

# Sun Life Assurance Company of Canada

## Clarica Portfolio Segregated Funds

### Clarica SF CI Signature Income & Growth Fund

As of December 31, 2019

**Quick facts:** Date fund created: February 1999

**Total value on December 31, 2019:** \$40,475,573

**Managed by:** CI Investments Inc.

**Portfolio turnover rate:** 4.67%

Sales charge option	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
No-load	3.49%	\$24.51	1,460,705
DSC	3.48%	\$24.54	190,293

Minimum investment per Contract: No new Contracts

Minimum for additional purchases: No new purchases

Monthly minimum of pre-authorized chequing: No new PACs

#### What does the fund invest in?

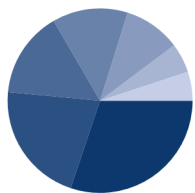
The fund invests in the Signature Income & Growth Fund. The underlying fund invests mostly in Canadian shares and bonds.

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

	% Assets
Cash and Equivalents	5.09
Manulife Financial Corp	4.26
SPDR Gold Trust ETF (GLD)	3.93
Bank of Nova Scotia	3.26
Suncor Energy Inc	1.90
Nestle SA	1.46
Total SA	1.41
Canadian Pacific Railway Ltd	1.28
Sony Corp	1.24
Advanced Micro Devices Inc	1.18
<b>Total</b>	<b>25.01</b>

#### Total number of investments:

**794**



	% Assets
Canadian Equity	30.15
Domestic Bonds	21.32
US Equity	15.16
International Equity	13.20
Foreign Bonds	9.91
Other	5.17
Cash and Equivalents	5.09

#### 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 an asset allocation fund to their portfolio
- are investing for the medium term.

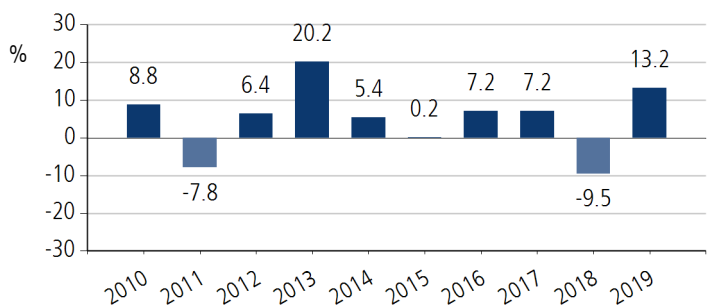
#### How has the fund performed?

##### Average return

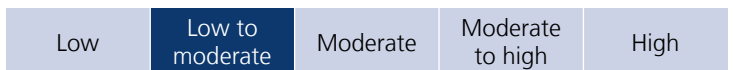
This section tells you how the fund did in the past. A person who invested \$1,000 in the no-load fund in December 2009 would have \$1,593.56 in December 2019. This works out to an average of 4.77% each year. The returns are after the MER has been deducted. The MER of the segregated fund includes insurance 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 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.

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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 the Information Folder and Contract.

**Sales charges**

Sales charge option	What you pay	How it works																		
No-load	You do not pay a sales charge.	We do not pay a commission.																		
Deferred sales charge (DSC)	<p><b>If you sell within:</b></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"> <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% 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 the Information Folder and Contract.</li> </ul>
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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 details, please refer to the Information Folder and Contract.

Sales charge option	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)
No-load	3.49%	0.60%
DSC	3.48%	0.60%

**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%	No-Load: 1.20%
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**Other fees**

Fee	What you pay
Early withdrawal fee	Up to 2% of the value of units you sell or transfer within 60 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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