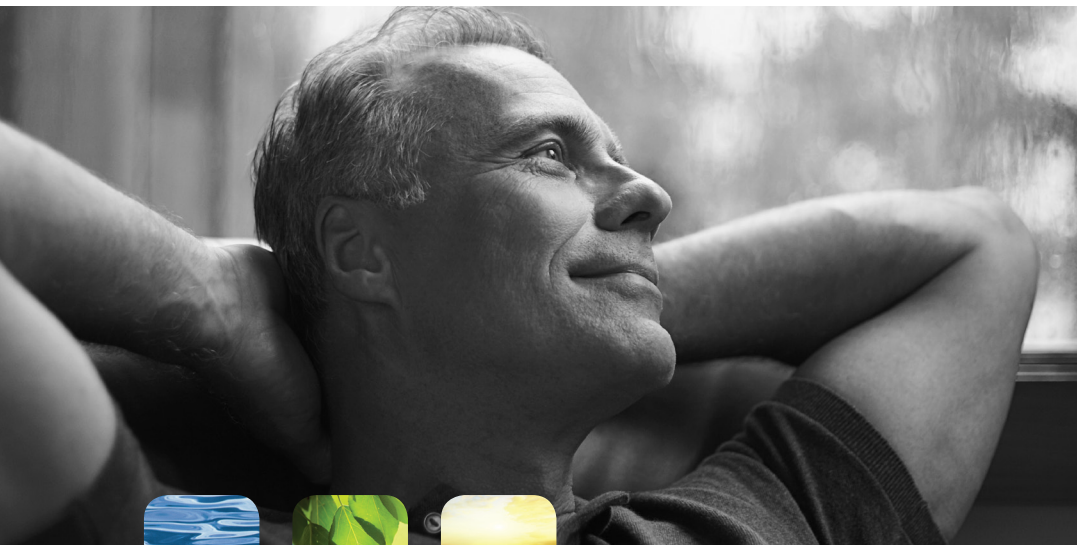


At a Glance

For Sun Life Financial Advisors



SunWise[®]
EssentialSeries | 2



managed by CI Investments Inc.



issued by Sun Life Assurance Company of Canada

At a Glance

Income Class (FOR SUN LIFE ADVISORS ONLY)

Contract	One contract co
Contract maturity & death guarantees	75% at contract maturity (age 100) and 100% at death*
Guaranteed Lifetime Withdrawal Benefit (GLWB)	<p>Withdrawals based on an age-tiered LWA Rate and income stream payment options:</p> <p>One-Life Income Stream – covers life of one individual. Income available at January 1 of the year the designated annuitant turns 65. Starts at 4% of the LWA Base.</p> <p>Two-Life Income Stream – covers lives of an annuitant and spouse, starting January 1 the year the younger spouse turns 65. Starts at 3.5% of LWA Base.</p> <p>Clients can elect an option to withdraw 3% (2.5% for Two-life) of the LWA at age 55. Other conditions may apply.</p> <p>See advisor guide for further information on LWA Rates and treatment of registered plans.</p>
5% Bonus	15 years from the initial investment, plus prorated in the first year
Resets	<p>Death benefit – automatic on every third contract anniversary date until the annuitant reaches age 80, with a final reset at age 80.</p> <p>GLWB resets occur on the third contract anniversary date and may increase the LWA Rate.</p>
Guarantee flexibility	<p>Clients may switch classes to meet financial objectives without trigger</p> <p>Switch between Income a</p>
Funds available	More than 35 funds, including Portfolio Series and SunWise Essential Bundles
Investments	up to 70% equity
Ability to bypass probate	
Waiving redemption fees upon death	
Initial deposit	\$25,000
Minimum initial deposit per class of a fund	\$100 (\$50 PAC)
Minimum subsequent deposits	\$100 (\$50 PAC)
Maximum deposits	
CI Private Investment Management program	Minimum
Accounts serviced	Open, RRSP
Automatic rebalancing	
Sales commissions	
Annual service fees	<p>ISC: 0%–0.25% on money market; 0.50% on other In</p> <p>DSC: 0% on money market; 0.25% on other Inco</p>
Fund switches	No charge (switches with



Investment Class	Estate Class
Covers all classes – Maximize benefits – Enhance client reporting	
75% at contract maturity (age 100) and 75% at death*	75% at contract maturity (age 100) and 100% at death*
Not available	Not available
Not available	Not available
Not available	Death benefit – automatic on every third contract anniversary date until the annuitant reaches age 80, with a final reset at age 80.
During a taxable disposition, provided underlying fund stays the same. In some cases the guarantees remain in place. Investment Classes and Estate Classes, without affecting the principal protection guarantees.	
More than 60 funds across all asset classes	More than 40 funds, including portfolio managed solutions and SunWise Essential Bundles
up to 100% equity	up to 70% equity
Yes	
Yes	
\$500	\$500
\$500 (\$50 PAC)	\$500 (\$50 PAC)
\$100 (\$50 PAC)	\$100 (\$50 PAC)
Subject to administration policies.	
Minimum investment of \$100,000 (\$5,000 subsequent deposits)	
RRSP, LIRA, LRSP, RRIF, LRIF, LIF, PRIF, RLIF, RLSP, TFSA	
Yes	
ISC: Up to 5%	
DSC: 5%	
Income Funds (except Signature Diversified Yield II, Select Income Managed); 1.00% on other funds	
Income Funds (except Signature Diversified Yield II, Select Income Managed); 0.50% on other funds	
(Investments made within 30 business days of deposit may be subject to an early withdrawal fee)	

Age-tier withdrawals

Age Tier*	LWA rate for One-Life Income Stream option	LWA rate for Two-Life Income Stream option
55 to 64	3%	2.5%
65 to 69	4%	3.5%
70 to 74	4.25%	3.75%
75 to 79	4.5%	4%
80 or older	5%	4.5%

* Based on the expected age of Annuitant on December 31 of the year of the LWA Commencement Date. Resets occurring in a higher age tier will result in an increase in the LWA Rate. If the client makes the Age 55 LWA Election, deposits before January 1 of the calendar year in which the Annuitant (or, if the Two-Life Income Stream has been selected, the younger of the Annuitant and the Second Life) turns 65 years of age the client will be entitled to GLWB Resets but will not be entitled to an increase in the LWA Rate if a GLWB Reset occurs at a time when a higher age tier would apply.

CI Private Investment Management (PIM)

The CI Private Investment Management program is for high net worth clients, offering reduced management fees with a minimum \$100,000 investment. SunWise Essential Series 2 is available in three PIM Classes: PIM Investment, PIM Income and PIM Estate. For information on the PIM program, fees and fund codes, contact your CI Sales Team.

Fund Codes

Fund Name	Income Class		Investment Class		Estate Class	
	ISC	DSC	ISC	DSC	ISC	DSC
INCOME						
SunWise Essential 2 CI Signature Diversified Yield II Segregated Fund	22700	22800	22100	22200	22400	22500
SunWise Essential 2 CI Money Market Segregated Fund	22701	22801	22101	22201	22401	22501
SunWise Essential 2 CI Signature Canadian Bond Segregated Fund	n/a	n/a	22103	22203	22403	22503
SunWise Essential 2 Sun Life Beutel Goodman Canadian Bond Segregated Fund	n/a	n/a	22105	22205	22405	22505
SunWise Essential 2 Sun Life MFS Canadian Bond Segregated Fund	n/a	n/a	22106	22206	22406	22506
SunWise Essential 2 TD Canadian Bond Segregated Fund	n/a	n/a	22107	22207	22407	22507
SunWise Essential 2 CI Select Income Managed Segregated Fund	22702	22802	22102	22202	22402	22502
CANADIAN BALANCED						
SunWise Essential 2 CI Signature Canadian Balanced Segregated Fund	22708	22808	22108	22208	22408	22508
SunWise Essential 2 CI Signature Income & Growth Segregated Fund	22709	22809	22109	22209	22409	22509
SunWise Essential 2 Fidelity Canadian Asset Allocation® Segregated Fund	22710	22810	22110	22210	22410	22510
SunWise Essential 2 Sun Life BlackRock Canadian Balanced Segregated Fund	22711	22811	22111	22211	22411	22511
GLOBAL BALANCED						
SunWise Essential 2 CI Black Creek Global Balanced Segregated Fund	22727	22827	22127	22227	22427	22527
SunWise Essential 2 CI Signature Global Income & Growth Segregated Fund	22728	22828	22128	22228	22428	22528
SunWise Essential 2 Sun Life MFS Global Total Return Segregated Fund	22729	22829	22129	22229	22429	22529
CANADIAN EQUITY						
SunWise Essential 2 CI Cambridge Canadian Equity Segregated Fund	n/a	n/a	22114	22214	n/a	n/a
SunWise Essential 2 CI Canadian Investment Segregated Fund	n/a	n/a	22116	22216	n/a	n/a
SunWise Essential 2 CI Harbour Segregated Fund	n/a	n/a	22117	22217	n/a	n/a
SunWise Essential 2 CI Signature Dividend Segregated Fund	n/a	n/a	22119	22219	n/a	n/a
SunWise Essential 2 CI Signature Select Canadian Segregated Fund	n/a	n/a	22120	22220	n/a	n/a
SunWise Essential 2 Fidelity True North Segregated Fund	n/a	n/a	22121	22221	n/a	n/a
SunWise Essential 2 Sun Life BlackRock Canadian Equity Segregated Fund	n/a	n/a	22122	22222	n/a	n/a
U.S. EQUITY						
SunWise Essential 2 CI American Value Segregated Fund	n/a	n/a	22123	22223	n/a	n/a
SunWise Essential 2 CI Cambridge American Equity Segregated Fund	n/a	n/a	22124	22224	n/a	n/a
SunWise Essential 2 Sun Life MFS U.S. Growth Segregated Fund	n/a	n/a	22125	22225	n/a	n/a
SunWise Essential 2 Sun Life MFS U.S. Value Segregated Fund	n/a	n/a	22126	22226	n/a	n/a

Fund Name	Income Class		Investment Class		Estate Class	
	ISC	DSC	ISC	DSC	ISC	DSC
GLOBAL EQUITY						
SunWise Essential 2 CI Black Creek Global Leaders Segregated Fund	n/a	n/a	22130	22230	n/a	n/a
SunWise Essential 2 CI Black Creek International Equity Segregated Fund	n/a	n/a	22131	22231	n/a	n/a
SunWise Essential 2 CI Cambridge Global Equity Segregated Fund	n/a	n/a	22132	22232	n/a	n/a
SunWise Essential 2 CI Harbour Foreign Equity Segregated Fund	n/a	n/a	22133	22233	n/a	n/a
SunWise Essential 2 Fidelity NorthStar Segregated Fund	n/a	n/a	22134	22234	n/a	n/a
SunWise Essential 2 Sun Life MFS Global Value Segregated Fund	n/a	n/a	22135	22235	n/a	n/a
SunWise Essential 2 Sun Life MFS Global Growth Segregated Fund	n/a	n/a	22136	22236	n/a	n/a
BUNDLES						
SunWise Essential 2 CI American Value Segregated Bundle	22773	22873	22173	22273	22473	22573
SunWise Essential 2 CI Black Creek Global Leaders Segregated Bundle	22780	22880	22180	22280	22480	22580
SunWise Essential 2 CI Cambridge American Equity Segregated Bundle	22774	22874	22174	22274	22474	22574
SunWise Essential 2 CI Cambridge Canadian Asset Allocation Segregated Balanced Bundle	22763	22863	22163	22263	22463	22563
SunWise Essential 2 CI Cambridge Canadian Equity Segregated Bundle	22764	22864	22164	22264	22464	22564
SunWise Essential 2 CI Cambridge Global Equity Segregated Bundle	22782	22882	22182	22282	22482	22582
SunWise Essential 2 CI Cambridge Segregated Diversified Bundle	22765	22865	22165	22265	22465	22565
SunWise Essential 2 CI Canadian Investment Segregated Bundle	22766	22866	22166	22266	22466	22566
SunWise Essential 2 CI Harbour Growth & Income Segregated Balanced Bundle	22762	22862	22162	22262	22462	22562
SunWise Essential 2 CI Harbour Segregated Bundle	22767	22867	22167	22267	22467	22567
SunWise Essential 2 CI Harbour Segregated Diversified Bundle	22768	22868	22168	22268	22468	22568
SunWise Essential 2 CI Signature Dividend Segregated Bundle	22769	22869	22169	22269	22469	22569
SunWise Essential 2 CI Signature Select Canadian Segregated Bundle	22770	22870	22170	22270	22470	22570
SunWise Essential 2 Fidelity NorthStar Segregated Bundle	22784	22884	22184	22284	22484	22584
SunWise Essential 2 Fidelity True North Segregated Bundle	22771	22871	22171	22271	22471	22571
SunWise Essential 2 Sun Life BlackRock Canadian Equity Segregated Bundle	22772	22872	22172	22272	22472	22572
SunWise Essential 2 Sun Life MFS Global Value Segregated Bundle	22785	22885	22185	22285	22485	22585
SunWise Essential 2 Sun Life MFS Global Growth Segregated Bundle	22786	22886	22186	22286	22486	22586
SunWise Essential 2 Sun Life MFS U.S. Growth Segregated Bundle	22775	22875	22175	22275	22475	22575
SunWise Essential 2 Sun Life MFS U.S. Value Segregated Bundle	22776	22876	22176	22276	22476	22576
PORTFOLIO SERIES						
SunWise Essential 2 Portfolio Series Balanced Growth Segregated Fund	22740	22840	22140	22240	22440	22540
SunWise Essential 2 Portfolio Series Balanced Segregated Fund	22741	22841	22141	22241	22441	22541
SunWise Essential 2 Portfolio Series Conservative Balanced Segregated Fund	22742	22842	22142	22242	22442	22542
SunWise Essential 2 Portfolio Series Conservative Segregated Fund	22743	22843	22143	22243	22443	22543
SunWise Essential 2 Portfolio Series Growth Segregated Fund	n/a	n/a	22144	22244	n/a	n/a
SunWise Essential 2 Portfolio Series Income Segregated Fund	22745	22845	22145	22245	22445	22545
SunWise Essential 2 Portfolio Series Maximum Growth Segregated Fund	n/a	n/a	22146	22246	n/a	n/a
GRANITE FUNDS						
SunWise Essential 2 Sun Life Managed Balanced Growth Portfolio Segregated Fund	22790	22890	22190	22290	22490	22590
SunWise Essential 2 Sun Life Managed Balanced Portfolio Segregated Fund	22791	22891	22191	22291	22491	22591
SunWise Essential 2 Sun Life Managed Conservative Portfolio Segregated Fund	22792	22892	22192	22292	22492	22592
SunWise Essential 2 Sun Life Managed Growth Portfolio Segregated Fund	n/a	n/a	22193	22293	n/a	n/a
SunWise Essential 2 Sun Life Managed Moderate Portfolio Segregated Fund	22794	22894	22194	22294	22494	22594

For more information about the innovative features
and benefits of SunWise Essential Series 2,
please visit www.sunwiseessentialseries.com.

FOR ADVISOR USE ONLY

Please refer to **SunWise Essential Series 2 Information Folder and Contract including any Supplements for full details.**

* Contract maturity and death benefit guarantees are reduced on a proportional basis by any withdrawals made from your client's policy. Deposits made to Estate Class and Income Class after the Annuitant (or the youngest joint annuitant for non-registered plans) turns age 75 are subject to the Late Deposit Reduction. To the extent of any inconsistencies between this guide and the SunWise Essential Series 2 Information Folder and Individual Variable Annuity Contract including any Supplements, the terms of the Information Folder and Contract and Supplements prevail. For full details and disclosure, refer to the Information Folder and Contract and Supplements.

Sun Life Assurance Company of Canada, a member of the Sun Life Financial group of companies, is the sole issuer of the individual variable annuity contract providing for investment in SunWise Essential Series 2 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.** ©CI Investments, the CI Investments design, Harbour Advisors, Harbour Funds and Cambridge are registered trademarks of CI Investments Inc. Signature Funds and Signature Global Asset Management are trademarks of CI Investments Inc. Cambridge Global Asset Management is a business name of CI Investments Inc. used in connection with its subsidiary, CI Global Investments Inc. Certain portfolio managers of Cambridge Global Asset Management are registered with CI Investments Inc. ®SunWise is a registered trademark of Sun Life Assurance Company of Canada. Sun Life Global Investments (Canada) Inc. is part of the Sun Life Financial group of companies. ®Fidelity Investments and the Fidelity design are registered trademarks of Fidelity Management & Research Co. ™TD Asset Management is a trademark of The Toronto-Dominion Bank, used under licence.



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