

## Sun GIF Solutions Fidelity Income Allocation Estate Series A

### Estate Series

#### A-Class

**\$11.5885**

Net asset value per security (NAVPS) as of December 08, 2021

**▲\$0.0017 | 0.01%**

#### Benchmark

Morningstar CAN Bal Cdn Con CAD

#### Morningstar™ Rating

★★

#### Funds in category

669

#### Fund category

Canadian Fixed Income  
Balanced

Fund categories are maintained by the Canadian Investment Funds Standards Committee (CIFSC).

### Investment objective

The fund aims to achieve a high total investment return. It invests primarily in investment grade fixed income securities, higher yielding lower quality fixed income securities, equity securities of companies that pay dividends or are expected to pay dividends, and other securities that are expected to distribute income.

### This Fund may be suitable for investors who:

- plan to hold their investment for the long-term
- want to gain exposure to Canadian and foreign equity and fixed income securities
- want the potential for both income and capital gains.

### Fund essentials

<b>Inception date</b>	04/05/2015
<b>Min initial inv \$</b>	500
<b>Min additional inv \$</b>	100
<b>MER % audited as at December 31, 2020</b>	3.09
<b>Management fee %</b>	2.10

### Management company

Fidelity Investments Canada ULC

### Risk profile

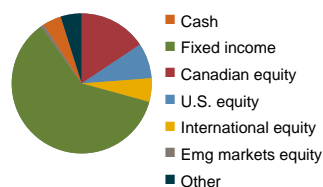


Refer to Simplified Prospectus for more detail.

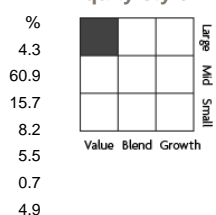
## PORTFOLIO ANALYSIS

as of October 31, 2021

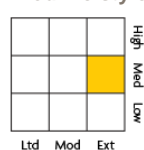
### Composition



### Equity style



### Fixed inc style



### Geographic composition

	%	Global equity sectors*	%
Canada	64.5	Utilities	10.7
United States	23.6	Energy	11.3
Asia / Pacific	4.2	Financials	8.0
Europe	5.5	Materials	2.3
Latin America	1.6	Consumer discretionary	4.9
Middle East & Africa	0.6	Consumer staples	16.3
Others	0.0	Telecommunication services	16.6
		Industrials	6.2
		Health care	3.3
		Information technology	7.7
		Real Estate	12.8

### Top ten holdings

	%	Fixed income	%
as of June 30, 2021		of fixed income allocation	
iShares Gold Trust	4.1	Government bonds	41.8
Fidelity Cdn Money Mkt Inv Tr	4.0	Corporate bonds	35.9
E-mini S&P 500 Future Sept 21 2021-09-17	2.0	Securitized	5.7
Canada (Government of) 1.25% 2047-12-01	1.3	Cash & Equivalents	9.2
Rogers Communications Inc Class B	1.3	Derivatives	7.4
BCE Inc	1.2		
Fortis Inc	1.0		
Imperial Brands PLC	1.0		
Canada (Government of) 4% 2031-12-01	1.0		
Fidelity U S Money Mkt Inv Tr	1.0		

Cash and cash equivalents are not shown.

Sun GIF Solutions Fidelity Income Allocation Estate Series A invests directly in units of the Fidelity Income Allocation Fund (the "underlying fund"). The portfolio analysis section is representative of the underlying Fund.

\*Global Industry Classification Standard (GICS).

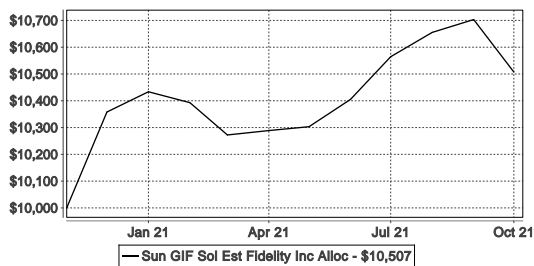
## PERFORMANCE ANALYSIS (as of October 31, 2021)

Calendar year	YTD	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011
Total assets \$M	16.5	13.7	11.1	9.7	10.7	12.0	-	-	-	-	-
Total assets of Underlying \$M	2398.6	2422.0	2285.6	2120.4	3176.3	3599.9	2815.4	2236.2	1573.9	1176.2	645.2
Fund return %	0.6	5.3	6.4	-0.9	0.0	2.4	4.1	9.4	8.1	5.4	7.0
Category return %	1.4	6.1	8.7	-3.0	3.0	3.3	1.8	6.8	5.7	5.2	2.7
Quartile (within category)	3	3	4	1	4	3	1	1	1	2	1

Trailing	1 mth	3 mth	6 mth	1 yr	3 yr	5 yr	10 yr	Since inception
Fund return %	-0.1	-1.5	1.9	5.0	4.6	2.0	5.0	2.1
Category return %	0.4	-0.6	2.1	5.9	5.2	2.9	4.7	-
Morningstar™ rating	-	-	-	-	★★	★★	★★★	-
Quartile (within category)	4	4	3	3	3	4	2	-
# of funds in category	699	699	699	699	669	458	183	-

Underlying fund 'Fidelity Income Allocation Fund' performance is displayed for a time frame prior to May 04, 2015

## CURRENT VALUE OF A \$10,000 INVESTMENT



Initial investment amount:

\$10000

Time frame:

Start Nov 2020

End Oct 2021

The growth of \$10K calculator calculates an approximate rate of return using the performance information as at the first business day of each month in your chosen timeframe.

## NOTES AND DISCLAIMERS

^Management Expense Ratio is an estimate in the first year.

Sun Life Assurance Company of Canada, a member of the Sun Life Financial group of companies, is the issuer of Sun Life GIFs individual variable annuity contracts. A description of the key features of this contract is contained in the information folder.

Subject to any applicable death benefit and maturity guarantees, any part of the premium or other amount that is allocated to a segregated fund is invested at the risk of the contract owner and may increase or decrease in value according to fluctuations in the market value of the assets of the segregated fund.

Please refer to [sunlifegifs.com](http://sunlifegifs.com) for additional information.

Morningstar is an independent organization that groups funds with generally similar investment objectives for comparison purposes and ranks them on a historical basis.

Morningstar star ratings are an objective, quantitative measure of a fund's historical risk-adjusted performance relative to other funds in its category, and are calculated from a fund's 3, 5, and 10-year returns measured against 91-day Treasury bill and peer group returns. The top 10% of the funds in a category earn five stars; the next 22.5% four stars; the following 35% three stars; the next 22.5% two stars, and the bottom 10% one star. The Overall Rating is a weighted combination of the 3, 5, and 10-year ratings. Only funds with at least a three-year track record are considered, and ratings are calculated only for categories with at least 20 funds.

Morningstar quartile rankings show how well a fund has performed compared to all other funds in its peer group. Each fund within a peer group is ranked based on its performance, and these rankings are broken into quarters or quartiles. Within a group, the top 25% (or quarter) of the funds are in the first quartile, the next 25% are in the second quartile, the next group in the third quartile, and the bottom 25% of funds with the poorest relative performance are in the fourth quartile. The point in which half the funds had better performance and half had worse performance is the median. If 100 funds are being compared, there would be four quartiles of twenty-five funds each. The median would be the fiftieth fund.

For more details on the calculation of Morningstar star ratings or quartile rankings, please see [www.morningstar.ca](http://www.morningstar.ca).

The Morningstar Style Box™ reveals a fund's investment strategy. For equity funds the vertical axis shows the market capitalization of the stocks owned and the horizontal axis shows investment style (value, blend or growth). For fixed-income funds the vertical axis shows the average credit quality of the bonds owned, and the horizontal axis shows interest rate sensitivity as measured by a bond's duration (short, intermediate or long).

Morningstar category averages are equal-weighted category returns. The calculation is simply the average of the returns for all the funds in a given category. The standard category average calculation is based on constituents of the category at the end of the period.

Categories are assigned by Canadian Investment Funds Standards Committee (CIFSC) based on an evaluation of a fund's holdings. A fund's category may change at any time. Funds within the same category may differ in terms of investment philosophy, investment process, as well as overall composition.

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