

Sun GIF Solutions

Investment Options

June 2024



Sun GIF Solutions Investment Options

Sun Guaranteed Investment Fund (GIF) Solutions 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 CB – advisor chargeback

Fund Name	Objective	Private Client Eligible? [†]	Management Fees			Insurance Fees		
			FEL/DSC/LL/CB (%) [†]	F class (%)	O class (%)	Investment Series (%)	Estate Series (%)	Estate Heritage Series (%)
MONEY MARKET FUNDS								
Sun GIF Solutions Daily Interest*	The investment objective of the fund is to provide investors with interest income.		0.55	0.35	0.35	0.11	0.16	0.19
Sun GIF Solutions Dollar Cost Average Daily Interest*	The investment objective of the fund is to provide investors with interest income.		0.55	0.35	0.35	0.11	0.16	0.19
Sun GIF Solutions 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	0.12	0.19	0.19
FIXED INCOME FUNDS								
Sun GIF Solutions Fidelity Floating Rate High Income	A high yield offering that aims to provide a steady flow of income. It primarily invests in the floating rate debt of non-investment-grade issuers located in the U.S. or whose debt is denominated in U.S. dollars.		1.70	1.20		0.22	0.52	
Sun GIF Solutions 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		0.17	0.32	0.63
Sun GIF Solutions RBC Global High Yield Bond	The fund seeks to provide above average total returns and achieve a yield advantage. To provide total returns comprised of interest income and capital growth. The fund invests primarily in higher yielding corporate or government debt securities from anywhere around the world.		1.60	1.10		0.17	0.32	
Sun GIF Solutions 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	0.85	0.35	0.35	0.08	0.28 (0.20 in F class)	

[†]DSC and LL units are not eligible for Private Client.

*FEL, CB 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/CB (%)†	F class (%)	O class (%)	Investment Series (%)	Estate Series (%)	Estate Heritage Series (%)
Sun GIF Solutions 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	0.12	0.32	0.68
Sun GIF Solutions 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	0.13	0.33	0.69
Sun GIF Solutions Sun Life Nuveen Flexible Income	The fund's investment objective is to seek to achieve income and capital appreciation by investing primarily in a diversified portfolio of income producing securities.	Yes	1.45	0.95	0.95	0.11	0.31	
Sun GIF Solutions 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		0.24	0.39	0.71

SUN LIFE GRANITE MANAGED PORTFOLIOS

Sun GIF Solutions 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	0.13	0.47	
Sun GIF Solutions 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	0.22	0.56	
Sun GIF Solutions 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	0.18	0.53	0.88
Sun GIF Solutions 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	0.18	0.52	
Sun GIF Solutions 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	0.17	0.52	

^DSC and LL units are not eligible for Private Client.

Fund Name	Objective	Private Client Eligible?^	Management Fees			Insurance Fees		
			FEL/DSC/LL/CB (%)†	F class (%)	O class (%)	Investment Series (%)	Estate Series (%)	Estate Heritage Series (%)
Sun GIF Solutions 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	0.22	0.56	
Sun GIF Solutions 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	0.21	0.56	

SUN LIFE TACTICAL ETF PORTFOLIOS

Sun GIF Solutions 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	0.17	0.32	
Sun GIF Solutions 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	0.20	0.50	
Sun GIF Solutions 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	0.22	0.52	
Sun GIF Solutions Sun Life Tactical Growth ETF Portfolio*	The fund's investment objective is to seek capital appreciation by investing primarily in equity exchange traded funds and other equity mutual funds, and, to a lesser extent, fixed income exchange traded funds and other fixed income mutual funds.		1.74	0.74	0.74	0.26	0.56	
Sun GIF Solutions Sun Life Tactical Equity ETF Portfolio*	The fund's investment objective is to seek capital appreciation by investing primarily in equity exchange traded funds and other equity mutual funds.		1.76	0.76	0.76	0.30	0.60	

SUN LIFE PRIVATE INVESTMENT POOLS

Sun GIF Solutions Sun Life Core Advantage Credit Private Pool*	The fund's investment objective is to seek to provide income while preserving capital primarily by investing directly in debt securities or indirectly by investing in mutual funds (including exchange traded funds) that invest in such securities.		1.19	0.69	0.69	0.16	0.35	0.76
Sun GIF Solutions Sun Life KBI Global Dividend Private Pool*	The fund's investment objective is to seek to achieve a blend of dividend income and capital appreciation by primarily investing in a diversified portfolio of dividend paying equity securities of issuers located around the world or indirectly by investing in mutual funds (including exchange-traded funds) that invest in such securities.		1.96	0.96	0.96	0.19	0.68	

^DSC and LL units are not eligible for Private Client.

*FEL, CB 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/CB (%)†	F class (%)	O class (%)	Investment Series (%)	Estate Series (%)	Estate Heritage Series (%)
Sun GIF Solutions Sun Life KBI Sustainable Infrastructure Private Pool*	The Fund's investment objectives are to provide long-term capital appreciation and inflation protection while also generating income by primarily investing in equity securities of companies located anywhere in the world that own or operate sustainable infrastructure assets, or benefit from the development of sustainable infrastructure assets. The Fund focuses on investing in sustainable infrastructure assets including but not limited to clean energy, water treatment, and food storage. The fund follows an active, forward looking, investment approach while taking into consideration Environmental, Social and Governance (ESG) factors. The fund may invest in securities of companies of any size.		1.95	0.95	0.95	0.30		
Sun GIF Solutions Sun Life Real Assets Private Pool*	The fund's investment objective is to seek to provide long-term capital appreciation while preserving purchasing power including during periods of rising inflation; by investing in a diversified portfolio of global securities.		2.10	1.10	1.10	0.36	0.81	

SUN LIFE MFS DIVERSIFIED STRATEGIES

Sun GIF Solutions MFS Diversified Balanced*°	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.		1.58	0.58	0.58	0.24		
Sun GIF Solutions MFS Diversified Canadian Equity*°	The fund's investment objective is to seek capital appreciation by investing primarily in mutual funds that primarily invest in equity securities of issuers located in Canada.		1.55	0.55	0.55	0.31		
Sun GIF Solutions MFS Diversified U.S. Equity*°	The fund's investment objective is to seek capital appreciation by investing primarily in mutual funds that primarily invest in equity securities of issuers located in the United States.		1.72	0.72	0.72	0.25		
Sun GIF Solutions MFS Diversified International Equity*°	The fund's investment objective is to seek capital appreciation by investing primarily in mutual funds that primarily invest in equity securities of issuers located outside of Canada and the U.S.		1.65	0.65	0.65	0.31		
Sun GIF Solutions MFS Diversified Global Equity*°	The fund's investment objective is to seek capital appreciation by investing primarily in mutual funds that primarily invest in equity securities of issuers located anywhere in the world.		1.65	0.65	0.65	0.29		
Sun GIF Solutions MFS Diversified Conservative Balanced	The fund's investment objective is to seek capital appreciation and income, with bias towards income, by investing primarily in fixed income mutual funds and to a lesser extent equity mutual funds	Yes	1.69	0.58	0.58			0.77

^DSC and LL units are not eligible for Private Client.

*FEL, CB 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.

° \$100,000 initial minimum.

Fund Name	Objective	Private Client Eligible?^	Management Fees			Insurance Fees	
			FEL/DSC/LL/CB (%)†	F class (%)	O class (%)	Investment Series (%)	Estate Series (%)
CANADIAN BALANCED FUNDS							
Sun GIF Solutions CI Canadian Asset Allocation	This fund's objective is to achieve a superior total investment return by investing, directly or indirectly, in a combination of primarily equity and fixed income securities of Canadian companies. Indirect investments may include convertible securities, derivatives, equity-related securities and securities of other mutual funds.		2.05	1.05		0.28	0.67
Sun GIF Solutions 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		0.23	0.52
Sun GIF Solutions 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		0.28	0.63
Sun GIF Solutions 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		0.24	0.63
GLOBAL BALANCED FUNDS							
Sun GIF Solutions CI High Income	This fund's objective is to generate a high level of income and long-term capital growth. It invests primarily in high-yielding equity securities and Canadian corporate bonds.		2.00	1.00		0.24	0.59
Sun GIF Solutions CI Canadian Income & Growth	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.		2.00	1.00		0.33	0.62
Sun GIF Solutions Enhanced Balanced*	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	0.25	0.54
Sun GIF Solutions Sun Life Dynamic Strategic Yield	The fund's investment objective is to seek to achieve income and long-term capital growth primarily by investing directly in a diversified portfolio of fixed income and income-oriented equity securities, or indirectly by investing in mutual funds (including exchange-traded funds) that invest in such securities.	Yes	1.85	0.85	0.85	0.15	0.60
Sun GIF Solutions Sun Life MFS Global Total Return	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	0.15	0.59
Sun GIF Solutions Sun Life MFS Diversified Income	The fund aims for income generation and capital appreciation by investing primarily in dividend or income paying securities, including royalty trust securities, real-estate investment trust securities and limited partnership securities and other exchange listed participating securities. The fund may also invest in securities of other mutual funds.	Yes	1.70	0.70	0.70	0.25	0.72

^DSC and LL units are not eligible for Private Client.

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

Fund Name	Objective	Private Client Eligible?^A	Management Fees			Insurance Fees	
			FEL/DSC/LL/CB (%) [†]	F class (%)	O class (%)	Investment Series (%)	Estate Series (%)
CANADIAN EQUITY FUNDS							
Sun GIF Solutions CI Canadian Equity	This fund's objective is to achieve long-term capital growth by investing, directly or indirectly, primarily in equity securities of Canadian companies. Indirect investments may include convertible securities, derivatives, equity-related securities and securities of other mutual funds.		2.15	1.15		0.45	0.84
Sun GIF Solutions Fidelity True North[®]	Fidelity True North [®] fund delivers superior long-term growth potential through its freedom to pursue opportunities throughout the Canadian market.		2.20	1.20		0.44	0.84
Sun GIF Solutions RBC North American Value	To provide long-term capital growth by investing primarily in equity securities of Canadian and/or U.S. companies priced below their true value and offering long-term opportunities for growth.		2.20	1.20		0.33	0.73
Sun GIF Solutions Sun Life BlackRock Canadian Equity	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	0.31	0.75
Sun GIF Solutions Sun Life Dynamic Equity Income	The fund's investment objective is to seek to achieve income and long-term capital growth primarily by investing directly in equity securities that pay a dividend or distribution, or indirectly by investing in mutual funds (including exchange-traded funds) that invest in such securities.	Yes	1.85	0.85	0.85	0.38	0.82
Sun GIF Solutions Sun Life MFS Canadian Equity	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	0.23	0.68
U.S. EQUITY FUNDS							
Sun GIF Solutions Fiera US Equity	The objective of the fund is to achieve over the longer term the highest possible return that is consistent with a fundamental investment philosophy through investment primarily in U.S. equity securities. To provide long-term capital appreciation through a portfolio of broadly diversified securities, by industry, invested primarily in the U.S. market.		2.20	1.20		0.40	
Sun GIF Solutions Sun Life MFS US Equity	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.	Yes	1.85	0.85	0.85	0.24	0.74
Sun GIF Solutions Sun Life MFS US Growth	The fund's investment objective is to seek capital appreciation by investing primarily in equity securities of issuers located in the United States that are considered to have above-average earnings growth potential compared to other companies.	Yes	1.95	0.95	0.95	0.27	0.91
Sun GIF Solutions Sun Life MFS US Mid Cap Growth	The fund's investment objective is to seek long-term capital appreciation by investing primarily in equity securities of medium capitalization companies located in the United States that the Sub-advisor believes to have above-average earnings growth potential compared to other companies. The fund may invest up to 20% of assets in non-U.S. securities.	Yes	2.00	1.00	1.00	0.35	

^ADSC and LL units are not eligible for Private Client.

Fund Name	Objective	Private Client Eligible?^A	Management Fees			Insurance Fees	
			FEL/DSC/LL/CB (%) [†]	F class (%)	O class (%)	Investment Series (%)	Estate Series (%)
Sun GIF Solutions Sun Life MFS US Value	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	0.24	0.74
GLOBAL EQUITY							
Sun GIF Solutions CI Global Equity	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.		2.15	1.15		0.45	0.90
Sun GIF Solutions Fiera Global Equity	The objective of the fund is to achieve over the longer term the highest possible return that is consistent with a fundamental investment philosophy through investment primarily in foreign equity securities and to provide long-term capital appreciation through a portfolio of broadly diversified securities, by region and industry, invested primarily in the U.S. and International markets.		2.25	1.25		0.35	0.80
Sun GIF Solutions Sun Life Schroder Emerging Markets	The fund's investment objective is to seek capital appreciation by investing primarily in equity securities of companies with a connection to emerging markets.	Yes	2.25	1.25	1.25	0.36	
Sun GIF Solutions Sun Life MFS Global Growth	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 have above-average earnings growth potential compared to other issuers.	Yes	1.95	0.95	0.95	0.32	0.96
Sun GIF Solutions Sun Life MFS Global Value	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	0.27	0.77
Sun GIF Solutions Sun Life MFS International Opportunities	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.	Yes	1.95	0.95	0.95	0.32	0.82
Sun GIF Solutions Sun Life MFS International Value	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.	Yes	2.00	1.00	1.00	0.27	0.77
Sun GIF Solutions Sun Life MFS Low Volatility Global Equity	The fund's investment objective is to achieve long-term capital appreciation with low volatility by investing primarily in a diversified portfolio of equity securities of issuers located anywhere in the world or indirectly by investing in mutual funds (including exchange-traded funds) that invest primarily in such securities.	Yes	1.85	0.85	0.85	0.27	0.77

^ADSC and LL units are not eligible for Private Client.

Fund Name	Objective	Private Client Eligible?^	Management Fees			Insurance Fees	
			FEL/DSC/LL/CB (%)†	F class (%)	O class (%)	Investment Series (%)	Estate Series (%)
Sun GIF Solutions Sun Life MFS Low Volatility International Equity	The fund's investment objective is to seek long-term capital appreciation with low volatility by investing primarily in a diversified portfolio of equity securities of issuers outside Canada and the United States or indirectly by investing in mutual funds (including exchange-traded funds) that primarily invest in such securities	Yes	1.85	0.85	0.85	0.27	0.77

Fund Name	Objective	Private Client Eligible?^	Management Fees		Insurance Fees
			FEL/DSC/LL/CB (%)†	F class (%)	Income Series

INCOME SERIES

Sun GIF Solutions Strategic Income*	This fund invests in underlying funds or directly in securities. The fund or underlying funds are primarily invested in government and corporate debt securities, although the fund or underlying funds may also hold equities and alternative investment class assets. This fund seeks to preserve capital and provide sustainable income.		1.40	0.90	0.98
--	---	--	-------------	-------------	-------------

^DSC and LL units are not eligible for Private Client.

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

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).

© Sun Life Assurance Company of Canada, and its licensors, 2024. Sun Life Assurance Company of Canada is a member of the Sun Life group of companies. All rights reserved.