

## Sun GIF Solutions TD Canadian Bond Estate Series F

### Estate Series

### F-Class

**\$11.1868**

Net asset value per security (NAVPS) as of June 11, 2021

**▼ -\$0.0005 | 0.00%**

#### Benchmark

BofAML Canada Broad Market TR CAD

#### Fund category

Canadian Fixed Income

#### Morningstar™ Rating

★★★★

#### Funds in category

385

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

### Investment objective

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.

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

- are investing for the medium to long term
- want a high quality income investment
- can handle small changes in the value of their investment.

### 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> | 1.74       |
| <b>Management fee %</b>                      | 1.00       |

### Management company

TD Asset Management Inc.

### Risk profile

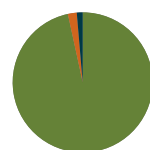


Refer to Simplified Prospectus for more detail.

## PORTFOLIO ANALYSIS

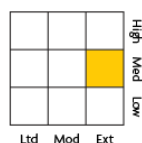
as of May 31, 2021

### Composition



|                      | %    |
|----------------------|------|
| Cash                 | 2.1  |
| Fixed income         | 96.6 |
| Canadian equity      | 0.0  |
| U.S. equity          | 0.0  |
| International equity | 0.0  |
| Emg markets equity   | 0.0  |
| Other                | 1.4  |

### Fixed inc style



### Credit quality

|         | %    |
|---------|------|
| High    | 34.2 |
| Medium  | 63.9 |
| Low     | 1.9  |
| NR / NA | 0.0  |

### Geographic composition

|                      | %    |
|----------------------|------|
| Canada               | 96.6 |
| United States        | 1.9  |
| Asia / Pacific       | 0.1  |
| Europe               | 1.1  |
| Latin America        | 0.0  |
| Middle East & Africa | 0.0  |
| Others               | 0.2  |

### Fixed income

|                   | %    |
|-------------------|------|
| Government bonds  | 30.6 |
| Corporate bonds   | 65.8 |
| Securitized       | 0.5  |
| Cash & Equivalent | 3.0  |
| Derivatives       | 0.0  |

### Top ten holdings

|  | %   |
|--|-----|
| Ontario (Province Of) 2.9% 2046-12-02        | 2.2 |
| Canada (Government of) 2% 2051-12-01         | 2.1 |
| Canada (Government of) 0.5% 2025-09-01       | 2.0 |
| Ontario (Province Of) 3.45% 2045-06-02       | 1.3 |
| Canada (Government of) 1.25% 2047-12-01      | 1.3 |
| Quebec (Province Of) 3.1% 2051-12-01         | 1.3 |
| Province of British Columbia 4.3% 2042-06-18 | 1.3 |
| Canada Housing Trust No.1 2.4% 2022-12-15    | 1.1 |
| Ontario (Province Of) 2.65% 2050-12-02       | 1.1 |
| The Toronto-Dominion Bank 3.06% 2032-01-26   | 1.1 |

Cash and cash equivalents are not shown.

Sun GIF Solutions TD Canadian Bond Estate Series F invests directly in units of the TD Canadian Bond Fund (the "underlying fund"). The portfolio analysis section is representative of the underlying Fund.

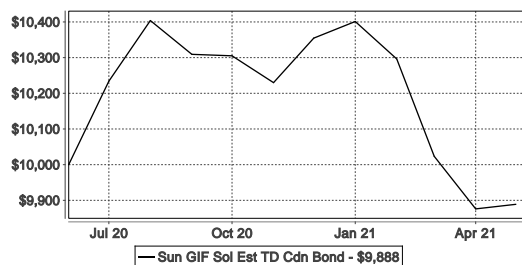
## PERFORMANCE ANALYSIS (as of May 31, 2021)

| Calendar year                         | YTD     | 2020    | 2019   | 2018   | 2017   | 2016   | 2015   | 2014   | 2013   | 2012   | 2011   |
|---------------------------------------|---------|---------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| <b>Total assets \$M</b>               | 10.7    | 10.2    | 7.4    | 4.0    | 3.3    | 3.8    | -      | -      | -      | -      | -      |
| <b>Total assets of Underlying \$M</b> | 14920.0 | 15555.7 | 1259.8 | 1242.8 | 1558.4 | 1858.6 | 2030.7 | 2256.5 | 2757.5 | 4208.2 | 3998.2 |
| <b>Fund return %</b>                  | -4.5    | 8.5     | 5.9    | -0.3   | 0.9    | 0.4    | 2.0    | 7.0    | -2.2   | 3.2    | 8.1    |
| <b>Category return %</b>              | -4.6    | 7.6     | 5.4    | -0.9   | 0.7    | 0.2    | 2.2    | 6.9    | -1.1   | 3.7    | 7.0    |
| <b>Quartile (within category)</b>     | 2       | 1       | 1      | 1      | 2      | 2      | 2      | 2      | 4      | 3      | 1      |

| Trailing                          | 1 mth | 3 mth | 6 mth | 1 yr | 3 yr | 5 yr | 10 yr | Since inception |
|-----------------------------------|-------|-------|-------|------|------|------|-------|-----------------|
| <b>Fund return %</b>              | 0.5   | -0.9  | -4.0  | -0.6 | 3.3  | 1.8  | 2.9   | 1.8             |
| <b>Category return %</b>          | 0.5   | -1.1  | -4.3  | -1.7 | 2.5  | 1.2  | 3.1   | -               |
| <b>Morningstar™ rating</b>        | -     | -     | -     | -    | ★★★★ | ★★★★ | ★★★   | -               |
| <b>Quartile (within category)</b> | 2     | 1     | 2     | 1    | 1    | 1    | 3     | -               |
| <b># of funds in category</b>     | 522   | 518   | 518   | 509  | 385  | 361  | 196   | -               |

Underlying fund 'TD Canadian Bond 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 Jun 2020

End May 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

Effective May 9, 2016, the Sun Life Beutel Goodman Canadian Bond was renamed Sun Life Multi-Strategy Bond.

^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).

Average credit quality gives a snapshot of the fund's overall credit quality. It is an average of each bond's credit rating, adjusted for its relative weighting in the fund. Morningstar, Inc. is not itself a Designated Rating Organization (DRO), nor does it issue a credit rating on the fund. A DRO's ratings can change from time-to-time.

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.

The calculators found on this website and/or within fund pages generated by this website and by users are provided for illustrative purposes only. The calculators are educational and/or illustrative tools and do not constitute advice with respect to investment, insurance, financial, legal, tax, accounting or similar matters.

The information contained in this fund page/profile is designed to provide you with general information related to the fund and investment alternatives and strategies and is not intended to be comprehensive investment advice applicable to individual circumstances. We strongly recommend that investors consult with a financial advisor prior to making any investment decisions.

© 2015 Morningstar Research Inc. All Rights Reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. Past performance is no guarantee of future results.