

Sun GIF Solutions Fidelity Income Allocation Estate Series A

Key reasons to invest

- A core holding with a neutral mix of fixed income and equities.
- · Monthly income distributions with capital growth potential.
- Multi-asset class diversification to help weather volatile market conditions.

Investment growth of \$10,000 \$25,771 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 2022 2023 2024 2006 2007 2008 **Compound returns** % as of Mar 31, 2024 3 yr 1 mth 3 mth 6 mth 1 yr 5 yr 10 yr Since inception Funds 7.2 2.6 2.3 1.4 1.0 1.1 0.2 1.3 **Calendar returns** % as of Mar 31, 2024 YTD 2023 2022 2021 2020 2019 2018 2017 2016 2015 2014 Funds -8.3 3.3 5.3 6.4 -0.9 0.0 2.4 4.1 9.4 1.1 3.6 **Geographic allocation** Sector allocation Asset allocation % as of Feb 29, 2024 % as of Feb 29, 2024 % as of Feb 29, 2024

| | \bigcirc | | \bigcirc |
|--------|--|---|---|
| 59.5 🔴 | Canada | 61.1 🛑 | Consumer staples |
| 17.3 🔴 | United States | 25.3 🔴 | Utilities |
| 9.8 🔵 | United Kingdom | 2.8 🔵 | Telecommunication services |
| 4.5 🔵 | China | 1.3 🔵 | Information technology |
| 4.3 🔵 | Brazil | 0.9 🔵 | Real Estate |
| 4.1 🔴 | India | 0.7 🔴 | Energy |
| 0.5 🔴 | Mexico | 0.6 🔴 | Financials |
| | South Africa | 0.6 🔴 | Health care |
| | Indonesia | 0.5 🔵 | Industrials |
| | Poland | 0.4 🔵 | Consumer discretionary |
| | Other | 5.8 🔵 | Other |
| | 17.3 • 9.8 • 4.5 • 4.3 • 4.1 • | 59.5 Canada 17.3 Cunited States 9.8 United States 9.8 China 4.5 China 4.3 Brazil 4.1 India 0.5 Mexico South Africa Indonesia Poland | 59.5 Canada 61.1 17.3 United States 25.3 1 9.8 United Kingdom 2.8 1 4.5 China 1.3 1 4.3 Brazil 0.9 1 4.1 India 0.7 1 0.5 Mexico 0.6 1 South Africa 0.5 1 Indonesia 0.5 1 |

Fund essentials

| CIFSC category | Canad | dian Fix | ed Inco | me Bal | anceo |
|--|-------------------------|----------|----------|------------|------------------------------|
| Inception date | | | | May 4, | 2015 |
| Benchmark | Mornin | gstar C | AN Bal (| Cdn Co | n CAE |
| MER as of Dec 31, 2022 | | | | | 3.11% |
| Management fee | | | | | 2.10% |
| Current Price as of Apr 17, 2024 | | | | \$11 | .099! |
| Fund assets as of Mar 31, 2024 | | | | \$' | 18.61 |
| Number of holdings as of Jan 31, 2024 | | | | | 316 |
| Min initial investment | : | | | | \$50 |
| Min additional investr | nent | | | | \$10 |
| Risk profile | | | Low to n | nedium | |
| Fund codes | FEL DSC LSC CB | | | SLF SLF | SE11 SE21 SE31 SE71 |

Management Company

19.5 🛑 13.1 🔴

10.2

8.9

3.6 🔵

9.8

7.2 7.1 4.7 4.4

11.7

• Fidelity Investments Canada ULC

Credit mix

| L | | u | | | • |
|---|----|----|-----|-----|------|
| % | as | of | Feb | 29, | 2024 |

| % as of Feb 29, 2024 | |
|----------------------|------|
| AAA | 25.7 |
| AA | 25.4 |
| А | 12.2 |
| BBB | 18.6 |
| BB | 8.3 |
| В | 5.3 |
| Below B | 1.7 |
| Not Rated | 2.9 |

| Fixed | income | Allocation |
|-----------|-------------|------------|
| % as of F | eb 29, 2024 | |

| Corporate Bond | 31.7 |
|----------------------------|------|
| Government | 26.2 |
| Government-Related | 23.3 |
| Cash & Equivalents | 6.6 |
| Commercial Mortgage-Backed | 3.7 |
| Future/Forward | 3.0 |
| Agency Mortgage-Backed | 2.1 |
| Bank Loan | 1.7 |
| Asset-Backed | 0.7 |
| Preferred Stock | 0.5 |
| Other | 0.5 |
| | |

Fixed income characteristics % as of Feb 29, 2024

| Yield to maturity | 6.59% |
|----------------------------|--------|
| Effective duration (years) | 8.30 |
| Average maturity (years) | 11.349 |
| Average credit quality | AA |

Top 10 Holdings (%) % as of Feb 29, 2024

| iShares Gold Trust | 3.0 |
|---|--------------|
| iShares Core S&P 500 ETF | 2.5 |
| iShares 20+ Year Treasury Bond ETF | 2.4 |
| Fidelity Cdn Money Mkt Invt Tr | 2.0 |
| Rogers Communications Inc Shs -B- Non-Votin | g 1.4 |
| BCE Inc | 1.2 |
| Fortis Inc | 1.1 |
| Emera Inc | 1.1 |
| TC Energy Corp | 1.1 |
| MSCI Emerging Markets Index Future Mar 24 | 1.0 |
| | |

For questions, contact the Client Services team:

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Compound growth calculations are used only for the purpose of illustrating the effects of compound growth and are not intended to reflect the future value of any segregated fund or returns on investment in any segregated fund.

Any amount allocated to a segregated fund is invested at the risk of the contract owner and may increase or decrease in value.

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