

**Sun Wise Essential 2 CI Global Value Segregated Fund**  
(formerly Sun Wise Essential 2 CI Harbour Foreign Equity Segregated Fund)

As of December 31, 2020

**Quick Facts**

Date Fund created: August 2012 Total value on December 31, 2020: \$517,175 Portfolio manager: CI Investments Inc. Management expense ratio (MER): 3.32% Portfolio turnover rate: 98.25%	<b>Net asset value per Units</b>	<b>Number of Units outstanding</b>
	Investment Class \$15.92	Investment Class 21,608 Units

Class option	Investment	Estate	Income (SLF Only)
Minimum investment per Contract	No new Contracts	N/A	N/A
Minimum investment per Fund	\$500	N/A	N/A
Minimum for additional purchases	\$100	N/A	N/A
Monthly minimum of pre-authorized chequing	\$50	N/A	N/A

MERs include taxes.

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

**What does the Fund invest in?**

The Fund invests in the CI Global 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, 2020**

Cash and Equivalents	4.2%
Chubb Ltd	3.8%
Comcast Corp	2.8%
Berkshire Hathaway Inc	2.7%
Aon PLC	2.6%
Hartford Financial Services Group Inc	2.6%
Heineken NV	2.5%
Zurich Insurance Group AG	2.5%
Oracle Corp	2.4%
Astellas Pharma Inc	2.3%
Total	28.3%

Total number of investments: 78



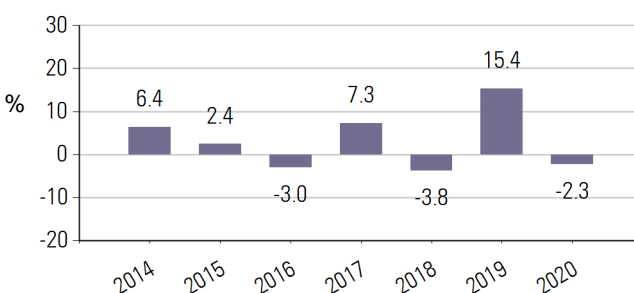
**How has the Fund performed?**

**Average returns**

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in August 2012 would have \$1,591.94 in December 2020. This works out to an average of 5.68% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

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

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



**How risky is it?**



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

## Sun *Wise* Essential 2 CI Global Value Segregated Fund (formerly Sun *Wise* Essential 2 CI Harbour Foreign Equity Segregated Fund)

As of December 31, 2020

### Are there any guarantees?

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

### Who is this Fund for?

This Fund may be suitable for contractholders if they:

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

### How much does it cost?

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

#### Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul style="list-style-type: none"> <li>• You and your insurance advisor agree on the rate charged.</li> <li>• The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission.</li> </ul>																		
Deferred Sales Charge (DSC)	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5%</td> </tr> <tr> <td>2 years of buying</td> <td>5.0%</td> </tr> <tr> <td>3 years of buying</td> <td>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </tbody> </table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"> <li>• The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw.</li> <li>• When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us.</li> <li>• You can Redeem up to 10% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge.</li> <li>• You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge.</li> <li>• For details, please refer to Section 11 of the Contract and Section I-5 of the Information Folder.</li> </ul>
If you sell within:	Rate																			
1 year of buying	5.5%																			
2 years of buying	5.0%																			
3 years of buying	5.0%																			
4 years of buying	4.0%																			
5 years of buying	4.0%																			
6 years of buying	3.0%																			
7 years of buying	2.0%																			
After 7 years	0.0%																			

#### Ongoing Fund expenses

The MER includes the Management Fee and operating expenses of the Fund. The Insurance Fees can be part of the MER or charged to you by redeeming some of your Units. You do not pay the MER directly. It affects you because it reduces the return you get. Other fees and expenses depending on the Class you select can be charged to you. For details, please refer to Section 10 of the Contract, Section I-7.6 of the Information Folder and A-16, A-17 and page I-20 of the supplement.

Sun <i>Wise</i> Essential 2 CI Global Value Segregated Fund (formerly Sun <i>Wise</i> Essential 2 CI Harbour Foreign Equity Segregated Fund)				
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you	Annual LWA Base Fee rates charged to you
Investment	3.32%	0.68%	N/A	N/A
Estate	N/A	N/A	N/A	N/A
Income (SLF Only)	N/A	N/A	N/A	N/A
MERs include taxes.				

**Sun *Wise* Essential 2 CI Global Value Segregated Fund**  
**(formerly Sun *Wise* Essential 2 CI Harbour Foreign Equity Segregated Fund)**

As of December 31, 2020

**Servicing Commission**

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

Annual service fee rate		
Sales Charge Option	DSC	ISC
Sun <i>Wise</i> Essential 2 CI Global Value Segregated Fund (formerly Sun <i>Wise</i> Essential 2 CI Harbour Foreign Equity Segregated Fund)	0.50%	1.00%

**Other fees**

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

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

**What if I change my mind?**

You can change your mind about investing in this Fund but you may have as little as two days to do so. Please see page i-1 for details. This page also contains details on how to get more information. This Fund Facts is not complete without page i-1.