

# Sun Life Assurance Company of Canada

## Clarica MVP Segregated Funds

### Clarica MVP Asian-Pacific Non-RSP Equity Fund

As of December 31, 2019

**Quick facts:** Date fund created: July 1997

Total value on December 31, 2019: \$66,781

Managed by: Epoch Investment Partners, Inc.

Portfolio turnover rate: 2.47%

Fund version	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
MVP	2.92%	\$18.60	2,903
MVP (1987)	2.78%	\$19.06	670

Minimum investment per Contract: No new Contracts

Minimum for additional purchases: \$250 (\$2,500 for RRFs)

Monthly minimum of pre-authorized chequing: \$50

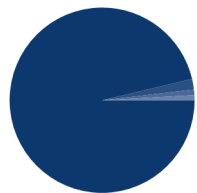
#### What does the fund invest in?

The fund invests in the Signature Asian Opportunities Fund. The underlying fund invests mostly in shares of firms from Asia and the Pacific Rim.

#### Top holdings and allocations of the underlying fund as of December 31, 2019

	% Assets
Alibaba Group Holding Ltd	7.48
Samsung Electronics Co Ltd	4.99
CSL Ltd	4.07
GDS Holdings Ltd	3.05
Sumitomo Mitsui Financial Group Inc	3.02
Ping An Insurance Group Co China Ltd	2.74
DBS Group Holdings Ltd	2.73
ICICI Bank Ltd	2.69
Sony Corp	2.38
HKBN Ltd	2.37
<b>Total</b>	<b>35.52</b>

Total number of investments: 65



#### 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 companies in Asia and the Pacific Rim
- are investing for the medium and/or long term.

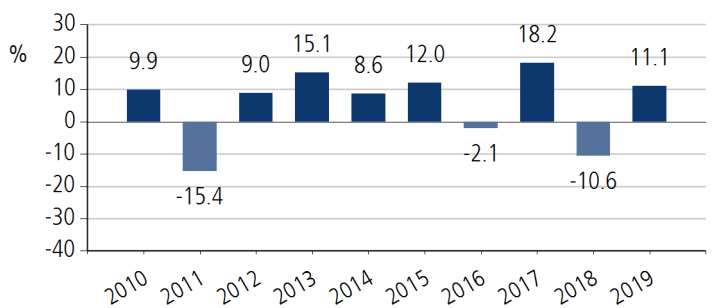
#### How has the fund performed?

##### Average return

This section tells you how the fund did in the past. A person who invested \$1,000 in the MVP fund in December 2009 would have \$1,630.45 in December 2019. This works out to an average of 5.01% 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 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.

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**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**

Fund version	What you pay	How it works
MVP and MVP (1987)	You do not pay a sales charge.	We do not pay a commission.

**Ongoing fund expenses**

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

Fund version	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)
MVP	2.92%	0.45%
MVP (1987)	2.78%	0.20%

**Servicing commission**

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

Annual service fee rate	MVP (1987): 1.20%	MVP: 1.20%
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**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.

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

**For more information**

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

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