

Sun Lifetime Advantage GIF

Investment Options

June 2024



Sun Lifetime Advantage GIF Investment Options

Sun Lifetime Advantage 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.

[†]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? [^]	Management Fees			Insurance Fees
			FEL/DSC/LL (%) [†]	F class (%)	O class (%)	
MONEY MARKET FUNDS						
Sun Lifetime Advantage GIF Daily Interest*	The investment objective of the fund is to provide investors with interest income.		0.55	0.35	0.35	0.20
Sun Lifetime Advantage GIF Dollar Cost Average Daily Interest*	The investment objective of the fund is to provide investors with interest income.		0.55	0.35	0.35	0.20
Sun Lifetime Advantage GIF Sun Life Money Market*	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
FIXED INCOME						
Sun Lifetime Advantage GIF PH&N Short Term Bond and Mortgage	To provide relatively high yields and stability of capital by investing primarily in a well-diversified portfolio of short-term fixed income securities issued by Canadian governments and corporations, and first mortgages on property located in Canada.		1.55	1.05		0.95
Sun Lifetime Advantage GIF Sun Life BlackRock Canadian Universe Bond	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	0.94
Sun Lifetime Advantage GIF Sun Life MFS Canadian Bond	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	1.01

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Fund Name	Objective	Private Client Eligible?^A	Management Fees			Insurance Fees
			FEL/DSC/LL (%) [†]	F class (%)	O class (%)	
Sun Lifetime Advantage GIF Sun Life Multi-Strategy Bond	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	1.04
Sun Lifetime Advantage GIF TD Canadian Bond	The fundamental investment objective is to earn a high rate of interest income through investments in high-quality bonds and debentures issued principally by Canadian borrowers in Canadian dollars. These securities may consist of debt obligations of, or guaranteed by, Canadian federal, provincial or municipal governments, Canadian chartered banks, Canadian loan or trust companies or Canadian corporations.		1.50	1.00		1.02

SUN LIFE GRANITE MANAGED PORTFOLIOS

Sun Lifetime Advantage GIF Sun Life Granite Income	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	1.47
Sun Lifetime Advantage GIF Sun Life Granite Enhanced Income	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	1.48
Sun Lifetime Advantage GIF Sun Life Granite Conservative	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	1.40
Sun Lifetime Advantage GIF Sun Life Granite Moderate	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	1.47
Sun Lifetime Advantage GIF Sun Life Granite Balanced	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	1.45
Sun Lifetime Advantage GIF Sun Life Granite Balanced Growth	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	1.48
Sun Lifetime Advantage GIF Sun Life Granite Growth	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	1.48

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Fund Name	Objective	Private Client Eligible?^	Management Fees			Insurance Fees
			FEL/DSC/LL (%)†	F class (%)	O class (%)	
SUN LIFE TACTICAL ETF PORTFOLIOS						
Sun Lifetime Advantage GIF Sun Life Tactical Fixed Income ETF Portfolio*	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	1.07
Sun Lifetime Advantage GIF Sun Life Tactical Conservative ETF Portfolio*	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	1.40
Sun Lifetime Advantage GIF Sun Life Tactical Balanced ETF Portfolio*	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	1.45
CANADIAN BALANCED						
Sun Lifetime Advantage GIF Fidelity Income Allocation	Fidelity Income Allocation fund offers exposure to multiple fixed income asset classes and income-oriented equities and aims to provide investors with monthly yield and total return potential in a tactical asset allocation fund.		2.10	1.10		1.34
Sun Lifetime Advantage GIF Fidelity Monthly Income	Fidelity Monthly Income fund offers a unique combination of high yielding equity and fixed-income securities, actively managed to aim to deliver a balance of income and growth.		2.05	1.05		1.39
Sun Lifetime Advantage GIF Sun Life MFS Canadian Equity Bundle	The objective of this fund is to provide growth and interest income by investing in a bundle of underlying mutual funds including Sun Life MFS Canadian Equity Fund as its main investment. Underlying fund objectives: Sun Life MFS Canadian Equity Fund 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. Sun Life MFS Canadian Bond Fund The fund aims to provide investors with high investment returns primarily through income, with reasonable safety of capital.	Yes	1.75	0.75	0.75	1.47
Sun Lifetime Advantage GIF TD Dividend Income	The fundamental investment objective is to seek to provide income with capital appreciation as a secondary objective, by investing primarily in income-producing securities.		2.00	1.00		1.44

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GLOBAL BALANCED						
Sun Lifetime Advantage GIF CI/MFS Global Bundle	<p>The objective of this fund is to provide growth and interest income by investing in a bundle of underlying mutual funds including CI Global Equity Corporate Class as its main investment.</p> <p>Underlying fund objectives:</p> <p>CI Global Equity Corporate Class</p> <p>This fund's objective is to achieve long-term capital growth by investing, directly or indirectly, primarily in equity securities of companies located anywhere in the world. Indirect investments may include convertible securities, derivatives, equity-related securities and securities of other mutual funds.</p> <p>Sun Life MFS Canadian Bond Fund</p> <p>The fund aims to provide investors with high investment returns primarily through income, with reasonable safety of capital.</p>		1.95	0.95		1.49
Sun Lifetime Advantage GIF CI Canadian Income & Growth	<p>The fund seeks to provide a steady flow of current income while preserving capital by investing in a diversified portfolio of securities composed mainly of equity, equity-related and fixed income securities of Canadian issuers. The fund may also invest in foreign securities.</p>		2.00	1.00		1.44
Sun Lifetime Advantage GIF Enhanced Balanced*	<p>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.</p>		1.67	0.67	0.67	1.33
Sun Lifetime Advantage GIF Sun Life MFS Global Total Return	<p>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.</p>	Yes	1.85	0.85	0.85	1.46
Sun Lifetime Advantage GIF Sun Life MFS Global Value Bundle	<p>The objective of this fund is to provide growth and interest income by investing in a bundle of underlying mutual funds including Sun Life MFS Global Value Fund as its main investment.</p> <p>Underlying fund objectives:</p> <p>Sun Life MFS Global Value Fund</p> <p>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.</p> <p>Sun Life MFS Canadian Bond Fund</p> <p>The fund aims to provide investors with high investment returns primarily through income, with reasonable safety of capital.</p>	Yes	1.80	0.80	0.80	1.49

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			FEL/DSC/LL (%) [†]	F class (%)	O class (%)	
Sun Lifetime Advantage GIF Sun Life MFS International Opportunities Bundle	<p>The objective of this fund is to provide growth and interest income by investing in a bundle of underlying mutual funds including Sun Life MFS International Growth Fund as its main investment.</p> <p>Underlying fund objectives:</p> <p>Sun Life MFS International Opportunities Fund</p> <p>The fund's investment objective is to seek capital appreciation by investing primarily in equity securities of issuers outside of Canada and the U.S. that are considered to have above-average earnings growth potential compared to other issuers.</p> <p>Sun Life MFS Canadian Bond Fund</p> <p>The fund aims to provide investors with high investment returns primarily through income, with reasonable safety of capital.</p>	Yes	1.85	0.85	0.85	1.46
Sun Lifetime Advantage GIF Sun Life MFS International Value Bundle	<p>The objective of this fund is to provide growth and interest income by investing in a bundle of underlying mutual funds including Sun Life MFS International Value Fund as its main investment.</p> <p>Underlying fund objectives:</p> <p>Sun Life MFS International Value Fund</p> <p>The fund's investment objective is to seek capital appreciation by investing primarily in equity securities of issuers located outside of Canada and the U.S. that are considered to be undervalued compared to their perceived worth.</p> <p>Sun Life MFS Canadian Bond Fund</p> <p>The fund aims to provide investors with high investment returns primarily through income, with reasonable safety of capital.</p>	Yes	1.90	0.90	0.90	1.46
Sun Lifetime Advantage GIF Sun Life MFS US Equity Bundle	<p>The objective of this fund is to provide growth and interest income by investing in a bundle of underlying mutual funds including Sun Life MFS US Equity Fund as its main investment. The objective of this fund is to provide growth and interest income by investing in a bundle of underlying mutual funds including Sun Life MFS US Equity Fund as its main investment.</p> <p>Underlying fund objectives:</p> <p>Sun Life MFS US Equity Fund</p> <p>The fund aims for long-term capital growth by investing primarily in companies domiciled in the United States or whose primary stock exchange listing is in the United States.</p> <p>Sun Life MFS Canadian Bond Fund</p> <p>The fund aims to provide investors with high investment returns primarily through income, with reasonable safety of capital.</p>	Yes	1.75	0.75	0.75	1.44

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Fund Name	Objective	Private Client Eligible?^	Management Fees			Insurance Fees
			FEL/DSC/LL (%) [†]	F class (%)	O class (%)	
Sun Lifetime Advantage GIF Sun Life MFS US Value Bundle	<p>The objective of this fund is to provide growth and interest income by investing in a bundle of underlying mutual funds including Sun Life MFS US Value Fund as its main investment.</p> <p>Underlying fund objectives:</p> <p>Sun Life MFS US Value Fund</p> <p>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.</p> <p>Sun Life MFS Canadian Bond Fund</p> <p>The fund aims to provide investors with high investment returns primarily through income, with reasonable safety of capital.</p>	Yes	1.75	0.75	0.75	1.39

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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 or follow us on Twitter @SLGI_Canada.

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. 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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