,000, some of the fees you need to pay may be lowered. Ask your advisor or refer to Sections 10, 11 and 15 of the Contract, Section I-7.6 of the Information Folder and A-16, A-17, A-21, A-22 and page I-20 of the Supplement for details.

What does the fund invest in?

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

Top holdings and allocations of the underlying fund as of December 31, 2025

United States Treasury 4.13% 15-Nov-2032	4.2%
CI Private Markets Growth Fund	3.6%
NVIDIA Corp	3.6%
Microsoft Corp	3.2%
United States Treasury 4.00% 15-Nov-2052	3.2%
Apple Inc	2.7%
United States Treasury 3.63% 31-May-2028	2.4%
Amazon.com Inc	2.3%
Alphabet Inc	2.2%
Eli Lilly and Co	1.8%
Total	29.2%
Total number of investments:	462

Fixed Income	39.6%
Technology	21.0%
Financial Services	10.0%
Other	8.6%
Healthcare	6.0%
Industrial Goods	5.8%
Consumer Services	5.7%
Basic Materials	3.3%

United States	71.6%
Other	7.7%
United Kingdom	5.6%
Canada	5.0%
Japan	3.0%
Germany	3.0%
France	2.1%
Italy	2.0%

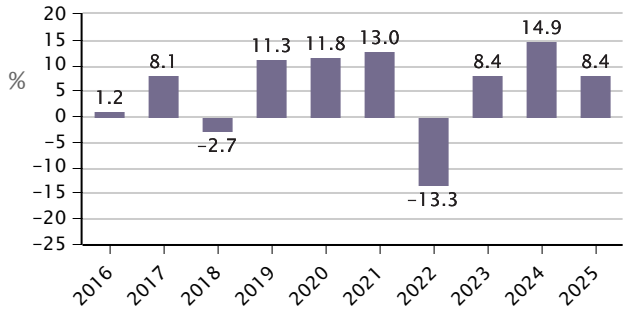
How has the fund performed?

Average returns

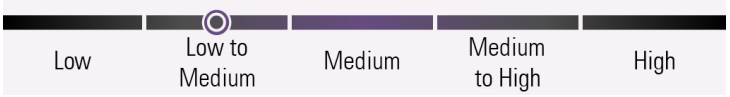
This section tells you how the fund did in the past. A person who invested $1,000 in the Investment Class fund in December 2015 would have $1,754.02 in December 2025. This works out to an average of 5.78% a year. The returns are after the FER has been deducted. The insurance fees and other costs will reduce the returns of the fund. Past returns do not tell you how the fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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



How risky is it?



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

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Are there any guarantees?

This Segregated fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract and A-16, A-17 and A-19 of the supplement.

Who is this fund for?

This fund may be suitable for contractholders if they:

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

How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the fund. For details, please refer to Sections 10 and 11 of the Contract, Sections I-5 and I-7.6 of the Information Folder and A-16, A-17 and page I-20 of the supplement.

Sales charges

Sales charge option	What you pay	How it works
Initial Sales Charge (ISC)	Up to 5% of the amount invested.	• You and your insurance advisor agree on the rate charged. • The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.
Deferred Sales Charge (DSC)	If you sell within: Rate 1 year of buying 5.5% 2 years of buying 5.0% 3 years of buying 5.0% 4 years of buying 4.0% 5 years of buying 4.0% 6 years of buying 3.0% 7 years of buying 2.0% After 7 years 0.0%	• The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw. • When you invest in the fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us. • You can Redeem up to 10% (20% if the Contract is a RRIF) of your units of a fund each year without a Deferred Sales Charge. • You can switch to units of other DSC funds under the insurance Contract without paying a Deferred Sales Charge. • For details, please refer to Section 11 of the Contract and Section I-5 of the Information Folder.

Ongoing fund expenses

The fund expense ratio (FER) is the sum of the management expense ratio (MER) and the trading expense ratio (TER). The TER includes the commissions and other portfolio transaction costs payable from the assets of the fund. The MER includes the management fee and operating expenses of the fund. The insurance fees can be part of the MER or charged to you by redeeming some of your units. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. Depending on the Class of units you select, other fees and expenses can be charged to you by redeeming some of your units. For details, please refer to Section 10 of the Contract, Section I-7.6 of the Information Folder and A-16, A-17 and page I-20 of the supplement.

Sun*Wise* Essential 2 CI Global Income & Growth Segregated Fund			
	MER (annual rate as a % of the fund's value)	TER%	FER%
Investment	2.96%	0.10%	3.06%
Estate	2.96%	0.10%	3.06%
Income (SL Only)	2.55%	0.10%	2.65%

MERs include taxes

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	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you	Annual LWA Base Fee rates charged to you
Investment	0.33%	N/A	N/A
Estate	0.33%	0.45% of Class Death Benefit Base	N/A
Income (SL Only)	N/A	0.78% of LWA Base	0.85% of LWA Base

Servicing Commission

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

Annual service fee rate		
Sales Charge Option	DSC	ISC
Sun*Wise* Essential 2 CI Global Income & Growth Segregated Fund	0.50%	1.00%

Other fees

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

For details, please refer to Sections 5.1 and 11.2 of the Contract and A-12 of the supplement.

What if I change my mind?

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

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

For more information

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