

# Sun Protect GIF

## Investment Options

Sun Protect GIF is not available for new contract sales. Deposits can continue to be made to existing contracts. Contract features and benefits for existing contracts are not affected.

June 2024



# Sun Protect GIF Investment Options

Sun Protect Guaranteed Investment Fund (GIF) offers a range of investment options. The investment objectives, fees, and eligibility for Private Client pricing for each fund can be found below.

<sup>†</sup>The Deferred Sales Charge (DSC) option and Low Load (LL) Sales Charge option are not available for new purchases. Switching from a fund previously purchased under DSC or LL Sales Charge options to other DSC or LL funds will be permitted.

FEL - front-end load DSC - deferred sales charge LL - low-load

Fund Name	Objective	Private Client Eligible? <sup>^</sup>	Management Fees			Insurance Fees
			FEL/DSC/LL (%) <sup>†</sup>	F class (%)	O class (%)	
<b>MONEY MARKET</b>						
<b>Sun Protect GIF Daily Interest*</b>	The investment objective of the fund is to provide investors with interest income.		0.55	0.35	0.35	0.20
<b>Sun Protect GIF Dollar Cost Average Daily Interest*</b>	The investment objective of the fund is to provide investors with interest income.		0.55	0.35	0.35	0.20
<b>Sun Protect GIF Sun Life Money Market*</b>	The fund's investment objective is to achieve a high level of current income while seeking to protect capital and to maintain liquidity by investing primarily in Canadian dollar-denominated money market instruments.		0.55	0.45	0.45	0.23
<b>FIXED INCOME</b>						
<b>Sun Protect GIF Sun Life BlackRock Canadian Universe Bond</b>	The fund's investment objective is to provide income by replicating, to the extent possible, the performance, net of fees, of a broad and recognized Canadian bond market index (the "Index"). The fund invests directly in fixed income securities included in the Index and/or may achieve indirect exposure to some or all of the Index by investing in exchange-traded funds, mutual funds or derivatives that are correlated to the performance of the Index.	Yes	1.25	0.75	0.75	0.63
<b>Sun Protect GIF Sun Life MFS Canadian Bond</b>	The fund aims to provide investors with high investment returns primarily through income, with reasonable safety of capital.	Yes	1.25	0.75	0.75	0.80
<b>Sun Protect GIF Sun Life Multi-Strategy Bond</b>	The fund's investment objective is to seek to earn a high rate of income by investing primarily in fixed-income securities of Canadian government and corporate issuers.	Yes	1.25	0.75	0.75	0.72
<b>SUN LIFE GRANITE MANAGED PORTFOLIOS</b>						
<b>Sun Protect GIF Sun Life Granite Income</b>	The fund's investment objective is to seek to generate a consistent level of income by investing primarily in a mix of income-focused fixed income and equity mutual funds (including exchange-traded funds).	Yes	1.90	0.90	0.90	1.03

<sup>^</sup>DSC and LL units are not eligible for Private Client.

<sup>†</sup>FEL and F class units of this fund are included in the market value of Private Client eligible units, but are not eligible for management fee reductions.

Fund Name	Objective	Private Client Eligible?^	Management Fees			Insurance Fees
			FEL/DSC/LL (%) <sup>†</sup>	F class (%)	O class (%)	
<b>Sun Protect GIF Sun Life Granite Enhanced Income</b>	The fund's investment objective is to seek to generate a consistent level of income by investing primarily in a mix of income-focused fixed income and equity mutual funds (including exchange-traded funds), with an emphasis towards higher yielding investments.	Yes	1.90	0.90	0.90	1.12
<b>Sun Protect GIF Sun Life Granite Conservative</b>	The fund's investment objective is to seek income and capital appreciation, with a bias towards income, by investing primarily in fixed income mutual funds and, to a lesser extent, equity mutual funds.	Yes	1.80	0.80	0.80	0.86
<b>Sun Protect GIF Sun Life Granite Moderate</b>	The fund's investment objective is to seek income and capital appreciation by investing primarily in a mix of fixed income and equity mutual funds.	Yes	1.85	0.85	0.85	0.95
<b>Sun Protect GIF Sun Life Granite Balanced</b>	The fund's investment objective is to seek capital appreciation and income, with a small bias towards capital appreciation, by investing primarily in a mix of equity and fixed income mutual funds.	Yes	1.90	0.90	0.90	1.12
<b>Sun Protect GIF Sun Life Granite Balanced Growth</b>	The fund's investment objective is to seek capital appreciation and income, with a bias towards capital appreciation, by investing primarily in equity mutual funds and, to a lesser extent, fixed income mutual funds.	Yes	1.90	0.90	0.90	1.26
<b>Sun Protect GIF Sun Life Granite Growth</b>	The fund's investment objective is to seek capital appreciation by investing primarily in equity mutual funds and, to a lesser extent, fixed income mutual funds.	Yes	1.95	0.95	0.95	1.34

### SUN LIFE TACTICAL ETF PORTFOLIOS

<b>Sun Protect GIF Sun Life Tactical Fixed Income ETF Portfolio*</b>	The fund's investment objective is to seek income, by investing primarily in fixed income exchange traded funds and other fixed income mutual funds.		1.15	0.65	0.65	0.80
<b>Sun Protect GIF Sun Life Tactical Conservative ETF Portfolio*</b>	The fund's investment objective is to seek income and capital appreciation, with a bias towards income, by investing primarily in a mix of fixed income and equity exchange traded funds and other mutual funds, with a bias toward fixed income exchange traded funds and other fixed income mutual funds.		1.66	0.66	0.66	0.86
<b>Sun Protect GIF Sun Life Tactical Balanced ETF Portfolio*</b>	The fund's investment objective is to seek capital appreciation and income, with a small bias towards capital appreciation, by investing primarily in a mix of equity and fixed income exchange traded funds and other mutual funds.		1.72	0.72	0.72	1.12

### BALANCED

<b>Sun Protect GIF Enhanced Balanced*</b>	The objective of this fund is to provide growth and interest income by investing primarily in fixed income and equity mutual funds and exchange traded funds.		1.67	0.67	0.67	1.08
<b>Sun Protect GIF Sun Life MFS Global Total Return</b>	The fund's investment objective is to seek total return by investing primarily in a mix of equity securities and debt instruments of issuers located anywhere in the world.	Yes	1.85	0.85	0.85	1.19

<sup>†</sup>DSC and LL units are not eligible for Private Client.

\*FEL and F class units of this fund are included in the market value of Private Client eligible units, but are not eligible for management fee reductions.

Fund Name	Objective	Private Client Eligible? <sup>^</sup>	Management Fees			Insurance Fees
			FEL/DSC/LL (%) <sup>†</sup>	F class (%)	O class (%)	
<b>EQUITY</b>						
<b>Sun Protect GIF Sun Life BlackRock Canadian Equity</b>	The fund's investment objective is to seek capital appreciation by investing primarily in Canadian equity securities directly or indirectly through mutual funds and exchange-traded funds that invest in such securities.	Yes	1.65	0.65	0.65	1.39
<b>Sun Protect GIF Sun Life MFS Canadian Equity</b>	The fund aims for long-term capital growth primarily by investing in Canadian growth equity securities. The fund may invest in global equity securities or other mutual funds.	Yes	1.90	0.90	0.90	1.36
<b>Sun Protect GIF Sun Life MFS Global Value</b>	The fund's investment objective is to seek capital appreciation by investing primarily in equity securities of issuers located anywhere in the world that are considered to be undervalued compared to their perceived worth.	Yes	2.00	1.00	1.00	1.63
<b>Sun Protect GIF Sun Life MFS US Value</b>	The fund's investment objective is to seek capital appreciation by investing primarily in equity securities of companies with large market capitalizations located in the United States that are considered to be undervalued compared to their perceived worth.	Yes	1.85	0.85	0.85	1.50

<sup>^</sup>DSC and LL units are not eligible for Private Client.

## About Sun Life Global Investments

Sun Life Global Investments offers Canadians a diverse lineup of mutual funds, portfolio solutions and guaranteed investments, empowering them to pursue their financial goals at every life stage. We bring together the strength of one of Canada's most trusted names in financial services with some of the best asset managers from around the world to deliver a truly global investment platform. For more information, please visit [sunlifeglobalinvestments.com](https://sunlifeglobalinvestments.com) or follow us on Twitter @SLGI\_Canada.

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