

Sun Life Assurance Company of Canada

SunWise II Segregated Funds

Fund Facts – December 2023



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

issued by Sun Life Assurance Company of Canada

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Sun Life Assurance Company of Canada

Sun Wise II Segregated Funds

Sun Wise Bond Index Fund

As of December 31, 2023

Quick facts: Date Fund created: December 2001

Total value on December 31, 2023: \$1,067,825

Managed by: TD Asset Management Inc.

Portfolio turnover rate: 40.28%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	2.07%	\$15.77	4,739
Combined 2001	1.95%	\$16.54	97
Basic 2001	1.85%	\$16.46	172
Full	2.08%	\$15.74	36,655
Combined	1.94%	\$16.15	23,192
Basic	1.80%	\$16.46	2,247

Contract version	Dec 4, 2001 - Feb 26, 2003	Feb 27, 2003 - Oct 30, 2005
Minimum investment per Contract:	No new Contracts	No new Contracts
Minimum investment additional purchases:	\$50	No new Purchases
Monthly minimum of pre-authorized chequing:	\$50	No new PACs

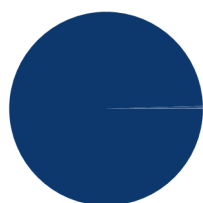
What does the Fund invest in?

The Fund invests in the TD Emerald Canadian Bond Index Fund. The underlying fund invests mostly in Canadian bonds.

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

	% Assets
Canada Government 1.50% 01-Jun-2031	1.56
Canada Government 1.50% 01-Dec-2031	1.52
Canada Government 1.25% 01-Jun-2030	1.46
Canada Government 3.25% 01-Dec-2033	1.41
Canada Government 2.00% 01-Dec-2051	1.35
Canada Government 0.50% 01-Dec-2030	1.33
Canada Government 3.50% 01-Mar-2028	1.14
Canada Government 0.50% 01-Sep-2025	1.04
Canada Government 1.75% 01-Dec-2053	1.02
Canada Government 4.50% 01-Nov-2025	0.95
Total	12.78

Total number of investments: 975



	% Assets
Domestic Bonds	99.53
Cash and Equivalents	0.35
Other	0.08
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 receive income
- are investing for the medium and/or long term.

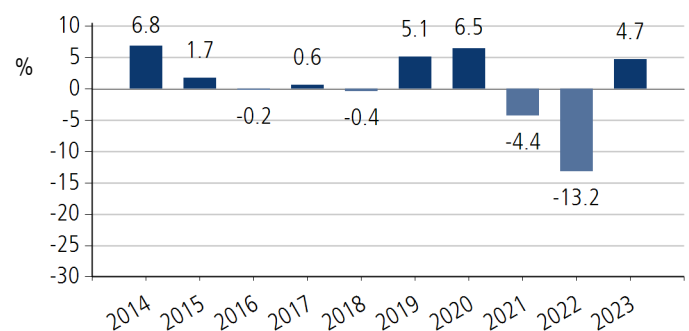
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2013 would have \$1,056.38 in December 2023. This works out to an average of 0.55% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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



How risky is it?

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

Sun Life Assurance Company of Canada

Sun Wise II Segregated Funds

Sun Wise Bond Index Fund

As of December 31, 2023

How much does it cost?

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

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested.	<ul style="list-style-type: none"> 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)	<p>If you sell within:</p> <table border="1"> <thead> <tr> <th></th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>4.5 %</td> </tr> <tr> <td>4 years of buying</td> <td>4.0 %</td> </tr> <tr> <td>5 years of buying</td> <td>3.0 %</td> </tr> <tr> <td>6 years of buying</td> <td>2.0 %</td> </tr> <tr> <td>7 years of buying</td> <td>1.0 %</td> </tr> <tr> <td>After 7 years</td> <td>0.0 %</td> </tr> </tbody> </table>		Rate	1 year of buying	5.5 %	2 years of buying	5.0 %	3 years of buying	4.5 %	4 years of buying	4.0 %	5 years of buying	3.0 %	6 years of buying	2.0 %	7 years of buying	1.0 %	After 7 years	0.0 %	<ul style="list-style-type: none"> 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% (greater of 10% or RIF MAP if the Contract is a RRIF, LIF, LRIF issued between Dec 4, 2001 and Feb 26, 2003) of your Units of a Fund each year without a Deferred Sales Charge. 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. You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge. For details, please refer to the Information Folder and Contract.
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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 Earnings Enhancement Benefit (EEB) rider, the fees will be charged to you by Redeeming some of your Units. For details, please refer to the Information Folder and Contract.

Guarantee Level	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 Rider
			Earnings Enhancement Benefit (annual rate of the market value of the Units)
Full 2001	2.07%	0.30%	0.30%
Combined 2001	1.95%	0.20%	0.30%
Basic 2001	1.85%	0.15%	0.30%
Full	2.08%	0.30%	0.30%
Combined	1.94%	0.20%	0.30%
Basic	1.80%	0.15%	0.30%

Servicing commission

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

Annual service fee rate	DSC: 0.10%	ISC: 0.25%
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Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 60 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 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* II Segregated Funds

Sun *Wise* Bond Index Fund

As of December 31, 2023

For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

Sun Life Assurance Company of Canada

SunWise II Segregated Funds

SunWise Canadian Equity Index Fund

As of December 31, 2023

Quick facts: Date Fund created: December 2001

Total value on December 31, 2023: \$455,672

Managed by: TD Asset Management Inc.

Portfolio turnover rate: 11.50%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	3.38%	\$24.70	4,998
Combined 2001	3.35%	\$25.41	32
Basic 2001	2.99%	\$28.09	190
Full	3.51%	\$24.50	12,058
Combined	3.30%	\$26.03	614
Basic	2.93%	\$28.02	524

Contract version

Dec 4, 2001 - Feb 26, 2003

Feb 27, 2003 - Oct 30, 2005

Minimum investment per Contract:

No new Contracts

No new Contracts

Minimum investment additional purchases:

\$50

No new Purchases

Monthly minimum of pre-authorized chequing:

\$50

No new PACs

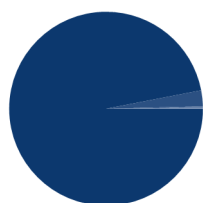
What does the Fund invest in?

The Fund invests in the TD Emerald Canadian Equity Index Fund. The underlying fund invests mostly in Canadian shares.

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

	% Assets
Royal Bank of Canada	6.25
Toronto-Dominion Bank	5.21
Shopify Inc	4.14
Enbridge Inc	3.37
Canadian Pacific Kansas City Ltd	3.25
Canadian National Railway Co	3.23
Bank of Montreal	3.15
Canadian Natural Resources Ltd	3.13
Bank of Nova Scotia	2.59
Brookfield Corp	2.53
Total	36.85

Total number of investments: 227



	% Assets
Canadian Equity	96.95
Income Trust Units	2.65
US Equity	0.23
Cash and Equivalents	0.11
International Equity	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 a growth investment that tracks the returns of a major Canadian equity index
- are investing for the medium and/or long term.

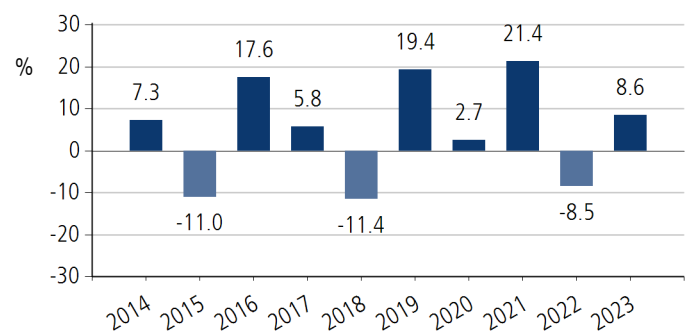
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2013 would have \$1,554.46 in December 2023. This works out to an average of 4.51% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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



How risky is it?



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

Sun Life Assurance Company of Canada
SunWise II Segregated Funds
SunWise Canadian Equity Index Fund

As of December 31, 2023

How much does it cost?

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

Sales charges

Sales charge option	What you pay	How it works																		
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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 Earnings Enhancement Benefit (EEB) rider, the fees will be charged to you by Redeeming some of your Units. For details, please refer to the Information Folder and Contract.

Guarantee Level	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 Rider
			Earnings Enhancement Benefit (annual rate of the market value of the Units)
Full 2001	3.38%	1.20%	0.30%
Combined 2001	3.35%	1.00%	0.30%
Basic 2001	2.99%	0.65%	0.30%
Full	3.51%	1.20%	0.30%
Combined	3.30%	1.00%	0.30%
Basic	2.93%	0.65%	0.30%

Servicing commission

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

Annual service fee rate	DSC: 0.25%	ISC: 0.50%
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Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 60 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 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* II Segregated Funds

Sun *Wise* Canadian Equity Index Fund

As of December 31, 2023

For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

Sun Life Assurance Company of Canada

SunWise II Segregated Funds

SunWise CI Canadian Balanced Fund

As of December 31, 2023

Quick facts: Date Fund created: December 2001

Total value on December 31, 2023: \$7,100,175

Managed by: CI Global Asset Management

Portfolio turnover rate: 3.26%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	3.44%	\$27.26	26,812
Combined 2001	3.06%	\$29.31	11,215
Basic 2001	2.95%	\$30.48	4,298
Full	3.52%	\$27.09	154,566
Combined	3.18%	\$29.10	34,729
Basic	2.96%	\$30.43	23,420

Contract version

Dec 4, 2001 - Feb 26, 2003

Feb 27, 2003 - Oct 30, 2005

Minimum investment per Contract:

No new Contracts

No new Contracts

Minimum investment additional purchases:

\$50

No new Purchases

Monthly minimum of pre-authorized chequing:

\$50

No new PACs

What does the Fund invest in?

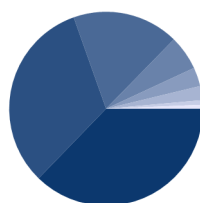
The Fund invests in the CI Canadian Balanced Fund. The underlying fund invests mostly in Canadian shares and bonds.

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

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

Total number of investments:

376



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

Are there any guarantees?

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

Who is this Fund for?

This Fund may be suitable for contractholders if they:

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

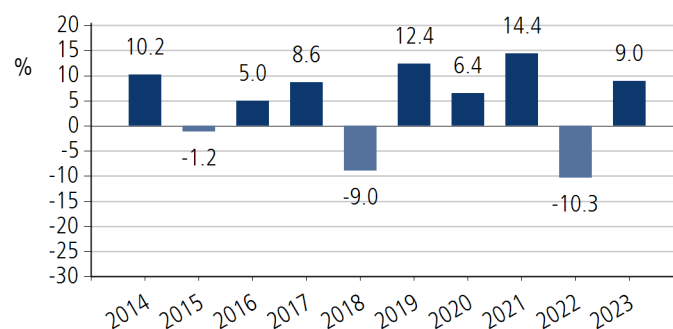
How has the Fund performed?

Average return

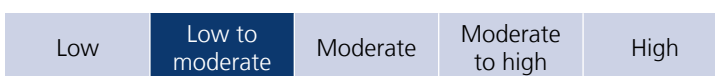
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2013 would have \$1,511.86 in December 2023. This works out to an average of 4.22% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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



How risky is it?



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

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

As of December 31, 2023

How much does it cost?

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

Sales charges

Sales charge option	What you pay	How it works																		
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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 Earnings Enhancement Benefit (EEB) rider, the fees will be charged to you by Redeeming some of your Units. For details, please refer to the Information Folder and Contract.

Guarantee Level	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 Rider
			Earnings Enhancement Benefit (annual rate of the market value of the Units)
Full 2001	3.44%	0.80%	0.30%
Combined 2001	3.06%	0.50%	0.30%
Basic 2001	2.95%	0.30%	0.30%
Full	3.52%	0.80%	0.30%
Combined	3.18%	0.50%	0.30%
Basic	2.96%	0.30%	0.30%

Servicing commission

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

Annual service fee rate	DSC: 0.50%	ISC: 1.00%
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Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 60 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 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* II Segregated Funds

Sun *Wise* CI Canadian Balanced Fund

As of December 31, 2023

For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

Sun Life Assurance Company of Canada

Sun Wise II Segregated Funds

Sun Wise CI Canadian Bond Fund

As of December 31, 2023

Quick facts: Date Fund created: January 2003

Total value on December 31, 2023: \$3,910,694

Managed by: CI Global Asset Management

Portfolio turnover rate: 4.73%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	2.34%	\$15.12	3,189
Combined 2001	2.27%	\$15.36	60
Basic 2001	2.21%	\$13.78	66
Full	2.37%	\$15.11	203,425
Combined	2.24%	\$15.43	34,990
Basic	2.16%	\$15.63	15,790

Contract version

Dec 4, 2001 - Feb 26, 2003

Feb 27, 2003 - Oct 30, 2005

Minimum investment per Contract:

No new Contracts

No new Contracts

Minimum investment additional purchases:

\$50

No new Purchases

Monthly minimum of pre-authorized chequing:

\$50

No new PACs

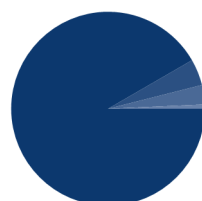
What does the Fund invest in?

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

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

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

Total number of investments: 292



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

Are there any guarantees?

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

Who is this Fund for?

This Fund may be suitable for contractholders if they:

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

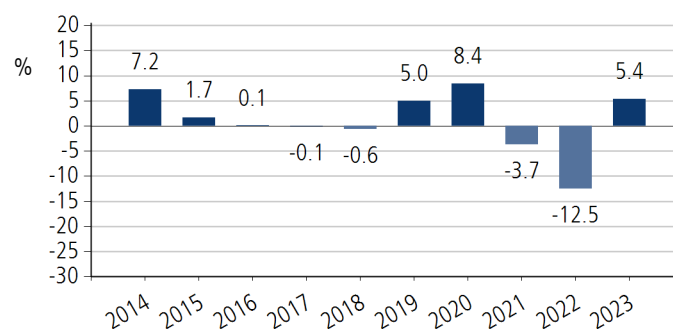
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2013 would have \$1,092.65 in December 2023. This works out to an average of 0.89% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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



How risky is it?

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

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

As of December 31, 2023

How much does it cost?

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

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested.	<ul style="list-style-type: none"> 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)	<p>If you sell within:</p> <table border="1"> <thead> <tr> <th></th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>4.5 %</td> </tr> <tr> <td>4 years of buying</td> <td>4.0 %</td> </tr> <tr> <td>5 years of buying</td> <td>3.0 %</td> </tr> <tr> <td>6 years of buying</td> <td>2.0 %</td> </tr> <tr> <td>7 years of buying</td> <td>1.0 %</td> </tr> <tr> <td>After 7 years</td> <td>0.0 %</td> </tr> </tbody> </table>		Rate	1 year of buying	5.5 %	2 years of buying	5.0 %	3 years of buying	4.5 %	4 years of buying	4.0 %	5 years of buying	3.0 %	6 years of buying	2.0 %	7 years of buying	1.0 %	After 7 years	0.0 %	<ul style="list-style-type: none"> 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% (greater of 10% or RIF MAP if the Contract is a RRIF, LIF, LRIF issued between Dec 4, 2001 and Feb 26, 2003) of your Units of a Fund each year without a Deferred Sales Charge. 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. You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge. For details, please refer to the Information Folder and Contract.
	Rate																			
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Ongoing Fund expenses

The MER includes the management fee, operating expenses and insurance fees of the Fund. You do not pay the MER directly. It affects you because it reduces the return you get. For the optional Earnings Enhancement Benefit (EEB) rider, the fees will be charged to you by Redeeming some of your Units. For details, please refer to the Information Folder and Contract.

Guarantee Level	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 Rider
			Earnings Enhancement Benefit (annual rate of the market value of the Units)
Full 2001	2.34%	0.30%	0.30%
Combined 2001	2.27%	0.20%	0.30%
Basic 2001	2.21%	0.15%	0.30%
Full	2.37%	0.30%	0.30%
Combined	2.24%	0.20%	0.30%
Basic	2.16%	0.15%	0.30%

Servicing commission

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

Annual service fee rate	DSC: 0.25%	ISC: 0.50%
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Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 60 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 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* II Segregated Funds

Sun *Wise* CI Canadian Bond Fund

As of December 31, 2023

For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

Sun Life Assurance Company of Canada

Sun Wise II Segregated Funds

Sun Wise CI Canadian Income & Growth Fund

As of December 31, 2023

Quick facts: Date Fund created: March 2005

Total value on December 31, 2023: \$16,896,163

Managed by: CI Global Asset Management

Portfolio turnover rate: 9.10%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	3.51%	\$24.00	41,763
Combined 2001	3.10%	\$25.70	3,357
Basic 2001	2.79%	\$26.90	3,179
Full	3.47%	\$24.02	503,974
Combined	3.12%	\$25.59	98,551
Basic	2.89%	\$26.55	41,132

Contract version

Dec 4, 2001 - Feb 26, 2003

Feb 27, 2003 - Oct 30, 2005

Minimum investment per Contract:

No new Contracts

No new Contracts

Minimum investment additional purchases:

\$50

No new Purchases

Monthly minimum of pre-authorized chequing:

\$50

No new PACs

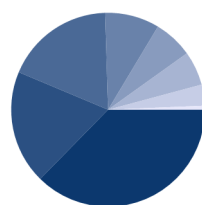
What does the Fund invest in?

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

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

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

Total number of investments: 593



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

Are there any guarantees?

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

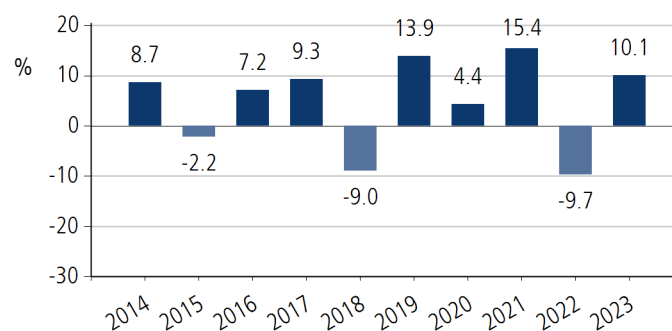
How has the Fund performed?

Average return

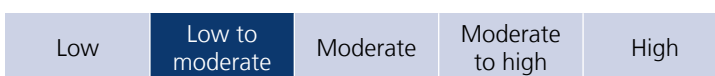
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2013 would have \$1,544.08 in December 2023. This works out to an average of 4.44% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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



How risky is it?



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

Sun Life Assurance Company of Canada
Sun Wise II Segregated Funds
Sun Wise CI Canadian Income & Growth Fund

As of December 31, 2023

How much does it cost?

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

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested.	<ul style="list-style-type: none"> 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. 																		
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	Rate																			
1 year of buying	5.5 %																			
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After 7 years	0.0 %																			

Ongoing Fund expenses

The MER includes the management fee, 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 Earnings Enhancement Benefit (EEB) rider, the fees will be charged to you by Redeeming some of your Units. For details, please refer to the Information Folder and Contract.

Guarantee Level	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 Rider
			Earnings Enhancement Benefit (annual rate of the market value of the Units)
Full 2001	3.51%	0.80%	0.30%
Combined 2001	3.10%	0.50%	0.30%
Basic 2001	2.79%	0.30%	0.30%
Full	3.47%	0.80%	0.30%
Combined	3.12%	0.50%	0.30%
Basic	2.89%	0.30%	0.30%

Servicing commission

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

Annual service fee rate	DSC: 0.50%	ISC: 1.00%
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Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 60 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 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* II Segregated Funds
Sun *Wise* CI Canadian Income & Growth Fund

As of December 31, 2023

For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

Sun Life Assurance Company of Canada

Sun Wise II Segregated Funds

Sun Wise CI Canadian Investment Fund

As of December 31, 2023

Quick facts: Date Fund created: December 2001

Total value on December 31, 2023: \$32,671,043

Managed by: CI Global Asset Management

Portfolio turnover rate: 2.68%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	3.75%	\$28.86	62,567
Combined 2001	3.36%	\$30.91	32,547
Basic 2001	3.17%	\$32.85	26,137
Full	3.74%	\$28.85	790,011
Combined	3.44%	\$30.70	118,164
Basic	3.16%	\$32.84	78,505

Contract version

Dec 4, 2001 - Feb 26, 2003

Feb 27, 2003 - Oct 30, 2005

Minimum investment per Contract:

No new Contracts

No new Contracts

Minimum investment additional purchases:

\$50

No new Purchases

Monthly minimum of pre-authorized chequing:

\$50

No new PACs

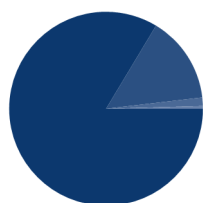
What does the Fund invest in?

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

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

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

Total number of investments: 39



	% Assets
Canadian Equity	83.62
US Equity	14.52
Income Trust Units	1.41
Cash and Equivalents	0.45

Are there any guarantees?

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

Who is this Fund for?

This Fund may be suitable for contractholders if they:

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

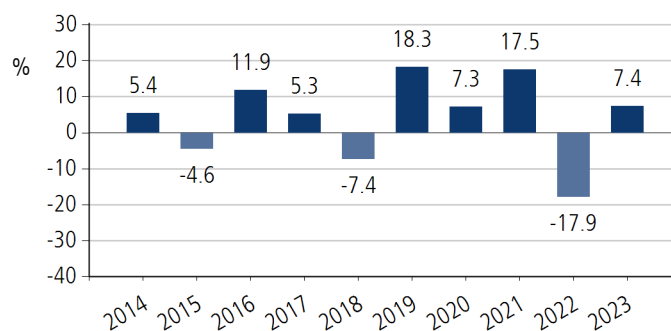
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2013 would have \$1,443.65 in December 2023. This works out to an average of 3.74% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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



How risky is it?



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

Sun Life Assurance Company of Canada
Sun Wise II Segregated Funds
Sun Wise CI Canadian Investment Fund

As of December 31, 2023

How much does it cost?

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

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested.	<ul style="list-style-type: none"> 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. 																		
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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 Earnings Enhancement Benefit (EEB) rider, the fees will be charged to you by Redeeming some of your Units. For details, please refer to the Information Folder and Contract.

Guarantee Level	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 Rider
			Earnings Enhancement Benefit (annual rate of the market value of the Units)
Full 2001	3.75%	1.05%	0.30%
Combined 2001	3.36%	0.80%	0.30%
Basic 2001	3.17%	0.55%	0.30%
Full	3.74%	1.05%	0.30%
Combined	3.44%	0.80%	0.30%
Basic	3.16%	0.55%	0.30%

Servicing commission

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

Annual service fee rate	DSC: 0.50%	ISC: 1.00%
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Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 60 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 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* II Segregated Funds

Sun *Wise* CI Canadian Investment Fund

As of December 31, 2023

For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

Sun Life Assurance Company of Canada
SunWise II Segregated Funds
SunWise CI Canadian Premier Bond Fund

As of December 31, 2023

Quick facts: **Date Fund created:** December 2001

Total value on December 31, 2023: \$329,308

Managed by: CI Global Asset Management

Portfolio turnover rate: 5.38%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	2.60%	\$15.23	9,850
Combined 2001	2.39%	\$15.93	4,407
Basic 2001	2.26%	\$16.38	6,499
Full	2.61%	\$15.12	58
Combined	2.38%	\$15.84	55
Basic	2.21%	\$16.37	54

Contract version	Dec 4, 2001 - Feb 26, 2003	Feb 27, 2003 - Oct 30, 2005
Minimum investment per Contract:	No new Contracts	No new Contracts
Minimum investment additional purchases:	\$50	No new Purchases
Monthly minimum of pre-authorized chequing:	\$50	No new PACs

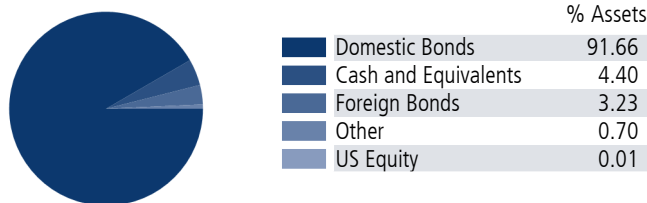
What does the Fund invest in?

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

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

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

Total number of investments: 292



Are there any guarantees?

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

Who is this Fund for?

This Fund may be suitable for contractholders if they:

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

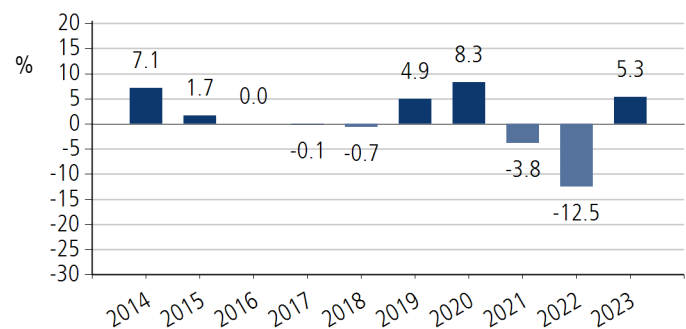
How has the Fund performed?

Average return

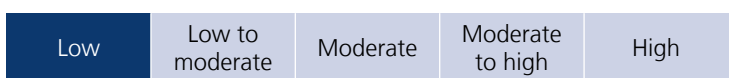
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2013 would have \$1,088.33 in December 2023. This works out to an average of 0.85% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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



How risky is it?



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

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

As of December 31, 2023

How much does it cost?

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

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested.	<ul style="list-style-type: none"> 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)	<p>If you sell within:</p> <table border="1"> <thead> <tr> <th></th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>4.5 %</td> </tr> <tr> <td>4 years of buying</td> <td>4.0 %</td> </tr> <tr> <td>5 years of buying</td> <td>3.0 %</td> </tr> <tr> <td>6 years of buying</td> <td>2.0 %</td> </tr> <tr> <td>7 years of buying</td> <td>1.0 %</td> </tr> <tr> <td>After 7 years</td> <td>0.0 %</td> </tr> </tbody> </table>		Rate	1 year of buying	5.5 %	2 years of buying	5.0 %	3 years of buying	4.5 %	4 years of buying	4.0 %	5 years of buying	3.0 %	6 years of buying	2.0 %	7 years of buying	1.0 %	After 7 years	0.0 %	<ul style="list-style-type: none"> 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% (greater of 10% or RIF MAP if the Contract is a RRIF, LIF, LRIF issued between Dec 4, 2001 and Feb 26, 2003) of your Units of a Fund each year without a Deferred Sales Charge. 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. You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge. For details, please refer to the Information Folder and Contract.
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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 Earnings Enhancement Benefit (EEB) rider, the fees will be charged to you by Redeeming some of your Units. For details, please refer to the Information Folder and Contract.

Guarantee Level	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 Rider
			Earnings Enhancement Benefit (annual rate of the market value of the Units)
Full 2001	2.60%	0.30%	0.30%
Combined 2001	2.39%	0.20%	0.30%
Basic 2001	2.26%	0.15%	0.30%
Full	2.61%	0.30%	0.30%
Combined	2.38%	0.20%	0.30%
Basic	2.21%	0.15%	0.30%

Servicing commission

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

Annual service fee rate	DSC: 0.25%	ISC: 0.50%
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Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 60 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 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* II Segregated Funds
Sun *Wise* CI Canadian Premier Bond Fund

As of December 31, 2023

For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

Sun Life Assurance Company of Canada
Sun Wise II Segregated Funds
Sun Wise CI Core Canadian Equity Fund

As of December 31, 2023

Quick facts: **Date Fund created:** December 2001

Total value on December 31, 2023: \$11,187,079

Managed by: CI Global Asset Management

Portfolio turnover rate: 3.18%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	3.80%	\$36.87	32,001
Combined 2001	3.56%	\$39.40	1,290
Basic 2001	3.08%	\$42.52	12,022
Full	3.80%	\$36.81	212,276
Combined	3.42%	\$39.53	19,197
Basic	3.25%	\$42.06	20,716

Contract version	Dec 4, 2001 - Feb 26, 2003	Feb 27, 2003 - Oct 30, 2005
Minimum investment per Contract:	No new Contracts	No new Contracts
Minimum investment additional purchases:	\$50	No new Purchases
Monthly minimum of pre-authorized chequing:	\$50	No new PACs

What does the Fund invest in?

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

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

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

Total number of investments: 43



Are there any guarantees?

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

Who is this Fund for?

This Fund may be suitable for contractholders if they:

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

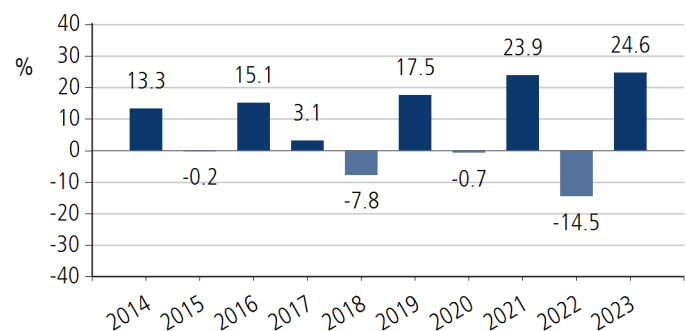
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2013 would have \$1,909.11 in December 2023. This works out to an average of 6.68% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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



How risky is it?



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

Sun Life Assurance Company of Canada
Sun Wise II Segregated Funds
Sun Wise CI Core Canadian Equity Fund

As of December 31, 2023

How much does it cost?

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

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested.	<ul style="list-style-type: none"> 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. 																		
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Ongoing Fund expenses

The MER includes the management fee, operating expenses and insurance fees of the Fund. You do not pay the MER directly. It affects you because it reduces the return you get. For the optional Earnings Enhancement Benefit (EEB) rider, the fees will be charged to you by Redeeming some of your Units. For details, please refer to the Information Folder and Contract.

Guarantee Level	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 Rider
			Earnings Enhancement Benefit (annual rate of the market value of the Units)
Full 2001	3.80%	1.05%	0.30%
Combined 2001	3.56%	0.80%	0.30%
Basic 2001	3.08%	0.55%	0.30%
Full	3.80%	1.05%	0.30%
Combined	3.42%	0.80%	0.30%
Basic	3.25%	0.55%	0.30%

Servicing commission

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

Annual service fee rate	DSC: 0.50%	ISC: 1.00%
-------------------------	------------	------------

Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 60 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.

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Sun Life Assurance Company of Canada

Sun *Wise* II Segregated Funds

Sun *Wise* CI Core Canadian Equity Fund

As of December 31, 2023

For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

Sun Life Assurance Company of Canada

Sun Wise II Segregated Funds

Sun Wise CI Core Global Equity Fund

As of December 31, 2023

Quick facts: Date Fund created: December 2001

Total value on December 31, 2023: \$7,740,027

Managed by: CI Global Asset Management

Portfolio turnover rate: 0.07%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	3.92%	\$16.73	30,311
Combined 2001	3.58%	\$17.89	10,415
Basic 2001	3.32%	\$19.32	12,270
Full	3.93%	\$16.71	299,294
Combined	3.59%	\$17.94	50,992
Basic	3.28%	\$19.36	46,249

Contract version	Dec 4, 2001 - Feb 26, 2003	Feb 27, 2003 - Oct 30, 2005
Minimum investment per Contract:	No new Contracts	No new Contracts
Minimum investment additional purchases:	\$50	No new Purchases
Monthly minimum of pre-authorized chequing:	\$50	No new PACs

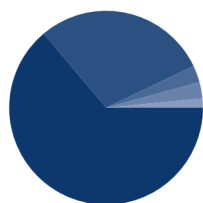
What does the Fund invest in?

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

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

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

Total number of investments: 49



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

Are there any guarantees?

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

Who is this Fund for?

This Fund may be suitable for contractholders if they:

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

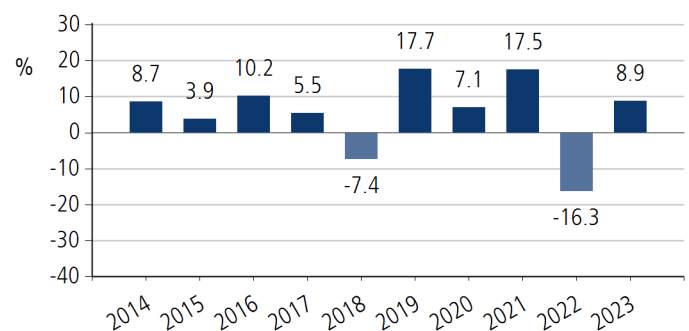
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2013 would have \$1,641.35 in December 2023. This works out to an average of 5.08% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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

Sun Life Assurance Company of Canada
Sun Wise II Segregated Funds
Sun Wise CI Core Global Equity Fund

As of December 31, 2023

How much does it cost?

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

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested.	<ul style="list-style-type: none"> 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. 																		
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Ongoing Fund expenses

The MER includes the management fee, operating expenses and insurance fees of the Fund. You do not pay the MER directly. It affects you because it reduces the return you get. For the optional Earnings Enhancement Benefit (EEB) rider, the fees will be charged to you by Redeeming some of your Units. For details, please refer to the Information Folder and Contract.

Guarantee Level	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 Rider
			Earnings Enhancement Benefit (annual rate of the market value of the Units)
Full 2001	3.92%	1.15%	0.30%
Combined 2001	3.58%	0.90%	0.30%
Basic 2001	3.32%	0.60%	0.30%
Full	3.93%	1.15%	0.30%
Combined	3.59%	0.90%	0.30%
Basic	3.28%	0.60%	0.30%

Servicing commission

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

Annual service fee rate	DSC: 0.50%	ISC: 1.00%
-------------------------	------------	------------

Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 60 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 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* II Segregated Funds

Sun *Wise* CI Core Global Equity Fund

As of December 31, 2023

For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

Sun Life Assurance Company of Canada
Sun Wise II Segregated Funds
Sun Wise CI Dividend Income & Growth Fund

As of December 31, 2023

Quick facts: **Date Fund created:** January 2003

Total value on December 31, 2023: \$32,308,752

Managed by: CI Global Asset Management

Portfolio turnover rate: 6.11%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	2.63%	\$32.27	24,412
Combined 2001	2.50%	\$32.70	4,972
Basic 2001	2.47%	\$33.19	4,577
Full	2.62%	\$32.27	772,287
Combined	2.53%	\$32.67	133,720
Basic	2.40%	\$33.34	57,434

Contract version

Dec 4, 2001 - Feb 26, 2003

Feb 27, 2003 - Oct 30, 2005

Minimum investment per Contract:

No new Contracts

No new Contracts

Minimum investment additional purchases:

\$50

No new Purchases

Monthly minimum of pre-authorized chequing:

\$50

No new PACs

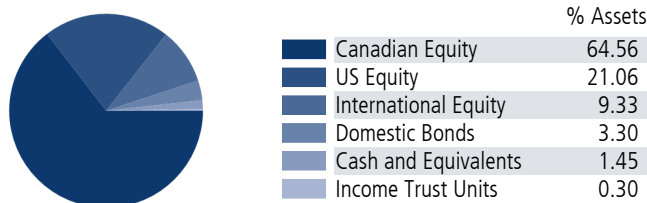
What does the Fund invest in?

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

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

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

Total number of investments: **178**



Are there any guarantees?

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

Who is this Fund for?

This Fund may be suitable for contractholders if they:

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

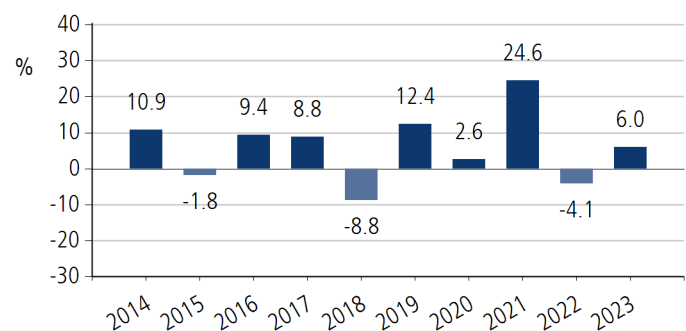
How has the Fund performed?

Average return

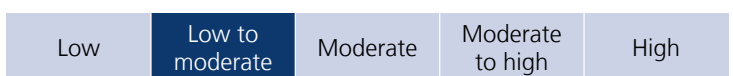
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2013 would have \$1,726.04 in December 2023. This works out to an average of 5.61% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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



How risky is it?



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

Sun Life Assurance Company of Canada
Sun Wise II Segregated Funds
Sun Wise CI Dividend Income & Growth Fund

As of December 31, 2023

How much does it cost?

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

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested.	<ul style="list-style-type: none"> 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)	<p>If you sell within:</p> <table border="1"> <thead> <tr> <th></th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>4.5 %</td> </tr> <tr> <td>4 years of buying</td> <td>4.0 %</td> </tr> <tr> <td>5 years of buying</td> <td>3.0 %</td> </tr> <tr> <td>6 years of buying</td> <td>2.0 %</td> </tr> <tr> <td>7 years of buying</td> <td>1.0 %</td> </tr> <tr> <td>After 7 years</td> <td>0.0 %</td> </tr> </tbody> </table>		Rate	1 year of buying	5.5 %	2 years of buying	5.0 %	3 years of buying	4.5 %	4 years of buying	4.0 %	5 years of buying	3.0 %	6 years of buying	2.0 %	7 years of buying	1.0 %	After 7 years	0.0 %	<ul style="list-style-type: none"> 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% (greater of 10% or RIF MAP if the Contract is a RRIF, LIF, LRIF issued between Dec 4, 2001 and Feb 26, 2003) of your Units of a Fund each year without a Deferred Sales Charge. 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. You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge. For details, please refer to the Information Folder and Contract.
	Rate																			
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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 Earnings Enhancement Benefit (EEB) rider, the fees will be charged to you by Redeeming some of your Units. For details, please refer to the Information Folder and Contract.

Guarantee Level	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 Rider
			Earnings Enhancement Benefit (annual rate of the market value of the Units)
Full 2001	2.63%	0.45%	0.30%
Combined 2001	2.50%	0.40%	0.30%
Basic 2001	2.47%	0.30%	0.30%
Full	2.62%	0.45%	0.30%
Combined	2.53%	0.40%	0.30%
Basic	2.40%	0.30%	0.30%

Servicing commission

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

Annual service fee rate	DSC: 0.25%	ISC: 0.50%
-------------------------	------------	------------

Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 60 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 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* II Segregated Funds
Sun *Wise* CI Dividend Income & Growth Fund

As of December 31, 2023

For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

Sun Life Assurance Company of Canada

Sun Wise II Segregated Funds

Sun Wise CI Global Bond Fund

As of December 31, 2023

Quick facts: Date Fund created: January 2003

Total value on December 31, 2023: \$345,120

Managed by: CI Global Asset Management

Portfolio turnover rate: 2.76%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	2.45%	\$11.71	80
Combined 2001	2.38%	\$11.98	515
Basic 2001	2.33%	\$12.19	790
Full	2.43%	\$11.73	21,925
Combined	2.33%	\$12.03	5,098
Basic	2.29%	\$12.28	807

Contract version

Dec 4, 2001 - Feb 26, 2003

Feb 27, 2003 - Oct 30, 2005

Minimum investment per Contract:

No new Contracts

No new Contracts

Minimum investment additional purchases:

\$50

No new Purchases

Monthly minimum of pre-authorized chequing:

\$50

No new PACs

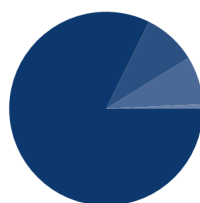
What does the Fund invest in?

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, 2023

	% Assets
CI Emerging Markets Bond Fund	10.07
Cash and Equivalents	7.44
France Government 0.00% 25-Nov-2030	4.92
United States Treasury 3.63% 31-May-2028	4.85
France Government 0.00% 25-Nov-2031	3.80
United States Treasury 0.75% 15-Nov-2024	3.53
Australia Government 0.25% 21-Nov-2024	3.14
Australia Government 3.00% 21-Nov-2033	2.44
Japan Government 0.10% 20-Dec-2030	2.38
Germany Government 2.40% 19-Oct-2028	2.33
Total	44.90

Total number of investments: 219



	% Assets
Foreign Bonds	82.29
Cash and Equivalents	8.92
Domestic Bonds	8.03
US Equity	0.76

Are there any guarantees?

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

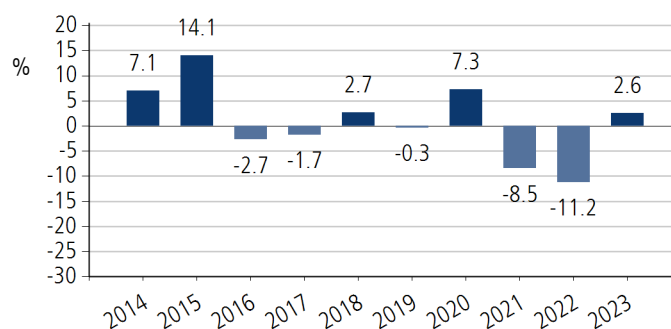
How has the Fund performed?

Average return

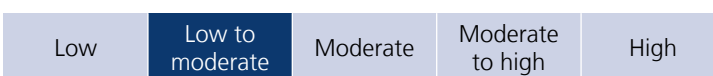
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2013 would have \$1,069.06 in December 2023. This works out to an average of 0.67% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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



How risky is it?



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 II Segregated Funds
Sun Wise CI Global Bond Fund

As of December 31, 2023

How much does it cost?

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

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested.	<ul style="list-style-type: none"> 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)	<p>If you sell within:</p> <table border="1"> <thead> <tr> <th></th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>4.5 %</td> </tr> <tr> <td>4 years of buying</td> <td>4.0 %</td> </tr> <tr> <td>5 years of buying</td> <td>3.0 %</td> </tr> <tr> <td>6 years of buying</td> <td>2.0 %</td> </tr> <tr> <td>7 years of buying</td> <td>1.0 %</td> </tr> <tr> <td>After 7 years</td> <td>0.0 %</td> </tr> </tbody> </table>		Rate	1 year of buying	5.5 %	2 years of buying	5.0 %	3 years of buying	4.5 %	4 years of buying	4.0 %	5 years of buying	3.0 %	6 years of buying	2.0 %	7 years of buying	1.0 %	After 7 years	0.0 %	<ul style="list-style-type: none"> 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% (greater of 10% or RIF MAP if the Contract is a RRIF, LIF, LRIF issued between Dec 4, 2001 and Feb 26, 2003) of your Units of a Fund each year without a Deferred Sales Charge. 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. You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge. For details, please refer to the Information Folder and Contract.
	Rate																			
1 year of buying	5.5 %																			
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After 7 years	0.0 %																			

Ongoing Fund expenses

The MER includes the management fee, 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 Earnings Enhancement Benefit (EEB) rider, the fees will be charged to you by Redeeming some of your Units. For details, please refer to the Information Folder and Contract.

Guarantee Level	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 Rider
			Earnings Enhancement Benefit (annual rate of the market value of the Units)
Full 2001	2.45%	0.30%	0.30%
Combined 2001	2.38%	0.20%	0.30%
Basic 2001	2.33%	0.15%	0.30%
Full	2.43%	0.30%	0.30%
Combined	2.33%	0.20%	0.30%
Basic	2.29%	0.15%	0.30%

Servicing commission

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

Annual service fee rate	DSC: 0.25%	ISC: 0.50%
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Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 60 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 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* II Segregated Funds

Sun *Wise* CI Global Bond Fund

As of December 31, 2023

For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

Sun Life Assurance Company of Canada

SunWise II Segregated Funds

SunWise CI Global Income & Growth Fund

As of December 31, 2023

Quick facts: Date Fund created: January 2003

Total value on December 31, 2023: \$13,263,865

Managed by: CI Global Asset Management

Portfolio turnover rate: 11.15%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	3.57%	\$22.69	44,924
Combined 2001	3.23%	\$24.55	670
Basic 2001	2.85%	\$25.67	4,273
Full	3.49%	\$22.79	408,947
Combined	3.11%	\$24.70	78,796
Basic	2.92%	\$25.65	33,282

Contract version

Dec 4, 2001 - Feb 26, 2003

Feb 27, 2003 - Oct 30, 2005

Minimum investment per Contract:

No new Contracts

No new Contracts

Minimum investment additional purchases:

\$50

No new Purchases

Monthly minimum of pre-authorized chequing:

\$50

No new PACs

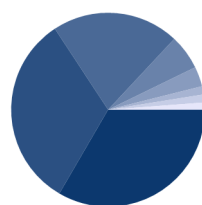
What does the Fund invest in?

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

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

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

Total number of investments: **384**



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

Are there any guarantees?

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

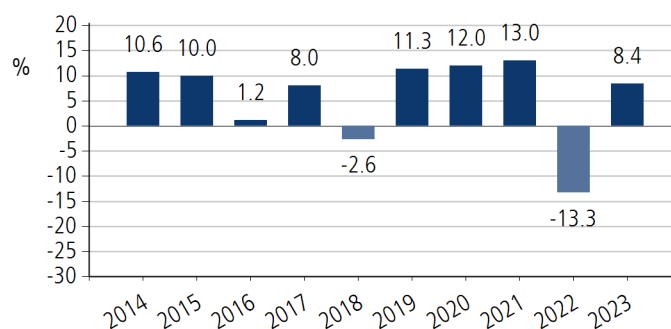
How has the Fund performed?

Average return

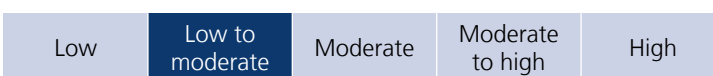
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2013 would have \$1,716.26 in December 2023. This works out to an average of 5.55% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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

Sun Life Assurance Company of Canada
Sun Wise II Segregated Funds
Sun Wise CI Global Income & Growth Fund

As of December 31, 2023

How much does it cost?

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

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested.	<ul style="list-style-type: none"> 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. 																		
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Ongoing Fund expenses

The MER includes the management fee, operating expenses and insurance fees of the Fund. You do not pay the MER directly. It affects you because it reduces the return you get. For the optional Earnings Enhancement Benefit (EEB) rider, the fees will be charged to you by Redeeming some of your Units. For details, please refer to the Information Folder and Contract.

Guarantee Level	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 Rider
			Earnings Enhancement Benefit (annual rate of the market value of the Units)
Full 2001	3.57%	0.80%	0.30%
Combined 2001	3.23%	0.50%	0.30%
Basic 2001	2.85%	0.30%	0.30%
Full	3.49%	0.80%	0.30%
Combined	3.11%	0.50%	0.30%
Basic	2.92%	0.30%	0.30%

Servicing commission

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

Annual service fee rate	DSC: 0.50%	ISC: 1.00%
-------------------------	------------	------------

Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 60 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 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* II Segregated Funds
Sun *Wise* CI Global Income & Growth Fund

As of December 31, 2023

For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

Sun Life Assurance Company of Canada

SunWise II Segregated Funds

SunWise CI Global Value Fund

As of December 31, 2023

Quick facts: Date Fund created: December 2001

Total value on December 31, 2023: \$1,459,929

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

Portfolio turnover rate: 3.69%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	3.99%	\$15.02	4,672
Combined 2001	3.70%	\$16.13	3,169
Basic 2001	3.33%	\$17.42	2,528
Full	3.91%	\$15.14	49,011
Combined	3.68%	\$16.17	16,736
Basic	3.31%	\$17.46	16,150

Contract version

Dec 4, 2001 - Feb 26, 2003

Feb 27, 2003 - Oct 30, 2005

Minimum investment per Contract:

No new Contracts

No new Contracts

Minimum investment additional purchases:

\$50

No new Purchases

Monthly minimum of pre-authorized chequing:

\$50

No new PACs

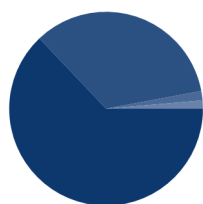
What does the Fund invest in?

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

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

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

Total number of investments: 73



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

Are there any guarantees?

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

Who is this Fund for?

This Fund may be suitable for contractholders if they:

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

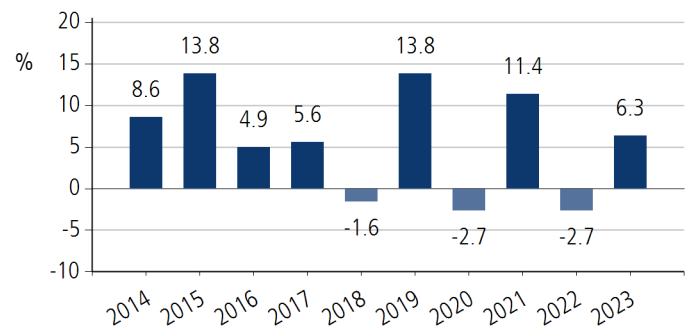
How has the Fund performed?

Average return

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

Year-by-year returns (%)

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



How risky is it?

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

Sun Life Assurance Company of Canada
Sun Wise II Segregated Funds
Sun Wise CI Global Value Fund

As of December 31, 2023

How much does it cost?

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

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested.	<ul style="list-style-type: none"> 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)	<p>If you sell within:</p> <table border="1"> <thead> <tr> <th></th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>4.5 %</td> </tr> <tr> <td>4 years of buying</td> <td>4.0 %</td> </tr> <tr> <td>5 years of buying</td> <td>3.0 %</td> </tr> <tr> <td>6 years of buying</td> <td>2.0 %</td> </tr> <tr> <td>7 years of buying</td> <td>1.0 %</td> </tr> <tr> <td>After 7 years</td> <td>0.0 %</td> </tr> </tbody> </table>		Rate	1 year of buying	5.5 %	2 years of buying	5.0 %	3 years of buying	4.5 %	4 years of buying	4.0 %	5 years of buying	3.0 %	6 years of buying	2.0 %	7 years of buying	1.0 %	After 7 years	0.0 %	<ul style="list-style-type: none"> 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% (greater of 10% or RIF MAP if the Contract is a RRIF, LIF, LRIF issued between Dec 4, 2001 and Feb 26, 2003) of your Units of a Fund each year without a Deferred Sales Charge. 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. You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge. For details, please refer to the Information Folder and Contract.
	Rate																			
1 year of buying	5.5 %																			
2 years of buying	5.0 %																			
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5 years of buying	3.0 %																			
6 years of buying	2.0 %																			
7 years of buying	1.0 %																			
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 Earnings Enhancement Benefit (EEB) rider, the fees will be charged to you by Redeeming some of your Units. For details, please refer to the Information Folder and Contract.

Guarantee Level	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 Rider
			Earnings Enhancement Benefit (annual rate of the market value of the Units)
Full 2001	3.99%	1.15%	0.30%
Combined 2001	3.70%	0.90%	0.30%
Basic 2001	3.33%	0.60%	0.30%
Full	3.91%	1.15%	0.30%
Combined	3.68%	0.90%	0.30%
Basic	3.31%	0.60%	0.30%

Servicing commission

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

Annual service fee rate	DSC: 0.50%	ISC: 1.00%
-------------------------	------------	------------

Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 60 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 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* II Segregated Funds

Sun *Wise* CI Global Value Fund

As of December 31, 2023

For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

Sun Life Assurance Company of Canada

Sun Wise II Segregated Funds

Sun Wise CI High Income Fund

As of December 31, 2023

Quick facts: Date Fund created: December 2001

Total value on December 31, 2023: \$47,274,429

Managed by: CI Global Asset Management

Portfolio turnover rate: 8.07%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	2.77%	\$37.53	58,545
Combined 2001	2.47%	\$39.67	15,221
Basic 2001	2.35%	\$40.95	14,810
Full	2.73%	\$37.65	924,931
Combined	2.52%	\$39.43	174,166
Basic	2.32%	\$41.00	53,059

Contract version

Dec 4, 2001 - Feb 26, 2003

Feb 27, 2003 - Oct 30, 2005

Minimum investment per Contract:

No new Contracts

No new Contracts

Minimum investment additional purchases:

\$50

No new Purchases

Monthly minimum of pre-authorized chequing:

\$50

No new PACs

What does the Fund invest in?

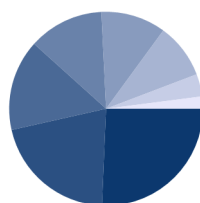
The Fund invests in the CI High Income Fund. The underlying fund invests mostly in shares and Canadian bonds.

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

	% Assets
Cash and Equivalents	12.48
Cheniere Energy Inc	3.63
American Homes 4 Rent	2.17
Bank of Montreal	2.15
Transurban Group	2.13
Prologis Inc	2.05
CI Global Infrastructure Private Pool ETF C\$ (CINF)	2.01
Ferrovial SA	1.97
Williams Cos Inc	1.85
CI Global Financial Sector ETF (FSF)	1.54
Total	31.98

Total number of investments:

270



	% Assets
US Equity	25.68
Foreign Bonds	20.80
Canadian Equity	15.18
Cash and Equivalents	12.56
Domestic Bonds	10.83
Income Trust Units	9.17
International Equity	3.74
Other	2.04

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 receive income
- are investing for the medium term.

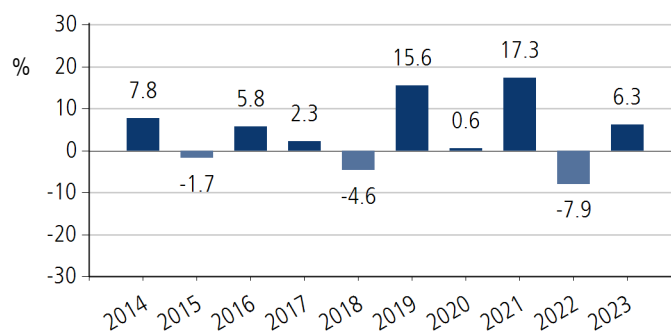
How has the Fund performed?

Average return

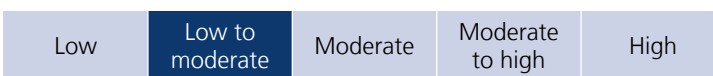
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2013 would have \$1,460.44 in December 2023. This works out to an average of 3.86% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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



How risky is it?



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

Sun Life Assurance Company of Canada
Sun Wise II Segregated Funds
Sun Wise CI High Income Fund

As of December 31, 2023

How much does it cost?

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

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested.	<ul style="list-style-type: none"> 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)	<p>If you sell within:</p> <table border="1"> <thead> <tr> <th></th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>4.5 %</td> </tr> <tr> <td>4 years of buying</td> <td>4.0 %</td> </tr> <tr> <td>5 years of buying</td> <td>3.0 %</td> </tr> <tr> <td>6 years of buying</td> <td>2.0 %</td> </tr> <tr> <td>7 years of buying</td> <td>1.0 %</td> </tr> <tr> <td>After 7 years</td> <td>0.0 %</td> </tr> </tbody> </table>		Rate	1 year of buying	5.5 %	2 years of buying	5.0 %	3 years of buying	4.5 %	4 years of buying	4.0 %	5 years of buying	3.0 %	6 years of buying	2.0 %	7 years of buying	1.0 %	After 7 years	0.0 %	<ul style="list-style-type: none"> 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% (greater of 10% or RIF MAP if the Contract is a RRIF, LIF, LRIF issued between Dec 4, 2001 and Feb 26, 2003) of your Units of a Fund each year without a Deferred Sales Charge. 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. You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge. For details, please refer to the Information Folder and Contract.
	Rate																			
1 year of buying	5.5 %																			
2 years of buying	5.0 %																			
3 years of buying	4.5 %																			
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5 years of buying	3.0 %																			
6 years of buying	2.0 %																			
7 years of buying	1.0 %																			
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 Earnings Enhancement Benefit (EEB) rider, the fees will be charged to you by Redeeming some of your Units. For details, please refer to the Information Folder and Contract.

Guarantee Level	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 Rider
			Earnings Enhancement Benefit (annual rate of the market value of the Units)
Full 2001	2.77%	0.65%	0.30%
Combined 2001	2.47%	0.45%	0.30%
Basic 2001	2.35%	0.30%	0.30%
Full	2.73%	0.65%	0.30%
Combined	2.52%	0.45%	0.30%
Basic	2.32%	0.30%	0.30%

Servicing commission

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

Annual service fee rate	DSC: 0.25%	ISC: 0.50%
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Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 60 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 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* II Segregated Funds

Sun *Wise* CI High Income Fund

As of December 31, 2023

For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

Sun Life Assurance Company of Canada

Sun Wise II Segregated Funds

Sun Wise CI International Fund

As of December 31, 2023

Quick facts: Date Fund created: January 2003

Total value on December 31, 2023: \$1,092,130

Managed by: CI Global Asset Management

Portfolio turnover rate: 2.86%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	4.03%	\$17.84	486
Combined 2001	3.57%	\$20.66	116
Basic 2001	3.17%	\$22.49	166
Full	3.96%	\$17.92	49,451
Combined	3.59%	\$20.71	2,852
Basic	3.31%	\$22.46	5,877

Contract version

Dec 4, 2001 - Feb 26, 2003

Feb 27, 2003 - Oct 30, 2005

Minimum investment per Contract:

No new Contracts

No new Contracts

Minimum investment additional purchases:

\$50

No new Purchases

Monthly minimum of pre-authorized chequing:

\$50

No new PACs

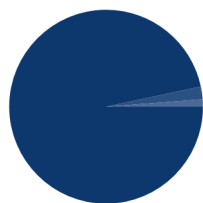
What does the Fund invest in?

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, 2023

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

Total number of investments: 66



	% Assets
International Equity	96.65
Cash and Equivalents	2.12
Canadian Equity	1.23

Are there any guarantees?

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

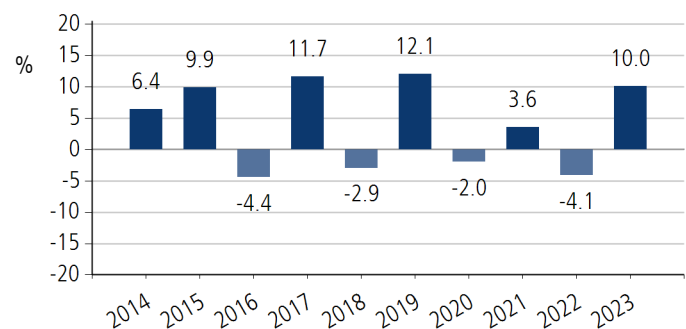
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2013 would have \$1,453.42 in December 2023. This works out to an average of 3.81% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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



How risky is it?



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

Sun Life Assurance Company of Canada
Sun Wise II Segregated Funds
Sun Wise CI International Fund

As of December 31, 2023

How much does it cost?

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

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested.	<ul style="list-style-type: none"> 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)	<p>If you sell within:</p> <table border="1"> <thead> <tr> <th></th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>4.5 %</td> </tr> <tr> <td>4 years of buying</td> <td>4.0 %</td> </tr> <tr> <td>5 years of buying</td> <td>3.0 %</td> </tr> <tr> <td>6 years of buying</td> <td>2.0 %</td> </tr> <tr> <td>7 years of buying</td> <td>1.0 %</td> </tr> <tr> <td>After 7 years</td> <td>0.0 %</td> </tr> </tbody> </table>		Rate	1 year of buying	5.5 %	2 years of buying	5.0 %	3 years of buying	4.5 %	4 years of buying	4.0 %	5 years of buying	3.0 %	6 years of buying	2.0 %	7 years of buying	1.0 %	After 7 years	0.0 %	<ul style="list-style-type: none"> 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% (greater of 10% or RIF MAP if the Contract is a RRIF, LIF, LRIF issued between Dec 4, 2001 and Feb 26, 2003) of your Units of a Fund each year without a Deferred Sales Charge. 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. You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge. For details, please refer to the Information Folder and Contract.
	Rate																			
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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 Earnings Enhancement Benefit (EEB) rider, the fees will be charged to you by Redeeming some of your Units. For details, please refer to the Information Folder and Contract.

Guarantee Level	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 Rider
			Earnings Enhancement Benefit (annual rate of the market value of the Units)
Full 2001	4.03%	1.15%	0.30%
Combined 2001	3.57%	0.90%	0.30%
Basic 2001	3.17%	0.60%	0.30%
Full	3.96%	1.15%	0.30%
Combined	3.59%	0.90%	0.30%
Basic	3.31%	0.60%	0.30%

Servicing commission

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

Annual service fee rate	DSC: 0.50%	ISC: 1.00%
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Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 60 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 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* II Segregated Funds

Sun *Wise* CI International Fund

As of December 31, 2023

For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

Sun Life Assurance Company of Canada

SunWise II Segregated Funds

SunWise CI International Value Fund

As of December 31, 2023

Quick facts: Date Fund created: December 2001

Total value on December 31, 2023: \$739,915

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

Portfolio turnover rate: 0.50%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	4.09%	\$14.98	1,004
Combined 2001	3.80%	\$16.13	74
Basic 2001	3.18%	\$17.97	3,030
Full	3.99%	\$15.08	38,349
Combined	3.64%	\$16.29	2,575
Basic	3.24%	\$17.83	2,757

Contract version

Dec 4, 2001 - Feb 26, 2003

Feb 27, 2003 - Oct 30, 2005

Minimum investment per Contract:

No new Contracts

No new Contracts

Minimum investment additional purchases:

\$50

No new Purchases

Monthly minimum of pre-authorized chequing:

\$50

No new PACs

What does the Fund invest in?

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

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

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

Total number of investments: 66



Are there any guarantees?

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

Who is this Fund for?

This Fund may be suitable for contractholders if they:

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

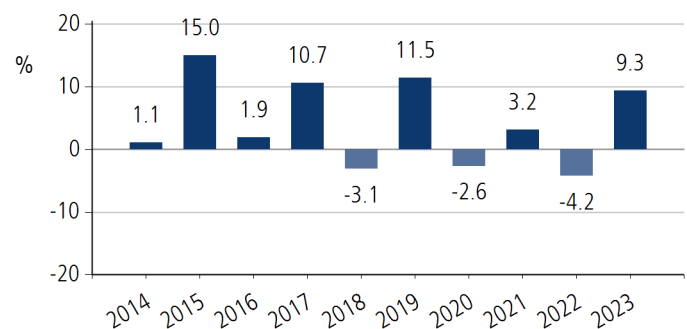
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2013 would have \$1,490.24 in December 2023. This works out to an average of 4.07% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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



How risky is it?



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

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

As of December 31, 2023

How much does it cost?

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

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested.	<ul style="list-style-type: none"> 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)	<p>If you sell within:</p> <table border="1"> <thead> <tr> <th></th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>4.5 %</td> </tr> <tr> <td>4 years of buying</td> <td>4.0 %</td> </tr> <tr> <td>5 years of buying</td> <td>3.0 %</td> </tr> <tr> <td>6 years of buying</td> <td>2.0 %</td> </tr> <tr> <td>7 years of buying</td> <td>1.0 %</td> </tr> <tr> <td>After 7 years</td> <td>0.0 %</td> </tr> </tbody> </table>		Rate	1 year of buying	5.5 %	2 years of buying	5.0 %	3 years of buying	4.5 %	4 years of buying	4.0 %	5 years of buying	3.0 %	6 years of buying	2.0 %	7 years of buying	1.0 %	After 7 years	0.0 %	<ul style="list-style-type: none"> 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% (greater of 10% or RIF MAP if the Contract is a RRIF, LIF, LRIF issued between Dec 4, 2001 and Feb 26, 2003) of your Units of a Fund each year without a Deferred Sales Charge. 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. You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge. For details, please refer to the Information Folder and Contract.
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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 Earnings Enhancement Benefit (EEB) rider, the fees will be charged to you by Redeeming some of your Units. For details, please refer to the Information Folder and Contract.

Guarantee Level	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 Rider
			Earnings Enhancement Benefit (annual rate of the market value of the Units)
Full 2001	4.09%	1.25%	0.30%
Combined 2001	3.80%	1.00%	0.30%
Basic 2001	3.18%	0.65%	0.30%
Full	3.99%	1.25%	0.30%
Combined	3.64%	1.00%	0.30%
Basic	3.24%	0.65%	0.30%

Servicing commission

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

Annual service fee rate	DSC: 0.50%	ISC: 1.00%
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Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 60 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 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* II Segregated Funds

Sun *Wise* CI International Value Fund

As of December 31, 2023

For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

Sun Life Assurance Company of Canada

Sun Wise II Segregated Funds

Sun Wise CI Money Market Fund

As of December 31, 2023

Quick facts: Date Fund created: December 2001

Total value on December 31, 2023: \$5,280,180

Managed by: CI Global Asset Management

Portfolio turnover rate: 262.17%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	1.34%	\$11.87	20,423
Combined 2001	1.16%	\$12.11	966
Basic 2001	1.19%	\$12.24	2,810
Full	1.33%	\$11.87	318,819
Combined	1.24%	\$12.09	32,309
Basic	1.14%	\$12.25	66,772

Contract version

Dec 4, 2001 - Feb 26, 2003

Feb 27, 2003 - Oct 30, 2005

Minimum investment per Contract:

No new Contracts

No new Contracts

Minimum investment additional purchases:

\$50

No new Purchases

Monthly minimum of pre-authorized chequing:

\$50

No new PACs

What does the Fund invest in?

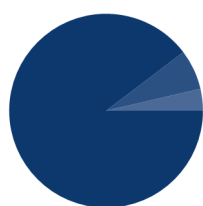
The Fund invests in the CI Money Market Fund. The underlying fund invests mostly in short-term debt that matures in less than 365 days.

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

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

Total number of investments:

6



	% Assets
Cash and Equivalents	89.67
Domestic Bonds	6.69
Other	3.64

Are there any guarantees?

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

Who is this Fund for?

This Fund may be suitable for contractholders if they:

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

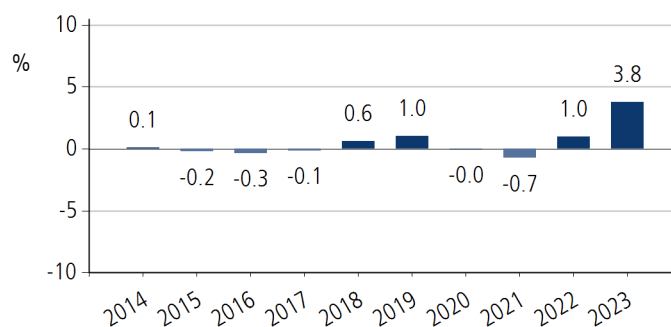
How has the Fund performed?

Average return

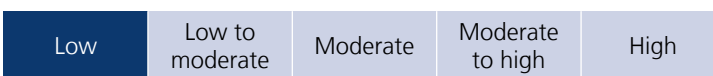
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2013 would have \$1,051.14 in December 2023. This works out to an average of 0.50% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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



How risky is it?



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 II Segregated Funds
Sun Wise CI Money Market Fund

As of December 31, 2023

How much does it cost?

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

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested.	<ul style="list-style-type: none"> 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. 																		
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Ongoing Fund expenses

The MER includes the management fee, operating expenses and insurance fees of the Fund. You do not pay the MER directly. It affects you because it reduces the return you get. For the optional Earnings Enhancement Benefit (EEB) rider, the fees will be charged to you by Redeeming some of your Units. For details, please refer to the Information Folder and Contract.

Guarantee Level	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 Rider
			Earnings Enhancement Benefit (annual rate of the market value of the Units)
Full 2001	1.34%	0.25%	0.30%
Combined 2001	1.16%	0.15%	0.30%
Basic 2001	1.19%	0.10%	0.30%
Full	1.33%	0.25%	0.30%
Combined	1.24%	0.15%	0.30%
Basic	1.14%	0.10%	0.30%

Servicing commission

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

Annual service fee rate	DSC: 0.00%	ISC: 0.00%
-------------------------	------------	------------

Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 60 business days of buying the Units. Money from the fee goes to the Fund.
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For details, please refer to the Information Folder and Contract.

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Sun Life Assurance Company of Canada

Sun *Wise* II Segregated Funds

Sun *Wise* CI Money Market Fund

As of December 31, 2023

For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

Sun Life Assurance Company of Canada
SunWise II Segregated Funds
SunWise CI Premier Canadian Balanced Fund

As of December 31, 2023

Quick facts: **Date Fund created:** December 2001

Total value on December 31, 2023: \$2,918,493

Managed by: CI Global Asset Management

Portfolio turnover rate: 2.99%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	3.39%	\$26.82	7,452
Combined 2001	3.22%	\$28.67	1,797
Basic 2001	2.84%	\$30.23	403
Full	3.49%	\$26.58	79,888
Combined	3.12%	\$28.75	16,275
Basic	2.88%	\$30.11	2,123

Contract version	Dec 4, 2001 - Feb 26, 2003	Feb 27, 2003 - Oct 30, 2005
Minimum investment per Contract:	No new Contracts	No new Contracts
Minimum investment additional purchases:	\$50	No new Purchases
Monthly minimum of pre-authorized chequing:	\$50	No new PACs

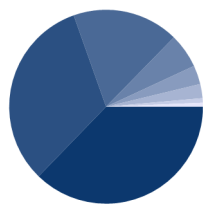
What does the Fund invest in?

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

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

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

Total number of investments: 376



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

Are there any guarantees?

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

Who is this Fund for?

This Fund may be suitable for contractholders if they:

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

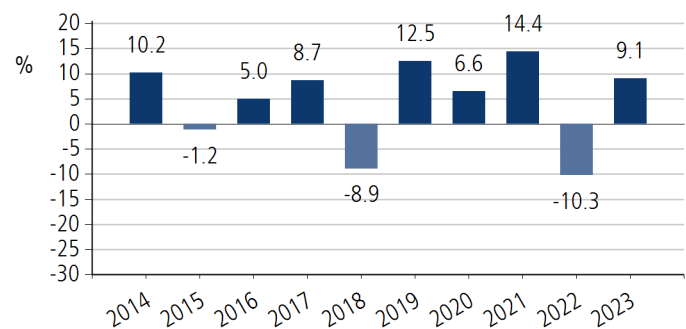
How has the Fund performed?

Average return

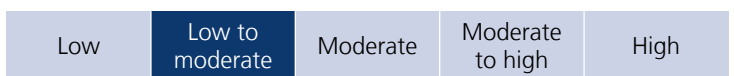
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2013 would have \$1,520.58 in December 2023. This works out to an average of 4.28% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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



How risky is it?



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

Sun Life Assurance Company of Canada
Sun Wise II Segregated Funds
Sun Wise CI Premier Canadian Balanced Fund

As of December 31, 2023

How much does it cost?

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

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested.	<ul style="list-style-type: none"> 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. 																		
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Ongoing Fund expenses

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Guarantee Level	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 Rider
			Earnings Enhancement Benefit (annual rate of the market value of the Units)
Full 2001	3.39%	0.80%	0.30%
Combined 2001	3.22%	0.50%	0.30%
Basic 2001	2.84%	0.30%	0.30%
Full	3.49%	0.80%	0.30%
Combined	3.12%	0.50%	0.30%
Basic	2.88%	0.30%	0.30%

Servicing commission

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

Annual service fee rate	DSC: 0.50%	ISC: 1.00%
-------------------------	------------	------------

Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 60 business days of buying the Units. Money from the fee goes to the Fund.
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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* II Segregated Funds
Sun *Wise* CI Premier Canadian Balanced Fund

As of December 31, 2023

For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

Sun Life Assurance Company of Canada

Sun Wise II Segregated Funds

Sun Wise CI Premier Canadian Investment Fund

As of December 31, 2023

Quick facts: Date Fund created: December 2001

Total value on December 31, 2023: \$14,277,757

Managed by: CI Global Asset Management

Portfolio turnover rate: 4.73%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	3.78%	\$22.66	48,122
Combined 2001	3.50%	\$24.28	7,415
Basic 2001	3.23%	\$25.93	9,458
Full	3.75%	\$22.68	419,522
Combined	3.41%	\$24.36	82,114
Basic	3.16%	\$26.05	47,859

Contract version

Dec 4, 2001 - Feb 26, 2003

Feb 27, 2003 - Oct 30, 2005

Minimum investment per Contract:

No new Contracts

No new Contracts

Minimum investment additional purchases:

\$50

No new Purchases

Monthly minimum of pre-authorized chequing:

\$50

No new PACs

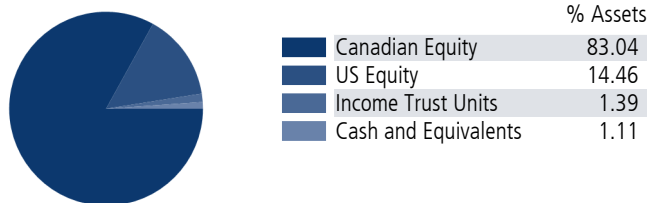
What does the Fund invest in?

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

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

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

Total number of investments: 39



Are there any guarantees?

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

Who is this Fund for?

This Fund may be suitable for contractholders if they:

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

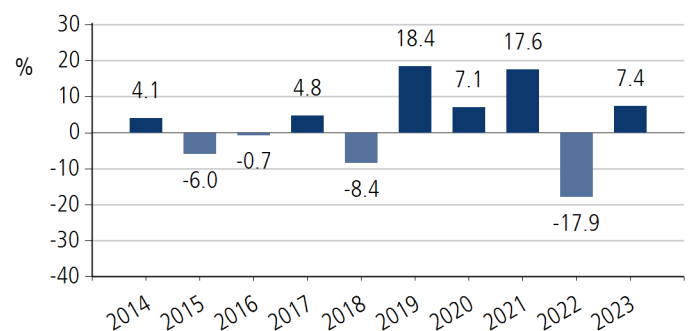
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2013 would have \$1,224.98 in December 2023. This works out to an average of 2.05% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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



How risky is it?



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

Sun Life Assurance Company of Canada
Sun Wise II Segregated Funds
Sun Wise CI Premier Canadian Investment Fund

As of December 31, 2023

How much does it cost?

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

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested.	<ul style="list-style-type: none"> 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)	<p>If you sell within:</p> <table border="1"> <thead> <tr> <th></th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>4.5 %</td> </tr> <tr> <td>4 years of buying</td> <td>4.0 %</td> </tr> <tr> <td>5 years of buying</td> <td>3.0 %</td> </tr> <tr> <td>6 years of buying</td> <td>2.0 %</td> </tr> <tr> <td>7 years of buying</td> <td>1.0 %</td> </tr> <tr> <td>After 7 years</td> <td>0.0 %</td> </tr> </tbody> </table>		Rate	1 year of buying	5.5 %	2 years of buying	5.0 %	3 years of buying	4.5 %	4 years of buying	4.0 %	5 years of buying	3.0 %	6 years of buying	2.0 %	7 years of buying	1.0 %	After 7 years	0.0 %	<ul style="list-style-type: none"> 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% (greater of 10% or RIF MAP if the Contract is a RRIF, LIF, LRIF issued between Dec 4, 2001 and Feb 26, 2003) of your Units of a Fund each year without a Deferred Sales Charge. 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. You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge. For details, please refer to the Information Folder and Contract.
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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 Earnings Enhancement Benefit (EEB) rider, the fees will be charged to you by Redeeming some of your Units. For details, please refer to the Information Folder and Contract.

Guarantee Level	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 Rider
			Earnings Enhancement Benefit (annual rate of the market value of the Units)
Full 2001	3.78%	1.05%	0.30%
Combined 2001	3.50%	0.80%	0.30%
Basic 2001	3.23%	0.55%	0.30%
Full	3.75%	1.05%	0.30%
Combined	3.41%	0.80%	0.30%
Basic	3.16%	0.55%	0.30%

Servicing commission

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

Annual service fee rate	DSC: 0.50%	ISC: 1.00%
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Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 60 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 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* II Segregated Funds
Sun *Wise* CI Premier Canadian Investment Fund

As of December 31, 2023

For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

Sun Life Assurance Company of Canada

SunWise II Segregated Funds

SunWise CI Premier Dividend Income & Growth Fund

As of December 31, 2023

Quick facts: Date Fund created: December 2001

Total value on December 31, 2023: \$1,012,824

Managed by: CI Global Asset Management

Portfolio turnover rate: 6.03%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	2.82%	\$32.50	23,837
Combined 2001	2.59%	\$33.87	3,814
Basic 2001	2.31%	\$35.35	2,968
Full	2.81%	\$30.12	43
Combined	2.64%	\$33.68	41
Basic	2.42%	\$35.16	39

Contract version

Dec 4, 2001 - Feb 26, 2003

Feb 27, 2003 - Oct 30, 2005

Minimum investment per Contract:

No new Contracts

No new Contracts

Minimum investment additional purchases:

\$50

No new Purchases

Monthly minimum of pre-authorized chequing:

\$50

No new PACs

What does the Fund invest in?

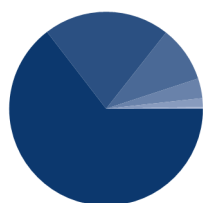
The Fund invests in the CI Dividend Income & Growth Corporate Class. The underlying fund invests mostly in Canadian shares.

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

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

Total number of investments:

178



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

Are there any guarantees?

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

Who is this Fund for?

This Fund may be suitable for contractholders if they:

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

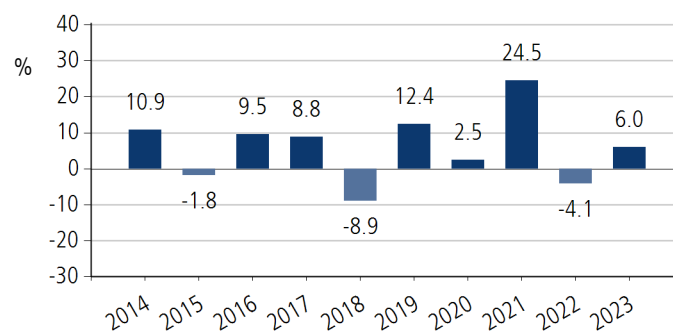
How has the Fund performed?

Average return

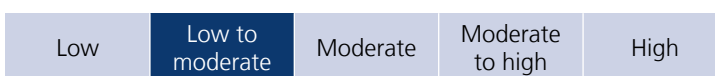
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2013 would have \$1,722.77 in December 2023. This works out to an average of 5.59% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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



How risky is it?



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

Sun Life Assurance Company of Canada
Sun Wise II Segregated Funds
Sun Wise CI Premier Dividend Income & Growth Fund

As of December 31, 2023

How much does it cost?

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

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested.	<ul style="list-style-type: none"> 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. 																		
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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 Earnings Enhancement Benefit (EEB) rider, the fees will be charged to you by Redeeming some of your Units. For details, please refer to the Information Folder and Contract.

Guarantee Level	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 Rider
			Earnings Enhancement Benefit (annual rate of the market value of the Units)
Full 2001	2.82%	0.45%	0.30%
Combined 2001	2.59%	0.40%	0.30%
Basic 2001	2.31%	0.30%	0.30%
Full	2.81%	0.45%	0.30%
Combined	2.64%	0.40%	0.30%
Basic	2.42%	0.30%	0.30%

Servicing commission

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

Annual service fee rate	DSC: 0.25%	ISC: 0.50%
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Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 60 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 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* II Segregated Funds

Sun *Wise* CI Premier Dividend Income & Growth Fund

As of December 31, 2023

For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

Sun Life Assurance Company of Canada

SunWise II Segregated Funds

SunWise CI Premier Global Income & Growth Fund

As of December 31, 2023

Quick facts: Date Fund created: December 2001

Total value on December 31, 2023: \$6,657,844

Managed by: CI Global Asset Management

Portfolio turnover rate: 5.53%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	3.39%	\$17.39	18,317
Combined 2001	3.24%	\$18.37	3,021
Basic 2001	3.03%	\$19.25	1,609
Full	3.46%	\$17.30	292,801
Combined	3.11%	\$18.59	45,320
Basic	2.93%	\$19.34	17,839

Contract version

Dec 4, 2001 - Feb 26, 2003

Feb 27, 2003 - Oct 30, 2005

Minimum investment per Contract:

No new Contracts

No new Contracts

Minimum investment additional purchases:

\$50

No new Purchases

Monthly minimum of pre-authorized chequing:

\$50

No new PACs

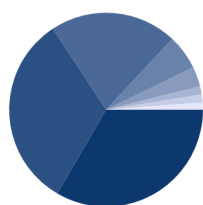
What does the Fund invest in?

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

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

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

Total number of investments: **384**



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

Are there any guarantees?

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

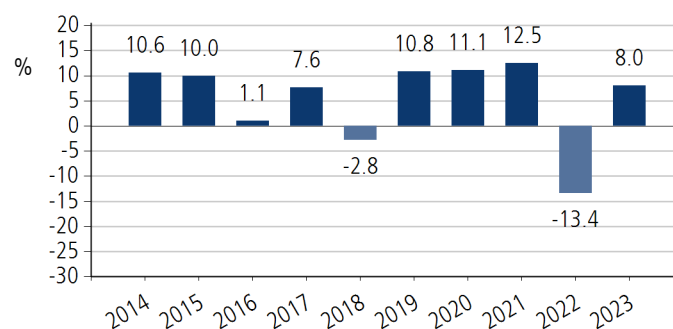
How has the Fund performed?

Average return

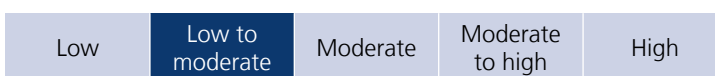
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2013 would have \$1,664.93 in December 2023. This works out to an average of 5.23% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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

Sun Life Assurance Company of Canada
Sun Wise II Segregated Funds
Sun Wise CI Premier Global Income & Growth Fund

As of December 31, 2023

How much does it cost?

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

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested.	<ul style="list-style-type: none"> 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. 																		
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Ongoing Fund expenses

The MER includes the management fee, operating expenses and insurance fees of the Fund. You do not pay the MER directly. It affects you because it reduces the return you get. For the optional Earnings Enhancement Benefit (EEB) rider, the fees will be charged to you by Redeeming some of your Units. For details, please refer to the Information Folder and Contract.

Guarantee Level	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 Rider
			Earnings Enhancement Benefit (annual rate of the market value of the Units)
Full 2001	3.39%	0.80%	0.30%
Combined 2001	3.24%	0.50%	0.30%
Basic 2001	3.03%	0.30%	0.30%
Full	3.46%	0.80%	0.30%
Combined	3.11%	0.50%	0.30%
Basic	2.93%	0.30%	0.30%

Servicing commission

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

Annual service fee rate	DSC: 0.50%	ISC: 1.00%
-------------------------	------------	------------

Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 60 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 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* II Segregated Funds

Sun *Wise* CI Premier Global Income & Growth Fund

As of December 31, 2023

For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

Sun Life Assurance Company of Canada

SunWise II Segregated Funds

SunWise CI Premier Global Value Fund

As of December 31, 2023

Quick facts: Date Fund created: December 2001

Total value on December 31, 2023: \$401,705

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

Portfolio turnover rate: 1.35%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	3.85%	\$16.58	65
Combined 2001	3.68%	\$17.92	61
Basic 2001	3.15%	\$19.72	2,208
Full	3.99%	\$16.76	17,569
Combined	3.61%	\$18.00	739
Basic	3.28%	\$19.48	2,474

Contract version

Dec 4, 2001 - Feb 26, 2003

Feb 27, 2003 - Oct 30, 2005

Minimum investment per Contract:

No new Contracts

No new Contracts

Minimum investment additional purchases:

\$50

No new Purchases

Monthly minimum of pre-authorized chequing:

\$50

No new PACs

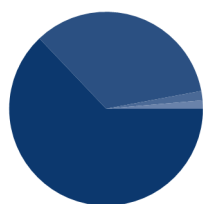
What does the Fund invest in?

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

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

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

Total number of investments: 73



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

Are there any guarantees?

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

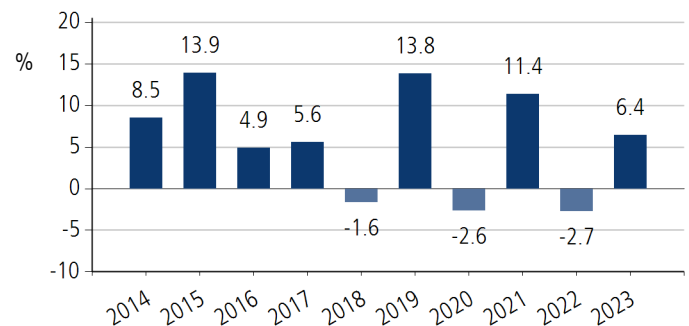
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2013 would have \$1,719.51 in December 2023. This works out to an average of 5.57% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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



How risky is it?

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

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

As of December 31, 2023

How much does it cost?

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

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested.	<ul style="list-style-type: none"> 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)	<p>If you sell within:</p> <table border="1"> <thead> <tr> <th></th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>4.5 %</td> </tr> <tr> <td>4 years of buying</td> <td>4.0 %</td> </tr> <tr> <td>5 years of buying</td> <td>3.0 %</td> </tr> <tr> <td>6 years of buying</td> <td>2.0 %</td> </tr> <tr> <td>7 years of buying</td> <td>1.0 %</td> </tr> <tr> <td>After 7 years</td> <td>0.0 %</td> </tr> </tbody> </table>		Rate	1 year of buying	5.5 %	2 years of buying	5.0 %	3 years of buying	4.5 %	4 years of buying	4.0 %	5 years of buying	3.0 %	6 years of buying	2.0 %	7 years of buying	1.0 %	After 7 years	0.0 %	<ul style="list-style-type: none"> 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% (greater of 10% or RIF MAP if the Contract is a RRIF, LIF, LRIF issued between Dec 4, 2001 and Feb 26, 2003) of your Units of a Fund each year without a Deferred Sales Charge. 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. You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge. For details, please refer to the Information Folder and Contract.
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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 Earnings Enhancement Benefit (EEB) rider, the fees will be charged to you by Redeeming some of your Units. For details, please refer to the Information Folder and Contract.

Guarantee Level	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 Rider
			Earnings Enhancement Benefit (annual rate of the market value of the Units)
Full 2001	3.85%	1.15%	0.30%
Combined 2001	3.68%	0.90%	0.30%
Basic 2001	3.15%	0.60%	0.30%
Full	3.99%	1.15%	0.30%
Combined	3.61%	0.90%	0.30%
Basic	3.28%	0.60%	0.30%

Servicing commission

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

Annual service fee rate	DSC: 0.50%	ISC: 1.00%
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Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 60 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 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* II Segregated Funds

Sun *Wise* CI Premier Global Value Fund

As of December 31, 2023

For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

Sun Life Assurance Company of Canada

SunWise II Segregated Funds

SunWise CI Premier II Canadian Balanced Fund

As of December 31, 2023

Quick facts: Date Fund created: December 2001

Total value on December 31, 2023: \$17,409,539

Managed by: CI Global Asset Management

Portfolio turnover rate: 3.06%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	3.46%	\$21.20	93,124
Combined 2001	3.16%	\$22.68	12,104
Basic 2001	2.87%	\$23.91	9,995
Full	3.46%	\$21.17	520,352
Combined	3.13%	\$22.73	81,123
Basic	2.87%	\$23.89	86,379

Contract version

Dec 4, 2001 - Feb 26, 2003

Feb 27, 2003 - Oct 30, 2005

Minimum investment per Contract:

No new Contracts

No new Contracts

Minimum investment additional purchases:

\$50

No new Purchases

Monthly minimum of pre-authorized chequing:

\$50

No new PACs

What does the Fund invest in?

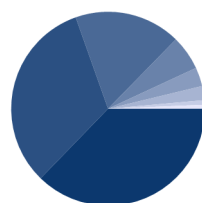
The Fund invests in the CI Canadian Balanced Fund. The underlying fund invests mostly in Canadian shares and bonds.

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

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

Total number of investments:

376



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

Are there any guarantees?

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

Who is this Fund for?

This Fund may be suitable for contractholders if they:

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

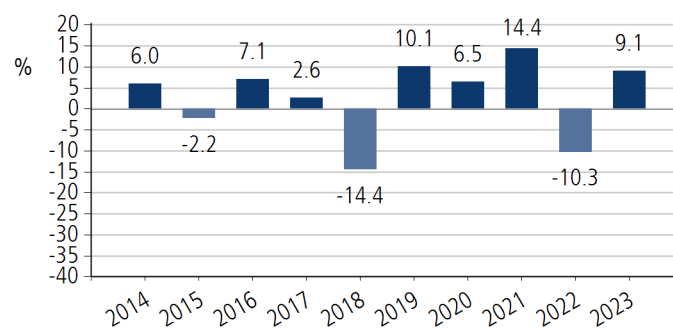
How has the Fund performed?

Average return

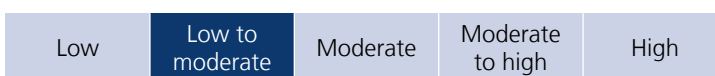
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2013 would have \$1,281.33 in December 2023. This works out to an average of 2.51% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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



How risky is it?



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

Sun Life Assurance Company of Canada
Sun Wise II Segregated Funds
Sun Wise CI Premier II Canadian Balanced Fund

As of December 31, 2023

How much does it cost?

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

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested.	<ul style="list-style-type: none"> 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. 																		
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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 Earnings Enhancement Benefit (EEB) rider, the fees will be charged to you by Redeeming some of your Units. For details, please refer to the Information Folder and Contract.

Guarantee Level	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 Rider
			Earnings Enhancement Benefit (annual rate of the market value of the Units)
Full 2001	3.46%	0.80%	0.30%
Combined 2001	3.16%	0.50%	0.30%
Basic 2001	2.87%	0.30%	0.30%
Full	3.46%	0.80%	0.30%
Combined	3.13%	0.50%	0.30%
Basic	2.87%	0.30%	0.30%

Servicing commission

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

Annual service fee rate	DSC: 0.50%	ISC: 1.00%
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Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 60 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 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* II Segregated Funds
Sun *Wise* CI Premier II Canadian Balanced Fund

As of December 31, 2023

For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

Sun Life Assurance Company of Canada
SunWise II Segregated Funds
SunWise CI Premier II Canadian Investment Fund

As of December 31, 2023

Quick facts: **Date Fund created:** December 2001

Total value on December 31, 2023: \$133,413

Managed by: CI Global Asset Management

Portfolio turnover rate: 3.50%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	3.74%	\$24.76	1,334
Combined 2001	3.51%	\$26.21	397
Basic 2001	3.05%	\$28.98	1,139
Full	3.75%	\$24.49	749
Combined	3.51%	\$26.06	723
Basic	3.07%	\$28.81	688

Contract version	Dec 4, 2001 - Feb 26, 2003	Feb 27, 2003 - Oct 30, 2005
Minimum investment per Contract:	No new Contracts	No new Contracts
Minimum investment additional purchases:	\$50	No new Purchases
Monthly minimum of pre-authorized chequing:	\$50	No new PACs

What does the Fund invest in?

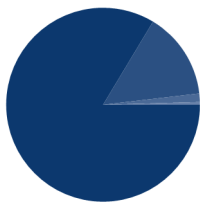
The Fund invests in the CI Canadian Investment Corporate Class. The underlying fund invests mostly in Canadian shares.

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

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

Total number of investments: 39

	% Assets
Canadian Equity	83.62
US Equity	14.52
Income Trust Units	1.41
Cash and Equivalents	0.45



Are there any guarantees?

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

Who is this Fund for?

This Fund may be suitable for contractholders if they:

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

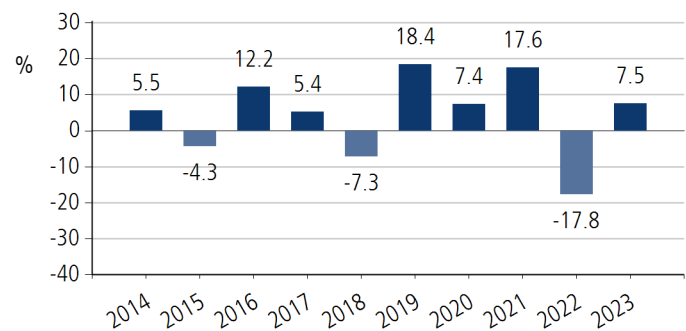
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2013 would have \$1,463.25 in December 2023. This works out to an average of 3.88% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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



How risky is it?



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

Sun Life Assurance Company of Canada
Sun Wise II Segregated Funds
Sun Wise CI Premier II Canadian Investment Fund

As of December 31, 2023

How much does it cost?

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

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested.	<ul style="list-style-type: none"> 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. 																		
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Ongoing Fund expenses

The MER includes the management fee, operating expenses and insurance fees of the Fund. You do not pay the MER directly. It affects you because it reduces the return you get. For the optional Earnings Enhancement Benefit (EEB) rider, the fees will be charged to you by Redeeming some of your Units. For details, please refer to the Information Folder and Contract.

Guarantee Level	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 Rider
			Earnings Enhancement Benefit (annual rate of the market value of the Units)
Full 2001	3.74%	1.05%	0.30%
Combined 2001	3.51%	0.80%	0.30%
Basic 2001	3.05%	0.55%	0.30%
Full	3.75%	1.05%	0.30%
Combined	3.51%	0.80%	0.30%
Basic	3.07%	0.55%	0.30%

Servicing commission

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

Annual service fee rate	DSC: 0.50%	ISC: 1.00%
-------------------------	------------	------------

Other fees

Fee	What you pay
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For details, please refer to the Information Folder and Contract.

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Sun Life Assurance Company of Canada

Sun *Wise* II Segregated Funds

Sun *Wise* CI Premier II Canadian Investment Fund

As of December 31, 2023

For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

Sun Life Assurance Company of Canada
Sun Wise II Segregated Funds
Sun Wise CI Premier II U.S. Stock Selection Fund

As of December 31, 2023

Quick facts: **Date Fund created:** December 2001

Total value on December 31, 2023: \$979,847

Managed by: CI Global Asset Management

Portfolio turnover rate: 6.49%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	4.23%	\$27.34	2,567
Combined 2001	4.11%	\$28.99	231
Basic 2001	3.41%	\$32.57	3,209
Full	4.45%	\$26.87	27,002
Combined	4.12%	\$28.98	1,511
Basic	3.65%	\$31.79	919

Contract version	Dec 4, 2001 - Feb 26, 2003	Feb 27, 2003 - Oct 30, 2005
Minimum investment per Contract:	No new Contracts	No new Contracts
Minimum investment additional purchases:	\$50	No new Purchases
Monthly minimum of pre-authorized chequing:	\$50	No new PACs

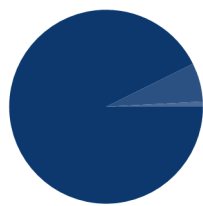
What does the Fund invest in?

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

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

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

Total number of investments: 36



Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that 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 U.S. equity fund that focuses on growth
- are investing for the medium and/or long term.

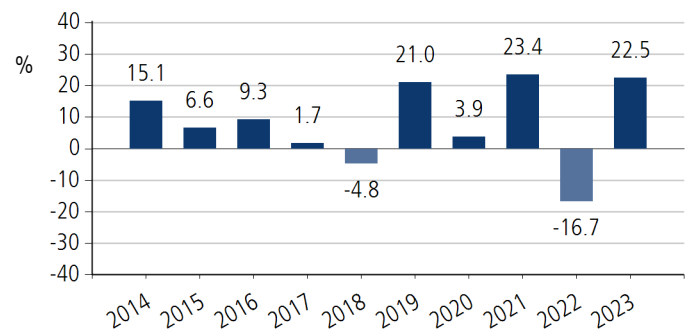
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2013 would have \$2,053.38 in December 2023. This works out to an average of 7.46% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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

Sun Life Assurance Company of Canada
Sun Wise II Segregated Funds
Sun Wise CI Premier II U.S. Stock Selection Fund

As of December 31, 2023

How much does it cost?

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

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested.	<ul style="list-style-type: none"> 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. 																		
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Ongoing Fund expenses

The MER includes the management fee, operating expenses and insurance fees of the Fund. You do not pay the MER directly. It affects you because it reduces the return you get. For the optional Earnings Enhancement Benefit (EEB) rider, the fees will be charged to you by Redeeming some of your Units. For details, please refer to the Information Folder and Contract.

Guarantee Level	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 Rider
			Earnings Enhancement Benefit (annual rate of the market value of the Units)
Full 2001	4.23%	1.35%	0.30%
Combined 2001	4.11%	1.05%	0.30%
Basic 2001	3.41%	0.65%	0.30%
Full	4.45%	1.35%	0.30%
Combined	4.12%	1.05%	0.30%
Basic	3.65%	0.65%	0.30%

Servicing commission

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

Annual service fee rate	DSC: 0.50%	ISC: 1.00%
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Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 60 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.

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Sun Life Assurance Company of Canada
Sun *Wise* II Segregated Funds
Sun *Wise* CI Premier II U.S. Stock Selection Fund

As of December 31, 2023

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15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

Sun Life Assurance Company of Canada
Sun Wise II Segregated Funds
Sun Wise CI Premier III U.S. Stock Selection Fund

As of December 31, 2023

Quick facts: **Date Fund created:** December 2001

Total value on December 31, 2023: \$1,308,457

Managed by: CI Global Asset Management

Portfolio turnover rate: 6.53%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	4.05%	\$11.85	18,994
Combined 2001	3.88%	\$12.64	5,749
Basic 2001	3.40%	\$13.92	3,852
Full	4.18%	\$11.73	62,969
Combined	3.61%	\$12.84	9,318
Basic	3.41%	\$13.91	7,091

Contract version	Dec 4, 2001 - Feb 26, 2003	Feb 27, 2003 - Oct 30, 2005
Minimum investment per Contract:	No new Contracts	No new Contracts
Minimum investment additional purchases:	\$50	No new Purchases
Monthly minimum of pre-authorized chequing:	\$50	No new PACs

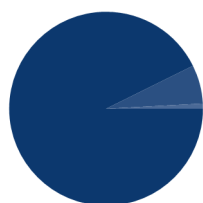
What does the Fund invest in?

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

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

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

Total number of investments: 36



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

Are there any guarantees?

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

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want a U.S. equity fund that focuses on growth
- are investing for the medium and/or long term.

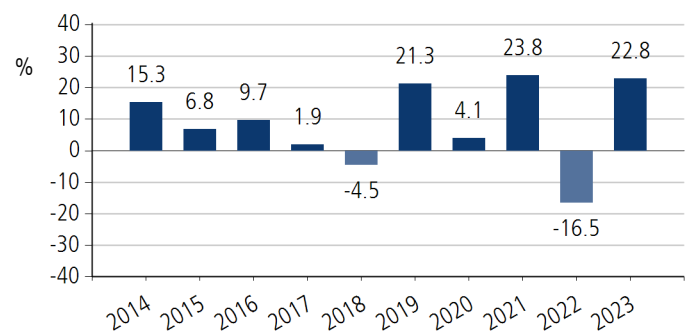
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2013 would have \$2,107.51 in December 2023. This works out to an average of 7.74% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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

Sun Life Assurance Company of Canada
Sun Wise II Segregated Funds
Sun Wise CI Premier III U.S. Stock Selection Fund

As of December 31, 2023

How much does it cost?

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

Sales charges

Sales charge option	What you pay	How it works																		
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Guarantee Level	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 Rider
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Other fees

Fee	What you pay
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Sun Life Assurance Company of Canada
Sun *Wise* II Segregated Funds
Sun *Wise* CI Premier III U.S. Stock Selection Fund

As of December 31, 2023

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15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

Sun Life Assurance Company of Canada

SunWise II Segregated Funds

SunWise CI Premier IV U.S. Stock Selection Fund

As of December 31, 2023

Quick facts: Date Fund created: December 2001

Total value on December 31, 2023: \$1,724,811

Managed by: CI Global Asset Management

Portfolio turnover rate: 6.57%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	3.94%	\$12.83	13,649
Combined 2001	3.90%	\$13.79	514
Basic 2001	3.22%	\$15.04	5,445
Full	4.16%	\$12.62	74,188
Combined	3.69%	\$13.87	5,382
Basic	3.29%	\$15.06	29,846

Contract version

Dec 4, 2001 - Feb 26, 2003

Feb 27, 2003 - Oct 30, 2005

Minimum investment per Contract:

No new Contracts

No new Contracts

Minimum investment additional purchases:

\$50

No new Purchases

Monthly minimum of pre-authorized chequing:

\$50

No new PACs

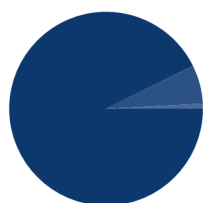
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Adobe Inc	3.48
Total	48.58

Total number of investments: 36



	% Assets
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International Equity	6.46
Cash and Equivalents	0.85

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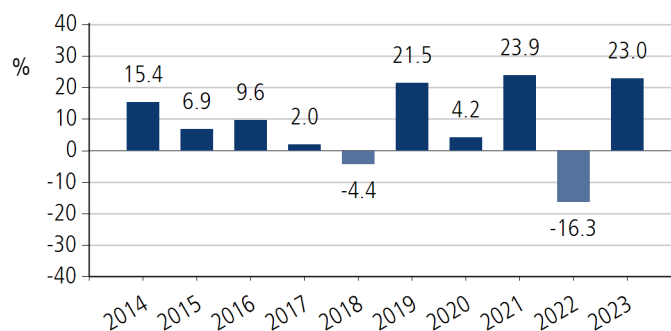
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2013 would have \$2,129.13 in December 2023. This works out to an average of 7.85% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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

Sun Life Assurance Company of Canada
Sun Wise II Segregated Funds
Sun Wise CI Premier IV U.S. Stock Selection Fund

As of December 31, 2023

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Email: service@ci.com

Sun Life Assurance Company of Canada
SunWise II Segregated Funds
SunWise CI Premier Select Canadian Fund

As of December 31, 2023

Quick facts: **Date Fund created:** December 2001

Total value on December 31, 2023: \$1,521,192

Managed by: Mackenzie Financial Corporation

Portfolio turnover rate: 2.82%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	3.91%	\$20.72	860
Combined 2001	3.93%	\$21.63	255
Basic 2001	3.54%	\$23.20	3,289
Full	4.09%	\$20.34	53,143
Combined	3.76%	\$21.90	4,961
Basic	3.51%	\$23.24	9,992

Contract version

Dec 4, 2001 - Feb 26, 2003

Feb 27, 2003 - Oct 30, 2005

Minimum investment per Contract:

No new Contracts

No new Contracts

Minimum investment additional purchases:

\$50

No new Purchases

Monthly minimum of pre-authorized chequing:

\$50

No new PACs

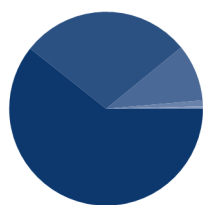
What does the Fund invest in?

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

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

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

Total number of investments: 104



	% Assets
Canadian Equity	60.66
US Equity	28.44
International Equity	9.51
Income Trust Units	0.99
Cash and Equivalents	0.40

Are there any guarantees?

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

Who is this Fund for?

This Fund may be suitable for contractholders if they:

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

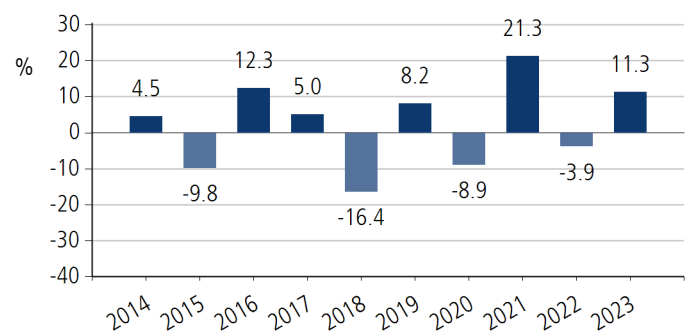
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2013 would have \$1,189.44 in December 2023. This works out to an average of 1.75% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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



How risky is it?



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

Sun Life Assurance Company of Canada
Sun Wise II Segregated Funds
Sun Wise CI Premier Select Canadian Fund

As of December 31, 2023

How much does it cost?

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

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested.	<ul style="list-style-type: none"> 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)	<p>If you sell within:</p> <table border="1"> <thead> <tr> <th></th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>4.5 %</td> </tr> <tr> <td>4 years of buying</td> <td>4.0 %</td> </tr> <tr> <td>5 years of buying</td> <td>3.0 %</td> </tr> <tr> <td>6 years of buying</td> <td>2.0 %</td> </tr> <tr> <td>7 years of buying</td> <td>1.0 %</td> </tr> <tr> <td>After 7 years</td> <td>0.0 %</td> </tr> </tbody> </table>		Rate	1 year of buying	5.5 %	2 years of buying	5.0 %	3 years of buying	4.5 %	4 years of buying	4.0 %	5 years of buying	3.0 %	6 years of buying	2.0 %	7 years of buying	1.0 %	After 7 years	0.0 %	<ul style="list-style-type: none"> 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% (greater of 10% or RIF MAP if the Contract is a RRIF, LIF, LRIF issued between Dec 4, 2001 and Feb 26, 2003) of your Units of a Fund each year without a Deferred Sales Charge. 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. You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge. For details, please refer to the Information Folder and Contract.
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Ongoing Fund expenses

The MER includes the management fee, operating expenses and insurance fees of the Fund. You do not pay the MER directly. It affects you because it reduces the return you get. For the optional Earnings Enhancement Benefit (EEB) rider, the fees will be charged to you by Redeeming some of your Units. For details, please refer to the Information Folder and Contract.

Guarantee Level	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 Rider
			Earnings Enhancement Benefit (annual rate of the market value of the Units)
Full 2001	3.91%	1.05%	0.30%
Combined 2001	3.93%	0.80%	0.30%
Basic 2001	3.54%	0.55%	0.30%
Full	4.09%	1.05%	0.30%
Combined	3.76%	0.80%	0.30%
Basic	3.51%	0.55%	0.30%

Servicing commission

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

Annual service fee rate	DSC: 0.50%	ISC: 1.00%
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Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 60 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 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* II Segregated Funds
Sun *Wise* CI Premier Select Canadian Fund

As of December 31, 2023

For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

Sun Life Assurance Company of Canada
Sun Wise II Segregated Funds
Sun Wise CI Premier U.S. Stock Selection Fund

As of December 31, 2023

Quick facts: **Date Fund created:** December 2001

Total value on December 31, 2023: \$606,265

Managed by: CI Global Asset Management

Portfolio turnover rate: 0.00%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	4.11%	\$20.51	1,919
Combined 2001	3.87%	\$22.00	305
Basic 2001	3.17%	\$24.44	892
Full	4.13%	\$20.52	16,903
Combined	3.69%	\$22.25	7,055
Basic	3.41%	\$24.25	1,428

Contract version	Dec 4, 2001 - Feb 26, 2003	Feb 27, 2003 - Oct 30, 2005
Minimum investment per Contract:	No new Contracts	No new Contracts
Minimum investment additional purchases:	\$50	No new Purchases
Monthly minimum of pre-authorized chequing:	\$50	No new PACs

What does the Fund invest in?

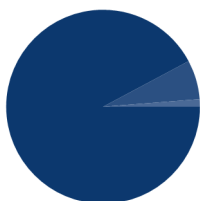
The Fund invests in the CI U.S. Stock Selection Corporate Class. The underlying fund invests mostly in U.S. shares.

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

	% Assets
Microsoft Corp	7.56
Alphabet Inc	5.85
Amazon.com Inc	5.35
Apple Inc	5.14
NVIDIA Corp	4.98
Meta Platforms Inc	4.31
Humana Inc	4.21
UnitedHealth Group Inc	3.82
ServiceNow Inc	3.62
Eli Lilly and Co	3.45
Total	48.29

Total number of investments: 36

	% Assets
US Equity	92.21
International Equity	6.54
Cash and Equivalents	1.25



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

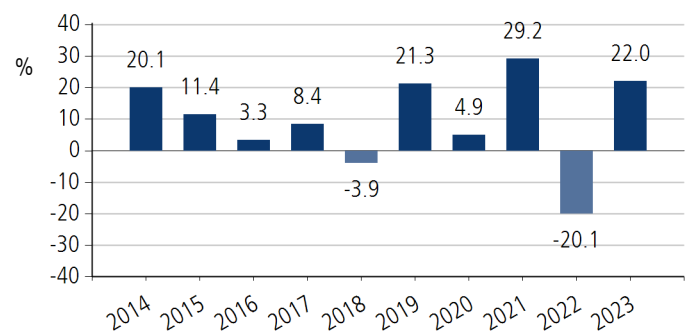
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2013 would have \$2,307.25 in December 2023. This works out to an average of 8.72% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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

Sun Life Assurance Company of Canada
Sun Wise II Segregated Funds
Sun Wise CI Premier U.S. Stock Selection Fund

As of December 31, 2023

How much does it cost?

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

Sales charges

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

The MER includes the management fee, operating expenses and insurance fees of the Fund. You do not pay the MER directly. It affects you because it reduces the return you get. For the optional Earnings Enhancement Benefit (EEB) rider, the fees will be charged to you by Redeeming some of your Units. For details, please refer to the Information Folder and Contract.

Guarantee Level	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 Rider
			Earnings Enhancement Benefit (annual rate of the market value of the Units)
Full 2001	4.11%	1.35%	0.30%
Combined 2001	3.87%	1.05%	0.30%
Basic 2001	3.17%	0.65%	0.30%
Full	4.13%	1.35%	0.30%
Combined	3.69%	1.05%	0.30%
Basic	3.41%	0.65%	0.30%

Servicing commission

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

Annual service fee rate	DSC: 0.50%	ISC: 1.00%
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Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 60 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 the Information Folder and Contract.

What if I change my mind?

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Sun Life Assurance Company of Canada
Sun *Wise* II Segregated Funds
Sun *Wise* CI Premier U.S. Stock Selection Fund

As of December 31, 2023

For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

Sun Life Assurance Company of Canada
Sun Wise II Segregated Funds
Sun Wise CI Select Canadian Balanced Fund

As of December 31, 2023

Quick facts: **Date Fund created:** December 2001

Total value on December 31, 2023: \$13,777,798

Managed by: CI Global Asset Management

Portfolio turnover rate: 3.31%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	3.49%	\$21.62	64,522
Combined 2001	3.08%	\$23.36	13,436
Basic 2001	2.96%	\$24.22	25,780
Full	3.49%	\$21.57	355,402
Combined	3.16%	\$23.18	93,106
Basic	2.93%	\$24.31	66,732

Contract version	Dec 4, 2001 - Feb 26, 2003	Feb 27, 2003 - Oct 30, 2005
Minimum investment per Contract:	No new Contracts	No new Contracts
Minimum investment additional purchases:	\$50	No new Purchases
Monthly minimum of pre-authorized chequing:	\$50	No new PACs

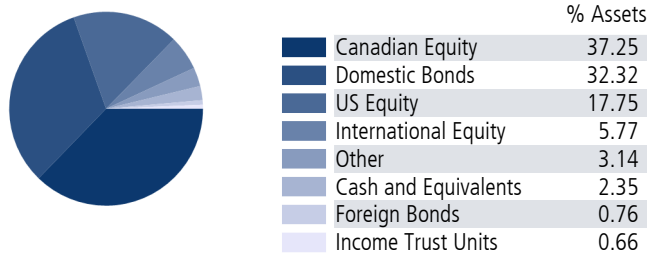
What does the Fund invest in?

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

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

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

Total number of investments: 376



Are there any guarantees?

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

Who is this Fund for?

- This Fund may be suitable for contractholders if they:
- want both equity and fixed income securities in a single fund and prefer to have the portfolio advisor make the asset mix decisions
 - are investing for the medium term.

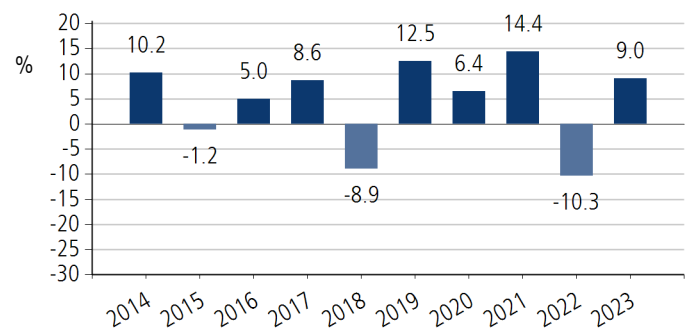
How has the Fund performed?

Average return

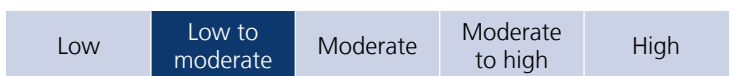
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2013 would have \$1,513.31 in December 2023. This works out to an average of 4.23% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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



How risky is it?



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

Sun Life Assurance Company of Canada
Sun Wise II Segregated Funds
Sun Wise CI Select Canadian Balanced Fund

As of December 31, 2023

How much does it cost?

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

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Ongoing Fund expenses

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Guarantee Level	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 Rider
			Earnings Enhancement Benefit (annual rate of the market value of the Units)
Full 2001	3.49%	0.80%	0.30%
Combined 2001	3.08%	0.50%	0.30%
Basic 2001	2.96%	0.30%	0.30%
Full	3.49%	0.80%	0.30%
Combined	3.16%	0.50%	0.30%
Basic	2.93%	0.30%	0.30%

Servicing commission

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

Annual service fee rate	DSC: 0.50%	ISC: 1.00%
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Other fees

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Sun *Wise* II Segregated Funds
Sun *Wise* CI Select Canadian Balanced Fund

As of December 31, 2023

For more information

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

Sun Life Assurance Company of Canada

SunWise II Segregated Funds

SunWise CI Select Canadian Fund

As of December 31, 2023

Quick facts: Date Fund created: December 2001

Total value on December 31, 2023: \$16,490,873

Managed by: CI Global Asset Management

Portfolio turnover rate: 3.77%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	3.81%	\$36.46	23,051
Combined 2001	3.45%	\$39.35	5,402
Basic 2001	3.14%	\$42.14	8,014
Full	3.80%	\$36.50	332,388
Combined	3.47%	\$39.22	45,149
Basic	3.17%	\$41.97	28,500

Contract version

Dec 4, 2001 - Feb 26, 2003

Feb 27, 2003 - Oct 30, 2005

Minimum investment per Contract:

No new Contracts

No new Contracts

Minimum investment additional purchases:

\$50

No new Purchases

Monthly minimum of pre-authorized chequing:

\$50

No new PACs

What does the Fund invest in?

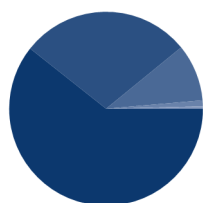
The Fund invests in the CI Select Canadian Equity Corporate Class. The underlying fund invests mostly in Canadian shares.

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

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

Total number of investments:

104



	% Assets
Canadian Equity	60.66
US Equity	28.44
International Equity	9.51
Income Trust Units	0.99
Cash and Equivalents	0.40

Are there any guarantees?

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

Who is this Fund for?

This Fund may be suitable for contractholders if they:

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

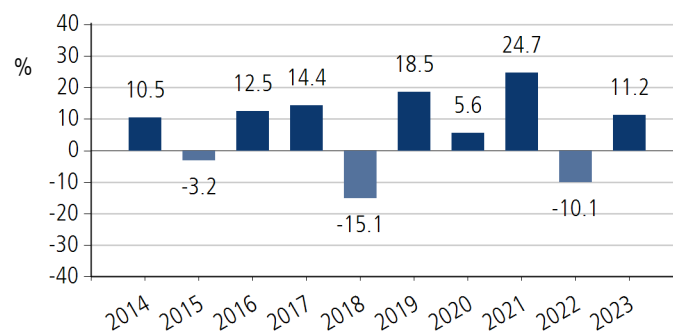
How has the Fund performed?

Average return

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

Year-by-year returns (%)

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



How risky is it?



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

Sun Life Assurance Company of Canada
Sun Wise II Segregated Funds
Sun Wise CI Select Canadian Fund

As of December 31, 2023

How much does it cost?

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

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested.	<ul style="list-style-type: none"> 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)	<p>If you sell within:</p> <table border="1"> <thead> <tr> <th></th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>4.5 %</td> </tr> <tr> <td>4 years of buying</td> <td>4.0 %</td> </tr> <tr> <td>5 years of buying</td> <td>3.0 %</td> </tr> <tr> <td>6 years of buying</td> <td>2.0 %</td> </tr> <tr> <td>7 years of buying</td> <td>1.0 %</td> </tr> <tr> <td>After 7 years</td> <td>0.0 %</td> </tr> </tbody> </table>		Rate	1 year of buying	5.5 %	2 years of buying	5.0 %	3 years of buying	4.5 %	4 years of buying	4.0 %	5 years of buying	3.0 %	6 years of buying	2.0 %	7 years of buying	1.0 %	After 7 years	0.0 %	<ul style="list-style-type: none"> 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% (greater of 10% or RIF MAP if the Contract is a RRIF, LIF, LRIF issued between Dec 4, 2001 and Feb 26, 2003) of your Units of a Fund each year without a Deferred Sales Charge. 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. You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge. For details, please refer to the Information Folder and Contract.
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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 Earnings Enhancement Benefit (EEB) rider, the fees will be charged to you by Redeeming some of your Units. For details, please refer to the Information Folder and Contract.

Guarantee Level	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 Rider
			Earnings Enhancement Benefit (annual rate of the market value of the Units)
Full 2001	3.81%	1.05%	0.30%
Combined 2001	3.45%	0.80%	0.30%
Basic 2001	3.14%	0.55%	0.30%
Full	3.80%	1.05%	0.30%
Combined	3.47%	0.80%	0.30%
Basic	3.17%	0.55%	0.30%

Servicing commission

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

Annual service fee rate	DSC: 0.50%	ISC: 1.00%
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Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 60 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 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* II Segregated Funds

Sun *Wise* CI Select Canadian Fund

As of December 31, 2023

For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

Sun Life Assurance Company of Canada

Sun Wise II Segregated Funds

Sun Wise CI Select Global Fund

As of December 31, 2023

Quick facts: Date Fund created: December 2001

Total value on December 31, 2023: \$1,871,394

Managed by: CI Global Asset Management

Portfolio turnover rate: 0.99%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	3.73%	\$19.30	5,629
Combined 2001	3.63%	\$20.59	1,675
Basic 2001	3.15%	\$22.60	1,316
Full	3.96%	\$19.16	67,352
Combined	3.66%	\$20.43	7,987
Basic	3.32%	\$22.32	10,985

Contract version

Dec 4, 2001 - Feb 26, 2003

Feb 27, 2003 - Oct 30, 2005

Minimum investment per Contract:

No new Contracts

No new Contracts

Minimum investment additional purchases:

\$50

No new Purchases

Monthly minimum of pre-authorized chequing:

\$50

No new PACs

What does the Fund invest in?

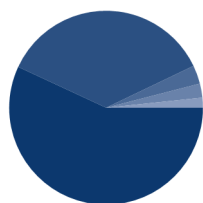
The Fund invests in the CI Select Global Equity Corporate Class. The underlying fund invests mostly in shares of firms from around the world.

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

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

Total number of investments:

69



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

Are there any guarantees?

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

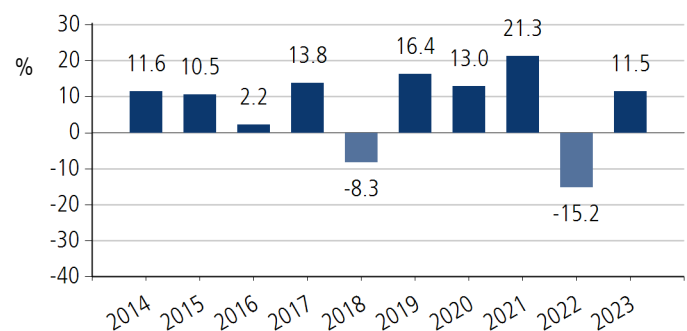
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2013 would have \$1,981.91 in December 2023. This works out to an average of 7.08% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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

Sun Life Assurance Company of Canada
Sun Wise II Segregated Funds
Sun Wise CI Select Global Fund

As of December 31, 2023

How much does it cost?

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

Sales charges

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

The MER includes the management fee, operating expenses and insurance fees of the Fund. You do not pay the MER directly. It affects you because it reduces the return you get. For the optional Earnings Enhancement Benefit (EEB) rider, the fees will be charged to you by Redeeming some of your Units. For details, please refer to the Information Folder and Contract.

Guarantee Level	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 Rider
			Earnings Enhancement Benefit (annual rate of the market value of the Units)
Full 2001	3.73%	1.15%	0.30%
Combined 2001	3.63%	0.90%	0.30%
Basic 2001	3.15%	0.60%	0.30%
Full	3.96%	1.15%	0.30%
Combined	3.66%	0.90%	0.30%
Basic	3.32%	0.60%	0.30%

Servicing commission

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

Annual service fee rate	DSC: 0.50%	ISC: 1.00%
-------------------------	------------	------------

Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 60 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 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* II Segregated Funds

Sun *Wise* CI Select Global Fund

As of December 31, 2023

For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

Sun Life Assurance Company of Canada

SunWise II Segregated Funds

SunWise CI Select Global Income & Growth Fund

As of December 31, 2023

Quick facts: Date Fund created: December 2001

Total value on December 31, 2023: \$10,100,601

Managed by: CI Global Asset Management

Portfolio turnover rate: 2.20%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	3.56%	\$24.24	10,511
Combined 2001	3.15%	\$26.10	892
Basic 2001	2.98%	\$27.01	3,921
Full	3.52%	\$24.28	311,114
Combined	3.19%	\$26.04	54,956
Basic	2.94%	\$27.12	26,994

Contract version	Dec 4, 2001 - Feb 26, 2003	Feb 27, 2003 - Oct 30, 2005
Minimum investment per Contract:	No new Contracts	No new Contracts
Minimum investment additional purchases:	\$50	No new Purchases
Monthly minimum of pre-authorized chequing:	\$50	No new PACs

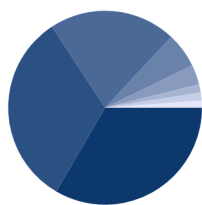
What does the Fund invest in?

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

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

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

Total number of investments: 384



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

Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to 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 in a single fund and prefer to have the portfolio advisor make the asset mix decisions
- are investing for the medium term.

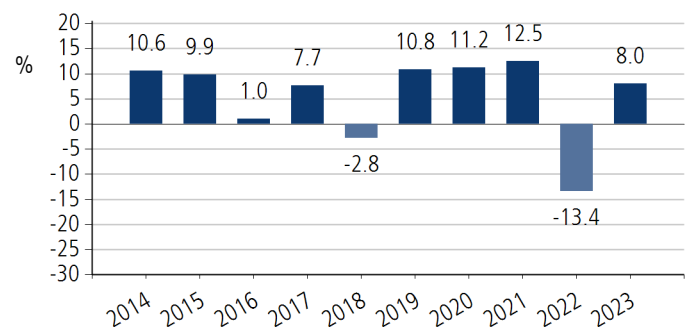
How has the Fund performed?

Average return

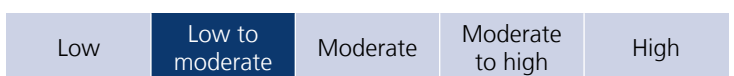
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2013 would have \$1,663.35 in December 2023. This works out to an average of 5.22% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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

Sun Life Assurance Company of Canada
Sun Wise II Segregated Funds
Sun Wise CI Select Global Income & Growth Fund

As of December 31, 2023

How much does it cost?

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

Sales charges

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

The MER includes the management fee, operating expenses and insurance fees of the Fund. You do not pay the MER directly. It affects you because it reduces the return you get. For the optional Earnings Enhancement Benefit (EEB) rider, the fees will be charged to you by Redeeming some of your Units. For details, please refer to the Information Folder and Contract.

Guarantee Level	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 Rider
			Earnings Enhancement Benefit (annual rate of the market value of the Units)
Full 2001	3.56%	0.80%	0.30%
Combined 2001	3.15%	0.50%	0.30%
Basic 2001	2.98%	0.30%	0.30%
Full	3.52%	0.80%	0.30%
Combined	3.19%	0.50%	0.30%
Basic	2.94%	0.30%	0.30%

Servicing commission

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

Annual service fee rate	DSC: 0.50%	ISC: 1.00%
-------------------------	------------	------------

Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 60 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.

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Sun Life Assurance Company of Canada

Sun *Wise* II Segregated Funds

Sun *Wise* CI Select Global Income & Growth Fund

As of December 31, 2023

For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

Sun Life Assurance Company of Canada

Sun Wise II Segregated Funds

Sun Wise CI Short-Term Bond Fund

As of December 31, 2023

Quick facts: Date Fund created: December 2001

Total value on December 31, 2023: \$97,553

Managed by: CI Global Asset Management

Portfolio turnover rate: 3.59%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	2.62%	\$11.64	5,087
Combined 2001	2.41%	\$12.20	411
Basic 2001	2.20%	\$12.59	318
Full	2.62%	\$11.55	827
Combined	2.39%	\$12.01	816
Basic	2.24%	\$12.51	798

Contract version

Dec 4, 2001 - Feb 26, 2003

Feb 27, 2003 - Oct 30, 2005

Minimum investment per Contract:

No new Contracts

No new Contracts

Minimum investment additional purchases:

\$50

No new Purchases

Monthly minimum of pre-authorized chequing:

\$50

No new PACs

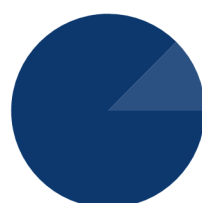
What does the Fund invest in?

The Fund invests in the CI Short-Term Bond Fund. The underlying fund invests mostly in Canadian short-term bonds.

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

	% Assets
Cash and Equivalents	12.58
Canada Government 3.50% 01-Mar-2028	8.17
Canada Government 1.25% 01-Jun-2030	7.49
Canada Government 1.25% 01-Mar-2027	7.02
Nissan Canada Inc 2.10% 22-Sep-2025	4.98
Ford Credit Canada Co 6.78% 15-Sep-2025	4.23
Canada Government 3.00% 01-Apr-2026	2.90
Alberta Province 2.20% 01-Jun-2026	2.73
Gibson Energy Inc 2.45% 14-Jun-2025	2.69
Bell Canada 3.80% 21-May-2028	2.44
Total	55.23

Total number of investments: 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 receive income
- are investing for the short term.

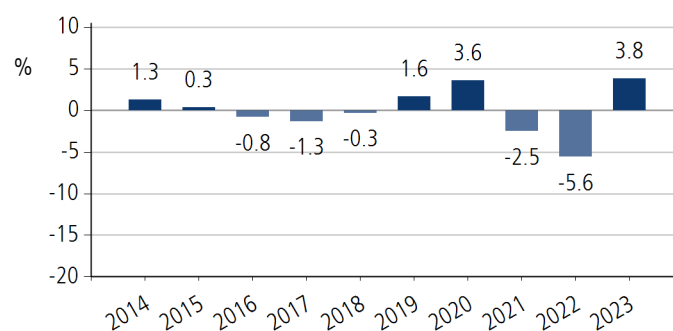
How has the Fund performed?

Average return

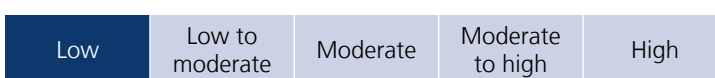
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2013 would have \$997.00 in December 2023. This works out to an average of -0.03% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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



How risky is it?



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 II Segregated Funds
Sun Wise CI Short-Term Bond Fund

As of December 31, 2023

How much does it cost?

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

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested.	<ul style="list-style-type: none"> 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. 																		
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	Rate																			
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Ongoing Fund expenses

The MER includes the management fee, operating expenses and insurance fees of the Fund. You do not pay the MER directly. It affects you because it reduces the return you get. For the optional Earnings Enhancement Benefit (EEB) rider, the fees will be charged to you by Redeeming some of your Units. For details, please refer to the Information Folder and Contract.

Guarantee Level	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 Rider
			Earnings Enhancement Benefit (annual rate of the market value of the Units)
Full 2001	2.62%	0.30%	0.30%
Combined 2001	2.41%	0.20%	0.30%
Basic 2001	2.20%	0.15%	0.30%
Full	2.62%	0.30%	0.30%
Combined	2.39%	0.20%	0.30%
Basic	2.24%	0.15%	0.30%

Servicing commission

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

Annual service fee rate	DSC: 0.25%	ISC: 0.50%
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Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 60 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 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* II Segregated Funds

Sun *Wise* CI Short-Term Bond Fund

As of December 31, 2023

For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

Sun Life Assurance Company of Canada

SunWise II Segregated Funds

SunWise CI Synergy American Fund

As of December 31, 2023

Quick facts: Date Fund created: January 2003

Total value on December 31, 2023: \$649,318

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

Portfolio turnover rate: 2.37%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	4.21%	\$34.51	963
Combined 2001	3.84%	\$37.92	38
Basic 2001	3.39%	\$31.87	40
Full	4.16%	\$34.59	14,420
Combined	3.76%	\$38.28	2,138
Basic	3.16%	\$41.99	778

Contract version

Dec 4, 2001 - Feb 26, 2003

Feb 27, 2003 - Oct 30, 2005

Minimum investment per Contract:

No new Contracts

No new Contracts

Minimum investment additional purchases:

\$50

No new Purchases

Monthly minimum of pre-authorized chequing:

\$50

No new PACs

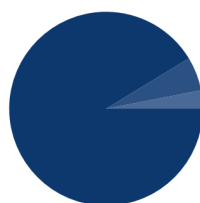
What does the Fund invest in?

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

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

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

Total number of investments: 85



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

Are there any guarantees?

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

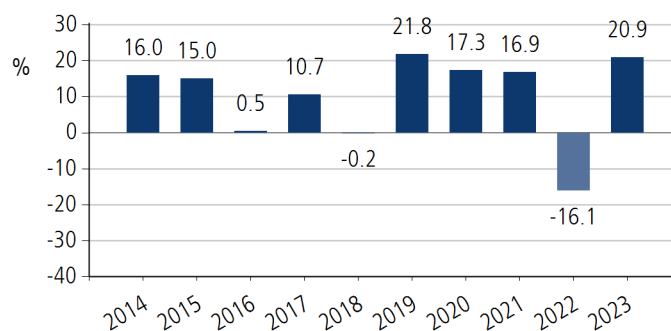
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2013 would have \$2,505.52 in December 2023. This works out to an average of 9.62% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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



How risky is it?

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

Sun Life Assurance Company of Canada
Sun Wise II Segregated Funds
Sun Wise CI Synergy American Fund

As of December 31, 2023

How much does it cost?

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

Sales charges

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

The MER includes the management fee, operating expenses and insurance fees of the Fund. You do not pay the MER directly. It affects you because it reduces the return you get. For the optional Earnings Enhancement Benefit (EEB) rider, the fees will be charged to you by Redeeming some of your Units. For details, please refer to the Information Folder and Contract.

Guarantee Level	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 Rider
			Earnings Enhancement Benefit (annual rate of the market value of the Units)
Full 2001	4.21%	1.35%	0.30%
Combined 2001	3.84%	1.05%	0.30%
Basic 2001	3.39%	0.65%	0.30%
Full	4.16%	1.35%	0.30%
Combined	3.76%	1.05%	0.30%
Basic	3.16%	0.65%	0.30%

Servicing commission

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

Annual service fee rate	DSC: 0.50%	ISC: 1.00%
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Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 60 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 the Information Folder and Contract.

What if I change my mind?

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Sun Life Assurance Company of Canada

Sun *Wise* II Segregated Funds

Sun *Wise* CI Synergy American Fund

As of December 31, 2023

For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

Sun Life Assurance Company of Canada

SunWise II Segregated Funds

SunWise CI Synergy Canadian Fund

As of December 31, 2023

Quick facts: Date Fund created: June 2004

Total value on December 31, 2023: \$1,019,719

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

Portfolio turnover rate: 42.17%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	3.73%	\$26.78	788
Combined 2001	3.55%	\$29.67	26
Basic 2001	3.27%	\$31.09	22
Full	3.77%	\$26.75	23,052
Combined	3.50%	\$29.83	4,717
Basic	3.27%	\$31.11	7,710

Contract version

Dec 4, 2001 - Feb 26, 2003

Feb 27, 2003 - Oct 30, 2005

Minimum investment per Contract:

No new Contracts

No new Contracts

Minimum investment additional purchases:

\$50

No new Purchases

Monthly minimum of pre-authorized chequing:

\$50

No new PACs

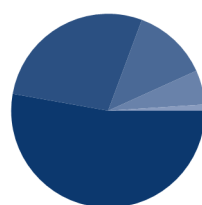
What does the Fund invest in?

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

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

	% Assets
Cash and Equivalents	5.73
Royal Bank of Canada	4.13
Bank of Montreal	3.64
Canadian Pacific Kansas City Ltd	2.86
Microsoft Corp	2.60
Toronto-Dominion Bank	2.05
Shopify Inc	2.04
Element Fleet Management Corp	1.89
Sun Life Financial Inc	1.79
Canadian Natural Resources Ltd	1.72
Total	28.45

Total number of investments: 255



	% Assets
Canadian Equity	52.79
US Equity	27.88
International Equity	12.56
Cash and Equivalents	5.73
Income Trust Units	1.03
Other	0.01

Are there any guarantees?

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

Who is this Fund for?

This Fund may be suitable for contractholders if they:

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

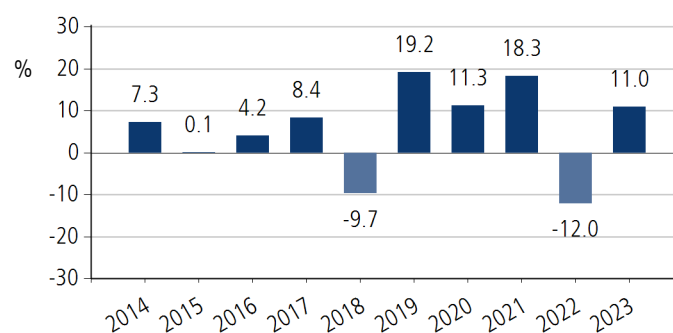
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2013 would have \$1,679.22 in December 2023. This works out to an average of 5.32% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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



How risky is it?

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

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

Sun Life Assurance Company of Canada
Sun Wise II Segregated Funds
Sun Wise CI Synergy Canadian Fund

As of December 31, 2023

How much does it cost?

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

Sales charges

Sales charge option	What you pay	How it works																		
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Guarantee Level	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 Rider
			Earnings Enhancement Benefit (annual rate of the market value of the Units)
Full 2001	3.73%	1.05%	0.30%
Combined 2001	3.55%	0.80%	0.30%
Basic 2001	3.27%	0.55%	0.30%
Full	3.77%	1.05%	0.30%
Combined	3.50%	0.80%	0.30%
Basic	3.27%	0.55%	0.30%

Servicing commission

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

Annual service fee rate	DSC: 0.50%	ISC: 1.00%
-------------------------	------------	------------

Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 60 business days of buying the Units. Money from the fee goes to the Fund.
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For details, please refer to the Information Folder and Contract.

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Sun Life Assurance Company of Canada

Sun *Wise* II Segregated Funds

Sun *Wise* CI Synergy Canadian Fund

As of December 31, 2023

For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

Sun Life Assurance Company of Canada

Sun Wise II Segregated Funds

Sun Wise CI Synergy Global Fund

As of December 31, 2023

Quick facts: Date Fund created: December 2001

Total value on December 31, 2023: \$1,757,169

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

Portfolio turnover rate: 0.49%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	3.94%	\$21.13	4,748
Combined 2001	3.69%	\$22.65	3,067
Basic 2001	3.25%	\$24.61	3,612
Full	3.92%	\$21.16	52,459
Combined	3.61%	\$22.66	6,240
Basic	3.31%	\$24.51	10,072

Contract version

Dec 4, 2001 - Feb 26, 2003

Feb 27, 2003 - Oct 30, 2005

Minimum investment per Contract:

No new Contracts

No new Contracts

Minimum investment additional purchases:

\$50

No new Purchases

Monthly minimum of pre-authorized chequing:

\$50

No new PACs

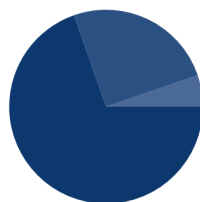
What does the Fund invest in?

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

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

	% Assets
Microsoft Corp	6.10
Cash and Equivalents	5.25
Apple Inc	3.41
Amazon.com Inc	3.02
Alphabet Inc	3.00
Eli Lilly and Co	2.75
NVIDIA Corp	2.47
Mastercard Inc	1.97
UnitedHealth Group Inc	1.81
Progressive Corp	1.77
Total	31.55

Total number of investments: 147



	% Assets
US Equity	69.63
International Equity	25.12
Cash and Equivalents	5.25

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 add global momentum to a diversified portfolio
- are investing for the medium and/or long term.

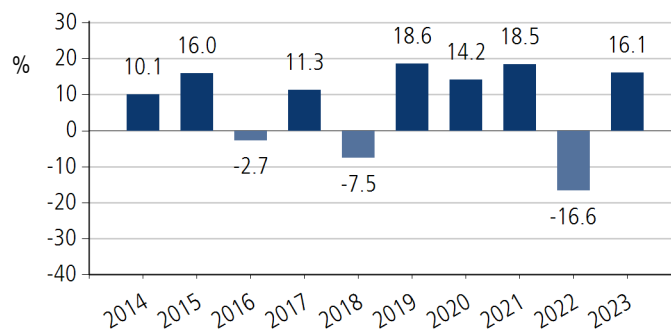
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2013 would have \$1,985.61 in December 2023. This works out to an average of 7.10% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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



How risky is it?



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

Sun Life Assurance Company of Canada
Sun Wise II Segregated Funds
Sun Wise CI Synergy Global Fund

As of December 31, 2023

How much does it cost?

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

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested.	<ul style="list-style-type: none"> 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)	<p>If you sell within:</p> <table border="1"> <thead> <tr> <th></th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>4.5 %</td> </tr> <tr> <td>4 years of buying</td> <td>4.0 %</td> </tr> <tr> <td>5 years of buying</td> <td>3.0 %</td> </tr> <tr> <td>6 years of buying</td> <td>2.0 %</td> </tr> <tr> <td>7 years of buying</td> <td>1.0 %</td> </tr> <tr> <td>After 7 years</td> <td>0.0 %</td> </tr> </tbody> </table>		Rate	1 year of buying	5.5 %	2 years of buying	5.0 %	3 years of buying	4.5 %	4 years of buying	4.0 %	5 years of buying	3.0 %	6 years of buying	2.0 %	7 years of buying	1.0 %	After 7 years	0.0 %	<ul style="list-style-type: none"> 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% (greater of 10% or RIF MAP if the Contract is a RRIF, LIF, LRIF issued between Dec 4, 2001 and Feb 26, 2003) of your Units of a Fund each year without a Deferred Sales Charge. 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. You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge. For details, please refer to the Information Folder and Contract.
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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 Earnings Enhancement Benefit (EEB) rider, the fees will be charged to you by Redeeming some of your Units. For details, please refer to the Information Folder and Contract.

Guarantee Level	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 Rider
			Earnings Enhancement Benefit (annual rate of the market value of the Units)
Full 2001	3.94%	1.15%	0.30%
Combined 2001	3.69%	0.90%	0.30%
Basic 2001	3.25%	0.60%	0.30%
Full	3.92%	1.15%	0.30%
Combined	3.61%	0.90%	0.30%
Basic	3.31%	0.60%	0.30%

Servicing commission

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

Annual service fee rate	DSC: 0.50%	ISC: 1.00%
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Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 60 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 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* II Segregated Funds

Sun *Wise* CI Synergy Global Fund

As of December 31, 2023

For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

Sun Life Assurance Company of Canada

SunWise II Segregated Funds

SunWise CI U.S. Stock Selection Fund

As of December 31, 2023

Quick facts: Date Fund created: December 2001

Total value on December 31, 2023: \$3,626,586

Managed by: CI Global Asset Management

Portfolio turnover rate: 0.09%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	4.00%	\$26.73	5,440
Combined 2001	3.59%	\$29.09	11,517
Basic 2001	3.40%	\$31.28	3,166
Full	4.17%	\$26.41	76,503
Combined	3.84%	\$28.51	20,364
Basic	3.37%	\$31.41	14,208

Contract version

Dec 4, 2001 - Feb 26, 2003

Feb 27, 2003 - Oct 30, 2005

Minimum investment per Contract:

No new Contracts

No new Contracts

Minimum investment additional purchases:

\$50

No new Purchases

Monthly minimum of pre-authorized chequing:

\$50

No new PACs

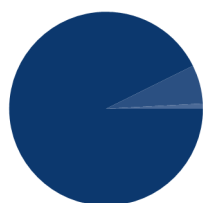
What does the Fund invest in?

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

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

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

Total number of investments: 36



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

Are there any guarantees?

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

Who is this Fund for?

This Fund may be suitable for contractholders if they:

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

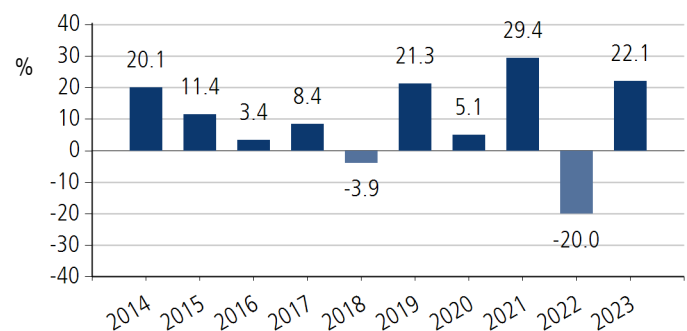
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2013 would have \$2,317.88 in December 2023. This works out to an average of 8.77% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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

Sun Life Assurance Company of Canada
SunWise II Segregated Funds
SunWise CI U.S. Stock Selection Fund

As of December 31, 2023

How much does it cost?

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

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested.	<ul style="list-style-type: none"> 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. 																		
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Ongoing Fund expenses

The MER includes the management fee, operating expenses and insurance fees of the Fund. You do not pay the MER directly. It affects you because it reduces the return you get. For the optional Earnings Enhancement Benefit (EEB) rider, the fees will be charged to you by Redeeming some of your Units. For details, please refer to the Information Folder and Contract.

Guarantee Level	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 Rider
			Earnings Enhancement Benefit (annual rate of the market value of the Units)
Full 2001	4.00%	1.35%	0.30%
Combined 2001	3.59%	1.05%	0.30%
Basic 2001	3.40%	0.65%	0.30%
Full	4.17%	1.35%	0.30%
Combined	3.84%	1.05%	0.30%
Basic	3.37%	0.65%	0.30%

Servicing commission

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

Annual service fee rate	DSC: 0.50%	ISC: 1.00%
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Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 60 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 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* II Segregated Funds

Sun *Wise* CI U.S. Stock Selection Fund

As of December 31, 2023

For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

Sun Life Assurance Company of Canada

SunWise II Segregated Funds

SunWise Fidelity Canadian Asset Allocation Fund

As of December 31, 2023

Quick facts: Date Fund created: December 2001

Total value on December 31, 2023: \$13,815,305

Managed by: Fidelity Investments Canada ULC

Portfolio turnover rate: 7.90%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	3.63%	\$25.57	45,697
Combined 2001	3.16%	\$27.80	10,900
Basic 2001	3.06%	\$28.82	15,879
Full	3.64%	\$25.52	313,035
Combined	3.21%	\$27.67	59,784
Basic	2.98%	\$28.98	77,435

Contract version

Dec 4, 2001 - Feb 26, 2003

Feb 27, 2003 - Oct 30, 2005

Minimum investment per Contract:

No new Contracts

No new Contracts

Minimum investment additional purchases:

\$50

No new Purchases

Monthly minimum of pre-authorized chequing:

\$50

No new PACs

What does the Fund invest in?

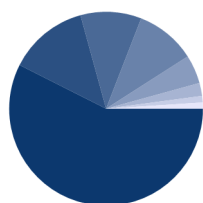
The Fund invests in the Fidelity Canadian Asset Allocation Fund. The underlying fund invests mostly in Canadian shares and bonds.

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

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

Total number of investments:

1086



	% Assets
Canadian Equity	57.43
US Equity	13.31
Foreign Bonds	10.16
Domestic Bonds	10.04
Cash and Equivalents	4.78
International Equity	2.16
Other	1.08
Income Trust Units	1.04

Are there any guarantees?

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

Who is this Fund for?

This Fund may be suitable for contractholders if they:

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

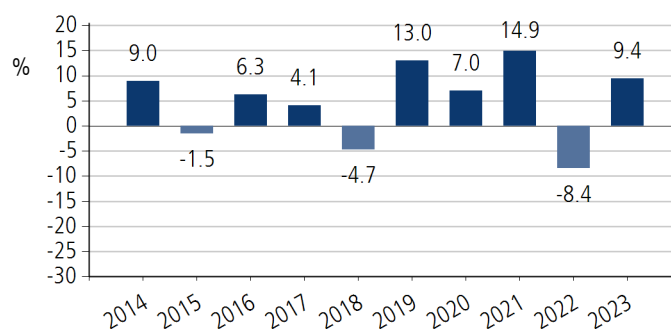
How has the Fund performed?

Average return

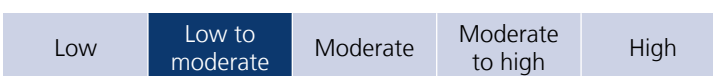
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2013 would have \$1,576.91 in December 2023. This works out to an average of 4.66% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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



How risky is it?



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

Sun Life Assurance Company of Canada
Sun Wise II Segregated Funds
Sun Wise Fidelity Canadian Asset Allocation Fund

As of December 31, 2023

How much does it cost?

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

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested.	<ul style="list-style-type: none"> 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. 																		
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Ongoing Fund expenses

The MER includes the management fee, operating expenses and insurance fees of the Fund. You do not pay the MER directly. It affects you because it reduces the return you get. For the optional Earnings Enhancement Benefit (EEB) rider, the fees will be charged to you by Redeeming some of your Units. For details, please refer to the Information Folder and Contract.

Guarantee Level	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 Rider
			Earnings Enhancement Benefit (annual rate of the market value of the Units)
Full 2001	3.63%	0.80%	0.30%
Combined 2001	3.16%	0.50%	0.30%
Basic 2001	3.06%	0.30%	0.30%
Full	3.64%	0.80%	0.30%
Combined	3.21%	0.50%	0.30%
Basic	2.98%	0.30%	0.30%

Servicing commission

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

Annual service fee rate	DSC: 0.50%	ISC: 1.00%
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Other fees

Fee	What you pay
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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 the Information Folder and Contract.

What if I change my mind?

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Sun Life Assurance Company of Canada

Sun *Wise* II Segregated Funds

Sun *Wise* Fidelity Canadian Asset Allocation Fund

As of December 31, 2023

For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

Sun Life Assurance Company of Canada
SunWise II Segregated Funds
SunWise Fidelity Global Asset Allocation Fund

As of December 31, 2023

Quick facts: **Date Fund created:** December 2001

Total value on December 31, 2023: \$2,628,340

Managed by: Fidelity Investments Canada ULC

Portfolio turnover rate: 15.88%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	3.64%	\$18.16	5,815
Combined 2001	3.35%	\$19.28	54
Basic 2001	3.20%	\$20.20	4,889
Full	3.71%	\$17.98	117,216
Combined	3.32%	\$19.53	6,200
Basic	3.10%	\$20.38	9,527

Contract version	Dec 4, 2001 - Feb 26, 2003	Feb 27, 2003 - Oct 30, 2005
Minimum investment per Contract:	No new Contracts	No new Contracts
Minimum investment additional purchases:	\$50	No new Purchases
Monthly minimum of pre-authorized chequing:	\$50	No new PACs

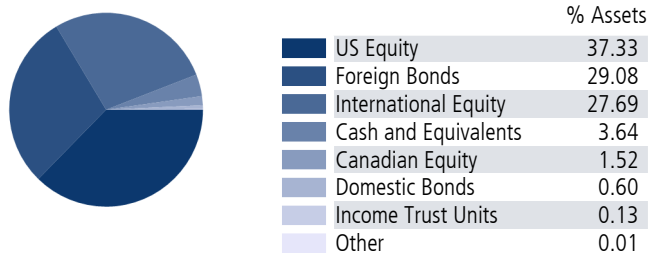
What does the Fund invest in?

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

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

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

Total number of investments: 1256



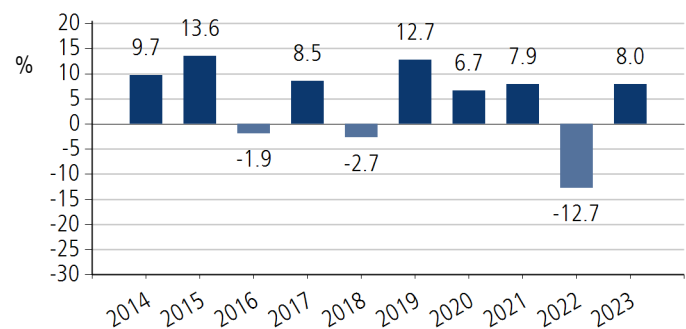
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2013 would have \$1,578.42 in December 2023. This works out to an average of 4.67% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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



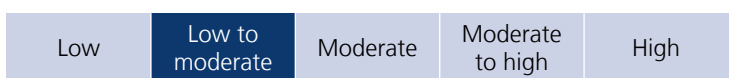
Are there any guarantees?

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



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

Sun Life Assurance Company of Canada
Sun Wise II Segregated Funds
Sun Wise Fidelity Global Asset Allocation Fund

As of December 31, 2023

How much does it cost?

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

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested.	<ul style="list-style-type: none"> 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)	<p>If you sell within:</p> <table border="1"> <thead> <tr> <th></th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>4.5 %</td> </tr> <tr> <td>4 years of buying</td> <td>4.0 %</td> </tr> <tr> <td>5 years of buying</td> <td>3.0 %</td> </tr> <tr> <td>6 years of buying</td> <td>2.0 %</td> </tr> <tr> <td>7 years of buying</td> <td>1.0 %</td> </tr> <tr> <td>After 7 years</td> <td>0.0 %</td> </tr> </tbody> </table>		Rate	1 year of buying	5.5 %	2 years of buying	5.0 %	3 years of buying	4.5 %	4 years of buying	4.0 %	5 years of buying	3.0 %	6 years of buying	2.0 %	7 years of buying	1.0 %	After 7 years	0.0 %	<ul style="list-style-type: none"> 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% (greater of 10% or RIF MAP if the Contract is a RRIF, LIF, LRIF issued between Dec 4, 2001 and Feb 26, 2003) of your Units of a Fund each year without a Deferred Sales Charge. 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. You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge. For details, please refer to the Information Folder and Contract.
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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 Earnings Enhancement Benefit (EEB) rider, the fees will be charged to you by Redeeming some of your Units. For details, please refer to the Information Folder and Contract.

Guarantee Level	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 Rider
			Earnings Enhancement Benefit (annual rate of the market value of the Units)
Full 2001	3.64%	0.80%	0.30%
Combined 2001	3.35%	0.50%	0.30%
Basic 2001	3.20%	0.30%	0.30%
Full	3.71%	0.80%	0.30%
Combined	3.32%	0.50%	0.30%
Basic	3.10%	0.30%	0.30%

Servicing commission

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

Annual service fee rate	DSC: 0.50%	ISC: 1.00%
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Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 60 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 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* II Segregated Funds
Sun *Wise* Fidelity Global Asset Allocation Fund

As of December 31, 2023

For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

Sun Life Assurance Company of Canada

Sun Wise II Segregated Funds

Sun Wise Fidelity Global Fund

As of December 31, 2023

Quick facts: Date Fund created: December 2001

Total value on December 31, 2023: \$1,719,177

Managed by: Fidelity Investments Canada ULC

Portfolio turnover rate: 4.60%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	4.03%	\$19.66	4,873
Combined 2001	3.54%	\$21.33	1,041
Basic 2001	3.36%	\$22.84	1,351
Full	4.00%	\$19.68	61,861
Combined	3.76%	\$20.88	5,552
Basic	3.32%	\$22.87	10,366

Contract version

Dec 4, 2001 - Feb 26, 2003

Feb 27, 2003 - Oct 30, 2005

Minimum investment per Contract:

No new Contracts

No new Contracts

Minimum investment additional purchases:

\$50

No new Purchases

Monthly minimum of pre-authorized chequing:

\$50

No new PACs

What does the Fund invest in?

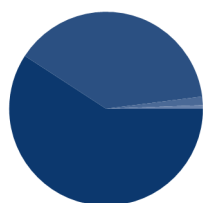
The Fund invests in the Fidelity Global Fund. The underlying fund invests mostly in shares of firms from around the world.

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

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

Total number of investments:

108



	% Assets
US Equity	59.17
International Equity	38.82
Canadian Equity	1.42
Cash and Equivalents	0.59

Are there any guarantees?

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

Who is this Fund for?

This Fund may be suitable for contractholders if they:

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

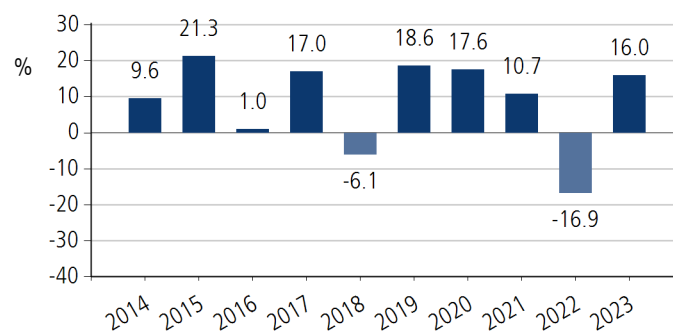
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2013 would have \$2,195.18 in December 2023. This works out to an average of 8.18% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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

Sun Life Assurance Company of Canada
Sun Wise II Segregated Funds
Sun Wise Fidelity Global Fund

As of December 31, 2023

How much does it cost?

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

Sales charges

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

The MER includes the management fee, operating expenses and insurance fees of the Fund. You do not pay the MER directly. It affects you because it reduces the return you get. For the optional Earnings Enhancement Benefit (EEB) rider, the fees will be charged to you by Redeeming some of your Units. For details, please refer to the Information Folder and Contract.

Guarantee Level	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 Rider
			Earnings Enhancement Benefit (annual rate of the market value of the Units)
Full 2001	4.03%	1.15%	0.30%
Combined 2001	3.54%	0.90%	0.30%
Basic 2001	3.36%	0.60%	0.30%
Full	4.00%	1.15%	0.30%
Combined	3.76%	0.90%	0.30%
Basic	3.32%	0.60%	0.30%

Servicing commission

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

Annual service fee rate	DSC: 0.50%	ISC: 1.00%
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Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 60 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 the Information Folder and Contract.

What if I change my mind?

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Sun Life Assurance Company of Canada

Sun *Wise* II Segregated Funds

Sun *Wise* Fidelity Global Fund

As of December 31, 2023

For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

Sun Life Assurance Company of Canada

SunWise II Segregated Funds

SunWise Fidelity NorthStar® Fund

As of December 31, 2023

Quick facts: Date Fund created: March 2005

Total value on December 31, 2023: \$5,368,382

Managed by: Fidelity Investments Canada ULC

Portfolio turnover rate: 16.01%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	4.08%	\$23.39	11,207
Combined 2001	3.68%	\$24.78	7,865
Basic 2001	3.40%	\$26.44	5,919
Full	4.03%	\$23.42	141,896
Combined	3.66%	\$24.80	33,277
Basic	3.31%	\$26.54	22,864

Contract version

Dec 4, 2001 - Feb 26, 2003

Feb 27, 2003 - Oct 30, 2005

Minimum investment per Contract:

No new Contracts

No new Contracts

Minimum investment additional purchases:

\$50

No new Purchases

Monthly minimum of pre-authorized chequing:

\$50

No new PACs

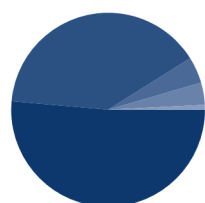
What does the Fund invest in?

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, 2023

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

Total number of investments: 650



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

Are there any guarantees?

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

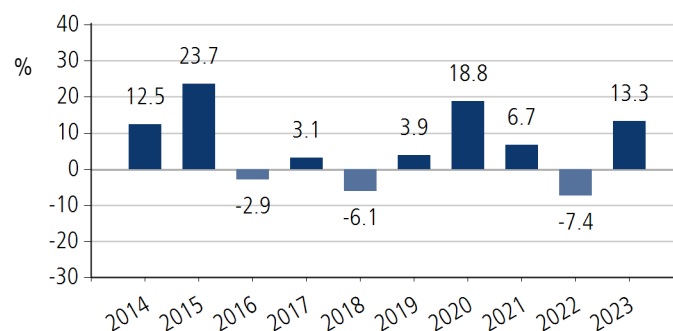
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2013 would have \$1,806.11 in December 2023. This works out to an average of 6.09% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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



How risky is it?



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

Sun Life Assurance Company of Canada
Sun Wise II Segregated Funds
Sun Wise Fidelity NorthStar® Fund

As of December 31, 2023

How much does it cost?

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

Sales charges

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

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Guarantee Level	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 Rider
			Earnings Enhancement Benefit (annual rate of the market value of the Units)
Full 2001	4.08%	1.15%	0.30%
Combined 2001	3.68%	0.90%	0.30%
Basic 2001	3.40%	0.60%	0.30%
Full	4.03%	1.15%	0.30%
Combined	3.66%	0.90%	0.30%
Basic	3.31%	0.60%	0.30%

Servicing commission

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

Annual service fee rate	DSC: 0.50%	ISC: 1.00%
-------------------------	------------	------------

Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 60 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.

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Sun Life Assurance Company of Canada

Sun *Wise* II Segregated Funds

Sun *Wise* Fidelity NorthStar® Fund

As of December 31, 2023

For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

Sun Life Assurance Company of Canada

SunWise II Segregated Funds

SunWise Fidelity True North® Fund

As of December 31, 2023

Quick facts: Date Fund created: December 2001

Total value on December 31, 2023: \$10,609,120

Managed by: Fidelity Investments Canada ULC

Portfolio turnover rate: 8.37%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	3.87%	\$34.55	18,313
Combined 2001	3.46%	\$37.80	8,276
Basic 2001	3.32%	\$39.82	3,720
Full	3.91%	\$34.35	231,114
Combined	3.54%	\$37.27	27,856
Basic	3.23%	\$39.95	13,485

Contract version

Dec 4, 2001 - Feb 26, 2003

Feb 27, 2003 - Oct 30, 2005

Minimum investment per Contract:

No new Contracts

No new Contracts

Minimum investment additional purchases:

\$50

No new Purchases

Monthly minimum of pre-authorized chequing:

\$50

No new PACs

What does the Fund invest in?

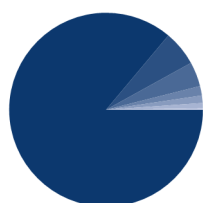
The Fund invests in the Fidelity True North® Fund. The underlying fund invests mostly in Canadian shares.

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

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

Total number of investments:

129



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

Are there any guarantees?

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

Who is this Fund for?

This Fund may be suitable for contractholders if they:

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

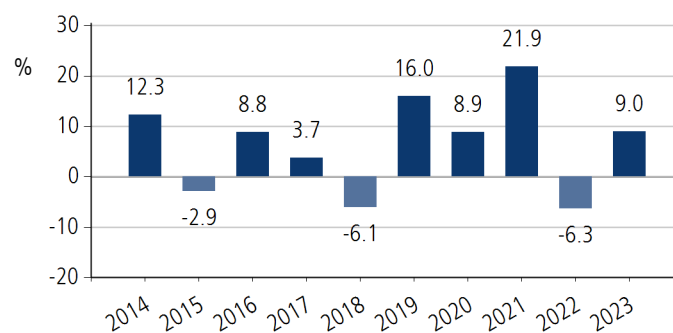
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2013 would have \$1,818.06 in December 2023. This works out to an average of 6.16% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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



How risky is it?



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

Sun Life Assurance Company of Canada
SunWise II Segregated Funds
SunWise Fidelity True North® Fund

As of December 31, 2023

How much does it cost?

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

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested.	<ul style="list-style-type: none"> 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)	<p>If you sell within:</p> <table border="1"> <thead> <tr> <th></th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>4.5 %</td> </tr> <tr> <td>4 years of buying</td> <td>4.0 %</td> </tr> <tr> <td>5 years of buying</td> <td>3.0 %</td> </tr> <tr> <td>6 years of buying</td> <td>2.0 %</td> </tr> <tr> <td>7 years of buying</td> <td>1.0 %</td> </tr> <tr> <td>After 7 years</td> <td>0.0 %</td> </tr> </tbody> </table>		Rate	1 year of buying	5.5 %	2 years of buying	5.0 %	3 years of buying	4.5 %	4 years of buying	4.0 %	5 years of buying	3.0 %	6 years of buying	2.0 %	7 years of buying	1.0 %	After 7 years	0.0 %	<ul style="list-style-type: none"> 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% (greater of 10% or RIF MAP if the Contract is a RRIF, LIF, LRIF issued between Dec 4, 2001 and Feb 26, 2003) of your Units of a Fund each year without a Deferred Sales Charge. 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. You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge. For details, please refer to the Information Folder and Contract.
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7 years of buying	1.0 %																			
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 Earnings Enhancement Benefit (EEB) rider, the fees will be charged to you by Redeeming some of your Units. For details, please refer to the Information Folder and Contract.

Guarantee Level	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 Rider
			Earnings Enhancement Benefit (annual rate of the market value of the Units)
Full 2001	3.87%	1.05%	0.30%
Combined 2001	3.46%	0.80%	0.30%
Basic 2001	3.32%	0.55%	0.30%
Full	3.91%	1.05%	0.30%
Combined	3.54%	0.80%	0.30%
Basic	3.23%	0.55%	0.30%

Servicing commission

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

Annual service fee rate	DSC: 0.50%	ISC: 1.00%
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Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 60 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 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* II Segregated Funds

Sun *Wise* Fidelity True North[®] Fund

As of December 31, 2023

For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

Sun Life Assurance Company of Canada
Sun Wise II Segregated Funds
Sun Wise Fidelity U.S. Focused Stock Fund

As of December 31, 2023

Quick facts: **Date Fund created:** December 2001

Total value on December 31, 2023: \$699,278

Managed by: Fidelity Investments Canada ULC

Portfolio turnover rate: 1.95%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	4.01%	\$23.89	647
Combined 2001	3.78%	\$25.76	90
Basic 2001	3.49%	\$27.58	22
Full	4.24%	\$23.28	20,557
Combined	3.80%	\$25.43	3,555
Basic	3.26%	\$27.87	4,015

Contract version	Dec 4, 2001 - Feb 26, 2003	Feb 27, 2003 - Oct 30, 2005
Minimum investment per Contract:	No new Contracts	No new Contracts
Minimum investment additional purchases:	\$50	No new Purchases
Monthly minimum of pre-authorized chequing:	\$50	No new PACs

What does the Fund invest in?

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

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

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

Total number of investments: 38



Are there any guarantees?

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

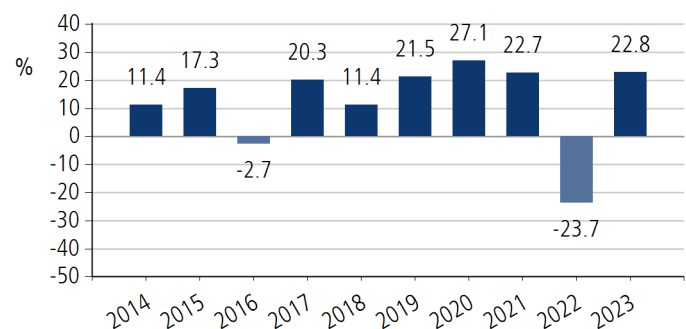
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2013 would have \$3,023.65 in December 2023. This works out to an average of 11.70% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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

Sun Life Assurance Company of Canada
Sun Wise II Segregated Funds
Sun Wise Fidelity U.S. Focused Stock Fund

As of December 31, 2023

How much does it cost?

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

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested.	<ul style="list-style-type: none"> 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. 																		
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	Rate																			
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Ongoing Fund expenses

The MER includes the management fee, operating expenses and insurance fees of the Fund. You do not pay the MER directly. It affects you because it reduces the return you get. For the optional Earnings Enhancement Benefit (EEB) rider, the fees will be charged to you by Redeeming some of your Units. For details, please refer to the Information Folder and Contract.

Guarantee Level	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 Rider
			Earnings Enhancement Benefit (annual rate of the market value of the Units)
Full 2001	4.01%	1.35%	0.30%
Combined 2001	3.78%	1.05%	0.30%
Basic 2001	3.49%	0.65%	0.30%
Full	4.24%	1.35%	0.30%
Combined	3.80%	1.05%	0.30%
Basic	3.26%	0.65%	0.30%

Servicing commission

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

Annual service fee rate	DSC: 0.50%	ISC: 1.00%
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Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 60 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 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* II Segregated Funds
Sun *Wise* Fidelity U.S. Focused Stock Fund

As of December 31, 2023

For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

Sun Life Assurance Company of Canada

SunWise II Segregated Funds

SunWise Mackenzie Cundill Canadian Balanced Fund

As of December 31, 2023

Quick facts: Date Fund created: December 2001

Total value on December 31, 2023: \$2,394,648

Managed by: Mackenzie Financial Corporation

Portfolio turnover rate: 6.38%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	3.80%	\$18.55	12,310
Combined 2001	3.50%	\$19.85	769
Basic 2001	3.26%	\$20.84	1,277
Full	3.79%	\$18.51	90,241
Combined	3.46%	\$19.95	13,466
Basic	3.26%	\$20.88	8,868

Contract version	Dec 4, 2001 - Feb 26, 2003	Feb 27, 2003 - Oct 30, 2005
Minimum investment per Contract:	No new Contracts	No new Contracts
Minimum investment additional purchases:	\$50	No new Purchases
Monthly minimum of pre-authorized chequing:	\$50	No new PACs

What does the Fund invest in?

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

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

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

Total number of investments: 498



Are there any guarantees?

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

Who is this Fund for?

This Fund may be suitable for contractholders if they:

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

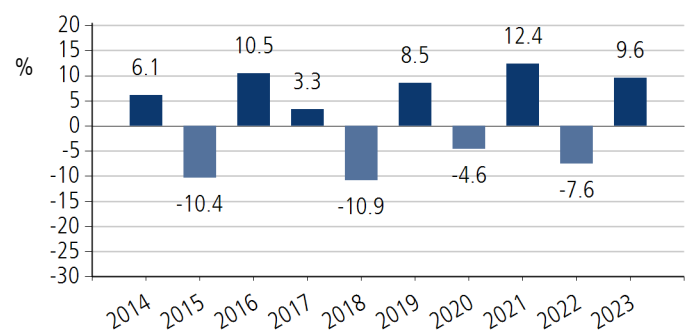
How has the Fund performed?

Average return

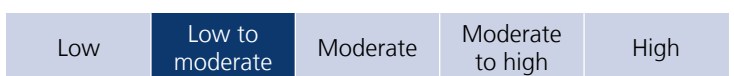
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2013 would have \$1,140.12 in December 2023. This works out to an average of 1.32% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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



How risky is it?



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

Sun Life Assurance Company of Canada
SunWise II Segregated Funds
SunWise Mackenzie Cundill Canadian Balanced Fund

As of December 31, 2023

How much does it cost?

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

Sales charges

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

The MER includes the management fee, operating expenses and insurance fees of the Fund. You do not pay the MER directly. It affects you because it reduces the return you get. For the optional Earnings Enhancement Benefit (EEB) rider, the fees will be charged to you by Redeeming some of your Units. For details, please refer to the Information Folder and Contract.

Guarantee Level	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 Rider
			Earnings Enhancement Benefit (annual rate of the market value of the Units)
Full 2001	3.80%	0.80%	0.30%
Combined 2001	3.50%	0.50%	0.30%
Basic 2001	3.26%	0.30%	0.30%
Full	3.79%	0.80%	0.30%
Combined	3.46%	0.50%	0.30%
Basic	3.26%	0.30%	0.30%

Servicing commission

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

Annual service fee rate	DSC: 0.50%	ISC: 1.00%
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Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 60 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 the Information Folder and Contract.

What if I change my mind?

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Sun Life Assurance Company of Canada

Sun *Wise* II Segregated Funds

Sun *Wise* Mackenzie Cundill Canadian Balanced Fund

As of December 31, 2023

For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

Sun Life Assurance Company of Canada

Sun Wise II Segregated Funds

Sun Wise Manulife Dividend Income Plus Fund

As of December 31, 2023

Quick facts: Date Fund created: December 2001

Total value on December 31, 2023: \$702,437

Managed by: Manulife Investment Management Limited

Portfolio turnover rate: 14.35%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	4.10%	\$23.32	1,671
Combined 2001	3.82%	\$25.20	20
Basic 2001	3.44%	\$27.07	1,224
Full	4.09%	\$23.42	18,787
Combined	3.62%	\$25.51	1,351
Basic	3.53%	\$26.89	5,779

Contract version

Dec 4, 2001 - Feb 26, 2003

Feb 27, 2003 - Oct 30, 2005

Minimum investment per Contract:

No new Contracts

No new Contracts

Minimum investment additional purchases:

\$50

No new Purchases

Monthly minimum of pre-authorized chequing:

\$50

No new PACs

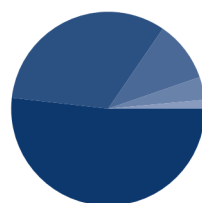
What does the Fund invest in?

The Fund invests in the Manulife Dividend Income Plus Fund. The underlying fund invests mostly in Canadian shares.

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

	% Assets
Brookfield Corp	4.62
Thermo Fisher Scientific Inc	4.39
Alimentation Couche-Tard Inc	4.23
Berkshire Hathaway Inc	4.09
Alphabet Inc	4.07
Aon PLC	4.02
Constellation Software Inc	4.00
Dollar General Corp	3.98
Microsoft Corp	3.90
Brookfield Infrastructure Partners LP	3.82
Total	41.12

Total number of investments: 53



	% Assets
Canadian Equity	51.80
US Equity	32.75
International Equity	10.15
Income Trust Units	3.82
Cash and Equivalents	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 focused exposure to Canadian equities and capital growth
- are investing for the long term.

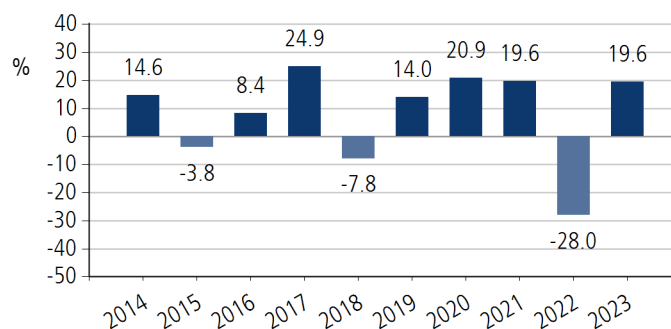
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2013 would have \$1,957.98 in December 2023. This works out to an average of 6.95% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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



How risky is it?



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

Sun Life Assurance Company of Canada
Sun Wise II Segregated Funds
Sun Wise Manulife Dividend Income Plus Fund

As of December 31, 2023

How much does it cost?

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

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested.	<ul style="list-style-type: none"> 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)	<p>If you sell within:</p> <table border="1"> <thead> <tr> <th></th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>4.5 %</td> </tr> <tr> <td>4 years of buying</td> <td>4.0 %</td> </tr> <tr> <td>5 years of buying</td> <td>3.0 %</td> </tr> <tr> <td>6 years of buying</td> <td>2.0 %</td> </tr> <tr> <td>7 years of buying</td> <td>1.0 %</td> </tr> <tr> <td>After 7 years</td> <td>0.0 %</td> </tr> </tbody> </table>		Rate	1 year of buying	5.5 %	2 years of buying	5.0 %	3 years of buying	4.5 %	4 years of buying	4.0 %	5 years of buying	3.0 %	6 years of buying	2.0 %	7 years of buying	1.0 %	After 7 years	0.0 %	<ul style="list-style-type: none"> 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% (greater of 10% or RIF MAP if the Contract is a RRIF, LIF, LRIF issued between Dec 4, 2001 and Feb 26, 2003) of your Units of a Fund each year without a Deferred Sales Charge. 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. You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge. For details, please refer to the Information Folder and Contract.
	Rate																			
1 year of buying	5.5 %																			
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7 years of buying	1.0 %																			
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 Earnings Enhancement Benefit (EEB) rider, the fees will be charged to you by Redeeming some of your Units. For details, please refer to the Information Folder and Contract.

Guarantee Level	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 Rider
			Earnings Enhancement Benefit (annual rate of the market value of the Units)
Full 2001	4.10%	1.05%	0.30%
Combined 2001	3.82%	0.80%	0.30%
Basic 2001	3.44%	0.55%	0.30%
Full	4.09%	1.05%	0.30%
Combined	3.62%	0.80%	0.30%
Basic	3.53%	0.55%	0.30%

Servicing commission

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

Annual service fee rate	DSC: 0.50%	ISC: 1.00%
-------------------------	------------	------------

Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 60 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 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* II Segregated Funds
Sun *Wise* Manulife Dividend Income Plus Fund

As of December 31, 2023

For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

Sun Life Assurance Company of Canada
Sun Wise II Segregated Funds
Sun Wise Manulife U.S. Opportunities Fund

As of December 31, 2023

Quick facts: **Date Fund created:** December 2001

Total value on December 31, 2023: \$1,149,974

Managed by: Manulife Investment Management Limited

Portfolio turnover rate: 6.21%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	4.46%	\$19.78	3,331
Combined 2001	4.16%	\$21.11	226
Basic 2001	3.64%	\$23.48	360
Full	4.41%	\$19.78	44,910
Combined	4.03%	\$21.41	3,961
Basic	3.59%	\$23.36	4,190

Contract version	Dec 4, 2001 - Feb 26, 2003	Feb 27, 2003 - Oct 30, 2005
Minimum investment per Contract:	No new Contracts	No new Contracts
Minimum investment additional purchases:	\$50	No new Purchases
Monthly minimum of pre-authorized chequing:	\$50	No new PACs

What does the Fund invest in?

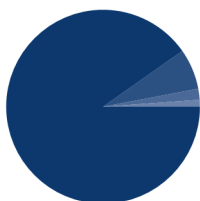
The Fund invests in the Manulife U.S. Opportunities Fund. The underlying fund invests mostly in U.S. shares.

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

	% Assets
Microsoft Corp	8.13
Alphabet Inc	7.21
Amazon.com Inc	6.97
Broadcom Inc	4.34
Walmart Inc	4.03
Eli Lilly and Co	3.99
JPMorgan Chase & Co	3.50
Apple Inc	3.22
Berkshire Hathaway Inc	3.18
Freeport-McMoRan Inc	2.93
Total	47.50

Total number of investments: 54

	% Assets
US Equity	90.24
International Equity	6.78
Cash and Equivalents	1.83
Canadian Equity	1.15



Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that 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 from a U.S. equities fund
- are investing for the long term.

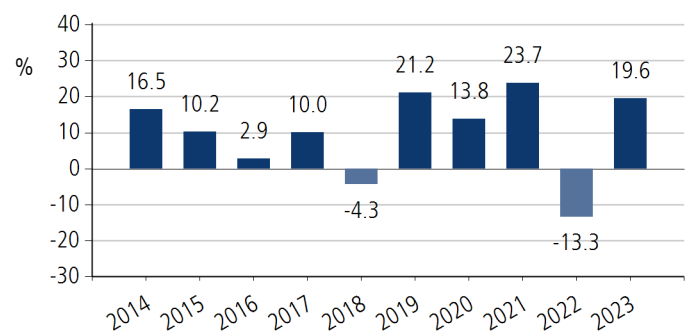
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2013 would have \$2,457.93 in December 2023. This works out to an average of 9.41% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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

Sun Life Assurance Company of Canada
Sun Wise II Segregated Funds
Sun Wise Manulife U.S. Opportunities Fund

As of December 31, 2023

How much does it cost?

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

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested.	<ul style="list-style-type: none"> 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. 																		
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Ongoing Fund expenses

The MER includes the management fee, operating expenses and insurance fees of the Fund. You do not pay the MER directly. It affects you because it reduces the return you get. For the optional Earnings Enhancement Benefit (EEB) rider, the fees will be charged to you by Redeeming some of your Units. For details, please refer to the Information Folder and Contract.

Guarantee Level	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 Rider
			Earnings Enhancement Benefit (annual rate of the market value of the Units)
Full 2001	4.46%	1.35%	0.30%
Combined 2001	4.16%	1.05%	0.30%
Basic 2001	3.64%	0.65%	0.30%
Full	4.41%	1.35%	0.30%
Combined	4.03%	1.05%	0.30%
Basic	3.59%	0.65%	0.30%

Servicing commission

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

Annual service fee rate	DSC: 0.50%	ISC: 1.00%
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Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 60 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 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* II Segregated Funds
Sun *Wise* Manulife U.S. Opportunities Fund

As of December 31, 2023

For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

Sun Life Assurance Company of Canada

SunWise II Segregated Funds

SunWise Portfolio Series Balanced Fund

As of December 31, 2023

Quick facts: Date Fund created: December 2001

Total value on December 31, 2023: \$40,740,478

Managed by: CI Global Asset Management

Portfolio turnover rate: 1.69%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	3.55%	\$22.11	76,855
Combined 2001	3.01%	\$24.24	18,558
Basic 2001	2.89%	\$25.23	36,931
Full	3.50%	\$22.17	1,301,395
Combined	3.11%	\$24.09	206,141
Basic	2.88%	\$25.25	152,076

Contract version

Dec 4, 2001 - Feb 26, 2003

Feb 27, 2003 - Oct 30, 2005

Minimum investment per Contract:

No new Contracts

No new Contracts

Minimum investment additional purchases:

\$50

No new Purchases

Monthly minimum of pre-authorized chequing:

\$50

No new PACs

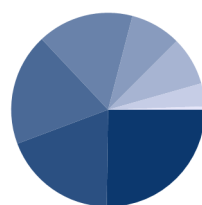
What does the Fund invest in?

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

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

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

Total number of investments: 37



	% Assets
International Equity	25.21
Canadian Equity	19.09
Domestic Bonds	18.69
US Equity	16.06
Foreign Bonds	8.44
Cash and Equivalents	8.12
Other	3.85
Income Trust Units	0.54

Are there any guarantees?

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

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want growth and income while diversifying risk
- are investing for the medium term.

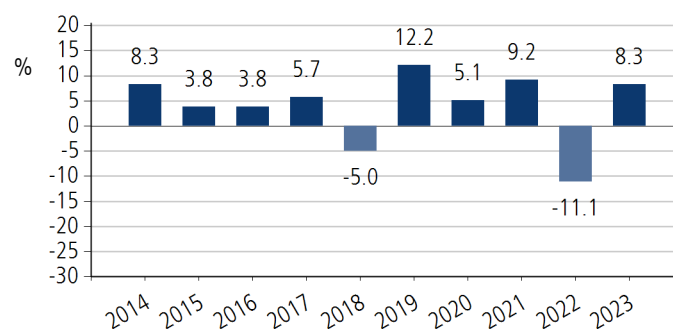
How has the Fund performed?

Average return

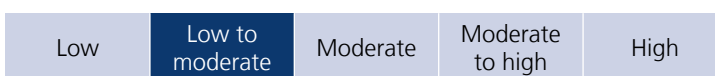
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2013 would have \$1,453.42 in December 2023. This works out to an average of 3.81% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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

Sun Life Assurance Company of Canada
SunWise II Segregated Funds
SunWise Portfolio Series Balanced Fund

As of December 31, 2023

How much does it cost?

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

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested.	<ul style="list-style-type: none"> 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. 																		
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	Rate																			
1 year of buying	5.5 %																			
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Ongoing Fund expenses

The MER includes the management fee, operating expenses and insurance fees of the Fund. You do not pay the MER directly. It affects you because it reduces the return you get. For the optional Earnings Enhancement Benefit (EEB) rider, the fees will be charged to you by Redeeming some of your Units. For details, please refer to the Information Folder and Contract.

Guarantee Level	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 Rider
			Earnings Enhancement Benefit (annual rate of the market value of the Units)
Full 2001	3.55%	0.80%	0.30%
Combined 2001	3.01%	0.50%	0.30%
Basic 2001	2.89%	0.30%	0.30%
Full	3.50%	0.80%	0.30%
Combined	3.11%	0.50%	0.30%
Basic	2.88%	0.30%	0.30%

Servicing commission

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

Annual service fee rate	DSC: 0.50%	ISC: 1.00%
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Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 60 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 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* II Segregated Funds

Sun *Wise* Portfolio Series Balanced Fund

As of December 31, 2023

For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

Sun Life Assurance Company of Canada

SunWise II Segregated Funds

SunWise Portfolio Series Balanced Growth Fund

As of December 31, 2023

Quick facts: Date Fund created: January 2003

Total value on December 31, 2023: \$20,288,028

Managed by: CI Global Asset Management

Portfolio turnover rate: 0.23%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	3.50%	\$24.70	91,149
Combined 2001	3.23%	\$26.37	37
Basic 2001	3.01%	\$27.26	6,058
Full	3.51%	\$24.65	565,108
Combined	3.11%	\$26.42	103,846
Basic	2.91%	\$27.41	43,657

Contract version

Dec 4, 2001 - Feb 26, 2003

Feb 27, 2003 - Oct 30, 2005

Minimum investment per Contract:

No new Contracts

No new Contracts

Minimum investment additional purchases:

\$50

No new Purchases

Monthly minimum of pre-authorized chequing:

\$50

No new PACs

What does the Fund invest in?

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

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

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

Total number of investments: 37



Are there any guarantees?

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

Who is this Fund for?

This Fund may be suitable for contractholders if they:

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

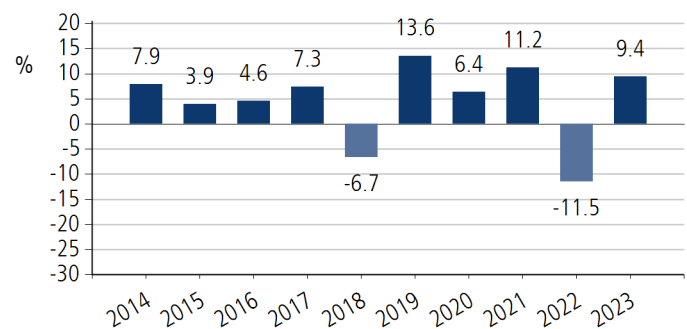
How has the Fund performed?

Average return

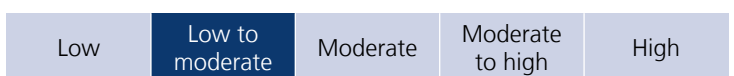
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2013 would have \$1,527.89 in December 2023. This works out to an average of 4.33% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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

Sun Life Assurance Company of Canada
SunWise II Segregated Funds
SunWise Portfolio Series Balanced Growth Fund

As of December 31, 2023

How much does it cost?

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

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested.	<ul style="list-style-type: none"> 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)	<p>If you sell within:</p> <table border="1"> <thead> <tr> <th></th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>4.5 %</td> </tr> <tr> <td>4 years of buying</td> <td>4.0 %</td> </tr> <tr> <td>5 years of buying</td> <td>3.0 %</td> </tr> <tr> <td>6 years of buying</td> <td>2.0 %</td> </tr> <tr> <td>7 years of buying</td> <td>1.0 %</td> </tr> <tr> <td>After 7 years</td> <td>0.0 %</td> </tr> </tbody> </table>		Rate	1 year of buying	5.5 %	2 years of buying	5.0 %	3 years of buying	4.5 %	4 years of buying	4.0 %	5 years of buying	3.0 %	6 years of buying	2.0 %	7 years of buying	1.0 %	After 7 years	0.0 %	<ul style="list-style-type: none"> 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% (greater of 10% or RIF MAP if the Contract is a RRIF, LIF, LRIF issued between Dec 4, 2001 and Feb 26, 2003) of your Units of a Fund each year without a Deferred Sales Charge. 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. You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge. For details, please refer to the Information Folder and Contract.
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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 Earnings Enhancement Benefit (EEB) rider, the fees will be charged to you by Redeeming some of your Units. For details, please refer to the Information Folder and Contract.

Guarantee Level	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 Rider
			Earnings Enhancement Benefit (annual rate of the market value of the Units)
Full 2001	3.50%	0.80%	0.30%
Combined 2001	3.23%	0.50%	0.30%
Basic 2001	3.01%	0.30%	0.30%
Full	3.51%	0.80%	0.30%
Combined	3.11%	0.50%	0.30%
Basic	2.91%	0.30%	0.30%

Servicing commission

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

Annual service fee rate	DSC: 0.50%	ISC: 1.00%
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Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 60 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 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* II Segregated Funds

Sun *Wise* Portfolio Series Balanced Growth Fund

As of December 31, 2023

For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

Sun Life Assurance Company of Canada

SunWise II Segregated Funds

SunWise Portfolio Series Conservative Balanced Fund

As of December 31, 2023

Quick facts: Date Fund created: January 2003

Total value on December 31, 2023: \$14,676,977

Managed by: CI Global Asset Management

Portfolio turnover rate: 1.53%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	3.42%	\$22.24	36,432
Combined 2001	3.05%	\$24.39	3,588
Basic 2001	2.96%	\$25.00	930
Full	3.52%	\$22.11	509,733
Combined	3.06%	\$24.35	62,578
Basic	2.89%	\$25.00	38,521

Contract version	Dec 4, 2001 - Feb 26, 2003	Feb 27, 2003 - Oct 30, 2005
Minimum investment per Contract:	No new Contracts	No new Contracts
Minimum investment additional purchases:	\$50	No new Purchases
Monthly minimum of pre-authorized chequing:	\$50	No new PACs

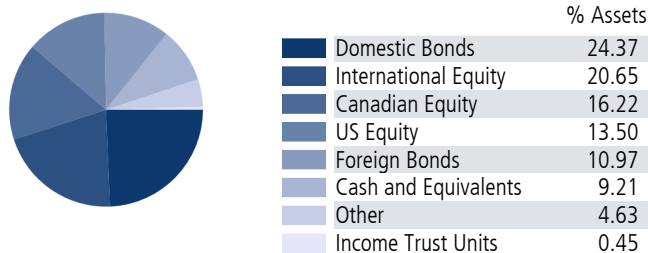
What does the Fund invest in?

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, 2023

	% Assets
CI Canadian Bond Fund	15.85
CI Corporate Bond Fund	6.24
CI Canadian Core Plus Bond Fund	5.88
CI Emerging Markets Corporate Class	5.15
CI Enhanced Short Duration Bond ETF (FSB)	4.47
CI International Equity Fund	4.38
CI Munro Alternative Global Growth Fund	4.21
CI WisdomTree Japan Equity Index ETF Non-Hedged Units	3.54
CI International Value Corporate Class	3.46
CI Canadian Dividend Fund	3.39
Total	56.57

Total number of investments: 37



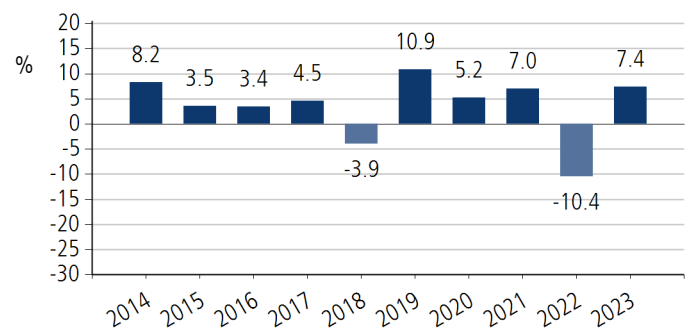
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2013 would have \$1,397.03 in December 2023. This works out to an average of 3.40% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

This chart shows how the Basic 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.



Are there any guarantees?

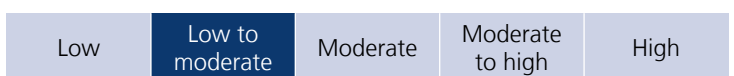
This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to the Information Folder and Contract.

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 risky is it?



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

Sun Life Assurance Company of Canada
SunWise II Segregated Funds
SunWise Portfolio Series Conservative Balanced Fund

As of December 31, 2023

How much does it cost?

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

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested.	<ul style="list-style-type: none"> 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. 																		
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Ongoing Fund expenses

The MER includes the management fee, operating expenses and insurance fees of the Fund. You do not pay the MER directly. It affects you because it reduces the return you get. For the optional Earnings Enhancement Benefit (EEB) rider, the fees will be charged to you by Redeeming some of your Units. For details, please refer to the Information Folder and Contract.

Guarantee Level	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 Rider
			Earnings Enhancement Benefit (annual rate of the market value of the Units)
Full 2001	3.42%	0.80%	0.30%
Combined 2001	3.05%	0.45%	0.30%
Basic 2001	2.96%	0.25%	0.30%
Full	3.52%	0.80%	0.30%
Combined	3.06%	0.45%	0.30%
Basic	2.89%	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.

Annual service fee rate	DSC: 0.50%	ISC: 1.00%
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Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 60 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 the Information Folder and Contract.

What if I change my mind?

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Sun Life Assurance Company of Canada

Sun *Wise* II Segregated Funds

Sun *Wise* Portfolio Series Conservative Balanced Fund

As of December 31, 2023

For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

Sun Life Assurance Company of Canada
SunWise II Segregated Funds
SunWise Portfolio Series Conservative Fund

As of December 31, 2023

Quick facts: **Date Fund created:** December 2001

Total value on December 31, 2023: \$21,808,512

Managed by: CI Global Asset Management

Portfolio turnover rate: 2.33%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	3.51%	\$20.05	46,765
Combined 2001	3.05%	\$21.99	4,332
Basic 2001	2.95%	\$22.67	23,966
Full	3.49%	\$20.10	807,619
Combined	2.97%	\$22.10	135,523
Basic	2.87%	\$22.81	43,883

Contract version	Dec 4, 2001 - Feb 26, 2003	Feb 27, 2003 - Oct 30, 2005
Minimum investment per Contract:	No new Contracts	No new Contracts
Minimum investment additional purchases:	\$50	No new Purchases
Monthly minimum of pre-authorized chequing:	\$50	No new PACs

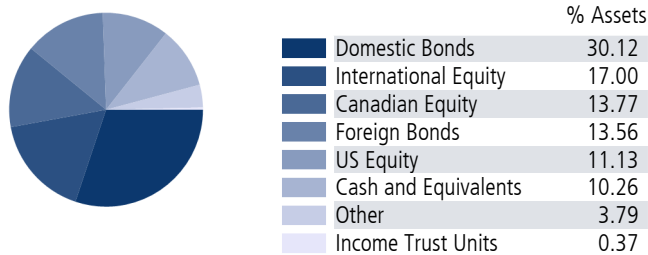
What does the Fund invest in?

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

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

	% Assets
CI Canadian Bond Fund	19.62
CI Corporate Bond Fund	7.73
CI Canadian Core Plus Bond Fund	7.28
CI Enhanced Short Duration Bond ETF (FSB)	5.54
CI Emerging Markets Corporate Class	4.24
CI Enhanced Government Bond ETF (FGO)	3.75
CI International Equity Fund	3.60
CI Munro Alternative Global Growth Fund	3.47
CI WisdomTree Japan Equity Index ETF Non-Hedged Units	2.91
CI International Value Corporate Class	2.85
Total	60.99

Total number of investments: 37



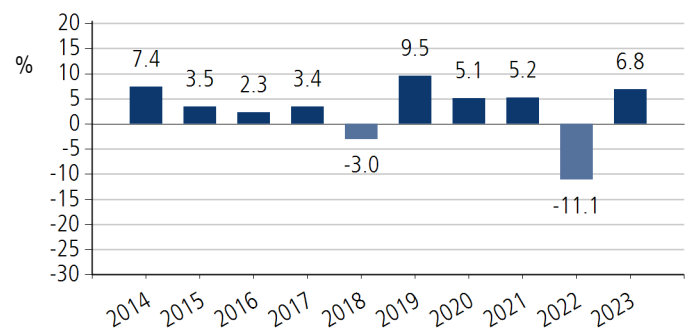
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2013 would have \$1,310.38 in December 2023. This works out to an average of 2.74% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

This chart shows how the Basic 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.



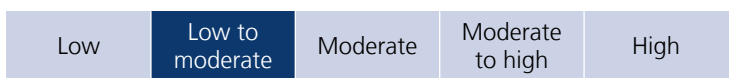
Are there any guarantees?

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



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

Sun Life Assurance Company of Canada
Sun Wise II Segregated Funds
Sun Wise Portfolio Series Conservative Fund

As of December 31, 2023

How much does it cost?

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

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested.	<ul style="list-style-type: none"> 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. 																		
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Guarantee Level	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 Rider
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Full 2001	3.51%	0.80%	0.30%
Combined 2001	3.05%	0.40%	0.30%
Basic 2001	2.95%	0.25%	0.30%
Full	3.49%	0.80%	0.30%
Combined	2.97%	0.40%	0.30%
Basic	2.87%	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.

Annual service fee rate	DSC: 0.50%	ISC: 1.00%
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Other fees

Fee	What you pay
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Sun Life Assurance Company of Canada
Sun *Wise* II Segregated Funds
Sun *Wise* Portfolio Series Conservative Fund

As of December 31, 2023

For more information

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

Sun Life Assurance Company of Canada

SunWise II Segregated Funds

SunWise Portfolio Series Growth Fund

As of December 31, 2023

Quick facts: Date Fund created: December 2001

Total value on December 31, 2023: \$9,050,923

Managed by: CI Global Asset Management

Portfolio turnover rate: 0.57%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	3.89%	\$19.65	9,859
Combined 2001	3.35%	\$21.64	45
Basic 2001	3.21%	\$22.92	520
Full	3.87%	\$19.76	265,713
Combined	3.40%	\$21.57	72,345
Basic	3.07%	\$23.28	87,365

Contract version

Dec 4, 2001 - Feb 26, 2003

Feb 27, 2003 - Oct 30, 2005

Minimum investment per Contract:

No new Contracts

No new Contracts

Minimum investment additional purchases:

\$50

No new Purchases

Monthly minimum of pre-authorized chequing:

\$50

No new PACs

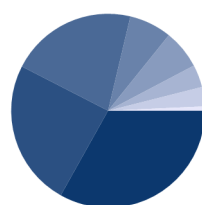
What does the Fund invest in?

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

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

	% Assets
CI Emerging Markets Corporate Class	8.27
CI International Equity Fund	6.95
CI Munro Global Growth Equity Fund	6.75
CI WisdomTree Japan Equity Index ETF Non-Hedged Units	5.61
CI International Value Corporate Class	5.49
CI Canadian Dividend Fund	5.41
CI Synergy Canadian Corporate Class	5.26
CI Canadian Bond Fund	4.58
CI WisdomTree Canada Quality Dividend Growth Index ETF	3.77
CI U.S. Stock Selection Corporate Class	3.76
Total	55.85

Total number of investments: 37



	% Assets
International Equity	33.12
Canadian Equity	24.42
US Equity	21.16
Domestic Bonds	7.09
Cash and Equivalents	6.50
Other	3.76
Foreign Bonds	3.23
Income Trust Units	0.72

Are there any guarantees?

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

Who is this Fund for?

This Fund may be suitable for contractholders if they:

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

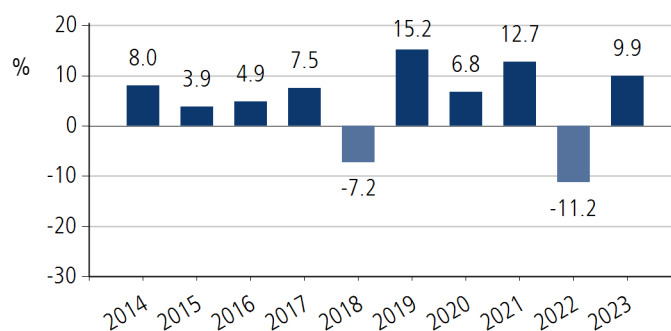
How has the Fund performed?

Average return

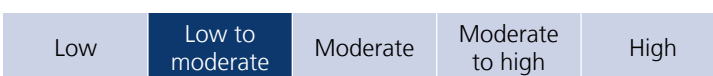
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2013 would have \$1,585.97 in December 2023. This works out to an average of 4.72% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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

Sun Life Assurance Company of Canada
Sun Wise II Segregated Funds
Sun Wise Portfolio Series Growth Fund

As of December 31, 2023

How much does it cost?

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

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested.	<ul style="list-style-type: none"> 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)	<p>If you sell within:</p> <table border="1"> <thead> <tr> <th></th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5 %</td> </tr> <tr> <td>2 years of buying</td> <td>5.0 %</td> </tr> <tr> <td>3 years of buying</td> <td>4.5 %</td> </tr> <tr> <td>4 years of buying</td> <td>4.0 %</td> </tr> <tr> <td>5 years of buying</td> <td>3.0 %</td> </tr> <tr> <td>6 years of buying</td> <td>2.0 %</td> </tr> <tr> <td>7 years of buying</td> <td>1.0 %</td> </tr> <tr> <td>After 7 years</td> <td>0.0 %</td> </tr> </tbody> </table>		Rate	1 year of buying	5.5 %	2 years of buying	5.0 %	3 years of buying	4.5 %	4 years of buying	4.0 %	5 years of buying	3.0 %	6 years of buying	2.0 %	7 years of buying	1.0 %	After 7 years	0.0 %	<ul style="list-style-type: none"> 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% (greater of 10% or RIF MAP if the Contract is a RRIF, LIF, LRIF issued between Dec 4, 2001 and Feb 26, 2003) of your Units of a Fund each year without a Deferred Sales Charge. 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. You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge. For details, please refer to the Information Folder and Contract.
	Rate																			
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6 years of buying	2.0 %																			
7 years of buying	1.0 %																			
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 Earnings Enhancement Benefit (EEB) rider, the fees will be charged to you by Redeeming some of your Units. For details, please refer to the Information Folder and Contract.

Guarantee Level	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 Rider
			Earnings Enhancement Benefit (annual rate of the market value of the Units)
Full 2001	3.89%	1.15%	0.30%
Combined 2001	3.35%	0.80%	0.30%
Basic 2001	3.21%	0.50%	0.30%
Full	3.87%	1.15%	0.30%
Combined	3.40%	0.80%	0.30%
Basic	3.07%	0.50%	0.30%

Servicing commission

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

Annual service fee rate	DSC: 0.50%	ISC: 1.00%
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Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 60 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 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* II Segregated Funds

Sun *Wise* Portfolio Series Growth Fund

As of December 31, 2023

For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

Sun Life Assurance Company of Canada

Sun Wise II Segregated Funds

Sun Wise Portfolio Series Income Fund

As of December 31, 2023

Quick facts: Date Fund created: December 2001

Total value on December 31, 2023: \$25,058,403

Managed by: CI Global Asset Management

Portfolio turnover rate: 11.11%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	2.71%	\$22.26	103,818
Combined 2001	2.61%	\$22.76	15,767
Basic 2001	2.46%	\$23.20	16,300
Full	2.67%	\$22.34	754,584
Combined	2.52%	\$22.92	148,986
Basic	2.50%	\$23.27	74,803

Contract version	Dec 4, 2001 - Feb 26, 2003	Feb 27, 2003 - Oct 30, 2005
Minimum investment per Contract:	No new Contracts	No new Contracts
Minimum investment additional purchases:	\$50	No new Purchases
Monthly minimum of pre-authorized chequing:	\$50	No new PACs

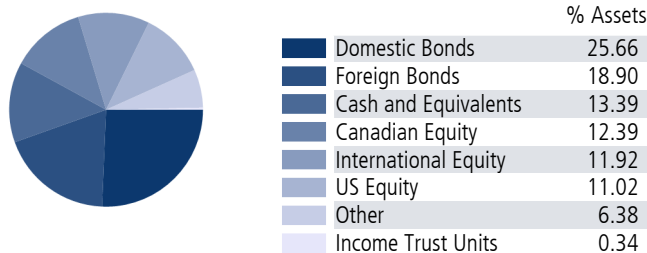
What does the Fund invest in?

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

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

	% Assets
CI Canadian Bond Fund	11.32
CI Income Fund	8.59
CI Corporate Bond Fund	7.14
CI Canadian Core Plus Bond Fund	7.10
CI Alternative Investment Grade Credit Fund	4.73
CI Munro Alternative Global Growth Fund	4.49
CI Enhanced Government Bond ETF (FGO)	4.48
CI DoubleLine Income US\$ Fund	3.79
CI Enhanced Short Duration Bond ETF (FSB)	3.77
CI Emerging Markets Corporate Class	3.22
Total	58.63

Total number of investments: 37



Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that 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 some potential for capital growth
- are investing for the medium term.

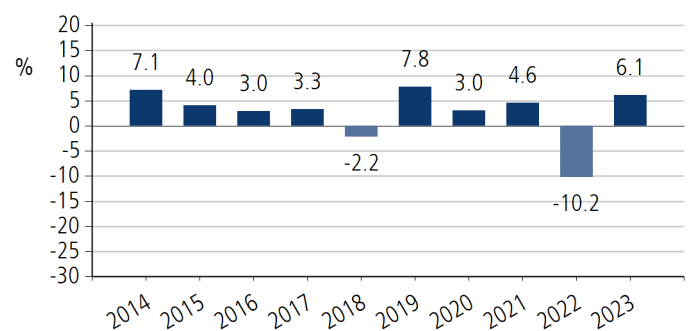
How has the Fund performed?

Average return

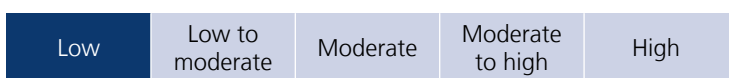
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2013 would have \$1,283.84 in December 2023. This works out to an average of 2.53% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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

Sun Life Assurance Company of Canada
Sun Wise II Segregated Funds
Sun Wise Portfolio Series Income Fund

As of December 31, 2023

How much does it cost?

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

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested.	<ul style="list-style-type: none"> 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. 																		
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Ongoing Fund expenses

The MER includes the management fee, operating expenses and insurance fees of the Fund. You do not pay the MER directly. It affects you because it reduces the return you get. For the optional Earnings Enhancement Benefit (EEB) rider, the fees will be charged to you by Redeeming some of your Units. For details, please refer to the Information Folder and Contract.

Guarantee Level	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 Rider
			Earnings Enhancement Benefit (annual rate of the market value of the Units)
Full 2001	2.71%	0.30%	0.30%
Combined 2001	2.61%	0.20%	0.30%
Basic 2001	2.46%	0.15%	0.30%
Full	2.67%	0.30%	0.30%
Combined	2.52%	0.20%	0.30%
Basic	2.50%	0.15%	0.30%

Servicing commission

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

Annual service fee rate	DSC: 0.25%	ISC: 0.50%
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Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 60 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 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* II Segregated Funds

Sun *Wise* Portfolio Series Income Fund

As of December 31, 2023

For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

Sun Life Assurance Company of Canada

SunWise II Segregated Funds

SunWise Portfolio Series Maximum Growth Fund

As of December 31, 2023

Quick facts: Date Fund created: January 2003

Total value on December 31, 2023: \$5,492,941

Managed by: CI Global Asset Management

Portfolio turnover rate: 1.92%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	3.97%	\$26.93	83,884
Combined 2001	3.43%	\$29.35	34
Basic 2001	3.25%	\$30.59	35
Full	3.96%	\$27.00	80,738
Combined	3.66%	\$28.91	32,575
Basic	3.19%	\$30.78	3,579

Contract version

Dec 4, 2001 - Feb 26, 2003

Feb 27, 2003 - Oct 30, 2005

Minimum investment per Contract:

No new Contracts

No new Contracts

Minimum investment additional purchases:

\$50

No new Purchases

Monthly minimum of pre-authorized chequing:

\$50

No new PACs

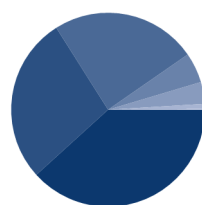
What does the Fund invest in?

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

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

	% Assets
CI Emerging Markets Corporate Class	9.59
CI International Equity Fund	7.99
CI Munro Global Growth Equity Fund	7.77
CI WisdomTree Japan Equity Index ETF Non-Hedged Units	6.52
CI International Value Corporate Class	6.32
CI Canadian Dividend Fund	6.23
CI Synergy Canadian Corporate Class	6.05
CI WisdomTree Canada Quality Dividend Growth Index ETF	4.34
CI U.S. Stock Selection Corporate Class	4.33
United US Equity Value Pool	4.16
Total	63.30

Total number of investments: 28



	% Assets
International Equity	38.27
Canadian Equity	27.75
US Equity	24.33
Cash and Equivalents	5.04
Other	3.64
Income Trust Units	0.83
Foreign Bonds	0.09
Domestic Bonds	0.05

Are there any guarantees?

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

Who is this Fund for?

This Fund may be suitable for contractholders if they:

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

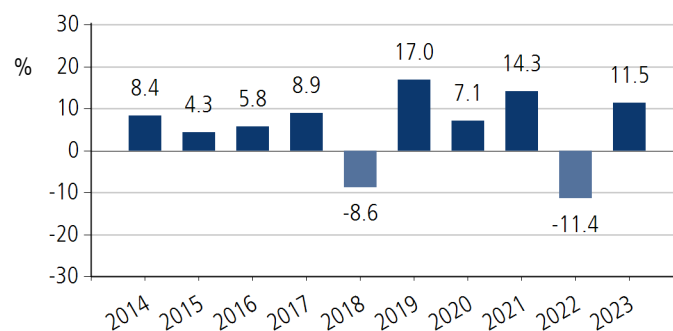
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2013 would have \$1,682.42 in December 2023. This works out to an average of 5.34% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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

Sun Life Assurance Company of Canada
Sun Wise II Segregated Funds
Sun Wise Portfolio Series Maximum Growth Fund

As of December 31, 2023

How much does it cost?

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

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested.	<ul style="list-style-type: none"> 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. 																		
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Ongoing Fund expenses

The MER includes the management fee, operating expenses and insurance fees of the Fund. You do not pay the MER directly. It affects you because it reduces the return you get. For the optional Earnings Enhancement Benefit (EEB) rider, the fees will be charged to you by Redeeming some of your Units. For details, please refer to the Information Folder and Contract.

Guarantee Level	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 Rider
			Earnings Enhancement Benefit (annual rate of the market value of the Units)
Full 2001	3.97%	1.15%	0.30%
Combined 2001	3.43%	0.90%	0.30%
Basic 2001	3.25%	0.55%	0.30%
Full	3.96%	1.15%	0.30%
Combined	3.66%	0.90%	0.30%
Basic	3.19%	0.55%	0.30%

Servicing commission

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

Annual service fee rate	DSC: 0.50%	ISC: 1.00%
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Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 60 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 the Information Folder and Contract.

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Sun Life Assurance Company of Canada

Sun *Wise* II Segregated Funds

Sun *Wise* Portfolio Series Maximum Growth Fund

As of December 31, 2023

For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

Sun Life Assurance Company of Canada

SunWise II Segregated Funds

SunWise Portfolio Series Summit Balanced Growth Fund

As of December 31, 2023

Quick facts: Date Fund created: December 2001

Total value on December 31, 2023: \$1,413,556

Managed by: CI Global Asset Management

Portfolio turnover rate: 0.11%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	3.31%	\$25.88	2,537
Combined 2001	3.23%	\$26.79	31
Basic 2001	2.81%	\$28.90	37
Full	3.40%	\$25.67	28,376
Combined	3.23%	\$26.88	5,108
Basic	2.79%	\$29.19	16,460

Contract version

Dec 4, 2001 - Feb 26, 2003

Feb 27, 2003 - Oct 30, 2005

Minimum investment per Contract:

No new Contracts

No new Contracts

Minimum investment additional purchases:

\$50

No new Purchases

Monthly minimum of pre-authorized chequing:

\$50

No new PACs

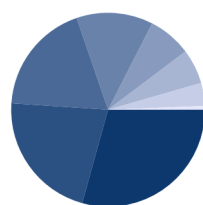
What does the Fund invest in?

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

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

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

Total number of investments: 37



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

Are there any guarantees?

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

Who is this Fund for?

This Fund may be suitable for contractholders if they:

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

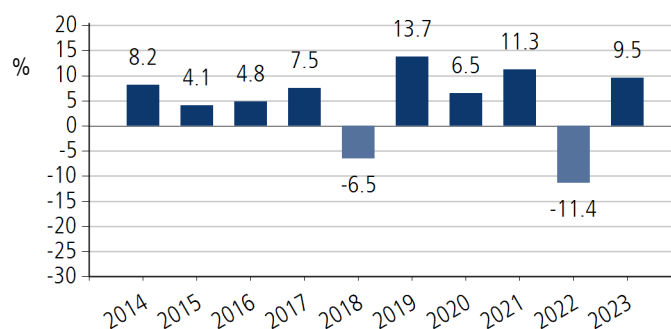
How has the Fund performed?

Average return

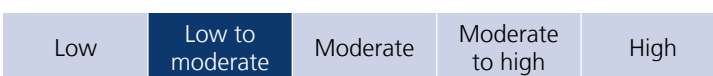
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2013 would have \$1,551.48 in December 2023. This works out to an average of 4.49% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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

Sun Life Assurance Company of Canada
SunWise II Segregated Funds
SunWise Portfolio Series Summit Balanced Growth Fund

As of December 31, 2023

How much does it cost?

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

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested.	<ul style="list-style-type: none"> 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. 																		
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Ongoing Fund expenses

The MER includes the management fee, operating expenses and insurance fees of the Fund. You do not pay the MER directly. It affects you because it reduces the return you get. For the optional Earnings Enhancement Benefit (EEB) rider, the fees will be charged to you by Redeeming some of your Units. For details, please refer to the Information Folder and Contract.

Guarantee Level	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 Rider
			Earnings Enhancement Benefit (annual rate of the market value of the Units)
Full 2001	3.31%	0.80%	0.30%
Combined 2001	3.23%	0.50%	0.30%
Basic 2001	2.81%	0.30%	0.30%
Full	3.40%	0.80%	0.30%
Combined	3.23%	0.50%	0.30%
Basic	2.79%	0.30%	0.30%

Servicing commission

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

Annual service fee rate	DSC: 0.50%	ISC: 1.00%
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Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 60 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 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* II Segregated Funds

Sun *Wise* Portfolio Series Summit Balanced Growth Fund

As of December 31, 2023

For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

Sun Life Assurance Company of Canada

SunWise II Segregated Funds

SunWise Portfolio Series Summit Maximum Growth Fund

As of December 31, 2023

Quick facts: Date Fund created: December 2001

Total value on December 31, 2023: \$352,124

Managed by: CI Global Asset Management

Portfolio turnover rate: 1.52%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	3.72%	\$25.30	2,418
Combined 2001	3.45%	\$26.81	2,083
Basic 2001	3.13%	\$29.09	142
Full	3.61%	\$25.53	7,891
Combined	3.36%	\$27.21	307
Basic	3.16%	\$28.89	733

Contract version

Dec 4, 2001 - Feb 26, 2003

Feb 27, 2003 - Oct 30, 2005

Minimum investment per Contract:

No new Contracts

No new Contracts

Minimum investment additional purchases:

\$50

No new Purchases

Monthly minimum of pre-authorized chequing:

\$50

No new PACs

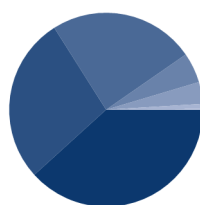
What does the Fund invest in?

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

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

	% Assets
CI Emerging Markets Corporate Class	9.59
CI International Equity Fund	7.99
CI Munro Global Growth Equity Fund	7.77
CI WisdomTree Japan Equity Index ETF Non-Hedged Units	6.52
CI International Value Corporate Class	6.32
CI Canadian Dividend Fund	6.23
CI Synergy Canadian Corporate Class	6.05
CI WisdomTree Canada Quality Dividend Growth Index ETF	4.34
CI U.S. Stock Selection Corporate Class	4.33
United US Equity Value Pool	4.16
Total	63.30

Total number of investments: 28



	% Assets
International Equity	38.27
Canadian Equity	27.75
US Equity	24.33
Cash and Equivalents	5.04
Other	3.64
Income Trust Units	0.83
Foreign Bonds	0.09
Domestic Bonds	0.05

Are there any guarantees?

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

Who is this Fund for?

This Fund may be suitable for contractholders if they:

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

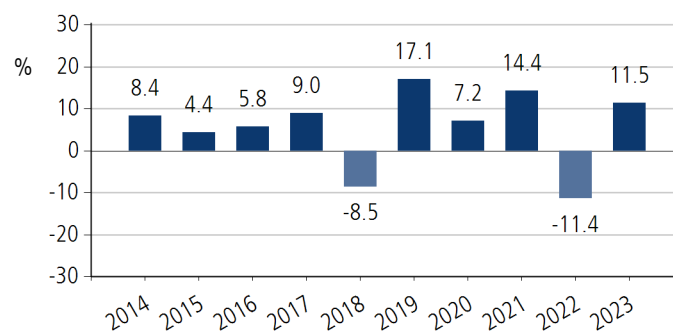
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2013 would have \$1,692.02 in December 2023. This works out to an average of 5.40% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

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

Sun Life Assurance Company of Canada
SunWise II Segregated Funds
SunWise Portfolio Series Summit Maximum Growth Fund

As of December 31, 2023

How much does it cost?

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

Sales charges

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

The MER includes the management fee, operating expenses and insurance fees of the Fund. You do not pay the MER directly. It affects you because it reduces the return you get. For the optional Earnings Enhancement Benefit (EEB) rider, the fees will be charged to you by Redeeming some of your Units. For details, please refer to the Information Folder and Contract.

Guarantee Level	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 Rider
			Earnings Enhancement Benefit (annual rate of the market value of the Units)
Full 2001	3.72%	1.05%	0.30%
Combined 2001	3.45%	0.80%	0.30%
Basic 2001	3.13%	0.55%	0.30%
Full	3.61%	1.05%	0.30%
Combined	3.36%	0.80%	0.30%
Basic	3.16%	0.55%	0.30%

Servicing commission

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

Annual service fee rate	DSC: 0.50%	ISC: 1.00%
-------------------------	------------	------------

Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 60 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 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* II Segregated Funds

Sun *Wise* Portfolio Series Summit Maximum Growth Fund

As of December 31, 2023

For more information

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

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

Sun Life Assurance Company of Canada

SunWise II Segregated Funds

SunWise U.S. Market Index Fund

As of December 31, 2023

Quick facts: Date Fund created: December 2001

Total value on December 31, 2023: \$573,970

Managed by: TD Asset Management Inc.

Portfolio turnover rate: 1.57%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Full 2001	3.83%	\$23.27	1,817
Combined 2001	3.48%	\$23.00	64
Basic 2001	2.91%	\$27.99	468
Full	3.74%	\$23.33	18,949
Combined	3.30%	\$25.37	2,517
Basic	2.92%	\$27.99	401

Contract version	Dec 4, 2001 - Feb 26, 2003	Feb 27, 2003 - Oct 30, 2005
Minimum investment per Contract:	No new Contracts	No new Contracts
Minimum investment additional purchases:	\$50	No new Purchases
Monthly minimum of pre-authorized chequing:	\$50	No new PACs

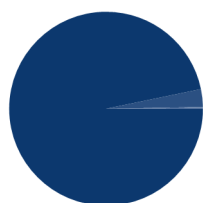
What does the Fund invest in?

The Fund invests in the TD Emerald U.S. Market Index Fund. The underlying fund invests mostly in U.S. shares.

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

	% Assets
Apple Inc	7.00
Microsoft Corp	6.93
Amazon.com Inc	3.43
NVIDIA Corp	3.04
Alphabet Inc	2.06
Meta Platforms Inc	1.95
Alphabet Inc	1.75
Tesla Inc	1.71
Berkshire Hathaway Inc	1.61
Broadcom Inc	1.22
Total	30.70

Total number of investments: 505



Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that 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 growth investment in U.S. stocks that tracks the returns of a major U.S. equity index
- are investing for the medium and/or long term.

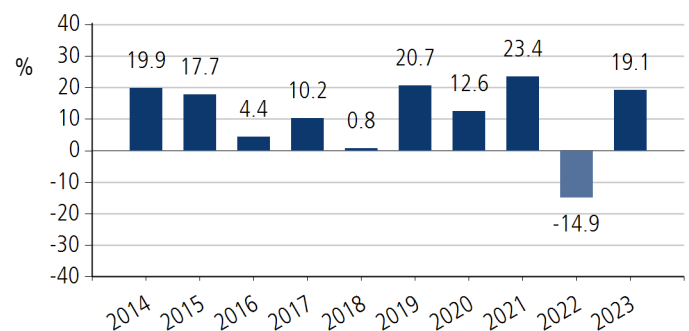
How has the Fund performed?

Average return

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Basic Class of the Fund in December 2013 would have \$2,778.62 in December 2023. This works out to an average of 10.76% each year. The returns are after the MER has been deducted. The MER of the Segregated Fund includes insurance fees. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

This chart shows how the Basic Class Fund has performed in each of the past ten years. In the past ten years, the Fund was up in value nine years and down in value one year.



How risky is it?



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 II Segregated Funds

Sun Wise U.S. Market Index Fund

As of December 31, 2023

How much does it cost?

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

Sales charges

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Guarantee Level	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 Rider
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Basic	2.92%	0.70%	0.30%

Servicing commission

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Annual service fee rate	DSC: 0.25%	ISC: 0.50%
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Other fees

Fee	What you pay
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Sun Life Assurance Company of Canada

Sun *Wise* II Segregated Funds

Sun *Wise* U.S. Market Index Fund

As of December 31, 2023

For more information

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

15 York Street, 2nd Floor

Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

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

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Sun Life Assurance of Canada
227 King Street South
P.O. Box 1601 STN Waterloo
Waterloo, Ontario N2J 4C5



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