

# At a Glance



*managed by CI Investments Inc.*



*issued by Sun Life Assurance Company of Canada*



## Income Class

## Investment Class

## Estate Class

Contract	One contract covers all classes - Maximize benefits - Enhance client reporting		
Contract maturity & death guarantees	75% at contract maturity (age 100) and 100% at death*	75% at contract maturity (age 100) and 75% at death*	75% at contract maturity (age 100) and 100% at death*
Guaranteed Lifetime Withdrawal Benefit (GLWB)	<p>Withdrawals based on an age-tiered LWA Rate and income stream payment options:</p> <p><b>One-Life Income Stream</b> – covers life of one individual. Income available at January 1 of the year the designated annuitant turns 65. Starts at 5% of the LWA Base.</p> <p><b>Two-Life Income Stream</b> – covers lives of an annuitant and spouse, starting January 1 the year the younger spouse turns 65. Starts at 4.5% of LWA Base.</p> <p>Clients can elect an option to withdraw 4% (3.5% for Two-life) of the LWA at age 55. Other conditions may apply.</p> <p>See advisor guide for further information on LWA Rates and treatment of registered plans.</p>	Not available	Not available
5% Bonus	15 years from the initial investment, plus prorated in the first year	Not available	Not available
Resets	<p>Death benefit – automatic on every third contract anniversary date until the annuitant reaches age 80, with a final reset at age 80.</p> <p>GLWB resets occur on the third contract anniversary date and may increase the LWA Rate.</p>	Not available	Death benefit – automatic on every third contract anniversary date until the annuitant reaches age 80, with a final reset at age 80.
Guarantee flexibility	<p>Clients may switch classes to meet financial objectives without triggering a taxable disposition, provided underlying fund stays the same. In some cases the guarantees remain in place.</p> <p>Switch between Income and Estate Classes, without affecting the principal protection guarantees.</p>		
Funds available	54 funds, including Portfolio Series and SunWise Essential Bundles	90 funds across all asset classes	58 funds, including Portfolio Series and SunWise Essential Bundles
Investments	up to 70% equity	up to 100% equity	up to 70% equity
Ability to bypass probate	Yes		
Waiving redemption fees upon death	Yes		
Initial deposit	\$25,000	\$500	\$500
Minimum initial deposit per class of a fund	\$100 (\$50 PAC)	\$500 (\$50 PAC)	\$500 (\$50 PAC)
Minimum subsequent deposits	\$100 (\$50 PAC)	\$100 (\$50 PAC)	\$100 (\$50 PAC)
Maximum deposits	None		
CI Private Investment Management program	Minimum investment of \$100,000 (\$5,000 subsequent deposits)		
Accounts serviced	Open, RRSP, LIRA, LRSP, RRIF, LRIF, LIF, PRIF, RLIF, RLSP, TFSA		
Automatic rebalancing	Yes		
Sales commissions	ISC: Up to 5% DSC: 5%		
Annual service fees	ISC: 0%–0.25% on money market; 0.50% on other Income Funds (except Signature High Income & Signature Diversified Yield); 1.00% on other funds DSC: 0% on money market; 0.25% on other Income Funds (except Signature High Income & Signature Diversified Yield); 0.50% on other funds		
Fund switches	No charge (switches within 30 business days of deposit may be subject to an early withdrawal fee)		

# Age-tier withdrawals

Age Tier*	LWA rate for One-Life Income Stream option	LWA rate for Two-Life Income Stream option
55 to 64	4%	3.5%
65 to 69	5%	4.5%
70 to 74	5.25%	4.75%
75 to 79	5.5%	5%
80 or older	6%	5.5%

\* Based on the expected age of Annuitant on December 31 of the year of the LWA Commencement Date. Resets occurring in a higher age tier will result in an increase in the LWA Rate. If the client makes the Age 55 LWA Election, deposits before January 1 of the calendar year in which the Annuitant (or, if the Two-Life Income Stream has been selected, the younger of the Annuitant and the Second Life) turns 65 years of age the client will be entitled to GLWB Resets but will not be entitled to an increase in the LWA Rate if a GLWB Reset occurs at a time when a higher age tier would apply.

## CI Private Investment Management (PIM)

The CI Private Investment Management program is for high net worth clients, offering reduced management fees with a minimum \$100,000 investment. SunWise Essential Series is available in three PIM Classes: PIM Investment, PIM Income and PIM Estate. For information on the PIM program, fees and fund codes, contact your CI Sales Team.

## Fund Codes

Fund Name	Income Class		Investment Class		Estate Class	
	ISC	DSC	ISC	DSC	ISC	DSC
<b>Income</b>						
SunWise Essential CI Money Market Segregated Fund	12776	12876	12176	12276	12476	12576
SunWise Essential CI Signature Canadian Bond Segregated Fund	–	–	12171	12271	12471	12571
SunWise Essential CI Signature Corporate Bond Segregated Fund	–	–	12172	12272	12472	12572
SunWise Essential CI Signature Diversified Yield Segregated Fund	12773	12873	12173	12273	12473	12573
SunWise Essential CI Signature High Income Segregated Fund	12774	12874	12174	12274	12474	12574
SunWise Essential CI Select Income Advantage Managed Segregated Fund	12796	12896	12196	12296	12496	12596
SunWise Essential Sun Life McLean Budden Canadian Bond Segregated Fund	–	–	12008	12058	12028	12078
SunWise Essential TD Canadian Bond Segregated Fund	–	–	12175	12275	12475	12575
<b>Balanced</b>						
SunWise Essential CI Black Creek Global Balanced Segregated Fund	12797	12897	12197	12297	12497	12597
SunWise Essential CI Cambridge Canadian Asset Allocation Segregated Fund	12727	12827	12127	12227	12427	12527
SunWise Essential CI Harbour Foreign Growth & Income Segregated Fund	12710	12810	12110	12210	12410	12510
SunWise Essential CI Harbour Growth & Income Segregated Fund	12728	12828	12128	12228	12428	12528
SunWise Essential CI Signature Canadian Balanced Segregated Fund	12729	12829	12129	12229	12429	12529
SunWise Essential CI Signature Global Income & Growth Segregated Fund	12712	12812	12112	12212	12412	12512
SunWise Essential CI Signature Income & Growth Segregated Fund	12730	12830	12130	12230	12430	12530
SunWise Essential Fidelity Canadian Asset Allocation® Segregated Fund	12731	12831	12131	12231	12431	12531
SunWise Essential Fidelity Global Asset Allocation® Segregated Fund	12714	12814	12114	12214	12414	12514
SunWise Essential Sun Life MFS Global Total Return Segregated Fund	12791	12891	12191	12291	12491	12591
<b>Canadian Equity</b>						
SunWise Essential CI Cambridge Canadian Equity Segregated Fund	–	–	12118	12218	–	–
SunWise Essential CI Canadian Investment Segregated Fund	–	–	12119	12219	–	–
SunWise Essential CI Harbour Segregated Fund	–	–	12120	12220	–	–
SunWise Essential CI Signature Dividend Segregated Fund	–	–	12121	12221	–	–
SunWise Essential CI Signature Select Canadian Segregated Fund	–	–	12122	12222	–	–
SunWise Essential CI Synergy Canadian Segregated Fund	–	–	12123	12223	–	–
SunWise Essential Dynamic Canadian Value Segregated Fund	–	–	12124	12224	–	–
SunWise Essential Fidelity True North® Segregated Fund	–	–	12125	12225	–	–
SunWise Essential RBC Canadian Dividend Segregated Fund	–	–	12126	12226	–	–
<b>U.S. Equity</b>						
SunWise Essential CI American Value Segregated Fund	–	–	12115	12215	–	–
SunWise Essential CI Cambridge American Equity Segregated Fund	–	–	12006	12056	–	–
SunWise Essential Fidelity American Disciplined Equity® Segregated Fund	–	–	12117	12217	–	–
SunWise Essential Sun Life MFS U.S. Value Segregated Fund	–	–	12192	12292	–	–
SunWise Essential Sun Life MFS U.S. Growth Segregated Fund	–	–	12000	12050	–	–

– not available

Fund Name	Income Class		Investment Class		Estate Class	
	ISC	DSC	ISC	DSC	ISC	DSC
<b>Global Equity</b>						
SunWise Essential CI Black Creek Global Leaders Segregated Fund	–	–	12198	12298	–	–
SunWise Essential CI Black Creek International Equity Segregated Fund	–	–	12199	12299	–	–
SunWise Essential CI Cambridge Global Equity Segregated Fund	–	–	12101	12201	–	–
SunWise Essential CI Global Segregated Fund	–	–	12102	12202	–	–
SunWise Essential CI Harbour Foreign Equity Segregated Fund	–	–	12104	12204	–	–
SunWise Essential CI Synergy Global Segregated Fund	–	–	12106	12206	–	–
SunWise Essential Dynamic Global Value Segregated Fund	–	–	12107	12207	–	–
SunWise Essential Sun Life MFS Global Growth Segregated Fund	–	–	12001	12051	–	–
SunWise Essential Sun Life MFS Global Value Segregated Fund	–	–	12189	12289	–	–
SunWise Essential Sun Life MFS International Growth Segregated Fund	–	–	12002	12052	–	–
SunWise Essential Sun Life MFS International Value Segregated Fund	–	–	12190	12290	–	–
<b>Bundles</b>						
SunWise Essential CI American Value Segregated Bundle	12739	12839	12139	12239	12439	12539
SunWise Essential CI Black Creek Global Leaders Segregated Bundle	12713	12813	12113	12213	12413	12513
SunWise Essential CI Black Creek International Equity Segregated Bundle	12746	12846	12146	12246	12446	12546
SunWise Essential CI Cambridge American Equity Segregated Bundle	12047	12097	12007	12057	12027	12077
SunWise Essential CI Cambridge Canadian Equity Segregated Bundle	12740	12840	12140	12240	12440	12540
SunWise Essential CI Cambridge Global Equity Segregated Bundle	12741	12841	12141	12241	12441	12541
SunWise Essential CI Cambridge Segregated Diversified Bundle	12742	12842	12142	12242	12442	12542
SunWise Essential CI Canadian Investment Segregated Bundle	12743	12843	12143	12243	12443	12543
SunWise Essential CI Global Segregated Bundle	12744	12844	12144	12244	12444	12544
SunWise Essential CI Harbour Segregated Bundle	12747	12847	12147	12247	12447	12547
SunWise Essential CI Harbour Segregated Diversified Bundle	12748	12848	12148	12248	12448	12548
SunWise Essential CI Signature Canadian Select Segregated Bundle	12750	12850	12150	12250	12450	12550
SunWise Essential CI Signature Dividend Segregated Bundle	12751	12851	12151	12251	12451	12551
SunWise Essential CI Synergy Canadian Segregated Bundle	12753	12853	12153	12253	12453	12553
SunWise Essential CI Synergy Global Segregated Bundle	12754	12854	12154	12254	12454	12554
SunWise Essential Dynamic Canadian Value Segregated Bundle	12755	12855	12155	12255	12455	12555
SunWise Essential Dynamic Global Value Segregated Bundle	12756	12856	12156	12256	12456	12556
SunWise Essential Fidelity American Disciplined Equity® Segregated Bundle	12757	12857	12157	12257	12457	12557
SunWise Essential Fidelity Disciplined® Segregated Bundle	12758	12858	12158	12258	12458	12558
SunWise Essential Fidelity NorthStar® Segregated Bundle	12759	12859	12159	12259	12459	12559
SunWise Essential Fidelity True North® Segregated Bundle	12760	12860	12160	12260	12460	12560
SunWise Essential RBC Canadian Dividend Segregated Bundle	12761	12861	12161	12261	12461	12561
SunWise Essential Sun Life MFS Global Growth Segregated Bundle	12044	12094	12004	12054	12024	12074
SunWise Essential Sun Life MFS Global Value Segregated Bundle	12795	12895	12195	12295	12495	12595
SunWise Essential Sun Life MFS International Growth Segregated Bundle	12045	12095	12005	12055	12025	12075
SunWise Essential Sun Life MFS International Value Segregated Bundle	12794	12894	12194	12294	12494	12594
SunWise Essential Sun Life MFS U.S. Growth Segregated Bundle	12043	12093	12003	12053	12023	12073
SunWise Essential Sun Life MFS U.S. Value Segregated Bundle	12793	12893	12193	12293	12493	12593
<b>Low Volatility Bundles</b>						
SunWise Essential CI Cambridge Canadian Equity Low Volatility Segregated Bundle	12788	12888	12188	12288	12488	12588
SunWise Essential CI Harbour Low Volatility Segregated Bundle	12786	12886	12186	12286	12486	12586
SunWise Essential CI Signature Select Canadian Low Volatility Segregated Bundle	12787	12887	12187	12287	12487	12587
<b>Portfolio Series</b>						
SunWise Essential Portfolio Series Income Segregated Fund	12732	12832	12132	12232	12432	12532
SunWise Essential Portfolio Series Conservative Segregated Fund	12733	12833	12133	12233	12433	12533
SunWise Essential Portfolio Series Conservative Balanced Segregated Fund	12734	12834	12134	12234	12434	12534
SunWise Essential Portfolio Series Balanced Segregated Fund	12735	12835	12135	12235	12435	12535
SunWise Essential Portfolio Series Balanced Growth Segregated Fund	12736	12836	12136	12236	12436	12536
SunWise Essential Portfolio Series Growth Segregated Fund	–	–	12137	12237	–	–
SunWise Essential Portfolio Series Maximum Growth Segregated Fund	–	–	12138	12238	–	–
<b>Franklin Templeton Quotential</b>						
SunWise Essential Franklin Templeton Quotential Diversified Income Segregated Fund	12763	12863	12163	12263	12463	12563
SunWise Essential Franklin Templeton Quotential Balanced Income Segregated Fund	12764	12864	12164	12264	12464	12564
SunWise Essential Franklin Templeton Quotential Balanced Growth Segregated Fund	12765	12865	12165	12265	12465	12565
SunWise Essential Franklin Templeton Quotential Global Balanced Segregated Fund	12766	12866	12166	12266	12466	12566
SunWise Essential Franklin Templeton Quotential Growth Segregated Fund	–	–	12167	12267	–	–
SunWise Essential Franklin Templeton Quotential Canadian Growth Segregated Fund	–	–	12168	12268	–	–
SunWise Essential Franklin Templeton Quotential Global Growth Segregated Fund	–	–	12169	12269	–	–
SunWise Essential Franklin Templeton Quotential Maximum Growth Segregated Fund	–	–	12170	12270	–	–

– not available

For more information about the innovative features  
and benefits of SunWise Essential Series,  
please visit [www.sunwiseessentialseries.com](http://www.sunwiseessentialseries.com).

FOR ADVISOR USE ONLY — Please refer to **SunWise Essential Series Contract and Information Folder and any applicable Supplements for full details.**

\* Contract maturity and death benefit guarantees are reduced on a proportional basis by any withdrawals made from your client's policy. Deposits made to Estate Class and Income Class after the Annuitant (or the youngest joint annuitant for non-registered plans) turns age 75 are subject to the Late Deposit Reduction. To the extent of any inconsistencies between this guide and the January 2012 SunWise Essential Series Information Folder and Individual Variable Annuity Contract and any applicable Supplements, the terms of the Information Folder and Contract and Supplements prevail. For full details and disclosure, refer to the Information Folder and Contract and Supplements.

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