

SUN LIFE **GRANITE MANAGED SOLUTIONS**

INVESTOR GUIDE

A woman with curly hair is sitting on a grey couch in a bright, sunlit room. She is wearing a yellow turtleneck and dark leggings. She is holding a blue mug in her right hand and using a silver laptop with her left hand. The room has a large window in the background, a potted plant on the couch, and a patterned pillow. The text "Built for your lifetime." is overlaid on the right side of the image.

Built for your lifetime.

When we built Sun Life Granite Managed Solutions, we put a lot of thought into why people save for the future and how we could help them get there. Whether their goals are short-term or long-term, how much risk they're willing to accept, or what kind of return they need to help them reach their goals.

So, no matter what stage of life you're at or the type of investor you are, **Sun Life Granite Managed Solutions fit.**

I want my money
to **grow.**

I want my
money to **generate
income.**

Sound familiar?

Growth and income are the top two goals that Sun Life Granite Managed Solutions aim to meet. But it doesn't end there. Sometimes your specific needs demand a truly versatile solution.



What does it all mean?

Enjoy a smoother investment experience with **broad diversification**

Diversification means having a mix of investments that behave differently in different market conditions. For example, historically stocks have tended to produce higher returns than bonds over longer periods. But stocks are also more volatile, which means prices are likely to rise and fall more quickly and to greater extremes. Adding bonds to the mix, and maintaining that mix, can help smooth out the ups-and-downs of the stock market.

Get the right tool for the job with our **multi-manager approach**

No single investment company can be the best at managing every type of investment out there. We carefully select specialized managers from all over the world to be a part of Sun Life Granite Managed Solutions, many of them independent of Sun Life. This allows us to choose managers we believe are the best fit for our solutions.

Seize opportunities with tactical **asset allocation**

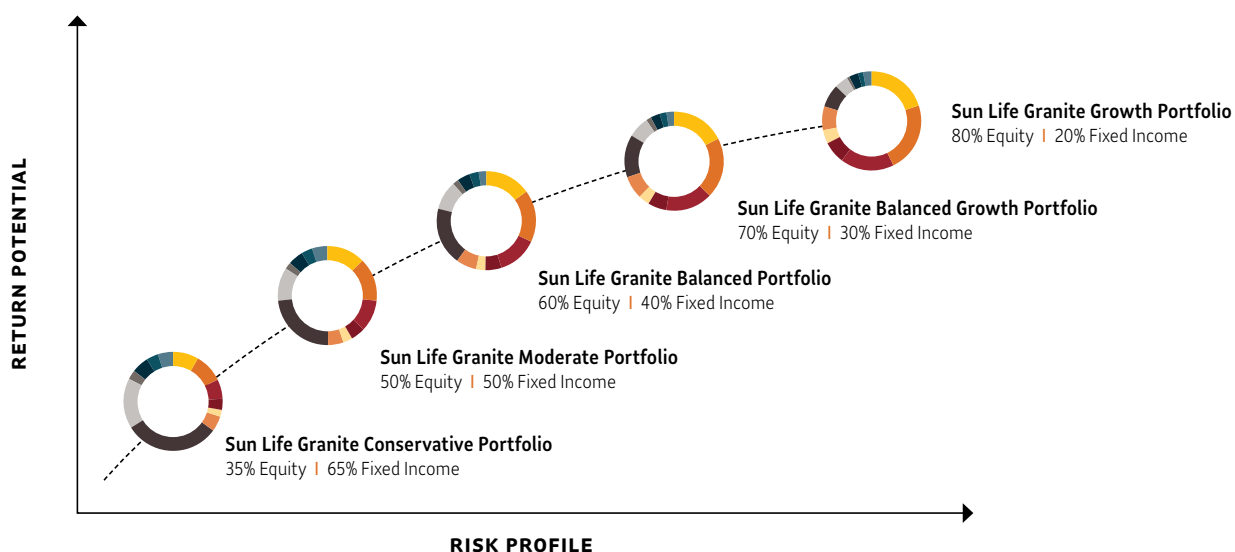
Each Sun Life Granite Managed Solution has its own foundational mix of investment funds that make up its “strategic asset allocation.” Even so, there are times when changes in the market create opportunities either to reduce risk or earn potentially higher returns. Temporarily adjusting the strategic allocation to capture these shorter-term opportunities is called “tactical asset allocation.”

There's a portfolio built for you

Once you and advisor have determined your needs, we have designed seven solutions to choose from – five for growing your savings and two for generating income. Each solution holds a mix of mutual funds and exchange-traded funds, serving as a complete investment portfolio.

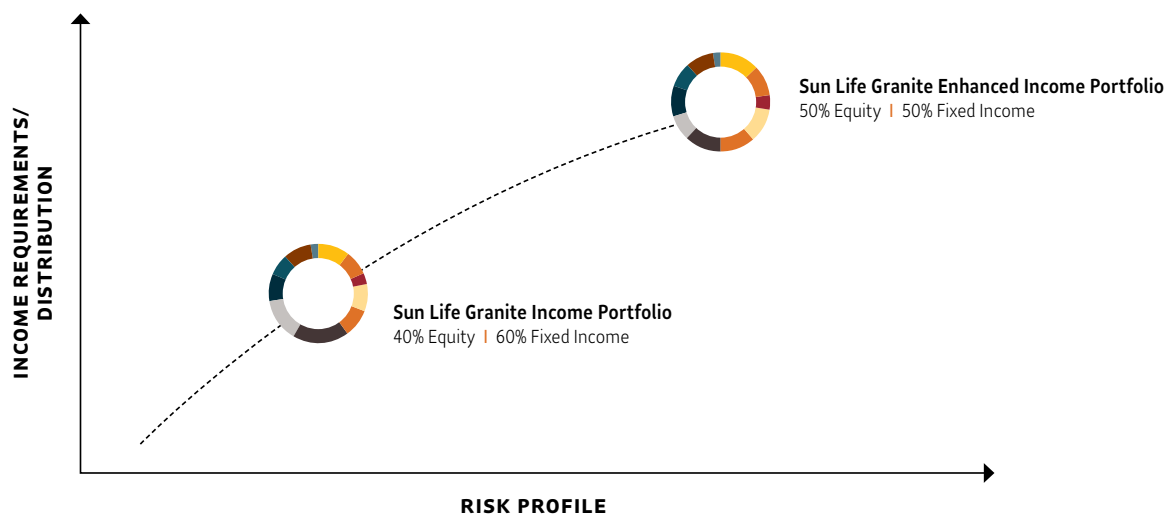
Sun Life Granite Managed Portfolios

Designed to meet varying risk profiles, as the exposure to equities in the portfolios increases, so too does the level of risk – but also the return potential.



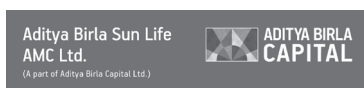
Sun Life Granite Managed Income Portfolios

Designed to generate investment income, each Portfolio pays a targeted monthly distribution. As the level of target investment income increases, so does the level of risk.



Diversification far and wide

We bring a global spectrum of asset management talent, research and innovation to your portfolio.



BLACKROCK®

Dynamic Funds®
Invest with advice.

J.P.Morgan
Asset Management



LAZARD
ASSET MANAGEMENT



nuveen
A TIAA Company



Schroders



WELLINGTON
MANAGEMENT®

If you also want...

Tax efficiency

Consider **Sun Life Granite Managed Classes** for investments you may have in non-registered accounts. These corporate class portfolios are structured to produce more tax-efficient distributions than the trust versions.

Predictable, tax-efficient cash flow

Consider the **Series T or AT** (corporate class) versions of certain Sun Life Granite Managed Solutions, specifically for investments you may have in non-registered accounts.

The guarantees of an insurance contract

Consider the suite of segregated fund products known as **Sun Life Guaranteed Investment Funds (GIFs)**, offered by Sun Life Assurance Company of Canada.

...then we have a solution for you.

If all this sounds complicated, that's because it is. The good news is you don't have to worry about it. Once you select a portfolio that you and your advisor feel meets your needs, we take care of the rest.



Getting started is easy

Ask your advisor to guide you through our simple questionnaire and discover which Sun Life Granite Managed Solution fits you best.

Once you and your advisor determine the best portfolio match, we'll help set you on the path to reaching your financial goals – with all the power of Sun Life behind you.

Talk to your advisor today about how **Sun Life Granite Managed Solutions** can help you meet your investment goals.

Get to know the Sun Life group of companies better

Sun Life Global Investments benefits from the strength of Sun Life's asset management capabilities:

- CAD \$1.5 trillion in AUM globally*
- 150+ years helping Canadians grow and protect wealth
- Our scale means pricing power and a broader global reach
- Insurance roots instil a strong risk-management culture
- Sun Life Global Investments makes institutional mandates available to individual investors



For more information, speak to your advisor or:

Visit sunlifeglobalinvestments.com/granite | Call **1-877-344-1434**

*As of September 30, 2024, in Canadian dollars.

Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus before investing. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated. Investors should consult with professional advisors before acting on any information contained in this brochure.

Sun Life Granite Managed Income Portfolios intend to make monthly distributions at a fixed rate. An investor's actual annual distribution rate is dependent on the net asset value of the units at the time they are acquired, and on the rate of distribution at such time. Distributions should not be confused with "yield" or "income", and are not intended to reflect a fund's investment performance or rate of return. Distributions may be comprised of income, capital gains or return of capital. The distribution rate on units held by an investor may be greater than the return on the fund's investments. If the cash distributions paid to an investor are greater than the net increase in the value of the investment, the distribution will erode the value of the original investment. Distributions are automatically reinvested in additional units of the applicable fund unless the investor instructs us to distribute cash.

If necessary, a fund will make an additional distribution of income and capital gains in December of each year. The funds may make additional distributions of income, capital gains or return of capital at any other time as we consider appropriate. A distribution of capital is not immediately taxable to an investor but will reduce the adjusted cost basis of the investor's units. There can be no assurance that a fund will make any distributions in any particular month, and we reserve the right to adjust the amount of monthly distribution if we consider it appropriate, without notice.

The Sun Life Global Investments corporate class mutual funds each represent a separate class of shares of Sun Life Global Investments Corporate Class Inc., a mutual fund corporation.

Any amount that is allocated to a segregated fund is invested at the risk of the contract owner and may increase or decrease in value. Sun Life GIFs are individual variable annuity contracts issued by Sun Life Assurance Company of Canada, a member of the Sun Life group of companies.

Sun Life Global Investments is a trade name of SLGI Asset Management Inc., Sun Life Assurance Company of Canada, and Sun Life Financial Trust Inc. SLGI Asset Management Inc. is the investment manager of the Sun Life Mutual Funds, Sun Life Granite Managed Solutions and Sun Life Private Investment Pools. Sun Life Assurance Company of Canada is the issuer of guaranteed insurance contracts, including Accumulation Annuities (Insurance GICs), Payout Annuities, and Individual Variable Insurance Contracts (Sun Life GIFs).

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