

# Sun Life Assurance Company of Canada

## SunWise Essential Series Segregated Funds

### SunWise Essential CI Harbour Segregated Diversified Bundle

(as of April 2020 SunWise Essential CI Canadian Investment Segregated Diversified Bundle)

As of December 31, 2019

**Quick facts:** Date Fund created: September 2010

Total value on December 31, 2019: \$37,743,275

Managed by: CI Investments Inc.

Portfolio turnover rate: 184.72%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Investment / Estate	2.90%	\$13.90	335,240
Income	2.50%	\$14.53	2,277,533

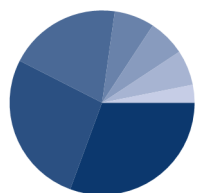
Class option	Investment	Estate	Income
Minimum investment per Contract:	No new Contracts	No new Contracts	No new Contracts
Minimum investment per Fund:	\$500	\$500	\$500
Minimum investment additional purchases:	\$100	\$100	\$100
Monthly minimum of pre-authorized chequing:	\$50	\$50	\$50

#### What does the Fund invest in?

The Fund invests in the Harbour Corporate Class and Signature High Income Corporate Class. The Underlying Funds are combined to hold about 70% in shares and 30% in bonds.

Top holdings and allocations as of December 31, 2019	% Assets
Signature High Income Corporate Class	59.35
Cash and Equivalents	
CI First Asset Global Financial Sector ETF (FSF)	
Brookfield Asset Management Inc	
United States Treasury 2.25% 15-Aug-2049	
Transurban Group	
Cheniere Energy Inc	
Allied Properties REIT	
Ferrovial SA	
Williams Cos Inc	
American Homes 4 Rent	
Harbour Corporate Class	40.56
Cash and Equivalents	0.09
<b>Total</b>	<b>100.00</b>

Total number of investments: **3**



	% Assets
US Equity	30.60
Canadian Equity	26.90
Foreign Bonds	19.70
Cash and Equivalents	7.03
Income Trust Units	6.47
International Equity	6.17
Domestic Bonds	3.13

#### 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.

#### Who is this Fund for?

This Fund may be suitable for contractholders if they:

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

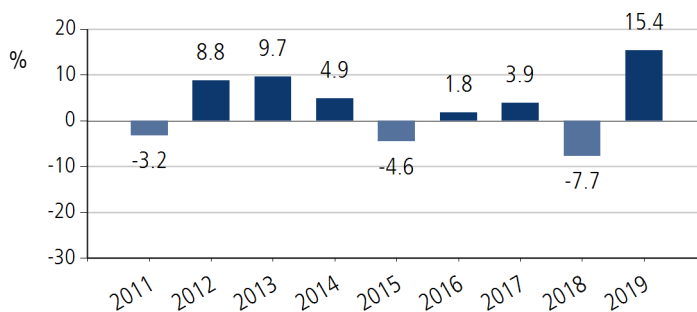
#### How has the Fund performed?

##### Average return

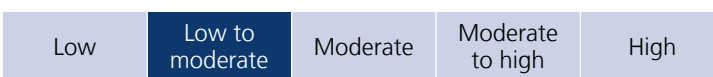
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in September 2010 would have \$1,389.71 in December 2019. This works out to an average of 3.59% a year. The returns are after the MER has been deducted. The insurance fees and other costs will 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 nine years. In the past nine years, the Fund was up in value six 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.

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As of December 31, 2019

#### 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 and Sections I-5 and I-7.6 of the Information Folder.

#### Sales charges

Sales charge option	What you pay	How it works																		
<b>Initial Sales Charge (ISC)</b>	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>																		
<b>Deferred Sales Charge (DSC)</b>	<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 %																			
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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 and Section I-7.6 of the Information Folder.

Class	MER (Annual rate as a % of the Fund's value) (Includes taxes)	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
<b>Investment</b>	2.90%	0.38%	N/A	N/A
<b>Estate</b>	2.90%	0.38%	0.55% of Class Death Benefit Base	N/A
<b>Income</b>	2.50%	N/A	0.93% of LWA Base	0.50% of LWA Base

#### Servicing commission

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

<b>Annual servicing commission rate</b>	DSC: 0.50%	ISC: 1.00%
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#### Other fees

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

For details, please refer to Sections 5.1 and 11.2 of the Contract.

#### 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.