

# SunUniversalLife



*Investment Account Options*  
*December 31, 2018*



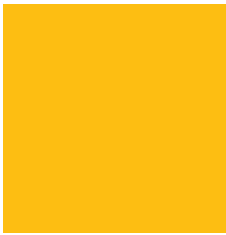
## How investing in SunUniversalLife works:

1. With each payment that you make into the policy, provincial premium tax is deducted. Your payment then goes to the activity account, which is the daily interest account (DIA), before moving to any investment account.
2. Each account requires a minimum balance of \$250 before you can move any investments from the DIA activity account to the selected investment accounts.
3. Interest is calculated daily as follows:
  - DIA accounts: interest is credited to the account daily and is guaranteed to never be negative.
  - Guaranteed interest accounts (GIAs): interest is calculated and compounded daily and is guaranteed never to be negative. When the term of the GIA matures, the balance of the account will roll into the DIA activity account and be reinvested according to investment directions in place at that time, unless you choose another account.
  - Index and managed accounts: interest can be positive or negative. The credited interest rate for each account is earned daily and is equal to 100 per cent of the daily percentage change in the designated fund or index after the manager's Management Expense Ratio (MER<sup>1</sup>) has been applied. The resulting interest rate is then reduced by the associated **SunUniversalLife** investment account management fee<sup>2</sup>. This number is the credited interest rate for the designated investment account.
4. When you invest in an index or managed investment account you do not purchase any units or legal interest in the designated index or mutual fund. When you invest in a guaranteed or daily interest account you do not acquire an interest in Government of Canada bonds and Treasury bills.
5. Any funds you take out of a GIA before maturity may be subject to a market value adjustment (MVA). An MVA will apply only if, at the time of withdrawal, the current interest rate on a new GIA of the same term is higher than the interest rate on the GIA where you withdraw funds.

*Choosing the right investment account option(s) is a very important part of your financial strategy. It should reflect your needs and goals, your performance expectations, the amount of time you have to reach your goals and the level of risk you are prepared to accept.*

<sup>1</sup> MER information is provided by each fund manager. All MER data is as of December 31, 2018 unless otherwise stated.

<sup>2</sup> The management fees are calculated based on the number of days in the current calendar year.



**SunUniversalLife offers a variety of investment account options.**

You can choose from one or a combination of these options:

- Guaranteed interest accounts – these offer the lowest volatility with a guaranteed minimum rate of return to help preserve your principal.
- Index and managed accounts – these provide a range of options from low to high volatility, offering the potential to earn higher rates of return but they also carry the risk that returns may be negative.

Selecting a mix from the investment accounts and asset classes may help reduce the risk of poor performance while building a successful portfolio.

Alternatively, the index or managed portfolio accounts offer a passive investment approach with a blend of asset mix and risk diversification.

**Low volatility**

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**Moderate volatility**

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ACCOUNT	ACCOUNT TYPE	FUND STRATEGY AND INVESTMENT OBJECTIVES	ASSET CLASS	VOLATILITY	MER	MANAGEMENT FEE (with bonus and COI discount)	MANAGEMENT FEE (with no bonus)
<b>RISK: LOWER</b>							
<b>Daily interest account (DIA)</b> Interest is calculated and credited daily.	Guaranteed	- The rate of return is guaranteed not to be less than 90% of the yield on a 30-day Government of Canada Treasury bill less 1.75%. - Holding account or interim solution leading to a long-term investment. - Guaranteed never to be less than 0% annually.	Cash equivalent	Low	n/a	n/a	n/a
<b>Guaranteed interest accounts (GIAs)</b> Interest is calculated and credited daily.	Guaranteed	- The rate of return is guaranteed not to be less than 90% of the yield on current coupon of Government of Canada bonds with the same term less 1.75%. - Fixed-period term investment with a guaranteed rate of return. - Principal preservation. - Minimum guaranteed rates range from 0-1.5% annually.	Term deposit	Low	n/a	n/a	n/a
<b>Canadian Bond Index</b> Interest in this account is based on the performance of the FTSE TMX Universe Bond Index.	Index	- The FTSE TMX Universe Bond Index tracks the performance of investment-grade (BBB or better) government and corporate bonds in Canada.	Bond/Income	Low	n/a	3.00%	2.00%
<b>FPX Income Index*</b> Interest in this account is based on the performance of the FPX Income Index.	Index	- The FPX Income portfolio consists of 20% in a 91-day T-bill; 50% evenly split among three Government of Canada bonds spanning a range of maturities; and 30% in equities allocated between i60s and SPDRs, which are index funds.	Bond/Income	Low	n/a	2.80%	1.80%
<b>PH&amp;N Bond</b> Interest in this account is based on the performance of the PH&N Bond-D fund. Fund managers: Stephen Burke and Kristian Sawkins Fund net assets (all series): \$9,322.7 million	Managed	- The fundamental investment objectives of the fund are to provide relatively high yields and stability of capital by investing primarily in a well-diversed portfolio of fixed income securities issued by Canadian governments and corporations.	Bond/Income (Blend)	Low	0.60%	2.15%	1.15%
<b>RISK: MODERATE</b>							
<b>CI Portfolio Series Conservative</b> Interest in this account is based on the performance of the Portfolio Series Conservative (Class A units) fund. Fund managers: CI Multi-Asset Management Fund net assets (all series): \$1,230.1 million	Managed	- This portfolio's objective is to provide a balance between income and capital growth at lower than average levels of volatility by investing in income and equity mutual funds.	Asset allocation (Blend)	Low	2.33%	1.00%	0.00%
<b>CI Portfolio Series Conservative Balanced</b> Interest in this account is based on the performance of the Portfolio Series Conservative Balanced (Class A units) fund. Fund managers: CI Multi-Asset Management Fund net assets (all series): \$1,009.6 million	Managed	- The portfolio's objective is to provide a conservative total return with lower than average volatility by investing directly in other mutual funds managed by CI.	Asset allocation (Blend)	Low	2.46%	1.00%	0.00%

\*FPX is a trademark of The National Post Company.

Volatility is measured based on the average of the rolling three year standard deviations over the last five years reported by Morningstar and Bloomberg. Funds are classified as low, medium or high based on their standard deviation relative to other investments in the product. Past performance is no guarantee of future results and a fund's historical volatility may not be indicative of future volatility.

ACCOUNT	ACCOUNT TYPE	FUND STRATEGY AND INVESTMENT OBJECTIVES	ASSET CLASS	VOLATILITY	MER	MANAGEMENT FEE (with bonus and COI discount)	MANAGEMENT FEE (with no bonus)
<p><b>CI Signature High Income</b></p> <p>Interest in this account is based on the performance of the Signature High Income (Class A units) fund.</p> <p>Fund managers: Eric Bushell, Geof Marshall and Kevin McSweeney</p> <p>Fund net assets (all series): \$6,212.6 million</p>	Managed	- The 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.	Canadian balanced (Blend)	Low	1.59%	1.25%	0.25%
<p><b>FPX Balanced Index*</b></p> <p>Interest in this account is based on the performance of the FPX Balanced Index.</p>	Index	- The FPX Balanced portfolio is a classic 50/50 portfolio and consists of 10% in a 91-day T-bill; 40% evenly split among three Government of Canada bonds spanning a range of maturities; and 50% in equities allocated among i60s, SPDRs and five iShares (index funds).	Canadian balanced	Low	n/a	3.20%	2.20%
<p><b>CI Harbour Growth &amp; Income</b></p> <p>Interest in this account is based on the performance of the Harbour Growth &amp; Income (Class A units) fund.</p> <p>Fund managers: Roger Mortimer and Paul Sandhu</p> <p>Fund net assets (all series): \$2,169.1 million</p>	Managed	- This fund's objective is to obtain long-term total return through a prudent balance of income and capital appreciation. It invests primarily in equity and equity-related securities of mid-to large-capitalization Canadian companies and fixed income securities issued by Canadian governments and companies. The proportion of the fund's assets invested in equity and fixed income securities may vary according to market conditions. The proportion of the fund's assets invested in equity and fixed income securities may vary according to market conditions.	Canadian balanced (Value)	Moderate	2.43%	1.00%	0.00%
<p><b>CI Portfolio Series Balanced</b></p> <p>Interest in this account is based on the performance of the Portfolio Series Balanced (Class A units) fund.</p> <p>Fund managers: CI Multi-Asset Management</p> <p>Fund net assets (all series): \$3,801.6 million</p>	Managed	- This portfolio's objective is to provide a balance between income and long-term capital growth while diversifying risk by investing in income and equity mutual funds.	Asset allocation (Blend)	Moderate	2.43%	1.00%	0.00%
<p><b>CI Portfolio Series Balanced Growth</b></p> <p>Interest in this account is based on the performance of the Portfolio Series Balanced Growth (Class A units) fund.</p> <p>Fund managers: CI Multi-Asset Management</p> <p>Fund net assets (all series): \$1,894.9 million</p>	Managed	- The portfolio's objective is to provide long-term capital growth with a moderate level of risk and volatility by investing directly in other mutual funds managed by CI.	Asset allocation (Blend)	Moderate	2.44%	1.00%	0.00%
<p><b>CI Signature Income &amp; Growth</b></p> <p>Interest in this account is based on the performance of the Signature Income &amp; Growth (Class A units) fund.</p> <p>Fund managers: Eric Bushell, Geof Marshall and John Shaw</p> <p>Fund net assets (all series): \$4,471.4 million</p>	Managed	- 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.	Canadian balanced (Blend)	Moderate	2.41%	1.00%	0.00%

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<p><b>FPX Growth Index*</b></p> <p>Interest in this account is based on the performance of the FPX Growth Index.</p>	Index	- The FPX Growth portfolio consists of 10% in a 91-day T-bill; 20% allocated strictly to the medium-term bond, and 70% in equities allocated among i60s, SPDRs and the iShares.	Canadian balanced	Moderate	n/a	3.40%	2.40%
<p><b>Mackenzie Cundill Canadian Balanced</b></p> <p>Interest in this account is based on the performance of the Mackenzie Cundill Canadian Balanced "A" fund.</p> <p>Fund managers: Jonathan Norwood, Richard Wong and Simon Chu</p> <p>Fund net assets (all series): \$739.6 million</p>	Managed	- The Fund pursues long-term capital growth by investing mainly in Canadian equity and fixed-income securities. The levels of fixed-income and equity securities will range between 30% and 70% of the Fund's assets, depending on the manager's assessment of economic and market factors.	Canadian balanced (Value)	Moderate	2.28%	1.00%	0.00%
<p><b>Mackenzie Ivy Foreign Equity</b></p> <p>Interest in this account is based on the performance of the Mackenzie Ivy Foreign Equity series A fund.</p> <p>Fund manager: Paul Musson</p> <p>Fund net assets (all series): \$4,275.9 million</p>	Managed	- The Fund pursues long-term capital growth, consistent with protection of capital. The Fund invests in equity securities worldwide, emphasizing companies that operate globally. The Funds investments are not limited geographically but generally do not include investments in emerging markets.	International/ Global equity (Blend)	Moderate	2.50%	1.00%	0.00%
<p><b>Sun Life Granite Balanced Portfolio</b></p> <p>Interest in this account is based on the performance of the Sun Life Granite Balanced Portfolio Series D fund.</p> <p>Fund manager: Sun Life Global Investments (Canada) Inc.</p> <p>Fund net assets (all series): \$3,031.1 million</p>	Managed	- The Funds 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.	Canadian balanced (Growth)	Moderate	1.32%	2.15%	1.15%
<p><b>PH&amp;N Balanced</b></p> <p>Interest in this account is based on the performance of the PH&amp;N Balanced-D fund.</p> <p>Fund managers: Sarah Riopelle and Milos Vukovic</p> <p>Fund net assets (all series): \$974.5 million</p>	Managed	- The investment objective of the Fund is To provide long-term capital growth and income by investing primarily in a well-diversified, balanced portfolio of Canadian common stocks, bonds and money market securities. This fund also holds a portion of its assets in foreign common stock.	Canadian balanced (Growth)	Moderate	0.88%	2.15%	1.15%
<b>RISK: HIGHER</b>							
<p><b>American Equity Index</b></p> <p>Interest in this account is based on the performance of the S&amp;P 500 Composite Total Return (\$Cdn) Index.</p>	Index	- The S&P 500 Composite Index tracks the common share price of 500 leading American companies. These are generally large companies that dominate their industries in the United States. The S&P 500 represents approximately 90 different industries from the industrial, transportation, finance and utility sectors.	U.S. equity	Moderate	n/a	3.00%	2.00%
<p><b>Canadian Equity Index</b></p> <p>Interest in this account is based on the performance of the S&amp;P/TSX 60 Total Return Index.</p>	Index	- The S&P/TSX 60 Total Return Index tracks the common share price of 60 leading companies in leading industries represented on the TSX 300. The companies selected represent important industry segments within Canada. The S&P/TSX 60 provides economic diversity over 11 market sectors that cover everything from technology, to communication services and health care.	Canadian equity	Moderate	n/a	2.75%	1.75%

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ACCOUNT	ACCOUNT TYPE	FUND STRATEGY AND INVESTMENT OBJECTIVES	ASSET CLASS	VOLATILITY	MER	MANAGEMENT FEE (with bonus and COI discount)	MANAGEMENT FEE (with no bonus)
<p><b>CI Canadian Investment</b></p> <p>Interest in this account is based on the performance of the CI Canadian investment (Class A units) fund. Fund manager: Ryan Fitzgerald Fund net assets (all series): \$1,637.4 million</p>	Managed	- This fund's objective is to achieve long-term capital growth by investing primarily in shares of major Canadian corporations.	Canadian equity (Value)	Moderate	2.37%	1.00%	0.00%
<p><b>CI Signature Global Equity</b></p> <p>Interest in this account is based on the performance of the CI Signature Global Equity (Class A units) fund. Fund manager: Eric Bushell Fund net assets (all series): \$275.7 million</p>	Managed	- This fund's objective is to obtain long-term capital growth. It invests primarily in equity and equity-related securities of established companies throughout the world that the portfolio advisor believes have good growth potential. - The fund may make large investments in any country, including emerging markets or emerging industries of any market.	International/ Global equity (Blend)	Moderate	2.45%	1.00%	0.00%
<p><b>CI Harbour</b></p> <p>Interest in this account is based on the performance of the Harbour (Class A units) fund. Fund manager: Ryan Fitzgerald Fund net assets (all series): \$1,242.3 million</p>	Managed	- This fund's objective is to obtain maximum long-term capital growth. It invests primarily in equity and equity-related securities of high quality, large and mid-capitalization Canadian companies that the portfolio advisor believes have good potential for future growth.	Canadian equity (Value)	Moderate	2.43%	1.00%	0.00%
<p><b>Fidelity Global</b></p> <p>Interest in this account is based on the performance of the Fidelity Global-B fund. Fund manager: Jeremy Podger Fund net assets (all series): \$827.5 million</p>	Managed	- The fund aims to achieve long term capital growth by investing primarily in equity securities of companies anywhere in the world.	International/ Global equity (Growth)	Moderate	2.30%	1.00%	0.00%
<p><b>Fidelity U.S. Focused Stock</b></p> <p>Interest in this account is based on the performance of the Fidelity U.S. Focused Stock-B fund. Fund manager: Stephen DuFour Fund net assets (all series): \$964.2 million</p>	Managed	- The investment objective of the Fund is to achieve long-term capital growth primarily through investment in a broadly diversified portfolio of common stocks issued by companies located in the United States.	U.S. equity (Growth)	Moderate	2.29%	1.00%	0.00%
<p><b>Fidelity NorthStar®</b></p> <p>Interest in this account is based on the performance of the Fidelity NorthStar-B fund. Fund managers: Daniel Dupont and Joel Tillinghast Fund net assets (all series): \$6,587.8 million</p>	Managed	- The fund aims to achieve long-term capital growth. It invests primarily in equity securities of companies anywhere in the world.	International/ Global equity (Blend)	Moderate	2.31%	1.00%	0.00%

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ACCOUNT	ACCOUNT TYPE	FUND STRATEGY AND INVESTMENT OBJECTIVES	ASSET CLASS	VOLATILITY	MER	MANAGEMENT FEE (with bonus and COI discount)	MANAGEMENT FEE (with no bonus)
<p><b>Fidelity True North®</b> Interest in this account is based on the performance of the Fidelity True North-B fund. Fund manager: Maxime Lemieux Fund net assets (all series): \$4,318.2 million</p>	Managed	- The investment objective of the Fund is to achieve long-term capital growth. The Fund seeks to achieve its objective by investing primarily in Canadian equity securities.	Canadian equity (Blend)	Moderate	2.25%	1.00%	0.00%
<p><b>Mackenzie Cundill Value</b> Interest in this account is based on the performance of the Mackenzie Cundill Value Series "A" fund. Fund managers: Jonathan Norwood and Richard Wong Fund net assets (all series): \$1,901.4 million</p>	Managed	- The Fund pursues long-term capital growth from investments primarily in equity securities. The Fund may invest the majority of its assets in the securities of companies in a single country or a single industry, depending on prevailing market conditions.	International/ Global equity (Value)	Moderate	2.50%	1.00%	0.00%
<p><b>Sun Life MFS US Equity</b> Interest in this account is based on the performance of the Sun Life MFS U.S. Equity Series D fund. Fund manager: Sun Life Global Investments (Canada) Inc. Fund net assets (all series): \$508.7 million</p>	Managed	- 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.	U.S. equity (Growth)	Moderate	1.61%	2.15%	1.15%
<p><b>Sun Life MFS Canadian Equity Growth</b> Interest in this account is based on the performance of the Sun Life MFS Canadian Equity Growth Series D fund. Fund manager: Sun Life Global Investments (Canada) Inc. Fund net assets (all series): \$373.9 million</p>	Managed	- 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.	Canadian Equity (Value)	Moderate	1.62%	2.15%	1.15%
<p><b>PH&amp;N Canadian Equity</b> Interest in this account is based on the performance of the PH&amp;N Canadian Equity-D fund. Fund managers: Scott Lysakowski and Ryan Grant Fund net assets (all series): \$939.9 million</p>	Managed	- The fundamental investment objective of the fund is to provide significant long-term capital growth by investing primarily in a well-diversified portfolio of Canadian common stocks.	Canadian equity (Growth)	Moderate	0.99%	2.15%	1.15%
<p><b>PH&amp;N Dividend Income</b> Interest in this account is based on the performance of the PH&amp;N Dividend Income-D fund. Fund managers: Scott Lysakowski and Ryan Grant Fund net assets (all series): \$2,337.8 million</p>	Managed	- The fundamental investment objectives of the fund are to provide long-term capital growth and income by investing primarily in a well-diversified portfolio of dividend income-producing Canadian securities that have a relatively high yield.	Canadian equity (Blend)	Moderate	0.99%	2.15%	1.15%

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ACCOUNT	ACCOUNT TYPE	FUND STRATEGY AND INVESTMENT OBJECTIVES	ASSET CLASS	VOLATILITY	MER	MANAGEMENT FEE (with bonus and COI discount)	MANAGEMENT FEE (with no bonus)
<b>American Technology Index</b> Interest in this account is based on the performance of the NASDAQ-100 (\$Cdn) Index.	Index	- The NASDAQ 100 tracks the common share price of 100 of the largest non-financial firms (U.S. and non-U.S.) listed on the National Market tier of The NASDAQ Stock Market. The NASDAQ 100 Index reflects NASDAQ's largest companies across major industry groups, including computer hardware and software, telecommunications, retail/wholesale trade and biotechnology.	U.S. equity	High	n/a	3.00%	2.00%
<b>CI American Equity Corporate Class</b> Interest in this account is based on the performance of the CI American Equity Corporate Class (Class A Shares) fund. Fund manager: Aubrey Hearn and Jack Hall Fund net assets (all series): \$332.6 million	Managed	- This fund's objective is to obtain long-term capital growth. It invests primarily in the equity and equity-related securities of companies in the United States.	U.S. equity (Blend)	High	2.45%	1.00%	0.00%
<b>European Equity Index</b> Interest in this account is based on the performance of the MSCI European Free Price (\$Cdn) Index.	Index	- The MSCI Europe Price Index tracks 16 of the major stock markets in Europe, including: Austria, Belgium, Denmark, France, Germany and the United Kingdom.	International/ Global equity	High	n/a	2.00%	1.00%
<b>Foreign Equity Index</b> Interest in this account is based on the performance of the MSCI EAFE Free Price Return (\$Cdn) Index.	Index	- The MSCI EAFE Free Price Index is designed to measure developed markets' equity performance. It tracks the major stock markets in the world, excluding Canada and the United States. It is the most widely recognized benchmark representing major international markets.	International/ Global equity	High	n/a	2.00%	1.00%
<b>Japanese Equity Index</b> Interest in this account is based on the performance of the NIKKEI 225 Total Return (\$Cdn) Index.	Index	- NIKKEI 225 Total Return Index (\$Cdn) is a price-weighted index that tracks the common share price of the 225 actively-traded stocks in the first section of the Tokyo Stock Exchange.	International/ Global equity	High	n/a	3.25%	2.25%
<b>Pacific Equity Index</b> Interest in this account is based on the performance of the MSCI Pacific Free Price (\$Cdn) Index.	Index	- The MSCI Pacific Free Price Index measures equity market performance in the Pacific region. It tracks the major stock markets in the Pacific Rim, which includes: Australia, Hong Kong, Japan, New Zealand and Singapore.	International/ Global equity	High	n/a	3.00%	2.00%

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Fund descriptions have been provided by the fund managers of their respective companies to ensure accuracy.

## Further information is also available

- For product details, please refer to the **SunUniversalLife** client guide.
- For up-to-date returns on these accounts and other product related information, please visit [www.sunlife.ca](http://www.sunlife.ca).

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*Sun Life Financial Inc. trades on the Toronto (TSX), New York (NYSE) and Philippine (PSE) stock exchanges under ticker symbol SLF.*

## Questions? We're here to help.

Talk to an advisor about Sun Life Financial today!

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