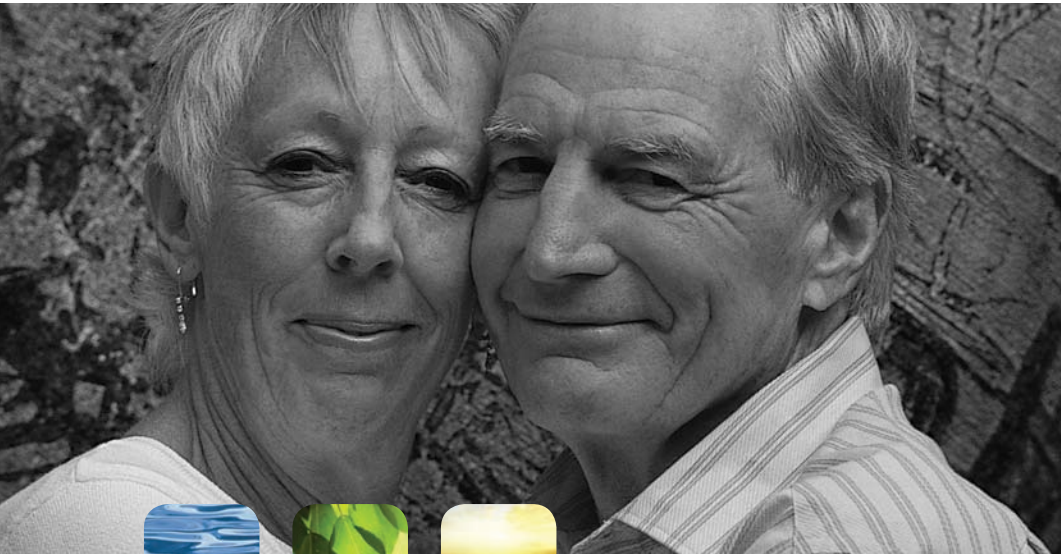


Sun Life Assurance Company of Canada

Fund Fact Sheets – January 2015



SunWise
EssentialSeries | 2



managed by CI Investments Inc.



issued by Sun Life Assurance Company of Canada

What if I change my mind?

You can change your mind and cancel the decision to invest in the fund. This is true for the first purchase you make and any other purchases made after. You can only change your mind for a purchase within a few days. You have to let CI Investments know in writing (fax or letter) that you wish to cancel. CI must be informed within two business days of the date you received the purchase confirmation. The latest date that it will be considered received is five-business days after it was mailed to you. The amount that will be returned is the lesser of the amount you invested or the value of the fund if it has gone down. The amount that is returned only applies to the specific transaction and will include any sales charges or other fees you paid. For details, please refer to the Information Folder and Contract.

For more information

This is a summary and may not contain all the information you need. There are details in the contract that may lead to changes in this summary. Please make sure you read the Contract and Information Folder. For more information, please contact:

CI Investments Inc. on behalf of Sun Life Assurance Company of Canada
15 York Street, 2nd Floor
Toronto, Ontario
M5J 0A3
Phone: 1-800-792-9355
Email: service@ci.com

Table of Contents

Global Equity

SunWise Essential 2 CI Black Creek Global Leaders Segregated Fund	F-1
SunWise Essential 2 CI Black Creek International Equity Segregated Fund	F-4
SunWise Essential 2 CI Cambridge Global Equity Segregated Fund	F-7
SunWise Essential 2 CI Harbour Foreign Equity Segregated Fund	F-10
SunWise Essential 2 Fidelity NorthStar® Segregated Fund	F-13
SunWise Essential 2 Sun Life MFS Global Growth Segregated Fund	F-16
SunWise Essential 2 Sun Life MFS Global Value Segregated Fund	F-19

Global Balanced

SunWise Essential 2 CI Black Creek Global Balanced Segregated Fund	F-22
SunWise Essential 2 CI Signature Global Income & Growth Segregated Fund	F-25
SunWise Essential 2 Sun Life MFS Global Total Return Segregated Fund	F-28

American Equity

SunWise Essential 2 CI American Value Segregated Fund	F-31
SunWise Essential 2 CI Cambridge American Equity Segregated Fund	F-34
SunWise Essential 2 Sun Life MFS U.S. Growth Segregated Fund	F-37
SunWise Essential 2 Sun Life MFS U.S. Value Segregated Fund	F-40

Canadian Equity

SunWise Essential 2 CI Cambridge Canadian Equity Segregated Fund	F-43
SunWise Essential 2 CI Canadian Investment Segregated Fund	F-46
SunWise Essential 2 CI Harbour Segregated Fund	F-49
SunWise Essential 2 CI Signature Dividend Segregated Fund	F-52
SunWise Essential 2 CI Signature Select Canadian Segregated Fund	F-55
SunWise Essential 2 Fidelity True North® Segregated Fund	F-58
SunWise Essential 2 Sun Life BlackRock Canadian Equity Segregated Fund	F-61

Canadian Balanced

SunWise Essential 2 CI Signature Canadian Balanced Segregated Fund	F-64
SunWise Essential 2 CI Signature Income & Growth Segregated Fund	F-67
SunWise Essential 2 Fidelity Canadian Asset Allocation Segregated Fund	F-70
SunWise Essential 2 Sun Life BlackRock Canadian Balanced Segregated Fund	F-73

Portfolio Series

SunWise Essential 2 Portfolio Series Balanced Growth Segregated Fund	F-76
SunWise Essential 2 Portfolio Series Balanced Segregated Fund	F-79
SunWise Essential 2 Portfolio Series Conservative Balanced Segregated Fund	F-82
SunWise Essential 2 Portfolio Series Conservative Segregated Fund	F-85
SunWise Essential 2 Portfolio Series Growth Segregated Fund	F-88
SunWise Essential 2 Portfolio Series Income Segregated Fund	F-91
SunWise Essential 2 Portfolio Series Maximum Growth Segregated Fund	F-94

Sun Life Managed Portfolios

SunWise Essential 2 Sun Life Managed Balanced Growth Portfolio Segregated Fund	F-97
SunWise Essential 2 Sun Life Managed Balanced Portfolio Segregated Fund	F-100
SunWise Essential 2 Sun Life Managed Conservative Portfolio Segregated Fund	F-103
SunWise Essential 2 Sun Life Managed Growth Portfolio Segregated Fund	F-106
SunWise Essential 2 Sun Life Managed Moderate Portfolio Segregated Fund	F-109

Bundles

SunWise Essential 2 CI American Value Segregated Bundle	F-112
SunWise Essential 2 CI Black Creek Global Leaders Segregated Bundle	F-115
SunWise Essential 2 CI Cambridge American Equity Segregated Bundle	F-118
SunWise Essential 2 CI Cambridge Canadian Asset Allocation Segregated Balanced Bundle	F-121
SunWise Essential 2 CI Cambridge Canadian Equity Segregated Bundle	F-124

Bundles (con'd)

SunWise Essential 2 CI Cambridge Global Equity Segregated Bundle	F-127
SunWise Essential 2 CI Cambridge Segregated Diversified Bundle	F-130
SunWise Essential 2 CI Canadian Investment Segregated Bundle	F-133
SunWise Essential 2 CI Harbour Growth & Income Segregated Balanced Bundle	F-136
SunWise Essential 2 CI Harbour Segregated Bundle	F-139
SunWise Essential 2 CI Harbour Segregated Diversified Bundle	F-142
SunWise Essential 2 CI Signature Dividend Segregated Bundle	F-145
SunWise Essential 2 CI Signature Select Canadian Segregated Bundle	F-148
SunWise Essential 2 Fidelity NorthStar® Segregated Bundle	F-151
SunWise Essential 2 Fidelity True North® Segregated Bundle	F-154
SunWise Essential 2 Sun Life BlackRock Canadian Equity Segregated Bundle	F-157
SunWise Essential 2 Sun Life MFS Global Growth Segregated Bundle	F-160
SunWise Essential 2 Sun Life MFS Global Value Segregated Bundle	F-163
SunWise Essential 2 Sun Life MFS U.S. Growth Segregated Bundle	F-166
SunWise Essential 2 Sun Life MFS U.S. Value Segregated Bundle	F-169

Income

SunWise Essential 2 CI Select Income Managed Segregated Fund	F-172
SunWise Essential 2 CI Signature Canadian Bond Segregated Fund	F-175
SunWise Essential 2 CI Signature Diversified Yield II Segregated Fund	F-178
SunWise Essential 2 Sun Life Beutel Goodman Canadian Bond Segregated Fund	F-181
SunWise Essential 2 Sun Life MFS Canadian Bond Segregated Fund	F-184
SunWise Essential 2 TD Canadian Bond Segregated Fund	F-187

Money Market

SunWise Essential 2 CI Money Market Segregated Fund	F-190
---	-------

Fund Codes	Investment Class	Estate Class
ISC	22130	N/A
DSC	22230	N/A

Sun Wise Essential 2 CI Black Creek Global Leaders Segregated Fund

As of December 31, 2013

Quick Facts

Date Fund created: August 2012 Total value on December 31, 2013: \$996,075 Portfolio manager: Black Creek Investment Management Inc. Management expense ratio (MER): 3.32% Portfolio turnover rate: 17.95%	Net asset value per Units	Number of Units outstanding
	Investment Class \$15.55	Investment Class 63,029 Units
Class option	Investment	Estate
Minimum investment per Contract	\$500	N/A
Minimum investment per Fund	\$500	N/A
Minimum for additional purchases	\$100	N/A
Monthly minimum of pre-authorized chequing	\$50	N/A

MERs include taxes.

If you invest more than \$100,000, some of the fees you need to pay may be lowered. Ask your advisor or refer to Sections 10, 11 and 15 of the Contract and Section I-7.6 of the Information Folder for details.

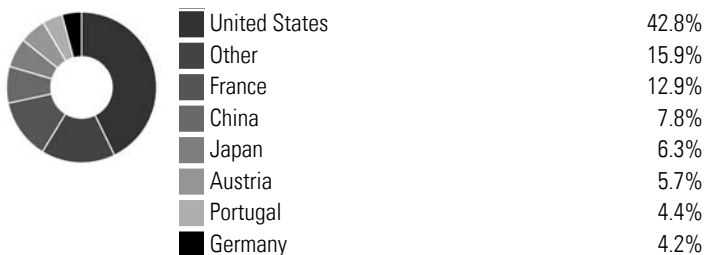
What does the Fund invest in?

The Fund invests in the Black Creek Global Leaders Corporate Class. The Underlying Fund invests mostly in shares of firms from around the world.

Top holdings and allocations of the Underlying Fund as of December 31, 2013

Cash and Equivalents	6.2%
Wienerberger AG	5.7%
WuXi Pharmatech Cym Inc	5.3%
Oracle Corp	5.2%
Carnival Corp	4.7%
Christian Dior SA	4.4%
eBay Inc	4.4%
Galp Energia SGPS SA	4.4%
Biomerieux SA	4.3%
Accor SA	4.2%
Total	48.6%

Total number of investments: 29



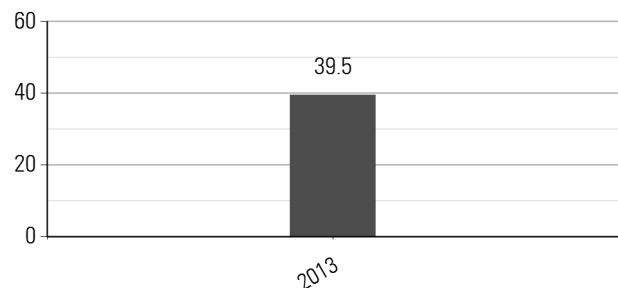
How has the Fund performed?

Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in August 2012 would have \$1,555.00 in December 2013. This works out to an average of 38.88% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

This chart shows how the Fund has performed in the past year. In the past year, the Fund was up in value one year.



How risky is it?



The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

Sun *Wise* Essential 2 CI Black Creek Global Leaders Segregated Fund

As of December 31, 2013

Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want to seek growth of capital associated with quality growth companies worldwide
- are investing for the medium and/or long term

How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract and Sections I-5 and I-7.6 of the Information Folder.

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul style="list-style-type: none"> • You and your insurance advisor agree on the rate charged. • The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission. 																		
Deferred Sales Charge (DSC)	<table border="0"> <tr> <td>If you sell within:</td> <td>Rate</td> </tr> <tr> <td>1 year of buying</td> <td>5.5%</td> </tr> <tr> <td>2 years of buying</td> <td>5.0%</td> </tr> <tr> <td>3 years of buying</td> <td>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"> • The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw. • When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us. • You can Redeem up to 10% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge. • You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge. • For details, please refer to Section 11 of the Contract and Section I-5 of the Information Folder.
If you sell within:	Rate																			
1 year of buying	5.5%																			
2 years of buying	5.0%																			
3 years of buying	5.0%																			
4 years of buying	4.0%																			
5 years of buying	4.0%																			
6 years of buying	3.0%																			
7 years of buying	2.0%																			
After 7 years	0.0%																			

Ongoing Fund expenses

The MER includes the Management Fee and operating expenses of the Fund. The Insurance Fees can be part of the MER or charged to you by redeeming some of your Units. You do not pay the MER directly. It affects you because it reduces the return you get. Other fees and expenses depending on the Class you select can be charged to you. For details, please refer to Section 10 of the Contract and Section I-7.6 of the Information Folder.

Sun <i>Wise</i> Essential 2 CI Black Creek Global Leaders Segregated Fund			
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you
Investment	3.32%	0.68%	N/A
Estate	N/A	N/A	N/A
MERs include taxes.			

Sun *Wise* Essential 2 CI Black Creek Global Leaders Segregated Fund

As of December 31, 2013

Servicing Commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the Management Fee. The rate depends on the sales charge option you chose. For details, please refer to Section I-5 of the Information Folder.

Annual service fee rate		
Sales Charge Option	DSC	ISC
Sun <i>Wise</i> Essential 2 CI Black Creek Global Leaders Segregated Fund	0.50%	1.00%

Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 30 business days of buying the Units. Money from the fee goes to the Fund.
Change fee	Your insurance advisor may charge you up to 2% of the value of Units you switch to another Fund or Class.

For details, please refer to Sections 5.1 and 11.2 of the Contract.

What if I change my mind?

You can change your mind about investing in this Fund but you may have as little as two days to do so. Please see page i-1 for details. This page also contains details on how to get more information. This Fund Facts is not complete without page i-1.

Fund Codes	Investment Class	Estate Class
ISC	22131	N/A
DSC	22231	N/A

Sun Wise Essential 2 CI Black Creek International Equity Segregated Fund

As of December 31, 2013

Quick Facts

Date Fund created: August 2012 Total value on December 31, 2013: \$795,146 Portfolio manager: Black Creek Investment Management Inc. Management expense ratio (MER): 3.28% Portfolio turnover rate: 19.83%	Net asset value per Units	Number of Units outstanding
	Investment Class \$16.06	Investment Class 48,470 Units

Class option	Investment	Estate
Minimum investment per Contract	\$500	N/A
Minimum investment per Fund	\$500	N/A
Minimum for additional purchases	\$100	N/A
Monthly minimum of pre-authorized chequing	\$50	N/A

MERs include taxes.

If you invest more than \$100,000, some of the fees you need to pay may be lowered. Ask your advisor or refer to Sections 10, 11 and 15 of the Contract and Section I-7.6 of the Information Folder for details.

What does the Fund invest in?

The Fund invests in the Black Creek International Equity Corporate Class. The Underlying Fund invests mostly in shares of firms from around the world.

Top holdings and allocations of the Underlying Fund as of December 31, 2013

Cash and Equivalents	5.7%
Carnival PLC	5.5%
Wienerberger AG	5.1%
Accor SA	5.0%
Erste Group Bank AG	5.0%
Galp Energia SGPS SA	4.8%
Dialog Semiconductor PLC	4.8%
Christian Dior SA	4.8%
Kunlun Energy Co Ltd	4.8%
Grupo Televisa SAB	4.6%
Total	50.2%

Total number of investments: 29



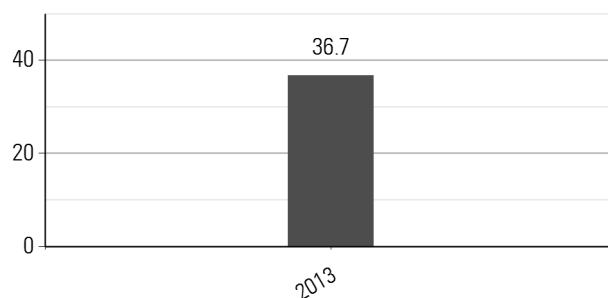
How has the Fund performed?

Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in August 2012 would have \$1,606.00 in December 2013. This works out to an average of 42.25% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

This chart shows how the Fund has performed in the past year. In the past year, the Fund was up in value one year.



How risky is it?



The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

Sun *Wise* Essential 2 CI Black Creek International Equity Segregated Fund

As of December 31, 2013

Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want to seek capital growth associated with quality companies primarily outside of Canada and the United States
- are investing for the medium and/or long term

How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract and Sections I-5 and I-7.6 of the Information Folder.

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul style="list-style-type: none"> • You and your insurance advisor agree on the rate charged. • The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission. 																		
Deferred Sales Charge (DSC)	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5%</td> </tr> <tr> <td>2 years of buying</td> <td>5.0%</td> </tr> <tr> <td>3 years of buying</td> <td>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </tbody> </table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"> • The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw. • When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us. • You can Redeem up to 10% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge. • You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge. • For details, please refer to Section 11 of the Contract and Section I-5 of the Information Folder.
If you sell within:	Rate																			
1 year of buying	5.5%																			
2 years of buying	5.0%																			
3 years of buying	5.0%																			
4 years of buying	4.0%																			
5 years of buying	4.0%																			
6 years of buying	3.0%																			
7 years of buying	2.0%																			
After 7 years	0.0%																			

Ongoing Fund expenses

The MER includes the Management Fee and operating expenses of the Fund. The Insurance Fees can be part of the MER or charged to you by redeeming some of your Units. You do not pay the MER directly. It affects you because it reduces the return you get. Other fees and expenses depending on the Class you select can be charged to you. For details, please refer to Section 10 of the Contract and Section I-7.6 of the Information Folder.

Sun <i>Wise</i> Essential 2 CI Black Creek International Equity Segregated Fund			
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you
Investment	3.28%	0.68%	N/A
Estate	N/A	N/A	N/A
MERs include taxes.			

Sun *Wise* Essential 2 CI Black Creek International Equity Segregated Fund

As of December 31, 2013

Servicing Commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the Management Fee. The rate depends on the sales charge option you chose. For details, please refer to Section I-5 of the Information Folder.

Annual service fee rate		
Sales Charge Option	DSC	ISC
Sun <i>Wise</i> Essential 2 CI Black Creek International Equity Segregated Fund	0.50%	1.00%

Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 30 business days of buying the Units. Money from the fee goes to the Fund.
Change fee	Your insurance advisor may charge you up to 2% of the value of Units you switch to another Fund or Class.

For details, please refer to Sections 5.1 and 11.2 of the Contract.

What if I change my mind?

You can change your mind about investing in this Fund but you may have as little as two days to do so. Please see page i-1 for details. This page also contains details on how to get more information. This Fund Facts is not complete without page i-1.

Fund Codes	Investment Class	Estate Class
ISC	22132	N/A
DSC	22232	N/A

Sun Wise Essential 2 CI Cambridge Global Equity Segregated Fund

As of December 31, 2013

Quick Facts

Date Fund created: August 2012 Total value on December 31, 2013: \$2,662,410 Portfolio manager: CI Global Investments Inc., CI Investments Inc. Management expense ratio (MER): 3.29% Portfolio turnover rate: 42.53%	Net asset value per Units	Number of Units outstanding
	Investment Class \$14.07	Investment Class 171,565 Units

Class option	Investment	Estate
Minimum investment per Contract	\$500	N/A
Minimum investment per Fund	\$500	N/A
Minimum for additional purchases	\$100	N/A
Monthly minimum of pre-authorized chequing	\$50	N/A

MERs include taxes.

If you invest more than \$100,000, some of the fees you need to pay may be lowered. Ask your advisor or refer to Sections 10, 11 and 15 of the Contract and Section I-7.6 of the Information Folder for details.

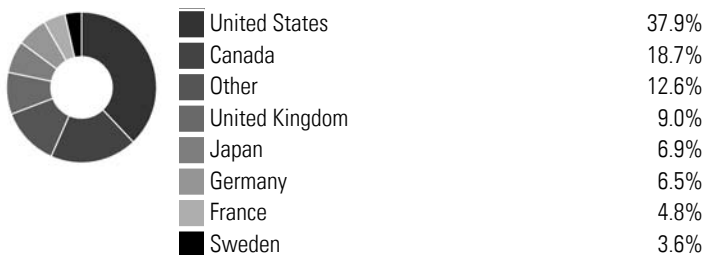
What does the Fund invest in?

The Fund invests in the Cambridge Global Equity Corporate Class. The Underlying Fund invests mostly in shares of firms from around the world.

Top holdings and allocations of the Underlying Fund as of December 31, 2013

Cash and Equivalents	10.0%
Tourmaline Oil Corp	2.3%
International Business Machines Corp	2.0%
Google Inc	2.0%
Anheuser-Busch InBev SA	1.9%
Sumitomo Mitsui Financial Group Inc	1.8%
EOG Resources Inc	1.8%
Continental Resources Inc	1.6%
Bayer AG	1.5%
Roche Holding AG	1.5%
Total	26.5%

Total number of investments: 125



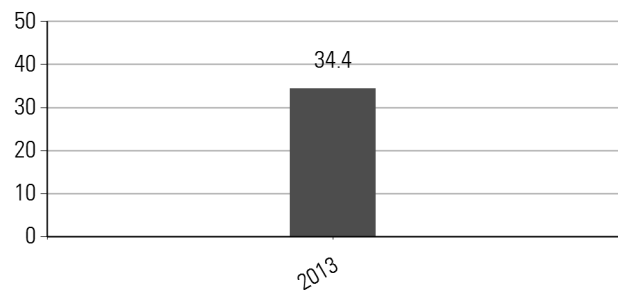
How has the Fund performed?

Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in August 2012 would have \$1,407.00 in December 2013. This works out to an average of 28.92% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

This chart shows how the Fund has performed in the past year. In the past year, the Fund was up in value one year.



How risky is it?



The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

Sun *Wise* Essential 2 CI Cambridge Global Equity Segregated Fund

As of December 31, 2013

Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want a core foreign equity fund for your portfolio
- are investing for the medium and/or long term

How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract and Sections I-5 and I-7.6 of the Information Folder.

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul style="list-style-type: none"> • You and your insurance advisor agree on the rate charged. • The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission. 																		
Deferred Sales Charge (DSC)	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5%</td> </tr> <tr> <td>2 years of buying</td> <td>5.0%</td> </tr> <tr> <td>3 years of buying</td> <td>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </tbody> </table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"> • The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw. • When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us. • You can Redeem up to 10% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge. • You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge. • For details, please refer to Section 11 of the Contract and Section I-5 of the Information Folder.
If you sell within:	Rate																			
1 year of buying	5.5%																			
2 years of buying	5.0%																			
3 years of buying	5.0%																			
4 years of buying	4.0%																			
5 years of buying	4.0%																			
6 years of buying	3.0%																			
7 years of buying	2.0%																			
After 7 years	0.0%																			

Ongoing Fund expenses

The MER includes the Management Fee and operating expenses of the Fund. The Insurance Fees can be part of the MER or charged to you by redeeming some of your Units. You do not pay the MER directly. It affects you because it reduces the return you get. Other fees and expenses depending on the Class you select can be charged to you. For details, please refer to Section 10 of the Contract and Section I-7.6 of the Information Folder.

Sun <i>Wise</i> Essential 2 CI Cambridge Global Equity Segregated Fund			
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you
Investment	3.29%	0.68%	N/A
Estate	N/A	N/A	N/A
MERs include taxes.			

Sun *Wise* Essential 2 CI Cambridge Global Equity Segregated Fund

As of December 31, 2013

Servicing Commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the Management Fee. The rate depends on the sales charge option you chose. For details, please refer to Section I-5 of the Information Folder.

Annual service fee rate		
Sales Charge Option	DSC	ISC
Sun <i>Wise</i> Essential 2 CI Cambridge Global Equity Segregated Fund	0.50%	1.00%

Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 30 business days of buying the Units. Money from the fee goes to the Fund.
Change fee	Your insurance advisor may charge you up to 2% of the value of Units you switch to another Fund or Class.

For details, please refer to Sections 5.1 and 11.2 of the Contract.

What if I change my mind?

You can change your mind about investing in this Fund but you may have as little as two days to do so. Please see page i-1 for details. This page also contains details on how to get more information. This Fund Facts is not complete without page i-1.

Fund Codes	Investment Class	Estate Class
ISC	22133	N/A
DSC	22233	N/A

Sun Wise Essential 2 CI Harbour Foreign Equity Segregated Fund

As of December 31, 2013

Quick Facts

Date Fund created: August 2012 Total value on December 31, 2013: \$487,564 Portfolio manager: CI Investments Inc. Management expense ratio (MER): 3.31% Portfolio turnover rate: 6.27%	Net asset value per Units	Number of Units outstanding
	Investment Class \$12.95	Investment Class 36,604 Units

Class option	Investment	Estate
Minimum investment per Contract	\$500	N/A
Minimum investment per Fund	\$500	N/A
Minimum for additional purchases	\$100	N/A
Monthly minimum of pre-authorized chequing	\$50	N/A

MERs include taxes.

If you invest more than \$100,000, some of the fees you need to pay may be lowered. Ask your advisor or refer to Sections 10, 11 and 15 of the Contract and Section I-7.6 of the Information Folder for details.

What does the Fund invest in?

The Fund invests in the Harbour Foreign Equity Corporate Class. The Underlying Fund invests mostly in shares of firms from around the world.

Top holdings and allocations of the Underlying Fund as of December 31, 2013

Cash and Equivalents	20.0%
Nidec Corp	5.2%
Aryzta AG	4.5%
Discover Financial Services	4.5%
Diageo PLC	4.1%
CSX Corp	4.1%
Occidental Petroleum Corp	3.8%
GlaxoSmithKline PLC	3.8%
Bank of New York Mellon Corp	3.7%
Kerry Group PLC	3.7%
Total	57.4%

Total number of investments: 32



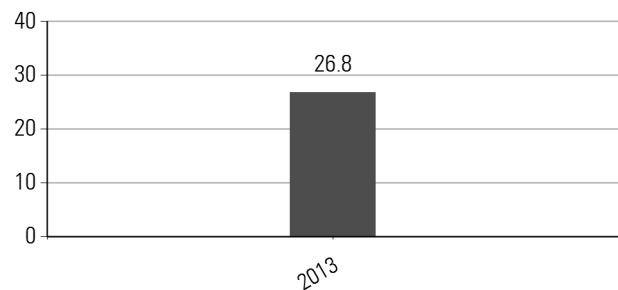
How has the Fund performed?

Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in August 2012 would have \$1,295.00 in December 2013. This works out to an average of 21.20% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

This chart shows how the Fund has performed in the past year. In the past year, the Fund was up in value one year.



How risky is it?



The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

Sun *Wise* Essential 2 CI Harbour Foreign Equity Segregated Fund

As of December 31, 2013

Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- you want a core foreign equity fund for your portfolio
- are investing for the medium and/or long term

How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract and Sections I-5 and I-7.6 of the Information Folder.

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul style="list-style-type: none"> • You and your insurance advisor agree on the rate charged. • The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission. 																		
Deferred Sales Charge (DSC)	<table border="0"> <tr> <td>If you sell within:</td> <td>Rate</td> </tr> <tr> <td>1 year of buying</td> <td>5.5%</td> </tr> <tr> <td>2 years of buying</td> <td>5.0%</td> </tr> <tr> <td>3 years of buying</td> <td>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"> • The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw. • When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us. • You can Redeem up to 10% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge. • You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge. • For details, please refer to Section 11 of the Contract and Section I-5 of the Information Folder.
If you sell within:	Rate																			
1 year of buying	5.5%																			
2 years of buying	5.0%																			
3 years of buying	5.0%																			
4 years of buying	4.0%																			
5 years of buying	4.0%																			
6 years of buying	3.0%																			
7 years of buying	2.0%																			
After 7 years	0.0%																			

Ongoing Fund expenses

The MER includes the Management Fee and operating expenses of the Fund. The Insurance Fees can be part of the MER or charged to you by redeeming some of your Units. You do not pay the MER directly. It affects you because it reduces the return you get. Other fees and expenses depending on the Class you select can be charged to you. For details, please refer to Section 10 of the Contract and Section I-7.6 of the Information Folder.

Sun <i>Wise</i> Essential 2 CI Harbour Foreign Equity Segregated Fund			
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you
Investment	3.31%	0.68%	N/A
Estate	N/A	N/A	N/A
MERs include taxes.			

Sun *Wise* Essential 2 CI Harbour Foreign Equity Segregated Fund

As of December 31, 2013

Servicing Commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the Management Fee. The rate depends on the sales charge option you chose. For details, please refer to Section I-5 of the Information Folder.

Annual service fee rate		
Sales Charge Option	DSC	ISC
Sun <i>Wise</i> Essential 2 CI Harbour Foreign Equity Segregated Fund	0.50%	1.00%

Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 30 business days of buying the Units. Money from the fee goes to the Fund.
Change fee	Your insurance advisor may charge you up to 2% of the value of Units you switch to another Fund or Class.

For details, please refer to Sections 5.1 and 11.2 of the Contract.

What if I change my mind?

You can change your mind about investing in this Fund but you may have as little as two days to do so. Please see page i-1 for details. This page also contains details on how to get more information. This Fund Facts is not complete without page i-1.

Fund Codes	Investment Class	Estate Class
ISC	22134	N/A
DSC	22234	N/A

Sun Wise Essential 2 Fidelity NorthStar® Segregated Fund

As of December 31, 2013

Quick Facts

Date Fund created: August 2012 Total value on December 31, 2013: \$205,559 Portfolio manager: Fidelity Investments Canada ULC Management expense ratio (MER): 3.65% Portfolio turnover rate: 56.84%	Net asset value per Units	Number of Units outstanding
	Investment Class \$15.55	Investment Class 13,217 Units

Class option	Investment	Estate
Minimum investment per Contract	\$500	N/A
Minimum investment per Fund	\$500	N/A
Minimum for additional purchases	\$100	N/A
Monthly minimum of pre-authorized chequing	\$50	N/A

MERs include taxes.

What does the Fund invest in?

The Fund invests in the Fidelity NorthStar® Fund. The Underlying Fund invests mostly in shares of firms from around the world.

Top holdings and allocations of the Underlying Fund as of December 31, 2013

WellPoint Inc	6.1%
Cash and Equivalents	5.7%
Seria Co Ltd	5.0%
Ottogi Corp	4.1%
Eni SpA	3.1%
International Business Machines Corp	2.3%
ViroPharma Inc	2.3%
Life Technologies Corp	2.2%
LSI Corp	2.1%
Hewlett-Packard Co	2.0%
Total	34.9%

Total number of investments: 367



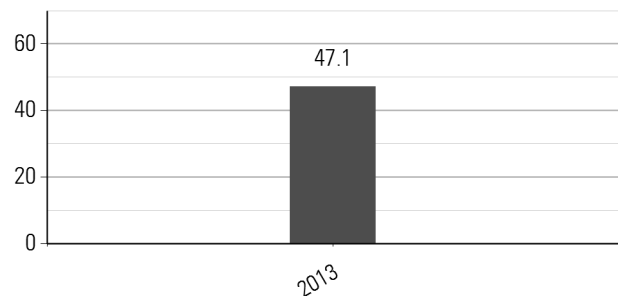
How has the Fund performed?

Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in August 2012 would have \$1,555.00 in December 2013. This works out to an average of 38.88% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

This chart shows how the Fund has performed in the past year. In the past year, the Fund was up in value one year.



How risky is it?



The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

Sun *Wise* Essential 2 Fidelity NorthStar® Segregated Fund

As of December 31, 2013

Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the “Ongoing Fund expenses” section. For details, please refer to Sections 10 and 13 of the Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want a foreign equity fund
- are investing for the long term

How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract and Sections I-5 and I-7.6 of the Information Folder.

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul style="list-style-type: none"> • You and your insurance advisor agree on the rate charged. • The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission. 																		
Deferred Sales Charge (DSC)	<table border="0"> <tr> <td>If you sell within:</td> <td>Rate</td> </tr> <tr> <td>1 year of buying</td> <td>5.5%</td> </tr> <tr> <td>2 years of buying</td> <td>5.0%</td> </tr> <tr> <td>3 years of buying</td> <td>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"> • The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw. • When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us. • You can Redeem up to 10% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge. • You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge. • For details, please refer to Section 11 of the Contract and Section I-5 of the Information Folder.
If you sell within:	Rate																			
1 year of buying	5.5%																			
2 years of buying	5.0%																			
3 years of buying	5.0%																			
4 years of buying	4.0%																			
5 years of buying	4.0%																			
6 years of buying	3.0%																			
7 years of buying	2.0%																			
After 7 years	0.0%																			

Ongoing Fund expenses

The MER includes the Management Fee and operating expenses of the Fund. The Insurance Fees can be part of the MER or charged to you by redeeming some of your Units. You do not pay the MER directly. It affects you because it reduces the return you get. Other fees and expenses depending on the Class you select can be charged to you. For details, please refer to Section 10 of the Contract and Section I-7.6 of the Information Folder.

Sun <i>Wise</i> Essential 2 Fidelity NorthStar® Segregated Fund			
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you
Investment	3.65%	0.70%	N/A
Estate	N/A	N/A	N/A
MERs include taxes.			

Sun *Wise* Essential 2 Fidelity NorthStar® Segregated Fund

As of December 31, 2013

Servicing Commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the Management Fee. The rate depends on the sales charge option you chose. For details, please refer to Section I-5 of the Information Folder.

Annual service fee rate		
Sales Charge Option	DSC	ISC
Sun <i>Wise</i> Essential 2 Fidelity NorthStar® Segregated Fund	0.50%	1.00%

Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 30 business days of buying the Units. Money from the fee goes to the Fund.
Change fee	Your insurance advisor may charge you up to 2% of the value of Units you switch to another Fund or Class.

For details, please refer to Sections 5.1 and 11.2 of the Contract.

What if I change my mind?

You can change your mind about investing in this Fund but you may have as little as two days to do so. Please see page i-1 for details. This page also contains details on how to get more information. This Fund Facts is not complete without page i-1.

Fund Codes	Investment Class	Estate Class
ISC	22136	N/A
DSC	22236	N/A

Sun *Wise* Essential 2 Sun Life MFS Global Growth Segregated Fund
(formerly Sun *Wise* Essential 2 Sun Life MFS McLean Budden Global Growth Segregated Fund)

As of December 31, 2013

Quick Facts

Date Fund created: August 2012 Total value on December 31, 2013: \$56,790 Portfolio manager: Sun Life Global Investments (Canada) Inc. Management expense ratio (MER): 3.58% Portfolio turnover rate: 2.76%	Net asset value per Units	Number of Units outstanding
	Investment Class \$13.51	Investment Class 4,205 Units
Class option	Investment	Estate
Minimum investment per Contract	\$500	N/A
Minimum investment per Fund	\$500	N/A
Minimum for additional purchases	\$100	N/A
Monthly minimum of pre-authorized chequing	\$50	N/A

MERs include taxes.

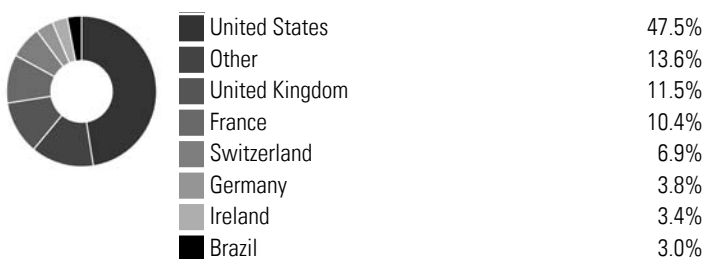
What does the Fund invest in?

The Fund invests in the Sun Life MFS Global Growth Fund. The Underlying Fund invests mostly in shares of firms from around the world.

Top holdings and allocations of the Underlying Fund as of December 31, 2013

LVMH Moet Hennessy Louis Vuitton SA	2.5%
Google Inc	2.4%
Accenture PLC	2.4%
Compass Group PLC	2.3%
Danone SA	2.3%
Pernod Ricard SA	2.1%
Nestle SA	2.0%
Schlumberger NV	1.9%
Danaher Corp	1.8%
Colgate-Palmolive Co	1.7%
Total	21.3%

Total number of investments: 98



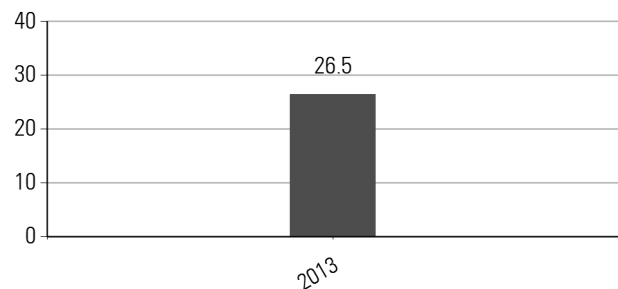
How has the Fund performed?

Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in August 2012 would have \$1,351.00 in December 2013. This works out to an average of 25.08% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

This chart shows how the Fund has performed in the past year. In the past year, the Fund was up in value one year.



How risky is it?



The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

Sun *Wise* Essential 2 Sun Life MFS Global Growth Segregated Fund
(formerly Sun *Wise* Essential 2 Sun Life MFS McLean Budden Global Growth Segregated Fund)

As of December 31, 2013

Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the “Ongoing Fund expenses” section. For details, please refer to Sections 10 and 13 of the Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want a global growth equity fund
- are investing for the long term

How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract and Sections I-5 and I-7.6 of the Information Folder.

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul style="list-style-type: none"> • You and your insurance advisor agree on the rate charged. • The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission. 																		
Deferred Sales Charge (DSC)	<table border="0"> <tr> <td>If you sell within:</td> <td>Rate</td> </tr> <tr> <td>1 year of buying</td> <td>5.5%</td> </tr> <tr> <td>2 years of buying</td> <td>5.0%</td> </tr> <tr> <td>3 years of buying</td> <td>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"> • The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw. • When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us. • You can Redeem up to 10% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge. • You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge. • For details, please refer to Section 11 of the Contract and Section I-5 of the Information Folder.
If you sell within:	Rate																			
1 year of buying	5.5%																			
2 years of buying	5.0%																			
3 years of buying	5.0%																			
4 years of buying	4.0%																			
5 years of buying	4.0%																			
6 years of buying	3.0%																			
7 years of buying	2.0%																			
After 7 years	0.0%																			

Ongoing Fund expenses

The MER includes the Management Fee and operating expenses of the Fund. The Insurance Fees can be part of the MER or charged to you by redeeming some of your Units. You do not pay the MER directly. It affects you because it reduces the return you get. Other fees and expenses depending on the Class you select can be charged to you. For details, please refer to Section 10 of the Contract and Section I-7.6 of the Information Folder.

Sun <i>Wise</i> Essential 2 Sun Life MFS Global Growth Segregated Fund (formerly Sun <i>Wise</i> Essential 2 Sun Life MFS McLean Budden Global Growth Segregated Fund)			
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you
Investment	3.58%	0.65%	N/A
Estate	N/A	N/A	N/A
MERs include taxes.			

Sun *Wise* Essential 2 Sun Life MFS Global Growth Segregated Fund
(formerly Sun *Wise* Essential 2 Sun Life MFS McLean Budden Global Growth Segregated Fund)

As of December 31, 2013

Servicing Commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the Management Fee. The rate depends on the sales charge option you chose. For details, please refer to Section I-5 of the Information Folder.

Annual service fee rate		
Sales Charge Option	DSC	ISC
Sun <i>Wise</i> Essential 2 Sun Life MFS Global Growth Segregated Fund (formerly Sun <i>Wise</i> Essential 2 Sun Life MFS McLean Budden Global Growth Segregated Fund)	0.50%	1.00%

Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 30 business days of buying the Units. Money from the fee goes to the Fund.
Change fee	Your insurance advisor may charge you up to 2% of the value of Units you switch to another Fund or Class.

For details, please refer to Sections 5.1 and 11.2 of the Contract.

What if I change my mind?

You can change your mind about investing in this Fund but you may have as little as two days to do so. Please see page i-1 for details. This page also contains details on how to get more information. This Fund Facts is not complete without page i-1.

Fund Codes	Investment Class	Estate Class
ISC	22135	N/A
DSC	22235	N/A

Sun Wise Essential 2 Sun Life MFS Global Value Segregated Fund
(formerly Sun Wise Essential 2 Sun Life MFS McLean Budden Global Value Segregated Fund)

As of December 31, 2013

Quick Facts

Date Fund created: August 2012 Total value on December 31, 2013: \$101,150 Portfolio manager: Sun Life Global Investments (Canada) Inc. Management expense ratio (MER): 3.57% Portfolio turnover rate: 3.50%	Net asset value per Units	Number of Units outstanding
	Investment Class \$13.97	Investment Class 7,241 Units
Class option	Investment	Estate
Minimum investment per Contract	\$500	N/A
Minimum investment per Fund	\$500	N/A
Minimum for additional purchases	\$100	N/A
Monthly minimum of pre-authorized chequing	\$50	N/A

MERs include taxes.

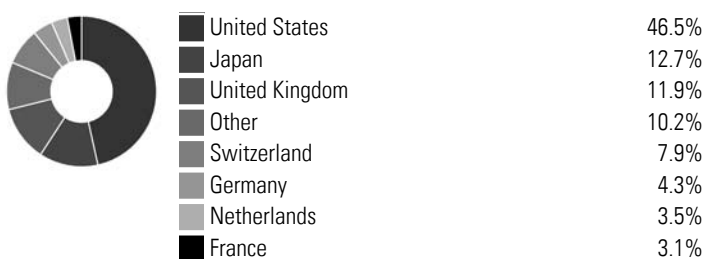
What does the Fund invest in?

The Fund invests in the Sun Life MFS Global Value Fund. The Underlying Fund invests mostly in shares of firms from around the world.

Top holdings and allocations of the Underlying Fund as of December 31, 2013

KDDI Corp	2.7%
Johnson & Johnson	2.2%
Pfizer Inc	2.1%
Lockheed Martin Corp	2.1%
Nestle SA	2.0%
GlaxoSmithKline PLC	2.0%
Philip Morris International Inc	2.0%
Roche Holding AG	1.9%
JPMorgan Chase & Co	1.9%
Danone SA	1.9%
Total	20.8%

Total number of investments: 114



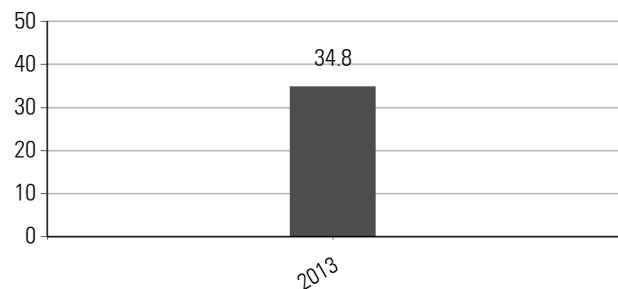
How has the Fund performed?

Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in August 2012 would have \$1,397.00 in December 2013. This works out to an average of 28.24% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

This chart shows how the Fund has performed in the past year. In the past year, the Fund was up in value one year.



How risky is it?



The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

Sun *Wise* Essential 2 Sun Life MFS Global Value Segregated Fund
(formerly Sun *Wise* Essential 2 Sun Life MFS McLean Budden Global Value Segregated Fund)

As of December 31, 2013

Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want a global value equity fund
- are investing for the long term

How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract and Sections I-5 and I-7.6 of the Information Folder.

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul style="list-style-type: none"> • You and your insurance advisor agree on the rate charged. • The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission. 																		
Deferred Sales Charge (DSC)	<table border="0"> <tr> <td>If you sell within:</td> <td>Rate</td> </tr> <tr> <td>1 year of buying</td> <td>5.5%</td> </tr> <tr> <td>2 years of buying</td> <td>5.0%</td> </tr> <tr> <td>3 years of buying</td> <td>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"> • The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw. • When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us. • You can Redeem up to 10% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge. • You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge. • For details, please refer to Section 11 of the Contract and Section I-5 of the Information Folder.
If you sell within:	Rate																			
1 year of buying	5.5%																			
2 years of buying	5.0%																			
3 years of buying	5.0%																			
4 years of buying	4.0%																			
5 years of buying	4.0%																			
6 years of buying	3.0%																			
7 years of buying	2.0%																			
After 7 years	0.0%																			

Ongoing Fund expenses

The MER includes the Management Fee and operating expenses of the Fund. The Insurance Fees can be part of the MER or charged to you by redeeming some of your Units. You do not pay the MER directly. It affects you because it reduces the return you get. Other fees and expenses depending on the Class you select can be charged to you. For details, please refer to Section 10 of the Contract and Section I-7.6 of the Information Folder.

Sun <i>Wise</i> Essential 2 Sun Life MFS Global Value Segregated Fund (formerly Sun <i>Wise</i> Essential 2 Sun Life MFS McLean Budden Global Value Segregated Fund)			
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you
Investment	3.57%	0.65%	N/A
Estate	N/A	N/A	N/A
MERs include taxes.			

Sun *Wise* Essential 2 Sun Life MFS Global Value Segregated Fund
(formerly Sun *Wise* Essential 2 Sun Life MFS McLean Budden Global Value Segregated Fund)

As of December 31, 2013

Servicing Commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the Management Fee. The rate depends on the sales charge option you chose. For details, please refer to Section I-5 of the Information Folder.

Annual service fee rate		
Sales Charge Option	DSC	ISC
Sun <i>Wise</i> Essential 2 Sun Life MFS Global Value Segregated Fund (formerly Sun <i>Wise</i> Essential 2 Sun Life MFS McLean Budden Global Value Segregated Fund)	0.50%	1.00%

Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 30 business days of buying the Units. Money from the fee goes to the Fund.
Change fee	Your insurance advisor may charge you up to 2% of the value of Units you switch to another Fund or Class.

For details, please refer to Sections 5.1 and 11.2 of the Contract.

What if I change my mind?

You can change your mind about investing in this Fund but you may have as little as two days to do so. Please see page i-1 for details. This page also contains details on how to get more information. This Fund Facts is not complete without page i-1.

Fund Codes	Investment Class	Estate Class
ISC	22127	22427
DSC	22227	22527

Sun Wise Essential 2 CI Black Creek Global Balanced Segregated Fund

As of December 31, 2013

Quick Facts

Date Fund created: August 2012 Total value on December 31, 2013: \$6,628,004 Portfolio manager: Black Creek Investment Management Inc., CI Investments Inc. Management expense ratio (MER): 2.91% Portfolio turnover rate: 22.23%	Net asset value per Units	Number of Units outstanding
	Investment/Estate Class \$14.00	Investment/Estate Class 303,487 Units
Class option	Investment	Estate
Minimum investment per Contract	\$500	\$500
Minimum investment per Fund	\$500	\$500
Minimum for additional purchases	\$100	\$100
Monthly minimum of pre-authorized chequing	\$50	\$50

MERs include taxes.

If you invest more than \$100,000, some of the fees you need to pay may be lowered. Ask your advisor or refer to Sections 10, 11 and 15 of the Contract and Section I-7.6 of the Information Folder for details.


What does the Fund invest in?

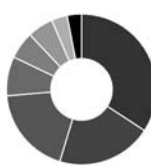
The Fund invests in the Black Creek Global Balanced Corporate Class. The Underlying Fund invests mostly in shares and bonds of firms from around the world.

Top holdings and allocations of the Underlying Fund as of December 31, 2013

Signature Corporate Bond Fund	31.8%
Cash and Equivalents	6.6%
Oracle Corp	3.2%
Accor SA	3.2%
Erste Group Bank AG	3.1%
Kunlun Energy Co Ltd	3.1%
eBay Inc	3.1%
Galp Energia SGPS SA	3.0%
Grupo Televisa SAB	3.0%
Carnival Corp	3.0%
Total	63.2%

Total number of investments: 28

	Fixed Income	28.7%
	Technology	15.7%
	Other	12.7%
	Consumer Services	9.3%
	Energy	9.0%
	Cash and Cash Equivalent	8.8%
	Industrial Services	8.2%
	Industrial Goods	7.7%

	United States	34.2%
	Canada	20.5%
	Other	19.0%
	France	8.4%
	Austria	5.9%
	Germany	5.6%
	China	3.4%
	Hong Kong	3.1%

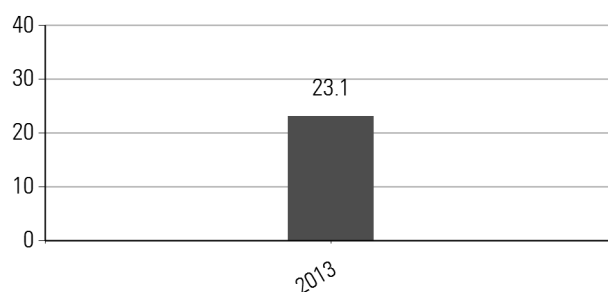
How has the Fund performed?

Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in August 2012 would have \$1,400.00 in December 2013. This works out to an average of 28.44% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

This chart shows how the Fund has performed in the past year. In the past year, the Fund was up in value one year.



How risky is it?



The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

Sun *Wise* Essential 2 CI Black Creek Global Balanced Segregated Fund

As of December 31, 2013

Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want a global long-term total return fund
- are investing for the medium and/or long term

How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract and Sections I-5 and I-7.6 of the Information Folder.

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul style="list-style-type: none"> • You and your insurance advisor agree on the rate charged. • The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission. 																		
Deferred Sales Charge (DSC)	<table border="0"> <tr> <td>If you sell within:</td> <td>Rate</td> </tr> <tr> <td>1 year of buying</td> <td>5.5%</td> </tr> <tr> <td>2 years of buying</td> <td>5.0%</td> </tr> <tr> <td>3 years of buying</td> <td>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"> • The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw. • When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us. • You can Redeem up to 10% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge. • You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge. • For details, please refer to Section 11 of the Contract and Section I-5 of the Information Folder.
If you sell within:	Rate																			
1 year of buying	5.5%																			
2 years of buying	5.0%																			
3 years of buying	5.0%																			
4 years of buying	4.0%																			
5 years of buying	4.0%																			
6 years of buying	3.0%																			
7 years of buying	2.0%																			
After 7 years	0.0%																			

Ongoing Fund expenses

The MER includes the Management Fee and operating expenses of the Fund. The Insurance Fees can be part of the MER or charged to you by redeeming some of your Units. You do not pay the MER directly. It affects you because it reduces the return you get. Other fees and expenses depending on the Class you select can be charged to you. For details, please refer to Section 10 of the Contract and Section I-7.6 of the Information Folder.

Sun <i>Wise</i> Essential 2 CI Black Creek Global Balanced Segregated Fund			
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you
Investment	2.91%	0.33%	N/A
Estate	2.91%	0.33%	0.45% of Class Death Benefit Base
MERs include taxes.			

Sun *Wise* Essential 2 CI Black Creek Global Balanced Segregated Fund

As of December 31, 2013

Servicing Commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the Management Fee. The rate depends on the sales charge option you chose. For details, please refer to Section I-5 of the Information Folder.

Annual service fee rate		
Sales Charge Option	DSC	ISC
Sun <i>Wise</i> Essential 2 CI Black Creek Global Balanced Segregated Fund	0.50%	1.00%

Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 30 business days of buying the Units. Money from the fee goes to the Fund.
Change fee	Your insurance advisor may charge you up to 2% of the value of Units you switch to another Fund or Class.

For details, please refer to Sections 5.1 and 11.2 of the Contract.

What if I change my mind?

You can change your mind about investing in this Fund but you may have as little as two days to do so. Please see page i-1 for details. This page also contains details on how to get more information. This Fund Facts is not complete without page i-1.

Fund Codes	Investment Class	Estate Class
ISC	22128	22428
DSC	22228	22528

Sun Wise Essential 2 CI Signature Global Income & Growth Segregated Fund

As of December 31, 2013

Quick Facts

Date Fund created: August 2012 Total value on December 31, 2013: \$11,987,066 Portfolio manager: CI Investments Inc. Management expense ratio (MER): 2.93% Portfolio turnover rate: 21.82%	Net asset value per Units	Number of Units outstanding
	Investment/Estate Class \$12.28	Investment/Estate Class 688,511 Units

Class option	Investment	Estate
Minimum investment per Contract	\$500	\$500
Minimum investment per Fund	\$500	\$500
Minimum for additional purchases	\$100	\$100
Monthly minimum of pre-authorized chequing	\$50	\$50

MERs include taxes.

If you invest more than \$100,000, some of the fees you need to pay may be lowered. Ask your advisor or refer to Sections 10, 11 and 15 of the Contract and Section I-7.6 of the Information Folder for details.

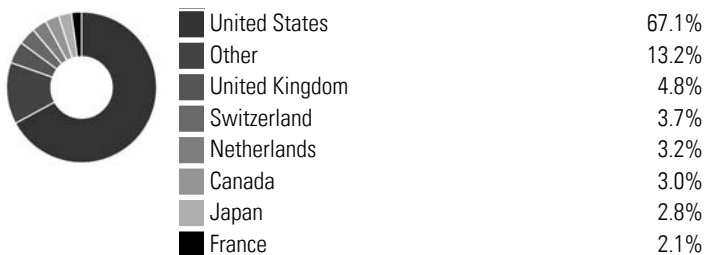
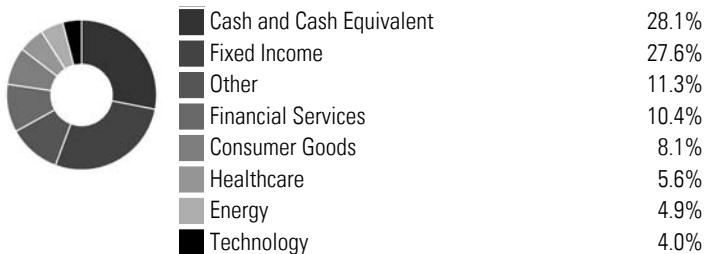
What does the Fund invest in?

The Fund invests in the Signature Global Income & Growth Fund. The Underlying Fund invests mostly in shares and bonds of firms from around the world.

Top holdings and allocations of the Underlying Fund as of December 31, 2013

Cash and Equivalents	28.0%
Howard Hughes Corp, 6.88%, 01-Oct-2021	1.5%
Royal Dutch Shell PLC	1.3%
Johnson & Johnson	1.3%
PPL Corp	1.3%
JPMorgan Chase & Co	1.1%
Citigroup Inc	1.1%
United States Treasury, 1.25%, 30-Nov-2018	1.0%
Roche Holding AG	1.0%
Chevron Corp	0.8%
Total	38.3%

Total number of investments: 536



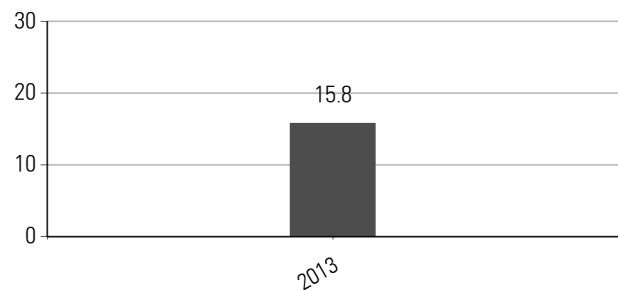
How has the Fund performed?

Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in August 2012 would have \$1,228.00 in December 2013. This works out to an average of 16.51% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

This chart shows how the Fund has performed in the past year. In the past year, the Fund was up in value one year.



How risky is it?



The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

Sun *Wise* Essential 2 CI Signature Global Income & Growth Segregated Fund

As of December 31, 2013

Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want both foreign equity and fixed income securities in a single fund and prefer to have the portfolio advisor make the asset mix decisions
- are investing for the medium and/or long term

How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract and Sections I-5 and I-7.6 of the Information Folder.

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul style="list-style-type: none"> • You and your insurance advisor agree on the rate charged. • The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission. 																		
Deferred Sales Charge (DSC)	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5%</td> </tr> <tr> <td>2 years of buying</td> <td>5.0%</td> </tr> <tr> <td>3 years of buying</td> <td>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </tbody> </table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"> • The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw. • When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us. • You can Redeem up to 10% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge. • You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge. • For details, please refer to Section 11 of the Contract and Section I-5 of the Information Folder.
If you sell within:	Rate																			
1 year of buying	5.5%																			
2 years of buying	5.0%																			
3 years of buying	5.0%																			
4 years of buying	4.0%																			
5 years of buying	4.0%																			
6 years of buying	3.0%																			
7 years of buying	2.0%																			
After 7 years	0.0%																			

Ongoing Fund expenses

The MER includes the Management Fee and operating expenses of the Fund. The Insurance Fees can be part of the MER or charged to you by redeeming some of your Units. You do not pay the MER directly. It affects you because it reduces the return you get. Other fees and expenses depending on the Class you select can be charged to you. For details, please refer to Section 10 of the Contract and Section I-7.6 of the Information Folder.

Sun <i>Wise</i> Essential 2 CI Signature Global Income & Growth Segregated Fund			
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you
Investment	2.93%	0.33%	N/A
Estate	2.93%	0.33%	0.45% of Class Death Benefit Base
MERs include taxes.			

Sun *Wise* Essential 2 CI Signature Global Income & Growth Segregated Fund

As of December 31, 2013

Servicing Commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the Management Fee. The rate depends on the sales charge option you chose. For details, please refer to Section I-5 of the Information Folder.

Annual service fee rate		
Sales Charge Option	DSC	ISC
Sun <i>Wise</i> Essential 2 CI Signature Global Income & Growth Segregated Fund	0.50%	1.00%

Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 30 business days of buying the Units. Money from the fee goes to the Fund.
Change fee	Your insurance advisor may charge you up to 2% of the value of Units you switch to another Fund or Class.

For details, please refer to Sections 5.1 and 11.2 of the Contract.

What if I change my mind?

You can change your mind about investing in this Fund but you may have as little as two days to do so. Please see page i-1 for details. This page also contains details on how to get more information. This Fund Facts is not complete without page i-1.

Fund Codes	Investment Class	Estate Class
ISC	22129	22429
DSC	22229	22529

Sun Wise Essential 2 Sun Life MFS Global Total Return Segregated Fund
(formerly Sun Wise Essential 2 Sun Life MFS McLean Budden Global Total Return Segregated Fund)

As of December 31, 2013

Quick Facts

Date Fund created: August 2012 Total value on December 31, 2013: \$943,467 Portfolio manager: Sun Life Global Investments (Canada) Inc. Management expense ratio (MER): 3.15% Portfolio turnover rate: 13.89%	Net asset value per Units	Number of Units outstanding
	Investment/Estate Class \$12.24	Investment/Estate Class 49,878 Units
Class option	Investment	Estate
Minimum investment per Contract	\$500	\$500
Minimum investment per Fund	\$500	\$500
Minimum for additional purchases	\$100	\$100
Monthly minimum of pre-authorized chequing	\$50	\$50

MERs include taxes.

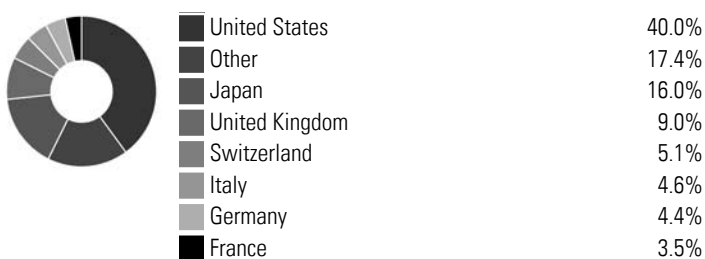
What does the Fund invest in?

The Fund invests in the Sun Life MFS Global Total Return Fund. The Underlying Fund invests mostly in shares and bonds of firms from around the world.

Top holdings and allocations of the Underlying Fund as of December 31, 2013

United States Treasury, 4.75%, 15-Aug-2017	3.6%
Japan Government Ten Year Bond, 1.10%, 20-Jun-2020	3.3%
Italy Buoni Poliennali Del Tesoro, 5.25%, 01-Aug-2017	2.8%
Japan Government, 2.10%, 20-Sep-2024	1.8%
KDDI Corp	1.8%
United States Treasury, 4.13%, 15-May-2015	1.7%
Italy Government, 3.75%, 01-Mar-2021	1.6%
United States Treasury, 4.50%, 15-Aug-2039	1.6%
Japan Government, 2.20%, 20-Sep-2027	1.6%
Johnson & Johnson	1.4%
Total	21.2%

Total number of investments: 156



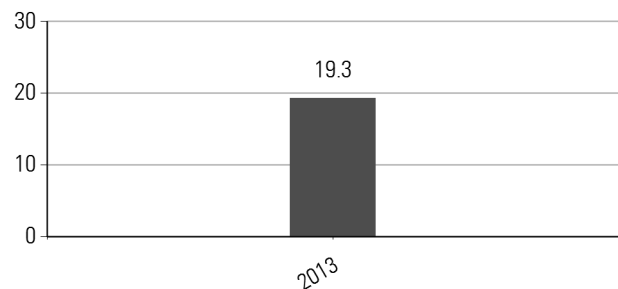
How has the Fund performed?

Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in August 2012 would have \$1,224.00 in December 2013. This works out to an average of 16.23% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

This chart shows how the Fund has performed in the past year. In the past year, the Fund was up in value one year.



How risky is it?



The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

Sun *Wise* Essential 2 Sun Life MFS Global Total Return Segregated Fund
(formerly Sun *Wise* Essential 2 Sun Life MFS McLean Budden Global Total Return Segregated Fund)

As of December 31, 2013

Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the “Ongoing Fund expenses” section. For details, please refer to Sections 10 and 13 of the Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want to invest in a globally diversified portfolio of equity and income
- are investing for the long term

How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract and Sections I-5 and I-7.6 of the Information Folder.

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul style="list-style-type: none"> • You and your insurance advisor agree on the rate charged. • The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission. 																		
Deferred Sales Charge (DSC)	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5%</td> </tr> <tr> <td>2 years of buying</td> <td>5.0%</td> </tr> <tr> <td>3 years of buying</td> <td>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </tbody> </table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"> • The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw. • When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us. • You can Redeem up to 10% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge. • You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge. • For details, please refer to Section 11 of the Contract and Section I-5 of the Information Folder.
If you sell within:	Rate																			
1 year of buying	5.5%																			
2 years of buying	5.0%																			
3 years of buying	5.0%																			
4 years of buying	4.0%																			
5 years of buying	4.0%																			
6 years of buying	3.0%																			
7 years of buying	2.0%																			
After 7 years	0.0%																			

Ongoing Fund expenses

The MER includes the Management Fee and operating expenses of the Fund. The Insurance Fees can be part of the MER or charged to you by redeeming some of your Units. You do not pay the MER directly. It affects you because it reduces the return you get. Other fees and expenses depending on the Class you select can be charged to you. For details, please refer to Section 10 of the Contract and Section I-7.6 of the Information Folder.

Sun <i>Wise</i> Essential 2 Sun Life MFS Global Total Return Segregated Fund (formerly Sun <i>Wise</i> Essential 2 Sun Life MFS McLean Budden Global Total Return Segregated Fund)			
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you
Investment	3.15%	0.30%	N/A
Estate	3.15%	0.30%	0.45% of Class Death Benefit Base
MERs include taxes.			

Sun *Wise* Essential 2 Sun Life MFS Global Total Return Segregated Fund
(formerly Sun *Wise* Essential 2 Sun Life MFS McLean Budden Global Total Return Segregated Fund)

As of December 31, 2013

Servicing Commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the Management Fee. The rate depends on the sales charge option you chose. For details, please refer to Section I-5 of the Information Folder.

Annual service fee rate		
Sales Charge Option	DSC	ISC
Sun <i>Wise</i> Essential 2 Sun Life MFS Global Total Return Segregated Fund (formerly Sun <i>Wise</i> Essential 2 Sun Life MFS McLean Budden Global Total Return Segregated Fund)	0.50%	1.00%

Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 30 business days of buying the Units. Money from the fee goes to the Fund.
Change fee	Your insurance advisor may charge you up to 2% of the value of Units you switch to another Fund or Class.

For details, please refer to Sections 5.1 and 11.2 of the Contract.

What if I change my mind?

You can change your mind about investing in this Fund but you may have as little as two days to do so. Please see page i-1 for details. This page also contains details on how to get more information. This Fund Facts is not complete without page i-1.

Fund Codes	Investment Class	Estate Class
ISC	22123	N/A
DSC	22223	N/A

Sun Wise Essential 2 CI American Value Segregated Fund

As of December 31, 2013

Quick Facts

Date Fund created: August 2012 Total value on December 31, 2013: \$628,499 Portfolio manager: Epoch Investment Partners, Inc. Management expense ratio (MER): 3.29% Portfolio turnover rate: 44.51%	Net asset value per Units	Number of Units outstanding
	Investment Class \$14.00	Investment Class 43,854 Units

Class option	Investment	Estate
Minimum investment per Contract	\$500	N/A
Minimum investment per Fund	\$500	N/A
Minimum for additional purchases	\$100	N/A
Monthly minimum of pre-authorized chequing	\$50	N/A

MERs include taxes.

If you invest more than \$100,000, some of the fees you need to pay may be lowered. Ask your advisor or refer to Sections 10, 11 and 15 of the Contract and Section I-7.6 of the Information Folder for details.

What does the Fund invest in?

The Fund invests in the CI American Value Corporate Class. The Underlying Fund invests mostly in U.S. shares.

Top holdings and allocations of the Underlying Fund as of December 31, 2013

Apple Inc	3.3%
Boeing Co	3.2%
Microsoft Corp	3.2%
Cash and Equivalents	2.9%
BlackRock Inc	2.9%
Oracle Corp	2.4%
Exxon Mobil Corp	2.4%
Danaher Corp	2.3%
Agilent Technologies Inc	2.2%
Time Warner Inc	2.2%
Total	27.2%

Total number of investments: 60



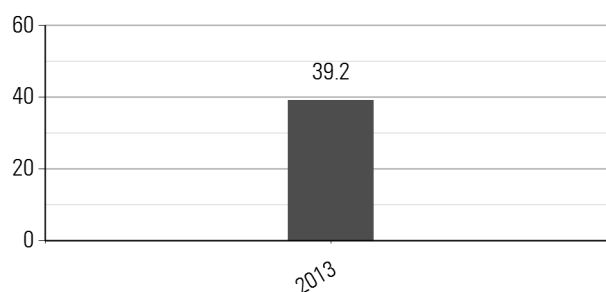
How has the Fund performed?

Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in August 2012 would have \$1,400.00 in December 2013. This works out to an average of 28.44% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

This chart shows how the Fund has performed in the past year. In the past year, the Fund was up in value one year.



How risky is it?



The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

Sun *Wise* Essential 2 CI American Value Segregated Fund

As of December 31, 2013

Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want a U.S. equity fund that focuses on value
- are investing for the medium and/or long term

How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract and Sections I-5 and I-7.6 of the Information Folder.

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul style="list-style-type: none"> • You and your insurance advisor agree on the rate charged. • The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission. 																		
Deferred Sales Charge (DSC)	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5%</td> </tr> <tr> <td>2 years of buying</td> <td>5.0%</td> </tr> <tr> <td>3 years of buying</td> <td>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </tbody> </table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"> • The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw. • When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us. • You can Redeem up to 10% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge. • You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge. • For details, please refer to Section 11 of the Contract and Section I-5 of the Information Folder.
If you sell within:	Rate																			
1 year of buying	5.5%																			
2 years of buying	5.0%																			
3 years of buying	5.0%																			
4 years of buying	4.0%																			
5 years of buying	4.0%																			
6 years of buying	3.0%																			
7 years of buying	2.0%																			
After 7 years	0.0%																			

Ongoing Fund expenses

The MER includes the Management Fee and operating expenses of the Fund. The Insurance Fees can be part of the MER or charged to you by redeeming some of your Units. You do not pay the MER directly. It affects you because it reduces the return you get. Other fees and expenses depending on the Class you select can be charged to you. For details, please refer to Section 10 of the Contract and Section I-7.6 of the Information Folder.

Sun <i>Wise</i> Essential 2 CI American Value Segregated Fund			
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you
Investment	3.29%	0.68%	N/A
Estate	N/A	N/A	N/A
MERs include taxes.			

Sun *Wise* Essential 2 CI American Value Segregated Fund

As of December 31, 2013

Servicing Commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the Management Fee. The rate depends on the sales charge option you chose. For details, please refer to Section I-5 of the Information Folder.

Annual service fee rate		
Sales Charge Option	DSC	ISC
Sun <i>Wise</i> Essential 2 CI American Value Segregated Fund	0.50%	1.00%

Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 30 business days of buying the Units. Money from the fee goes to the Fund.
Change fee	Your insurance advisor may charge you up to 2% of the value of Units you switch to another Fund or Class.

For details, please refer to Sections 5.1 and 11.2 of the Contract.

What if I change my mind?

You can change your mind about investing in this Fund but you may have as little as two days to do so. Please see page i-1 for details. This page also contains details on how to get more information. This Fund Facts is not complete without page i-1.

Fund Codes	Investment Class	Estate Class
ISC	22124	N/A
DSC	22224	N/A

Sun Wise Essential 2 CI Cambridge American Equity Segregated Fund

As of December 31, 2013

Quick Facts

Date Fund created: August 2012 Total value on December 31, 2013: \$1,679,229 Portfolio manager: CI Global Investments Inc. Management expense ratio (MER): 3.27% Portfolio turnover rate: 79.01%	Net asset value per Units	Number of Units outstanding
	Investment Class \$14.73	Investment Class 113,001 Units

Class option	Investment	Estate
Minimum investment per Contract	\$500	N/A
Minimum investment per Fund	\$500	N/A
Minimum for additional purchases	\$100	N/A
Monthly minimum of pre-authorized chequing	\$50	N/A

MERs include taxes.

If you invest more than \$100,000, some of the fees you need to pay may be lowered. Ask your advisor or refer to Sections 10, 11 and 15 of the Contract and Section I-7.6 of the Information Folder for details.

What does the Fund invest in?

The Fund invests in the Cambridge American Equity Corporate Class. The Underlying Fund invests mostly in U.S. shares.

Top holdings and allocations of the Underlying Fund as of December 31, 2013

Cash and Equivalents	7.2%
EOG Resources Inc	2.2%
Continental Resources Inc	2.0%
Google Inc	2.0%
State Street Corp	1.9%
Bank of New York Mellon Corp	1.8%
International Business Machines Corp	1.7%
Lions Gate Entertainment Corp	1.6%
Teledyne Technologies Inc	1.6%
Amgen Inc	1.5%
Total	23.6%

Total number of investments: 103



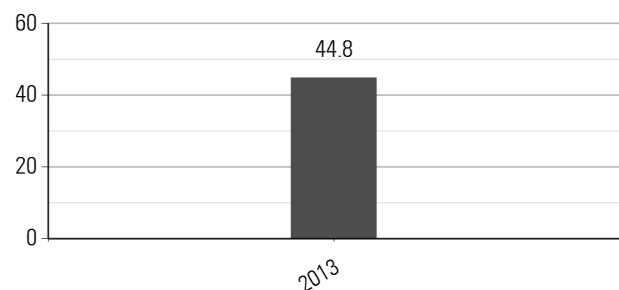
How has the Fund performed?

Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in August 2012 would have \$1,473.00 in December 2013. This works out to an average of 33.39% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

This chart shows how the Fund has performed in the past year. In the past year, the Fund was up in value one year.



How risky is it?



The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

Sun *Wise* Essential 2 CI Cambridge American Equity Segregated Fund

As of December 31, 2013

Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want to invest in U.S. companies with growth potential
- are investing for the medium and/or long term

How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract and Sections I-5 and I-7.6 of the Information Folder.

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul style="list-style-type: none"> • You and your insurance advisor agree on the rate charged. • The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission. 																		
Deferred Sales Charge (DSC)	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5%</td> </tr> <tr> <td>2 years of buying</td> <td>5.0%</td> </tr> <tr> <td>3 years of buying</td> <td>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </tbody> </table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"> • The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw. • When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us. • You can Redeem up to 10% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge. • You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge. • For details, please refer to Section 11 of the Contract and Section I-5 of the Information Folder.
If you sell within:	Rate																			
1 year of buying	5.5%																			
2 years of buying	5.0%																			
3 years of buying	5.0%																			
4 years of buying	4.0%																			
5 years of buying	4.0%																			
6 years of buying	3.0%																			
7 years of buying	2.0%																			
After 7 years	0.0%																			

Ongoing Fund expenses

The MER includes the Management Fee and operating expenses of the Fund. The Insurance Fees can be part of the MER or charged to you by redeeming some of your Units. You do not pay the MER directly. It affects you because it reduces the return you get. Other fees and expenses depending on the Class you select can be charged to you. For details, please refer to Section 10 of the Contract and Section I-7.6 of the Information Folder.

Sun <i>Wise</i> Essential 2 CI Cambridge American Equity Segregated Fund			
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you
Investment	3.27%	0.68%	N/A
Estate	N/A	N/A	N/A
MERs include taxes.			

Sun *Wise* Essential 2 CI Cambridge American Equity Segregated Fund

As of December 31, 2013

Servicing Commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the Management Fee. The rate depends on the sales charge option you chose. For details, please refer to Section I-5 of the Information Folder.

Annual service fee rate		
Sales Charge Option	DSC	ISC
Sun <i>Wise</i> Essential 2 CI Cambridge American Equity Segregated Fund	0.50%	1.00%

Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 30 business days of buying the Units. Money from the fee goes to the Fund.
Change fee	Your insurance advisor may charge you up to 2% of the value of Units you switch to another Fund or Class.

For details, please refer to Sections 5.1 and 11.2 of the Contract.

What if I change my mind?

You can change your mind about investing in this Fund but you may have as little as two days to do so. Please see page i-1 for details. This page also contains details on how to get more information. This Fund Facts is not complete without page i-1.

Fund Codes	Investment Class	Estate Class
ISC	22125	N/A
DSC	22225	N/A

Sun Wise Essential 2 Sun Life MFS U.S. Growth Segregated Fund
(formerly Sun Wise Essential 2 Sun Life MFS McLean Budden U.S. Growth Segregated Fund)

As of December 31, 2013

Quick Facts

Date Fund created: August 2012 Total value on December 31, 2013: \$92,563 Portfolio manager: Sun Life Global Investments (Canada) Inc. Management expense ratio (MER): 3.57% Portfolio turnover rate: 18.39%	Net asset value per Units	Number of Units outstanding
	Investment Class \$14.46	Investment Class 6,401 Units
Class option	Investment	Estate
Minimum investment per Contract	\$500	N/A
Minimum investment per Fund	\$500	N/A
Minimum for additional purchases	\$100	N/A
Monthly minimum of pre-authorized chequing	\$50	N/A

MERs include taxes.

What does the Fund invest in?

The Fund invests in the Sun Life MFS U.S. Growth Fund. The Underlying Fund invests mostly in U.S. shares.

Top holdings and allocations of the Underlying Fund as of December 31, 2013

Google Inc	5.1%
Visa Inc	2.6%
Precision Castparts Corp	2.3%
MasterCard Inc	2.2%
Thermo Fisher Scientific Inc	2.2%
Danaher Corp	2.1%
American Tower Corp	1.9%
Priceline Com Inc	1.9%
Gilead Sciences Inc	1.8%
Twenty-First Century Fox Inc	1.7%
Total	24.0%

Total number of investments: 108



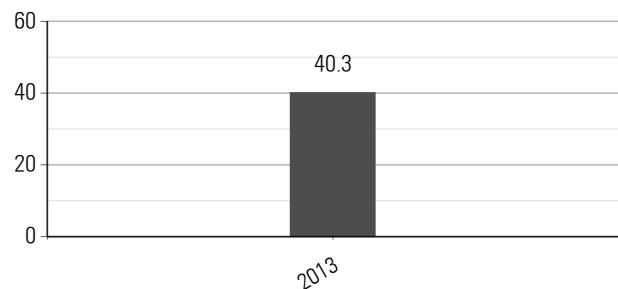
How has the Fund performed?

Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in August 2012 would have \$1,446.00 in December 2013. This works out to an average of 31.57% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

This chart shows how the Fund has performed in the past year. In the past year, the Fund was up in value one year.



How risky is it?



The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

Sun *Wise* Essential 2 Sun Life MFS U.S. Growth Segregated Fund
(formerly Sun *Wise* Essential 2 Sun Life MFS McLean Budden U.S. Growth Segregated Fund)

As of December 31, 2013

Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want a U.S. growth equity fund
- are investing for the medium and/or long term

How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract and Sections I-5 and I-7.6 of the Information Folder.

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul style="list-style-type: none"> • You and your insurance advisor agree on the rate charged. • The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission. 																		
Deferred Sales Charge (DSC)	<table border="0"> <tr> <td>If you sell within:</td> <td>Rate</td> </tr> <tr> <td>1 year of buying</td> <td>5.5%</td> </tr> <tr> <td>2 years of buying</td> <td>5.0%</td> </tr> <tr> <td>3 years of buying</td> <td>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"> • The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw. • When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us. • You can Redeem up to 10% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge. • You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge. • For details, please refer to Section 11 of the Contract and Section I-5 of the Information Folder.
If you sell within:	Rate																			
1 year of buying	5.5%																			
2 years of buying	5.0%																			
3 years of buying	5.0%																			
4 years of buying	4.0%																			
5 years of buying	4.0%																			
6 years of buying	3.0%																			
7 years of buying	2.0%																			
After 7 years	0.0%																			

Ongoing Fund expenses

The MER includes the Management Fee and operating expenses of the Fund. The Insurance Fees can be part of the MER or charged to you by redeeming some of your Units. You do not pay the MER directly. It affects you because it reduces the return you get. Other fees and expenses depending on the Class you select can be charged to you. For details, please refer to Section 10 of the Contract and Section I-7.6 of the Information Folder.

Sun <i>Wise</i> Essential 2 Sun Life MFS U.S. Growth Segregated Fund (formerly Sun <i>Wise</i> Essential 2 Sun Life MFS McLean Budden U.S. Growth Segregated Fund)			
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you
Investment	3.57%	0.65%	N/A
Estate	N/A	N/A	N/A
MERs include taxes.			

Sun *Wise* Essential 2 Sun Life MFS U.S. Growth Segregated Fund
(formerly Sun *Wise* Essential 2 Sun Life MFS McLean Budden U.S. Growth Segregated Fund)

As of December 31, 2013

Servicing Commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the Management Fee. The rate depends on the sales charge option you chose. For details, please refer to Section I-5 of the Information Folder.

Annual service fee rate		
Sales Charge Option	DSC	ISC
Sun <i>Wise</i> Essential 2 Sun Life MFS U.S. Growth Segregated Fund (formerly Sun <i>Wise</i> Essential 2 Sun Life MFS McLean Budden U.S. Growth Segregated Fund)	0.50%	1.00%

Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 30 business days of buying the Units. Money from the fee goes to the Fund.
Change fee	Your insurance advisor may charge you up to 2% of the value of Units you switch to another Fund or Class.

For details, please refer to Sections 5.1 and 11.2 of the Contract.

What if I change my mind?

You can change your mind about investing in this Fund but you may have as little as two days to do so. Please see page i-1 for details. This page also contains details on how to get more information. This Fund Facts is not complete without page i-1.

Fund Codes	Investment Class	Estate Class
ISC	22126	N/A
DSC	22226	N/A

Sun Wise Essential 2 Sun Life MFS U.S. Value Segregated Fund
(formerly Sun Wise Essential 2 Sun Life MFS McLean Budden U.S. Value Segregated Fund)

As of December 31, 2013

Quick Facts

Date Fund created: August 2012 Total value on December 31, 2013: \$91,881 Portfolio manager: Sun Life Global Investments (Canada) Inc. Management expense ratio (MER): 3.55% Portfolio turnover rate: 2.74%	Net asset value per Units	Number of Units outstanding
	Investment Class \$14.29	Investment Class 6,428 Units
Class option	Investment	Estate
Minimum investment per Contract	\$500	N/A
Minimum investment per Fund	\$500	N/A
Minimum for additional purchases	\$100	N/A
Monthly minimum of pre-authorized chequing	\$50	N/A

MERs include taxes.

What does the Fund invest in?

The Fund invests in the Sun Life MFS U.S. Value Fund. The Underlying Fund invests mostly in U.S. shares.

Top holdings and allocations of the Underlying Fund as of December 31, 2013

JPMorgan Chase & Co	4.1%
Philip Morris International Inc	3.7%
Johnson & Johnson	3.4%
Pfizer Inc	3.1%
Lockheed Martin Corp	3.1%
Wells Fargo & Co	3.0%
Exxon Mobil Corp	2.4%
3M Co	2.1%
Accenture PLC	2.1%
Goldman Sachs Group Inc	2.1%
Total	29.1%

Total number of investments: 93



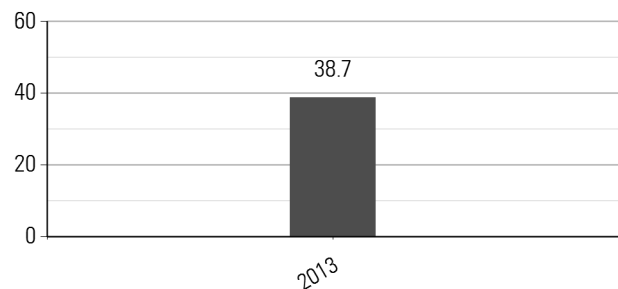
How has the Fund performed?

Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in August 2012 would have \$1,429.00 in December 2013. This works out to an average of 30.41% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

This chart shows how the Fund has performed in the past year. In the past year, the Fund was up in value one year.



How risky is it?



The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

Sun *Wise* Essential 2 Sun Life MFS U.S. Value Segregated Fund
(formerly Sun *Wise* Essential 2 Sun Life MFS McLean Budden U.S. Value Segregated Fund)

As of December 31, 2013

Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want an U.S. equity fund
- are investing for the long term

How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract and Sections I-5 and I-7.6 of the Information Folder.

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul style="list-style-type: none"> • You and your insurance advisor agree on the rate charged. • The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission. 																		
Deferred Sales Charge (DSC)	<table border="0"> <tr> <td>If you sell within:</td> <td>Rate</td> </tr> <tr> <td>1 year of buying</td> <td>5.5%</td> </tr> <tr> <td>2 years of buying</td> <td>5.0%</td> </tr> <tr> <td>3 years of buying</td> <td>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"> • The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw. • When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us. • You can Redeem up to 10% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge. • You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge. • For details, please refer to Section 11 of the Contract and Section I-5 of the Information Folder.
If you sell within:	Rate																			
1 year of buying	5.5%																			
2 years of buying	5.0%																			
3 years of buying	5.0%																			
4 years of buying	4.0%																			
5 years of buying	4.0%																			
6 years of buying	3.0%																			
7 years of buying	2.0%																			
After 7 years	0.0%																			

Ongoing Fund expenses

The MER includes the Management Fee and operating expenses of the Fund. The Insurance Fees can be part of the MER or charged to you by redeeming some of your Units. You do not pay the MER directly. It affects you because it reduces the return you get. Other fees and expenses depending on the Class you select can be charged to you. For details, please refer to Section 10 of the Contract and Section I-7.6 of the Information Folder.

Sun <i>Wise</i> Essential 2 Sun Life MFS U.S. Value Segregated Fund (formerly Sun <i>Wise</i> Essential 2 Sun Life MFS McLean Budden U.S. Value Segregated Fund)			
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you
Investment	3.55%	0.65%	N/A
Estate	N/A	N/A	N/A
MERs include taxes.			

Sun *Wise* Essential 2 Sun Life MFS U.S. Value Segregated Fund
(formerly Sun *Wise* Essential 2 Sun Life MFS McLean Budden U.S. Value Segregated Fund)

As of December 31, 2013

Servicing Commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the Management Fee. The rate depends on the sales charge option you chose. For details, please refer to Section I-5 of the Information Folder.

Annual service fee rate		
Sales Charge Option	DSC	ISC
Sun <i>Wise</i> Essential 2 Sun Life MFS U.S. Value Segregated Fund (formerly Sun <i>Wise</i> Essential 2 Sun Life MFS McLean Budden U.S. Value Segregated Fund)	0.50%	1.00%

Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 30 business days of buying the Units. Money from the fee goes to the Fund.
Change fee	Your insurance advisor may charge you up to 2% of the value of Units you switch to another Fund or Class.

For details, please refer to Sections 5.1 and 11.2 of the Contract.

What if I change my mind?

You can change your mind about investing in this Fund but you may have as little as two days to do so. Please see page i-1 for details. This page also contains details on how to get more information. This Fund Facts is not complete without page i-1.

Fund Codes	Investment Class	Estate Class
ISC	22114	N/A
DSC	22214	N/A

Sun Wise Essential 2 CI Cambridge Canadian Equity Segregated Fund

As of December 31, 2013

Quick Facts

Date Fund created: August 2012 Total value on December 31, 2013: \$3,644,484 Portfolio manager: CI Global Investments Inc., CI Investments Inc. Management expense ratio (MER): 3.24% Portfolio turnover rate: 39.65%	Net asset value per Units	Number of Units outstanding
	Investment Class \$13.36	Investment Class 263,564 Units
Class option	Investment	Estate
Minimum investment per Contract	\$500	N/A
Minimum investment per Fund	\$500	N/A
Minimum for additional purchases	\$100	N/A
Monthly minimum of pre-authorized chequing	\$50	N/A

MERs include taxes.

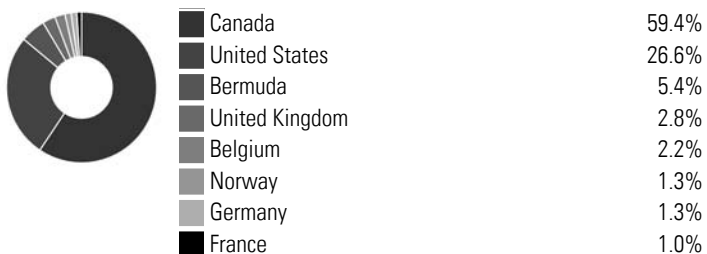
If you invest more than \$100,000, some of the fees you need to pay may be lowered. Ask your advisor or refer to Sections 10, 11 and 15 of the Contract and Section I-7.6 of the Information Folder for details.

What does the Fund invest in?

The Fund invests in the Cambridge Canadian Equity Corporate Class. The Underlying Fund invests mostly in Canadian shares.

Top holdings and allocations of the Underlying Fund as of December 31, 2013

Cash and Equivalents	8.1%
Intact Financial Corp	5.2%
Shoppers Drug Mart Corp	4.5%
CGI Group Inc	4.2%
George Weston Ltd	4.0%
Brookfield Infrastructure Partners LP	4.0%
Tourmaline Oil Corp	3.8%
Union Pacific Corp	3.6%
U.S. Bancorp	3.3%
Alimentation Couche-Tard Inc	3.1%
Total	43.7%
Total number of investments:	47



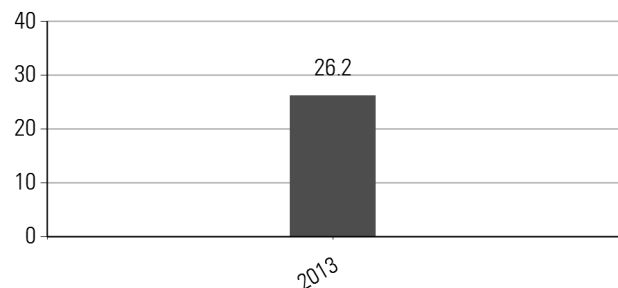
How has the Fund performed?

Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in August 2012 would have \$1,336.00 in December 2013. This works out to an average of 24.05% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

This chart shows how the Fund has performed in the past year. In the past year, the Fund was up in value one year.



How risky is it?



The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

Sun *Wise* Essential 2 CI Cambridge Canadian Equity Segregated Fund

As of December 31, 2013

Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want a core Canadian equity fund for your portfolio
- are investing for the medium and/or longer term

How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract and Sections I-5 and I-7.6 of the Information Folder.

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul style="list-style-type: none"> • You and your insurance advisor agree on the rate charged. • The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission. 																		
Deferred Sales Charge (DSC)	<table border="0"> <tr> <td>If you sell within:</td> <td>Rate</td> </tr> <tr> <td>1 year of buying</td> <td>5.5%</td> </tr> <tr> <td>2 years of buying</td> <td>5.0%</td> </tr> <tr> <td>3 years of buying</td> <td>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"> • The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw. • When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us. • You can Redeem up to 10% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge. • You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge. • For details, please refer to Section 11 of the Contract and Section I-5 of the Information Folder.
If you sell within:	Rate																			
1 year of buying	5.5%																			
2 years of buying	5.0%																			
3 years of buying	5.0%																			
4 years of buying	4.0%																			
5 years of buying	4.0%																			
6 years of buying	3.0%																			
7 years of buying	2.0%																			
After 7 years	0.0%																			

Ongoing Fund expenses

The MER includes the Management Fee and operating expenses of the Fund. The Insurance Fees can be part of the MER or charged to you by redeeming some of your Units. You do not pay the MER directly. It affects you because it reduces the return you get. Other fees and expenses depending on the Class you select can be charged to you. For details, please refer to Section 10 of the Contract and Section I-7.6 of the Information Folder.

Sun <i>Wise</i> Essential 2 CI Cambridge Canadian Equity Segregated Fund			
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you
Investment	3.24%	0.68%	N/A
Estate	N/A	N/A	N/A
MERs include taxes.			

Sun *Wise* Essential 2 CI Cambridge Canadian Equity Segregated Fund

As of December 31, 2013

Servicing Commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the Management Fee. The rate depends on the sales charge option you chose. For details, please refer to Section I-5 of the Information Folder.

Annual service fee rate		
Sales Charge Option	DSC	ISC
Sun <i>Wise</i> Essential 2 CI Cambridge Canadian Equity Segregated Fund	0.50%	1.00%

Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 30 business days of buying the Units. Money from the fee goes to the Fund.
Change fee	Your insurance advisor may charge you up to 2% of the value of Units you switch to another Fund or Class.

For details, please refer to Sections 5.1 and 11.2 of the Contract.

What if I change my mind?

You can change your mind about investing in this Fund but you may have as little as two days to do so. Please see page i-1 for details. This page also contains details on how to get more information. This Fund Facts is not complete without page i-1.

Fund Codes	Investment Class	Estate Class
ISC	22116	N/A
DSC	22216	N/A

Sun Wise Essential 2 CI Canadian Investment Segregated Fund

As of December 31, 2013

Quick Facts

Date Fund created: August 2012 Total value on December 31, 2013: \$736,678 Portfolio manager: Tetrem Capital Management Ltd. and Altrinsic Global Advisors, LLC Management expense ratio (MER): 3.25% Portfolio turnover rate: 67.76%	Net asset value per Units	Number of Units outstanding
	Investment Class \$12.91	Investment Class 56,017 Units

Class option	Investment	Estate
Minimum investment per Contract	\$500	N/A
Minimum investment per Fund	\$500	N/A
Minimum for additional purchases	\$100	N/A
Monthly minimum of pre-authorized chequing	\$50	N/A

MERs include taxes.

If you invest more than \$100,000, some of the fees you need to pay may be lowered. Ask your advisor or refer to Sections 10, 11 and 15 of the Contract and Section I-7.6 of the Information Folder for details.

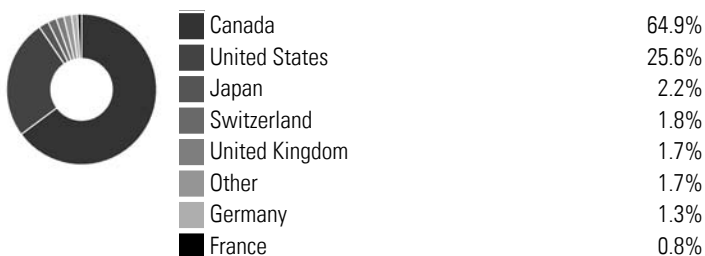
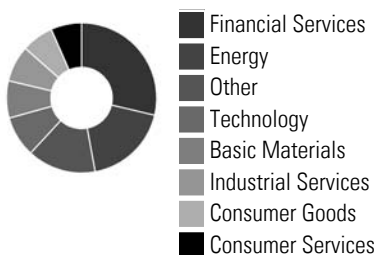
What does the Fund invest in?

The Fund invests in the CI Canadian Investment Corporate Class. The Underlying Fund invests mostly in Canadian shares.

Top holdings and allocations of the Underlying Fund as of December 31, 2013

Toronto-Dominion Bank	5.0%
Royal Bank of Canada	4.4%
Cash and Equivalents	3.6%
Suncor Energy Inc	3.1%
Bank of Nova Scotia	2.9%
Teck Resources Ltd	2.6%
Canadian Natural Resources Ltd	2.5%
Canadian Imperial Bank of Commerce	2.4%
Magna International Inc	2.0%
Power Corp of Canada	2.0%
Total	30.5%

Total number of investments: 148



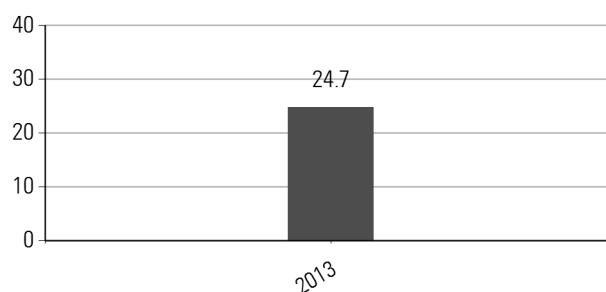
How has the Fund performed?

Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in August 2012 would have \$1,291.00 in December 2013. This works out to an average of 20.93% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

This chart shows how the Fund has performed in the past year. In the past year, the Fund was up in value one year.



How risky is it?



The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

Sun *Wise* Essential 2 CI Canadian Investment Segregated Fund

As of December 31, 2013

Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want a core Canadian equity fund
- are investing for the medium and/or long term

How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract and Sections I-5 and I-7.6 of the Information Folder.

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul style="list-style-type: none"> • You and your insurance advisor agree on the rate charged. • The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission. 																		
Deferred Sales Charge (DSC)	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5%</td> </tr> <tr> <td>2 years of buying</td> <td>5.0%</td> </tr> <tr> <td>3 years of buying</td> <td>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </tbody> </table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"> • The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw. • When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us. • You can Redeem up to 10% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge. • You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge. • For details, please refer to Section 11 of the Contract and Section I-5 of the Information Folder.
If you sell within:	Rate																			
1 year of buying	5.5%																			
2 years of buying	5.0%																			
3 years of buying	5.0%																			
4 years of buying	4.0%																			
5 years of buying	4.0%																			
6 years of buying	3.0%																			
7 years of buying	2.0%																			
After 7 years	0.0%																			

Ongoing Fund expenses

The MER includes the Management Fee and operating expenses of the Fund. The Insurance Fees can be part of the MER or charged to you by redeeming some of your Units. You do not pay the MER directly. It affects you because it reduces the return you get. Other fees and expenses depending on the Class you select can be charged to you. For details, please refer to Section 10 of the Contract and Section I-7.6 of the Information Folder.

Sun <i>Wise</i> Essential 2 CI Canadian Investment Segregated Fund			
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you
Investment	3.25%	0.68%	N/A
Estate	N/A	N/A	N/A
MERs include taxes.			

Sun *Wise* Essential 2 CI Canadian Investment Segregated Fund

As of December 31, 2013

Servicing Commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the Management Fee. The rate depends on the sales charge option you chose. For details, please refer to Section I-5 of the Information Folder.

Annual service fee rate		
Sales Charge Option	DSC	ISC
Sun <i>Wise</i> Essential 2 CI Canadian Investment Segregated Fund	0.50%	1.00%

Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 30 business days of buying the Units. Money from the fee goes to the Fund.
Change fee	Your insurance advisor may charge you up to 2% of the value of Units you switch to another Fund or Class.

For details, please refer to Sections 5.1 and 11.2 of the Contract.

What if I change my mind?

You can change your mind about investing in this Fund but you may have as little as two days to do so. Please see page i-1 for details. This page also contains details on how to get more information. This Fund Facts is not complete without page i-1.

Fund Codes	Investment Class	Estate Class
ISC	22117	N/A
DSC	22217	N/A

Sun Wise Essential 2 CI Harbour Segregated Fund

As of December 31, 2013

Quick Facts

Date Fund created: August 2012 Total value on December 31, 2013: \$1,512,878 Portfolio manager: CI Investments Inc. Management expense ratio (MER): 3.24% Portfolio turnover rate: 37.99%	Net asset value per Units	Number of Units outstanding
	Investment Class \$11.18	Investment Class 134,341 Units

Class option	Investment	Estate
Minimum investment per Contract	\$500	N/A
Minimum investment per Fund	\$500	N/A
Minimum for additional purchases	\$100	N/A
Monthly minimum of pre-authorized chequing	\$50	N/A

MERs include taxes.

If you invest more than \$100,000, some of the fees you need to pay may be lowered. Ask your advisor or refer to Sections 10, 11 and 15 of the Contract and Section I-7.6 of the Information Folder for details.

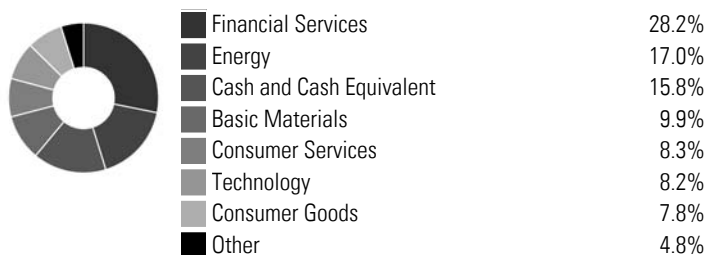
What does the Fund invest in?

The Fund invests in the Harbour Corporate Class. The Underlying Fund invests mostly in Canadian shares.

Top holdings and allocations of the Underlying Fund as of December 31, 2013

Cash and Equivalents	15.8%
Bank of Nova Scotia	5.2%
Canadian Imperial Bank of Commerce	5.1%
Suncor Energy Inc	5.0%
Diageo PLC	4.8%
Discover Financial Services	4.7%
Bank of New York Mellon Corp	3.8%
Empire Co Ltd	3.6%
Intact Financial Corp	3.4%
Cenovus Energy Inc	3.0%
Total	54.3%

Total number of investments: 32



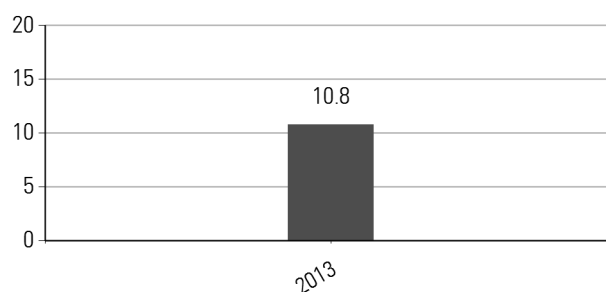
How has the Fund performed?

Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in August 2012 would have \$1,118.00 in December 2013. This works out to an average of 8.65% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

This chart shows how the Fund has performed in the past year. In the past year, the Fund was up in value one year.



How risky is it?



The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

Sun *Wise* Essential 2 CI Harbour Segregated Fund

As of December 31, 2013

Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want a core Canadian equity fund
- are investing for the medium and/or long term

How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract and Sections I-5 and I-7.6 of the Information Folder.

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul style="list-style-type: none"> • You and your insurance advisor agree on the rate charged. • The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission. 																		
Deferred Sales Charge (DSC)	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5%</td> </tr> <tr> <td>2 years of buying</td> <td>5.0%</td> </tr> <tr> <td>3 years of buying</td> <td>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </tbody> </table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"> • The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw. • When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us. • You can Redeem up to 10% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge. • You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge. • For details, please refer to Section 11 of the Contract and Section I-5 of the Information Folder.
If you sell within:	Rate																			
1 year of buying	5.5%																			
2 years of buying	5.0%																			
3 years of buying	5.0%																			
4 years of buying	4.0%																			
5 years of buying	4.0%																			
6 years of buying	3.0%																			
7 years of buying	2.0%																			
After 7 years	0.0%																			

Ongoing Fund expenses

The MER includes the Management Fee and operating expenses of the Fund. The Insurance Fees can be part of the MER or charged to you by redeeming some of your Units. You do not pay the MER directly. It affects you because it reduces the return you get. Other fees and expenses depending on the Class you select can be charged to you. For details, please refer to Section 10 of the Contract and Section I-7.6 of the Information Folder.

Sun <i>Wise</i> Essential 2 CI Harbour Segregated Fund			
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you
Investment	3.24%	0.68%	N/A
Estate	N/A	N/A	N/A
MERs include taxes.			

Sun *Wise* Essential 2 CI Harbour Segregated Fund

As of December 31, 2013

Servicing Commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the Management Fee. The rate depends on the sales charge option you chose. For details, please refer to Section I-5 of the Information Folder.

Annual service fee rate		
Sales Charge Option	DSC	ISC
Sun <i>Wise</i> Essential 2 CI Harbour Segregated Fund	0.50%	1.00%

Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 30 business days of buying the Units. Money from the fee goes to the Fund.
Change fee	Your insurance advisor may charge you up to 2% of the value of Units you switch to another Fund or Class.

For details, please refer to Sections 5.1 and 11.2 of the Contract.

What if I change my mind?

You can change your mind about investing in this Fund but you may have as little as two days to do so. Please see page i-1 for details. This page also contains details on how to get more information. This Fund Facts is not complete without page i-1.

Fund Codes	Investment Class	Estate Class
ISC	22119	N/A
DSC	22219	N/A

Sun Wise Essential 2 CI Signature Dividend Segregated Fund

As of December 31, 2013

Quick Facts

Date Fund created: August 2012 Total value on December 31, 2013: \$3,012,563 Portfolio manager: CI Investments Inc. Management expense ratio (MER): 2.89% Portfolio turnover rate: 9.47%	Net asset value per Units	Number of Units outstanding
	Investment Class \$11.85	Investment Class 253,091 Units

Class option	Investment	Estate
Minimum investment per Contract	\$500	N/A
Minimum investment per Fund	\$500	N/A
Minimum for additional purchases	\$100	N/A
Monthly minimum of pre-authorized chequing	\$50	N/A

MERs include taxes.

If you invest more than \$100,000, some of the fees you need to pay may be lowered. Ask your advisor or refer to Sections 10, 11 and 15 of the Contract and Section I-7.6 of the Information Folder for details.

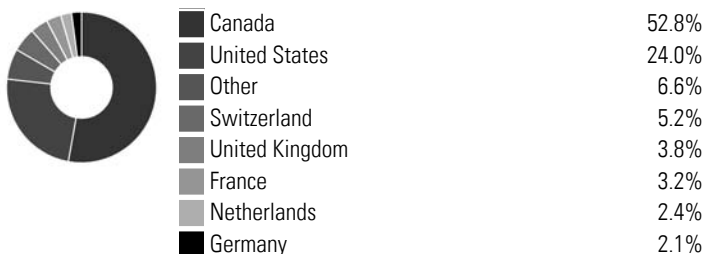
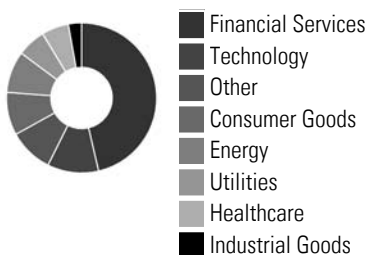
What does the Fund invest in?

The Fund invests in the Signature Dividend Corporate Class. The Underlying Fund invests mostly in Canadian shares.

Top holdings and allocations of the Underlying Fund as of December 31, 2013

Toronto-Dominion Bank	5.8%
JPMorgan Chase & Co	2.3%
The PNC Financial Services Group Inc	2.2%
Bank of Nova Scotia	2.0%
Royal Bank of Canada	2.0%
Husky Energy Inc	1.3%
Nestle SA	1.2%
TransCanada Corp	1.2%
Procter & Gamble Co	1.2%
Wells Fargo & Co	1.2%
Total	20.4%

Total number of investments: 200



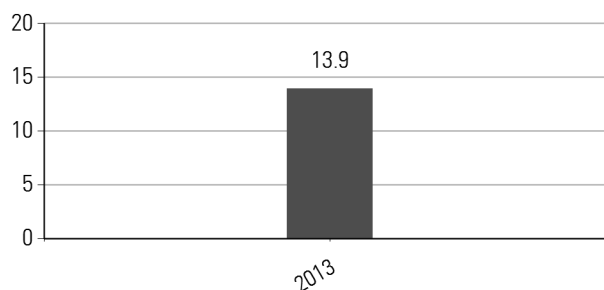
How has the Fund performed?

Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in August 2012 would have \$1,185.00 in December 2013. This works out to an average of 13.46% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

This chart shows how the Fund has performed in the past year. In the past year, the Fund was up in value one year.



How risky is it?



The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

Sun *Wise* Essential 2 CI Signature Dividend Segregated Fund

As of December 31, 2013

Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want to earn dividend income
- are investing for the medium and/or long term

How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract and Sections I-5 and I-7.6 of the Information Folder.

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul style="list-style-type: none"> • You and your insurance advisor agree on the rate charged. • The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission. 																		
Deferred Sales Charge (DSC)	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5%</td> </tr> <tr> <td>2 years of buying</td> <td>5.0%</td> </tr> <tr> <td>3 years of buying</td> <td>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </tbody> </table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"> • The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw. • When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us. • You can Redeem up to 10% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge. • You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge. • For details, please refer to Section 11 of the Contract and Section I-5 of the Information Folder.
If you sell within:	Rate																			
1 year of buying	5.5%																			
2 years of buying	5.0%																			
3 years of buying	5.0%																			
4 years of buying	4.0%																			
5 years of buying	4.0%																			
6 years of buying	3.0%																			
7 years of buying	2.0%																			
After 7 years	0.0%																			

Ongoing Fund expenses

The MER includes the Management Fee and operating expenses of the Fund. The Insurance Fees can be part of the MER or charged to you by redeeming some of your Units. You do not pay the MER directly. It affects you because it reduces the return you get. Other fees and expenses depending on the Class you select can be charged to you. For details, please refer to Section 10 of the Contract and Section I-7.6 of the Information Folder.

Sun <i>Wise</i> Essential 2 CI Signature Dividend Segregated Fund			
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you
Investment	2.89%	0.33%	N/A
Estate	N/A	N/A	N/A
MERs include taxes.			

Sun *Wise* Essential 2 CI Signature Dividend Segregated Fund

As of December 31, 2013

Servicing Commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the Management Fee. The rate depends on the sales charge option you chose. For details, please refer to Section I-5 of the Information Folder.

Annual service fee rate		
Sales Charge Option	DSC	ISC
Sun <i>Wise</i> Essential 2 CI Signature Dividend Segregated Fund	0.50%	1.00%

Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 30 business days of buying the Units. Money from the fee goes to the Fund.
Change fee	Your insurance advisor may charge you up to 2% of the value of Units you switch to another Fund or Class.

For details, please refer to Sections 5.1 and 11.2 of the Contract.

What if I change my mind?

You can change your mind about investing in this Fund but you may have as little as two days to do so. Please see page i-1 for details. This page also contains details on how to get more information. This Fund Facts is not complete without page i-1.

Fund Codes	Investment Class	Estate Class
ISC	22120	N/A
DSC	22220	N/A

Sun Wise Essential 2 CI Signature Select Canadian Segregated Fund

As of December 31, 2013

Quick Facts

Date Fund created: August 2012 Total value on December 31, 2013: \$1,581,946 Portfolio manager: CI Investments Inc. Management expense ratio (MER): 3.25% Portfolio turnover rate: 15.88%	Net asset value per Units	Number of Units outstanding
	Investment Class \$12.13	Investment Class 129,395 Units

Class option	Investment	Estate
Minimum investment per Contract	\$500	N/A
Minimum investment per Fund	\$500	N/A
Minimum for additional purchases	\$100	N/A
Monthly minimum of pre-authorized chequing	\$50	N/A

MERs include taxes.

If you invest more than \$100,000, some of the fees you need to pay may be lowered. Ask your advisor or refer to Sections 10, 11 and 15 of the Contract and Section I-7.6 of the Information Folder for details.

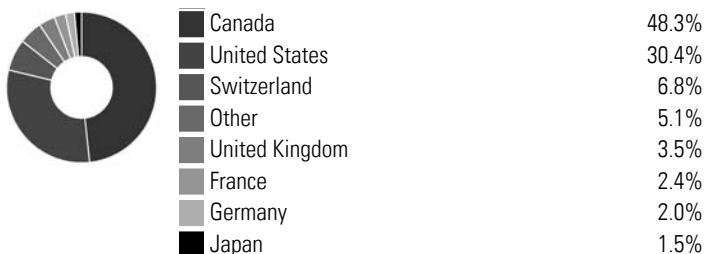
What does the Fund invest in?

The Fund invests in the Signature Select Canadian Corporate Class. The Underlying Fund invests mostly in Canadian shares.

Top holdings and allocations of the Underlying Fund as of December 31, 2013

Cash and Equivalents	9.8%
Toronto-Dominion Bank	7.6%
Royal Bank of Canada	4.7%
Bank of Nova Scotia	4.1%
Canadian National Railway Co	2.9%
Suncor Energy Inc	2.7%
Roche Holding AG	2.6%
Canadian Natural Resources Ltd	2.5%
JPMorgan Chase & Co	2.2%
Baxter International Inc	2.0%
Total	41.1%

Total number of investments: 114



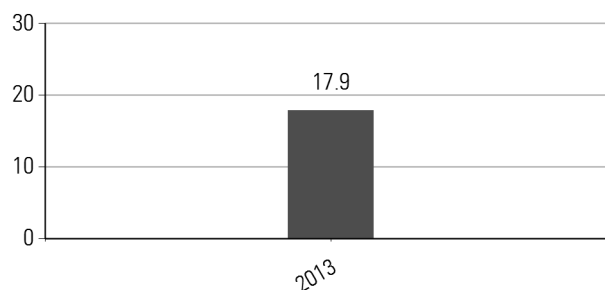
How has the Fund performed?

Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in August 2012 would have \$1,213.00 in December 2013. This works out to an average of 15.45% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

This chart shows how the Fund has performed in the past year. In the past year, the Fund was up in value one year.



How risky is it?



The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

Sun *Wise* Essential 2 CI Signature Select Canadian Segregated Fund

As of December 31, 2013

Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want a Canadian equity fund
- are investing for the medium and/or long term

How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract and Sections I-5 and I-7.6 of the Information Folder.

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul style="list-style-type: none"> • You and your insurance advisor agree on the rate charged. • The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission. 																		
Deferred Sales Charge (DSC)	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5%</td> </tr> <tr> <td>2 years of buying</td> <td>5.0%</td> </tr> <tr> <td>3 years of buying</td> <td>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </tbody> </table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"> • The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw. • When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us. • You can Redeem up to 10% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge. • You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge. • For details, please refer to Section 11 of the Contract and Section I-5 of the Information Folder.
If you sell within:	Rate																			
1 year of buying	5.5%																			
2 years of buying	5.0%																			
3 years of buying	5.0%																			
4 years of buying	4.0%																			
5 years of buying	4.0%																			
6 years of buying	3.0%																			
7 years of buying	2.0%																			
After 7 years	0.0%																			

Ongoing Fund expenses

The MER includes the Management Fee and operating expenses of the Fund. The Insurance Fees can be part of the MER or charged to you by redeeming some of your Units. You do not pay the MER directly. It affects you because it reduces the return you get. Other fees and expenses depending on the Class you select can be charged to you. For details, please refer to Section 10 of the Contract and Section I-7.6 of the Information Folder.

Sun <i>Wise</i> Essential 2 CI Signature Select Canadian Segregated Fund			
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you
Investment	3.25%	0.68%	N/A
Estate	N/A	N/A	N/A
MERs include taxes.			

Sun *Wise* Essential 2 CI Signature Select Canadian Segregated Fund

As of December 31, 2013

Servicing Commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the Management Fee. The rate depends on the sales charge option you chose. For details, please refer to Section I-5 of the Information Folder.

Annual service fee rate		
Sales Charge Option	DSC	ISC
Sun <i>Wise</i> Essential 2 CI Signature Select Canadian Segregated Fund	0.50%	1.00%

Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 30 business days of buying the Units. Money from the fee goes to the Fund.
Change fee	Your insurance advisor may charge you up to 2% of the value of Units you switch to another Fund or Class.

For details, please refer to Sections 5.1 and 11.2 of the Contract.

What if I change my mind?

You can change your mind about investing in this Fund but you may have as little as two days to do so. Please see page i-1 for details. This page also contains details on how to get more information. This Fund Facts is not complete without page i-1.

Fund Codes	Investment Class	Estate Class
ISC	22121	N/A
DSC	22221	N/A

Sun Wise Essential 2 Fidelity True North® Segregated Fund

As of December 31, 2013

Quick Facts

Date Fund created: August 2012 Total value on December 31, 2013: \$631,976 Portfolio manager: Fidelity Investments Canada ULC Management expense ratio (MER): 3.59% Portfolio turnover rate: 137.01%	Net asset value per Units	Number of Units outstanding
	Investment Class \$12.44	Investment Class 50,795 Units

Class option	Investment	Estate
Minimum investment per Contract	\$500	N/A
Minimum investment per Fund	\$500	N/A
Minimum for additional purchases	\$100	N/A
Monthly minimum of pre-authorized chequing	\$50	N/A

MERs include taxes.

What does the Fund invest in?

The Fund invests in the Fidelity True North® Fund. The Underlying Fund invests mostly in Canadian shares.

Top holdings and allocations of the Underlying Fund as of December 31, 2013

Toronto-Dominion Bank	7.9%
Cash and Equivalents	7.5%
Alimentation Couche-Tard Inc	4.3%
Royal Bank of Canada	4.3%
Shoppers Drug Mart Corp	4.1%
Manulife Financial Corp	3.8%
Suncor Energy Inc	3.2%
Canadian National Railway Co	3.2%
CGI Group Inc	3.2%
Power Corp of Canada	3.1%
Total	44.7%

Total number of investments: 87



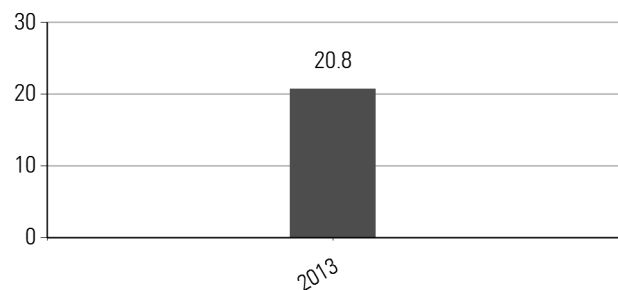
How has the Fund performed?

Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in August 2012 would have \$1,244.00 in December 2013. This works out to an average of 17.63% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

This chart shows how the Fund has performed in the past year. In the past year, the Fund was up in value one year.



How risky is it?



The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

Sun *Wise* Essential 2 Fidelity True North® Segregated Fund

As of December 31, 2013

Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the “Ongoing Fund expenses” section. For details, please refer to Sections 10 and 13 of the Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want long-term capital growth
- are investing for the long term

How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract and Sections I-5 and I-7.6 of the Information Folder.

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul style="list-style-type: none"> • You and your insurance advisor agree on the rate charged. • The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission. 																		
Deferred Sales Charge (DSC)	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5%</td> </tr> <tr> <td>2 years of buying</td> <td>5.0%</td> </tr> <tr> <td>3 years of buying</td> <td>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </tbody> </table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"> • The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw. • When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us. • You can Redeem up to 10% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge. • You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge. • For details, please refer to Section 11 of the Contract and Section I-5 of the Information Folder.
If you sell within:	Rate																			
1 year of buying	5.5%																			
2 years of buying	5.0%																			
3 years of buying	5.0%																			
4 years of buying	4.0%																			
5 years of buying	4.0%																			
6 years of buying	3.0%																			
7 years of buying	2.0%																			
After 7 years	0.0%																			

Ongoing Fund expenses

The MER includes the Management Fee and operating expenses of the Fund. The Insurance Fees can be part of the MER or charged to you by redeeming some of your Units. You do not pay the MER directly. It affects you because it reduces the return you get. Other fees and expenses depending on the Class you select can be charged to you. For details, please refer to Section 10 of the Contract and Section I-7.6 of the Information Folder.

Sun <i>Wise</i> Essential 2 Fidelity True North® Segregated Fund			
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you
Investment	3.59%	0.70%	N/A
Estate	N/A	N/A	N/A
MERs include taxes.			

Sun *Wise* Essential 2 Fidelity True North[®] Segregated Fund

As of December 31, 2013

Servicing Commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the Management Fee. The rate depends on the sales charge option you chose. For details, please refer to Section I-5 of the Information Folder.

Annual service fee rate		
Sales Charge Option	DSC	ISC
Sun <i>Wise</i> Essential 2 Fidelity True North [®] Segregated Fund	0.50%	1.00%

Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 30 business days of buying the Units. Money from the fee goes to the Fund.
Change fee	Your insurance advisor may charge you up to 2% of the value of Units you switch to another Fund or Class.

For details, please refer to Sections 5.1 and 11.2 of the Contract.

What if I change my mind?

You can change your mind about investing in this Fund but you may have as little as two days to do so. Please see page i-1 for details. This page also contains details on how to get more information. This Fund Facts is not complete without page i-1.

Fund Codes	Investment Class	Estate Class
ISC	22122	N/A
DSC	22222	N/A

Sun Wise Essential 2 Sun Life BlackRock Canadian Equity Segregated Fund

As of December 31, 2013

Quick Facts

Date Fund created: August 2012 Total value on December 31, 2013: \$94,330 Portfolio manager: Sun Life Global Investments (Canada) Inc. Management expense ratio (MER): 3.47% Portfolio turnover rate: 4.94%	Net asset value per Units	Number of Units outstanding
	Investment Class \$11.86	Investment Class 7,951 Units
Class option	Investment	Estate
Minimum investment per Contract	\$500	N/A
Minimum investment per Fund	\$500	N/A
Minimum for additional purchases	\$100	N/A
Monthly minimum of pre-authorized chequing	\$50	N/A

MERs include taxes.

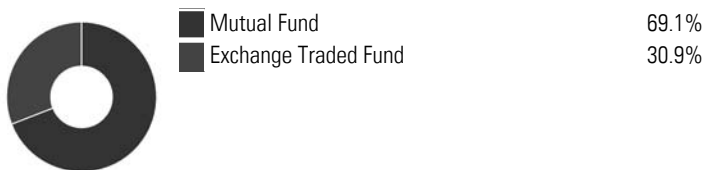
What does the Fund invest in?

The Fund invests in the Sun Life BlackRock Canadian Equity Fund. The Underlying Fund invests mostly in Canadian shares.

Top holdings and allocations of the Underlying Fund as of December 31, 2013

Sun Life BlackRock Canadian Composite Equity Fund	69.1%
iShares S&P Global Technology ETF	7.7%
iShares S&P Global Healthcare Sector Index ETF	6.2%
iShares S&P Global Consumer Staples Index ETF	5.5%
iShares S&P Global Consumer Discretionary Index Fund ETF	5.5%
iShares S&P Global Industrials Index Fund ETF	4.2%
iShares S&P Global Utilities Sector Index ETF	1.3%
iShares S&P Global Telecom Sector Index Fund ETF	0.4%
Total	100.0%

Total number of investments: 8



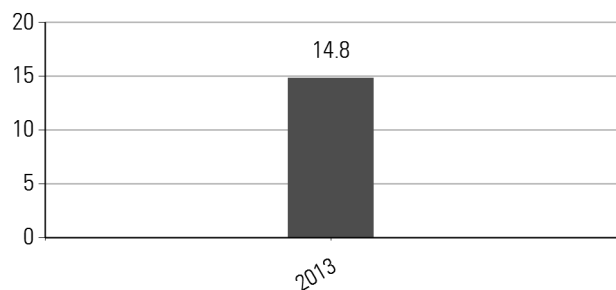
How has the Fund performed?

Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in August 2012 would have \$1,186.00 in December 2013. This works out to an average of 13.53% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

This chart shows how the Fund has performed in the past year. In the past year, the Fund was up in value one year.



How risky is it?



The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

Sun *Wise* Essential 2 Sun Life BlackRock Canadian Equity Segregated Fund

As of December 31, 2013

Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want a Canadian focused equity fund with broad sector diversification
- are investing for the long term

How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract and Sections I-5 and I-7.6 of the Information Folder.

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul style="list-style-type: none"> • You and your insurance advisor agree on the rate charged. • The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission. 																		
Deferred Sales Charge (DSC)	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5%</td> </tr> <tr> <td>2 years of buying</td> <td>5.0%</td> </tr> <tr> <td>3 years of buying</td> <td>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </tbody> </table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"> • The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw. • When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us. • You can Redeem up to 10% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge. • You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge. • For details, please refer to Section 11 of the Contract and Section I-5 of the Information Folder.
If you sell within:	Rate																			
1 year of buying	5.5%																			
2 years of buying	5.0%																			
3 years of buying	5.0%																			
4 years of buying	4.0%																			
5 years of buying	4.0%																			
6 years of buying	3.0%																			
7 years of buying	2.0%																			
After 7 years	0.0%																			

Ongoing Fund expenses

The MER includes the Management Fee and operating expenses of the Fund. The Insurance Fees can be part of the MER or charged to you by redeeming some of your Units. You do not pay the MER directly. It affects you because it reduces the return you get. Other fees and expenses depending on the Class you select can be charged to you. For details, please refer to Section 10 of the Contract and Section I-7.6 of the Information Folder.

Sun <i>Wise</i> Essential 2 Sun Life BlackRock Canadian Equity Segregated Fund			
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you
Investment	3.47%	0.65%	N/A
Estate	N/A	N/A	N/A
MERs include taxes.			

Sun *Wise* Essential 2 Sun Life BlackRock Canadian Equity Segregated Fund

As of December 31, 2013

Servicing Commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the Management Fee. The rate depends on the sales charge option you chose. For details, please refer to Section I-5 of the Information Folder.

Annual service fee rate		
Sales Charge Option	DSC	ISC
Sun <i>Wise</i> Essential 2 Sun Life BlackRock Canadian Equity Segregated Fund	0.50%	1.00%

Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 30 business days of buying the Units. Money from the fee goes to the Fund.
Change fee	Your insurance advisor may charge you up to 2% of the value of Units you switch to another Fund or Class.

For details, please refer to Sections 5.1 and 11.2 of the Contract.

What if I change my mind?

You can change your mind about investing in this Fund but you may have as little as two days to do so. Please see page i-1 for details. This page also contains details on how to get more information. This Fund Facts is not complete without page i-1.

Fund Codes	Investment Class	Estate Class
ISC	22108	22408
DSC	22208	22508

Sun Wise Essential 2 CI Signature Canadian Balanced Segregated Fund

As of December 31, 2013

Quick Facts

Date Fund created: August 2012 Total value on December 31, 2013: \$7,185,800 Portfolio manager: CI Investments Inc. Management expense ratio (MER): 2.89% Portfolio turnover rate: 8.50%	Net asset value per Units	Number of Units outstanding
	Investment/Estate Class \$11.45	Investment/Estate Class 471,227 Units

Class option	Investment	Estate
Minimum investment per Contract	\$500	\$500
Minimum investment per Fund	\$500	\$500
Minimum for additional purchases	\$100	\$100
Monthly minimum of pre-authorized chequing	\$50	\$50

MERs include taxes.

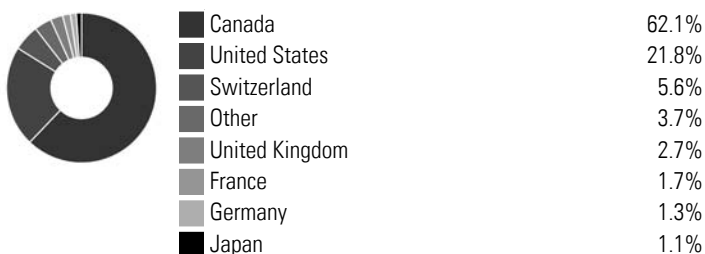
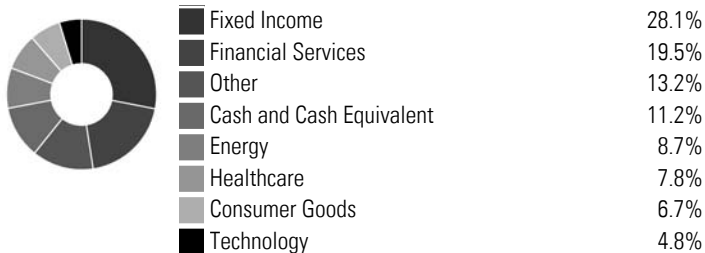
What does the Fund invest in?

The Fund invests in the Signature Canadian Balanced Fund. The Underlying Fund invests mostly in Canadian shares and bonds.

Top holdings and allocations of the Underlying Fund as of December 31, 2013

Cash and Equivalents	11.2%
Toronto-Dominion Bank	5.2%
Royal Bank of Canada	3.2%
Canada Government, 1.25%, 01-Sep-2018	2.9%
Bank of Nova Scotia	2.7%
Roche Holding AG	1.9%
Canada Government, 2.75%, 01-Jun-2022	1.7%
Suncor Energy Inc	1.6%
Novartis AG	1.5%
JPMorgan Chase & Co	1.5%
Total	33.3%

Total number of investments: 271



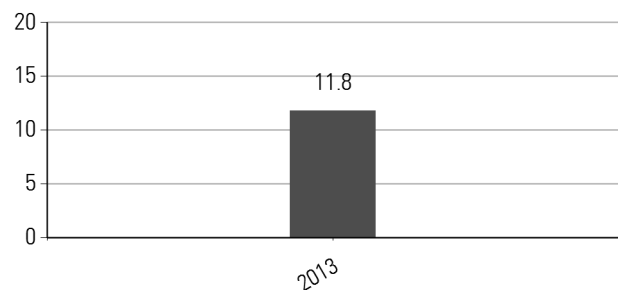
How has the Fund performed?

Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in August 2012 would have \$1,145.00 in December 2013. This works out to an average of 10.60% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

This chart shows how the Fund has performed in the past year. In the past year, the Fund was up in value one year.



How risky is it?



The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

Sun *Wise* Essential 2 CI Signature Canadian Balanced Segregated Fund

As of December 31, 2013

Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the “Ongoing Fund expenses” section. For details, please refer to Sections 10 and 13 of the Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want both equity and fixed income securities in a single fund and prefer to have the portfolio advisor make the asset mix decisions
- are investing for the medium and/or long term

How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract and Sections I-5 and I-7.6 of the Information Folder.

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul style="list-style-type: none"> • You and your insurance advisor agree on the rate charged. • The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission. 																		
Deferred Sales Charge (DSC)	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5%</td> </tr> <tr> <td>2 years of buying</td> <td>5.0%</td> </tr> <tr> <td>3 years of buying</td> <td>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </tbody> </table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"> • The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw. • When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us. • You can Redeem up to 10% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge. • You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge. • For details, please refer to Section 11 of the Contract and Section I-5 of the Information Folder.
If you sell within:	Rate																			
1 year of buying	5.5%																			
2 years of buying	5.0%																			
3 years of buying	5.0%																			
4 years of buying	4.0%																			
5 years of buying	4.0%																			
6 years of buying	3.0%																			
7 years of buying	2.0%																			
After 7 years	0.0%																			

Ongoing Fund expenses

The MER includes the Management Fee and operating expenses of the Fund. The Insurance Fees can be part of the MER or charged to you by redeeming some of your Units. You do not pay the MER directly. It affects you because it reduces the return you get. Other fees and expenses depending on the Class you select can be charged to you. For details, please refer to Section 10 of the Contract and Section I-7.6 of the Information Folder.

Sun <i>Wise</i> Essential 2 CI Signature Canadian Balanced Segregated Fund			
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you
Investment	2.89%	0.33%	N/A
Estate	2.89%	0.33%	0.45% of Class Death Benefit Base
MERs include taxes.			

Sun *Wise* Essential 2 CI Signature Canadian Balanced Segregated Fund

As of December 31, 2013

Servicing Commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the Management Fee. The rate depends on the sales charge option you chose. For details, please refer to Section I-5 of the Information Folder.

Annual service fee rate		
Sales Charge Option	DSC	ISC
Sun <i>Wise</i> Essential 2 CI Signature Canadian Balanced Segregated Fund	0.50%	1.00%

Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 30 business days of buying the Units. Money from the fee goes to the Fund.
Change fee	Your insurance advisor may charge you up to 2% of the value of Units you switch to another Fund or Class.

For details, please refer to Sections 5.1 and 11.2 of the Contract.

What if I change my mind?

You can change your mind about investing in this Fund but you may have as little as two days to do so. Please see page i-1 for details. This page also contains details on how to get more information. This Fund Facts is not complete without page i-1.

Fund Codes	Investment Class	Estate Class
ISC	22109	22409
DSC	22209	22509

Sun Wise Essential 2 CI Signature Income & Growth Segregated Fund

As of December 31, 2013

Quick Facts

Date Fund created: August 2012 Total value on December 31, 2013: \$25,481,373 Portfolio manager: CI Investments Inc. Management expense ratio (MER): 2.86% Portfolio turnover rate: 5.18%	Net asset value per Units	Number of Units outstanding
	Investment/Estate Class \$11.72	Investment/Estate Class 1,726,663 Units

Class option	Investment	Estate
Minimum investment per Contract	\$500	\$500
Minimum investment per Fund	\$500	\$500
Minimum for additional purchases	\$100	\$100
Monthly minimum of pre-authorized chequing	\$50	\$50

MERs include taxes.

If you invest more than \$100,000, some of the fees you need to pay may be lowered. Ask your advisor or refer to Sections 10, 11 and 15 of the Contract and Section I-7.6 of the Information Folder for details.

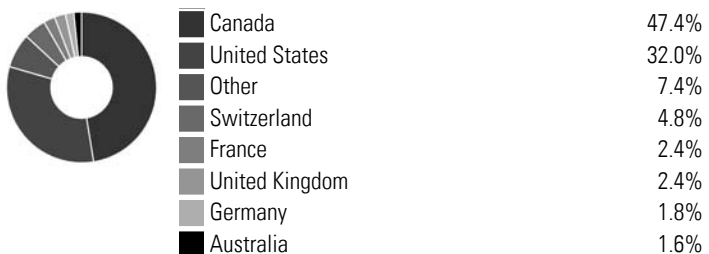
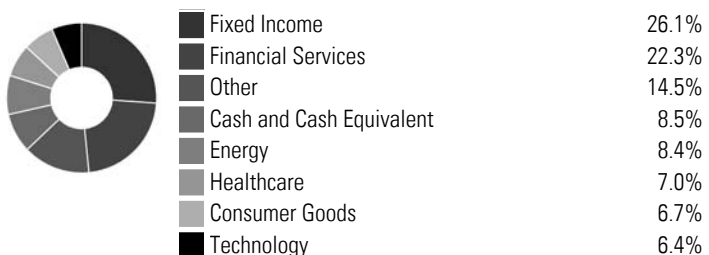
What does the Fund invest in?

The Fund invests in the Signature Income & Growth Fund. The Underlying Fund invests mostly in Canadian shares and bonds.

Top holdings and allocations of the Underlying Fund as of December 31, 2013

Cash and Equivalents	8.5%
Toronto-Dominion Bank	5.5%
Royal Bank of Canada	3.4%
Bank of Nova Scotia	2.9%
Roche Holding AG	1.6%
JPMorgan Chase & Co	1.6%
Baxter International Inc	1.3%
Singapore Telecommunications Ltd	1.2%
Canada Government, 1.25%, 01-Sep-2018	1.1%
Nestle SA	1.1%
Total	28.2%

Total number of investments: 619



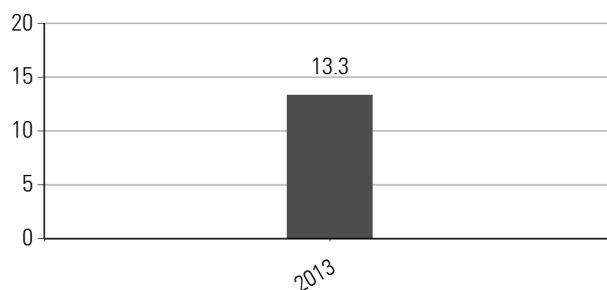
How has the Fund performed?

Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in August 2012 would have \$1,172.00 in December 2013. This works out to an average of 12.53% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

This chart shows how the Fund has performed in the past year. In the past year, the Fund was up in value one year.



How risky is it?



The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

Sun *Wise* Essential 2 CI Signature Income & Growth Segregated Fund

As of December 31, 2013

Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want income while preserving capital
- are investing for the medium and/or long term

How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract and Sections I-5 and I-7.6 of the Information Folder.

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul style="list-style-type: none"> • You and your insurance advisor agree on the rate charged. • The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission. 																		
Deferred Sales Charge (DSC)	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5%</td> </tr> <tr> <td>2 years of buying</td> <td>5.0%</td> </tr> <tr> <td>3 years of buying</td> <td>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </tbody> </table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"> • The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw. • When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us. • You can Redeem up to 10% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge. • You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge. • For details, please refer to Section 11 of the Contract and Section I-5 of the Information Folder.
If you sell within:	Rate																			
1 year of buying	5.5%																			
2 years of buying	5.0%																			
3 years of buying	5.0%																			
4 years of buying	4.0%																			
5 years of buying	4.0%																			
6 years of buying	3.0%																			
7 years of buying	2.0%																			
After 7 years	0.0%																			

Ongoing Fund expenses

The MER includes the Management Fee and operating expenses of the Fund. The Insurance Fees can be part of the MER or charged to you by redeeming some of your Units. You do not pay the MER directly. It affects you because it reduces the return you get. Other fees and expenses depending on the Class you select can be charged to you. For details, please refer to Section 10 of the Contract and Section I-7.6 of the Information Folder.

Sun <i>Wise</i> Essential 2 CI Signature Income & Growth Segregated Fund			
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you
Investment	2.86%	0.33%	N/A
Estate	2.86%	0.33%	0.45% of Class Death Benefit Base
MERs include taxes.			

Sun *Wise* Essential 2 CI Signature Income & Growth Segregated Fund

As of December 31, 2013

Servicing Commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the Management Fee. The rate depends on the sales charge option you chose. For details, please refer to Section I-5 of the Information Folder.

Annual service fee rate		
Sales Charge Option	DSC	ISC
Sun <i>Wise</i> Essential 2 CI Signature Income & Growth Segregated Fund	0.50%	1.00%

Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 30 business days of buying the Units. Money from the fee goes to the Fund.
Change fee	Your insurance advisor may charge you up to 2% of the value of Units you switch to another Fund or Class.

For details, please refer to Sections 5.1 and 11.2 of the Contract.

What if I change my mind?

You can change your mind about investing in this Fund but you may have as little as two days to do so. Please see page i-1 for details. This page also contains details on how to get more information. This Fund Facts is not complete without page i-1.

Fund Codes	Investment Class	Estate Class
ISC	22110	22410
DSC	22210	22510

Sun Wise Essential 2 Fidelity Canadian Asset Allocation Segregated Fund

As of December 31, 2013

Quick Facts

Date Fund created: August 2012 Total value on December 31, 2013: \$2,311,986 Portfolio manager: Fidelity Investments Canada ULC Management expense ratio (MER): 3.15% Portfolio turnover rate: 11.76%	Net asset value per Units	Number of Units outstanding
	Investment/Estate Class \$11.13	Investment/Estate Class 182,614 Units

Class option	Investment	Estate
Minimum investment per Contract	\$500	\$500
Minimum investment per Fund	\$500	\$500
Minimum for additional purchases	\$100	\$100
Monthly minimum of pre-authorized chequing	\$50	\$50

MERs include taxes.

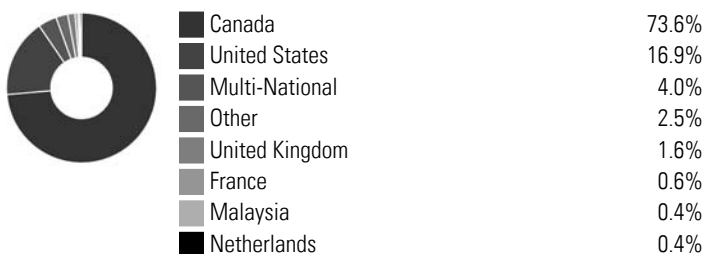
What does the Fund invest in?

The Fund invests in the Fidelity Canadian Asset Allocation Fund. The Underlying Fund invests mostly in Canadian shares and bonds.

Top holdings and allocations of the Underlying Fund as of December 31, 2013

Cash and Equivalents	9.5%
SPDR S&P 500 ETF	4.6%
Fidelity Convertible Securities Investment Trust	4.0%
Toronto-Dominion Bank	4.0%
Royal Bank of Canada	3.5%
Bank of Nova Scotia	2.9%
Shoppers Drug Mart Corp	2.6%
S&P 500 Emini Index Future	2.3%
Enbridge Inc	1.9%
Manulife Financial Corp	1.6%
Total	36.8%

Total number of investments: 1030



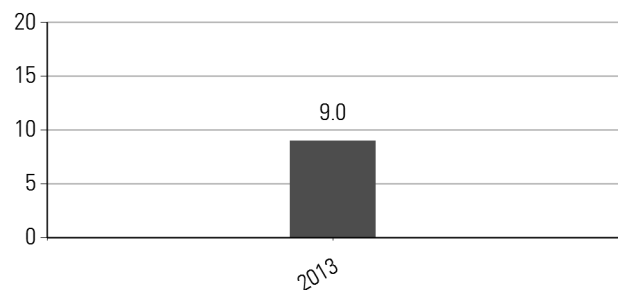
How has the Fund performed?

Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in August 2012 would have \$1,113.00 in December 2013. This works out to an average of 8.29% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

This chart shows how the Fund has performed in the past year. In the past year, the Fund was up in value one year.



How risky is it?



The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

Sun *Wise* Essential 2 Fidelity Canadian Asset Allocation Segregated Fund

As of December 31, 2013

Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want to invest in a diversified portfolio of equity and income
- are investing for the long term

How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract and Sections I-5 and I-7.6 of the Information Folder.

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul style="list-style-type: none"> • You and your insurance advisor agree on the rate charged. • The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission. 																		
Deferred Sales Charge (DSC)	<table border="0"> <tr> <td>If you sell within:</td> <td>Rate</td> </tr> <tr> <td>1 year of buying</td> <td>5.5%</td> </tr> <tr> <td>2 years of buying</td> <td>5.0%</td> </tr> <tr> <td>3 years of buying</td> <td>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"> • The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw. • When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us. • You can Redeem up to 10% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge. • You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge. • For details, please refer to Section 11 of the Contract and Section I-5 of the Information Folder.
If you sell within:	Rate																			
1 year of buying	5.5%																			
2 years of buying	5.0%																			
3 years of buying	5.0%																			
4 years of buying	4.0%																			
5 years of buying	4.0%																			
6 years of buying	3.0%																			
7 years of buying	2.0%																			
After 7 years	0.0%																			

Ongoing Fund expenses

The MER includes the Management Fee and operating expenses of the Fund. The Insurance Fees can be part of the MER or charged to you by redeeming some of your Units. You do not pay the MER directly. It affects you because it reduces the return you get. Other fees and expenses depending on the Class you select can be charged to you. For details, please refer to Section 10 of the Contract and Section I-7.6 of the Information Folder.

Sun <i>Wise</i> Essential 2 Fidelity Canadian Asset Allocation Segregated Fund			
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you
Investment	3.15%	0.35%	N/A
Estate	3.15%	0.35%	0.45% of Class Death Benefit Base
MERs include taxes.			

Sun *Wise* Essential 2 Fidelity Canadian Asset Allocation Segregated Fund

As of December 31, 2013

Servicing Commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the Management Fee. The rate depends on the sales charge option you chose. For details, please refer to Section I-5 of the Information Folder.

Annual service fee rate		
Sales Charge Option	DSC	ISC
Sun <i>Wise</i> Essential 2 Fidelity Canadian Asset Allocation Segregated Fund	0.50%	1.00%

Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 30 business days of buying the Units. Money from the fee goes to the Fund.
Change fee	Your insurance advisor may charge you up to 2% of the value of Units you switch to another Fund or Class.

For details, please refer to Sections 5.1 and 11.2 of the Contract.

What if I change my mind?

You can change your mind about investing in this Fund but you may have as little as two days to do so. Please see page i-1 for details. This page also contains details on how to get more information. This Fund Facts is not complete without page i-1.

Fund Codes	Investment Class	Estate Class
ISC	22111	22411
DSC	22211	22511

Sun Wise Essential 2 Sun Life BlackRock Canadian Balanced Segregated Fund

As of December 31, 2013

Quick Facts

Date Fund created: August 2012 Total value on December 31, 2013: \$1,095,537 Portfolio manager: Sun Life Global Investments (Canada) Inc. Management expense ratio (MER): 3.03% Portfolio turnover rate: 8.62%	Net asset value per Units	Number of Units outstanding
	Investment/Estate Class \$10.97	Investment/Estate Class 74,686 Units
Class option	Investment	Estate
Minimum investment per Contract	\$500	\$500
Minimum investment per Fund	\$500	\$500
Minimum for additional purchases	\$100	\$100
Monthly minimum of pre-authorized chequing	\$50	\$50

MERs include taxes.

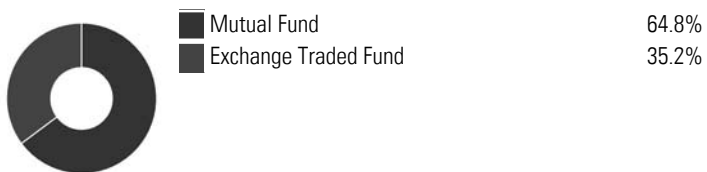
What does the Fund invest in?

The Fund invests in the Sun Life BlackRock Canadian Balanced Fund. The Underlying Fund invests mostly in Canadian shares and bonds.

Top holdings and allocations of the Underlying Fund as of December 31, 2013

Sun Life BlackRock Canadian Composite Equity Fund	41.4%
Sun Life BlackRock Canadian Universe Bond Fund	23.4%
iShares Barclays Aggregate Bond ETF	7.1%
iShares S&P Global Technology ETF	4.8%
iShares S&P/Citigroup International Treasury Bond ETF	4.8%
iShares S&P Global Healthcare Sector Index ETF	3.9%
iShares S&P Global Consumer Staples Index ETF	3.5%
iShares S&P Global Consumer Discretionary Sctr Index ETF	3.4%
iShares S&P Global Industrials Sector Index ETF	2.7%
iShares iBoxx \$ High Yield Corporate Bond ETF	2.0%
Total	96.9%

Total number of investments: 13



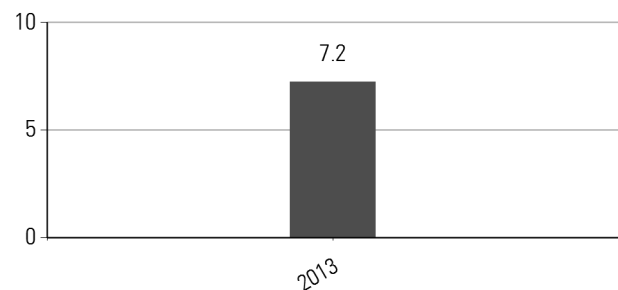
How has the Fund performed?

Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in August 2012 would have \$1,097.00 in December 2013. This works out to an average of 7.13% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

This chart shows how the Fund has performed in the past year. In the past year, the Fund was up in value one year.



How risky is it?



The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

Sun *Wise* Essential 2 Sun Life BlackRock Canadian Balanced Segregated Fund

As of December 31, 2013

Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want a Canadian focused balanced fund with broad diversification and moderate degree of growth and income
- are investing for the medium and/or long term

How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract and Sections I-5 and I-7.6 of the Information Folder.

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul style="list-style-type: none"> • You and your insurance advisor agree on the rate charged. • The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission. 																		
Deferred Sales Charge (DSC)	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5%</td> </tr> <tr> <td>2 years of buying</td> <td>5.0%</td> </tr> <tr> <td>3 years of buying</td> <td>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </tbody> </table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"> • The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw. • When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us. • You can Redeem up to 10% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge. • You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge. • For details, please refer to Section 11 of the Contract and Section I-5 of the Information Folder.
If you sell within:	Rate																			
1 year of buying	5.5%																			
2 years of buying	5.0%																			
3 years of buying	5.0%																			
4 years of buying	4.0%																			
5 years of buying	4.0%																			
6 years of buying	3.0%																			
7 years of buying	2.0%																			
After 7 years	0.0%																			

Ongoing Fund expenses

The MER includes the Management Fee and operating expenses of the Fund. The Insurance Fees can be part of the MER or charged to you by redeeming some of your Units. You do not pay the MER directly. It affects you because it reduces the return you get. Other fees and expenses depending on the Class you select can be charged to you. For details, please refer to Section 10 of the Contract and Section I-7.6 of the Information Folder.

Sun <i>Wise</i> Essential 2 Sun Life BlackRock Canadian Balanced Segregated Fund			
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you
Investment	3.03%	0.30%	N/A
Estate	3.03%	0.30%	0.45% of Class Death Benefit Base
MERs include taxes.			

Sun *Wise* Essential 2 Sun Life BlackRock Canadian Balanced Segregated Fund

As of December 31, 2013

Servicing Commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the Management Fee. The rate depends on the sales charge option you chose. For details, please refer to Section I-5 of the Information Folder.

Annual service fee rate		
Sales Charge Option	DSC	ISC
Sun <i>Wise</i> Essential 2 Sun Life BlackRock Canadian Balanced Segregated Fund	0.50%	1.00%

Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 30 business days of buying the Units. Money from the fee goes to the Fund.
Change fee	Your insurance advisor may charge you up to 2% of the value of Units you switch to another Fund or Class.

For details, please refer to Sections 5.1 and 11.2 of the Contract.

What if I change my mind?

You can change your mind about investing in this Fund but you may have as little as two days to do so. Please see page i-1 for details. This page also contains details on how to get more information. This Fund Facts is not complete without page i-1.

Fund Codes	Investment Class	Estate Class
ISC	22140	22440
DSC	22240	22540

Sun Wise Essential 2 Portfolio Series Balanced Growth Segregated Fund

As of December 31, 2013

Quick Facts

Date Fund created: August 2012 Total value on December 31, 2013: \$10,712,732 Portfolio manager: CI Investments Inc. Management expense ratio (MER): 2.86% Portfolio turnover rate: 9.76%	Net asset value per Units	Number of Units outstanding
	Investment/Estate Class \$12.30	Investment/Estate Class 492,047 Units

Class option	Investment	Estate
Minimum investment per Contract	\$500	\$500
Minimum investment per Fund	\$500	\$500
Minimum for additional purchases	\$100	\$100
Monthly minimum of pre-authorized chequing	\$50	\$50

MERs include taxes.

If you invest more than \$100,000, some of the fees you need to pay may be lowered. Ask your advisor or refer to Sections 10, 11 and 15 of the Contract and Section I-7.6 of the Information Folder for details.

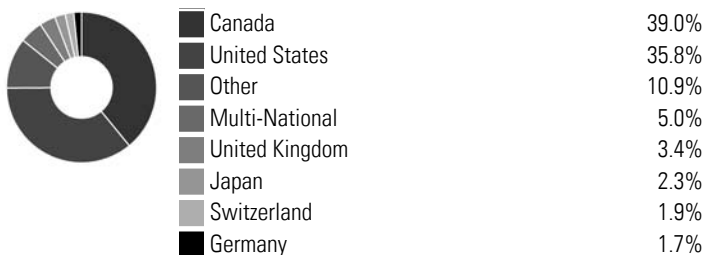
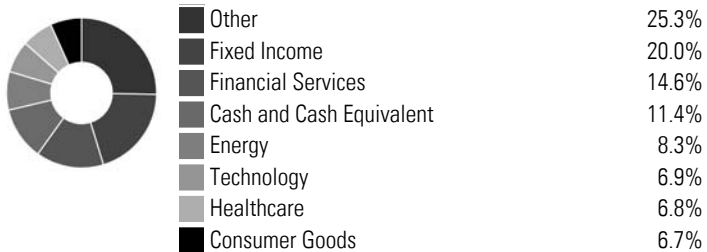
What does the Fund invest in?

The Fund invests in the Portfolio Series Balanced Growth Fund. The Underlying Fund invests mostly in shares and bonds of firms from around the world.

Top holdings and allocations of the Underlying Fund as of December 31, 2013

Signature Canadian Bond Fund	11.8%
Signature Select Canadian Corporate Class	6.7%
Cambridge Canadian Equity Corporate Class	6.6%
Harbour Corporate Class	5.5%
CI American Managers Corporate Class	5.4%
Cambridge Global Equity Corporate Class	5.0%
Black Creek International Equity Corporate Class	5.0%
CI American Value Corporate Class	4.9%
CI Canadian Investment Corporate Class	4.8%
Cash and Equivalents	4.2%
Total	59.9%

Total number of investments: 22



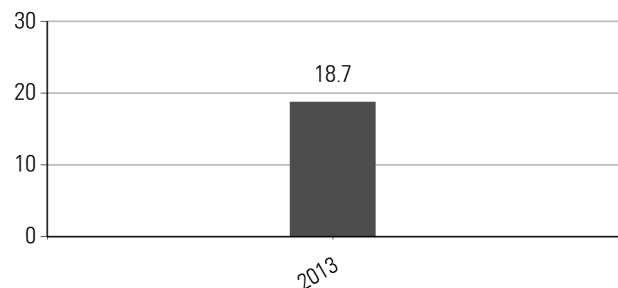
How has the Fund performed?

Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in August 2012 would have \$1,230.00 in December 2013. This works out to an average of 16.65% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

This chart shows how the Fund has performed in the past year. In the past year, the Fund was up in value one year.



How risky is it?



The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

Sun *Wise* Essential 2 Portfolio Series Balanced Growth Segregated Fund

As of December 31, 2013

Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want moderate long-term capital growth
- are investing for the medium term

How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract and Sections I-5 and I-7.6 of the Information Folder.

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul style="list-style-type: none"> • You and your insurance advisor agree on the rate charged. • The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission. 																		
Deferred Sales Charge (DSC)	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5%</td> </tr> <tr> <td>2 years of buying</td> <td>5.0%</td> </tr> <tr> <td>3 years of buying</td> <td>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </tbody> </table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"> • The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw. • When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us. • You can Redeem up to 10% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge. • You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge. • For details, please refer to Section 11 of the Contract and Section I-5 of the Information Folder.
If you sell within:	Rate																			
1 year of buying	5.5%																			
2 years of buying	5.0%																			
3 years of buying	5.0%																			
4 years of buying	4.0%																			
5 years of buying	4.0%																			
6 years of buying	3.0%																			
7 years of buying	2.0%																			
After 7 years	0.0%																			

Ongoing Fund expenses

The MER includes the Management Fee and operating expenses of the Fund. The Insurance Fees can be part of the MER or charged to you by redeeming some of your Units. You do not pay the MER directly. It affects you because it reduces the return you get. Other fees and expenses depending on the Class you select can be charged to you. For details, please refer to Section 10 of the Contract and Section I-7.6 of the Information Folder.

Sun <i>Wise</i> Essential 2 Portfolio Series Balanced Growth Segregated Fund			
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you
Investment	2.86%	0.31%	N/A
Estate	2.86%	0.31%	0.45% of Class Death Benefit Base
MERs include taxes.			

Sun *Wise* Essential 2 Portfolio Series Balanced Growth Segregated Fund

As of December 31, 2013

Servicing Commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the Management Fee. The rate depends on the sales charge option you chose. For details, please refer to Section I-5 of the Information Folder.

Annual service fee rate		
Sales Charge Option	DSC	ISC
Sun <i>Wise</i> Essential 2 Portfolio Series Balanced Growth Segregated Fund	0.50%	1.00%

Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 30 business days of buying the Units. Money from the fee goes to the Fund.
Change fee	Your insurance advisor may charge you up to 2% of the value of Units you switch to another Fund or Class.

For details, please refer to Sections 5.1 and 11.2 of the Contract.

What if I change my mind?

You can change your mind about investing in this Fund but you may have as little as two days to do so. Please see page i-1 for details. This page also contains details on how to get more information. This Fund Facts is not complete without page i-1.

Fund Codes	Investment Class	Estate Class
ISC	22141	22441
DSC	22241	22541

Sun Wise Essential 2 Portfolio Series Balanced Segregated Fund

As of December 31, 2013

Quick Facts

Date Fund created: August 2012 Total value on December 31, 2013: \$25,691,772 Portfolio manager: CI Investments Inc. Management expense ratio (MER): 2.86% Portfolio turnover rate: 7.60%	Net asset value per Units	Number of Units outstanding
	Investment/Estate Class \$11.95	Investment/Estate Class 1,420,606 Units

Class option	Investment	Estate
Minimum investment per Contract	\$500	\$500
Minimum investment per Fund	\$500	\$500
Minimum for additional purchases	\$100	\$100
Monthly minimum of pre-authorized chequing	\$50	\$50

MERs include taxes.

If you invest more than \$100,000, some of the fees you need to pay may be lowered. Ask your advisor or refer to Sections 10, 11 and 15 of the Contract and Section I-7.6 of the Information Folder for details.

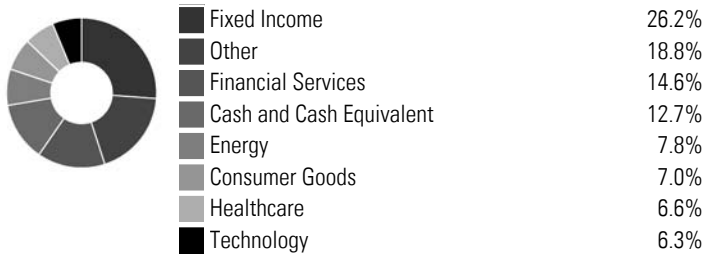
What does the Fund invest in?

The Fund invests in the Portfolio Series Balanced Fund. The Underlying Fund invests mostly in shares and bonds of firms from around the world.

Top holdings and allocations of the Underlying Fund as of December 31, 2013

Signature Canadian Bond Fund	12.2%
Signature Global Bond Fund	6.6%
Signature Select Canadian Corporate Class	5.9%
Signature Diversified Yield II Fund	5.8%
Cambridge Canadian Equity Corporate Class	5.6%
CI International Value Corporate Class	5.2%
Cash and Equivalents	5.2%
Signature Corporate Bond Fund	5.1%
Signature International Corporate Class	4.8%
CI Canadian Investment Corporate Class	4.8%
Total	61.1%

Total number of investments: 21



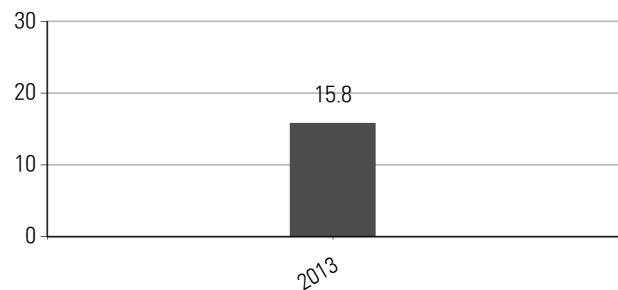
How has the Fund performed?

Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in August 2012 would have \$1,195.00 in December 2013. This works out to an average of 14.17% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

This chart shows how the Fund has performed in the past year. In the past year, the Fund was up in value one year.



How risky is it?



The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

Sun *Wise* Essential 2 Portfolio Series Balanced Segregated Fund

As of December 31, 2013

Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want growth and income while diversifying risk
- are investing for the medium term

How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract and Sections I-5 and I-7.6 of the Information Folder.

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul style="list-style-type: none"> • You and your insurance advisor agree on the rate charged. • The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission. 																		
Deferred Sales Charge (DSC)	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5%</td> </tr> <tr> <td>2 years of buying</td> <td>5.0%</td> </tr> <tr> <td>3 years of buying</td> <td>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </tbody> </table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"> • The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw. • When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us. • You can Redeem up to 10% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge. • You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge. • For details, please refer to Section 11 of the Contract and Section I-5 of the Information Folder.
If you sell within:	Rate																			
1 year of buying	5.5%																			
2 years of buying	5.0%																			
3 years of buying	5.0%																			
4 years of buying	4.0%																			
5 years of buying	4.0%																			
6 years of buying	3.0%																			
7 years of buying	2.0%																			
After 7 years	0.0%																			

Ongoing Fund expenses

The MER includes the Management Fee and operating expenses of the Fund. The Insurance Fees can be part of the MER or charged to you by redeeming some of your Units. You do not pay the MER directly. It affects you because it reduces the return you get. Other fees and expenses depending on the Class you select can be charged to you. For details, please refer to Section 10 of the Contract and Section I-7.6 of the Information Folder.

Sun <i>Wise</i> Essential 2 Portfolio Series Balanced Segregated Fund			
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you
Investment	2.86%	0.31%	N/A
Estate	2.86%	0.31%	0.45% of Class Death Benefit Base
MERs include taxes.			

Sun *Wise* Essential 2 Portfolio Series Balanced Segregated Fund

As of December 31, 2013

Servicing Commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the Management Fee. The rate depends on the sales charge option you chose. For details, please refer to Section I-5 of the Information Folder.

Annual service fee rate		
Sales Charge Option	DSC	ISC
Sun <i>Wise</i> Essential 2 Portfolio Series Balanced Segregated Fund	0.50%	1.00%

Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 30 business days of buying the Units. Money from the fee goes to the Fund.
Change fee	Your insurance advisor may charge you up to 2% of the value of Units you switch to another Fund or Class.

For details, please refer to Sections 5.1 and 11.2 of the Contract.

What if I change my mind?

You can change your mind about investing in this Fund but you may have as little as two days to do so. Please see page i-1 for details. This page also contains details on how to get more information. This Fund Facts is not complete without page i-1.

Fund Codes	Investment Class	Estate Class
ISC	22142	22442
DSC	22242	22542

Sun Wise Essential 2 Portfolio Series Conservative Balanced Segregated Fund

As of December 31, 2013

Quick Facts

Date Fund created: August 2012 Total value on December 31, 2013: \$20,075,846 Portfolio manager: CI Investments Inc. Management expense ratio (MER): 2.88% Portfolio turnover rate: 13.34%	Net asset value per Units	Number of Units outstanding
	Investment/Estate Class \$11.69	Investment/Estate Class 1,023,697 Units

Class option	Investment	Estate
Minimum investment per Contract	\$500	\$500
Minimum investment per Fund	\$500	\$500
Minimum for additional purchases	\$100	\$100
Monthly minimum of pre-authorized chequing	\$50	\$50

MERs include taxes.

If you invest more than \$100,000, some of the fees you need to pay may be lowered. Ask your advisor or refer to Sections 10, 11 and 15 of the Contract and Section I-7.6 of the Information Folder for details.

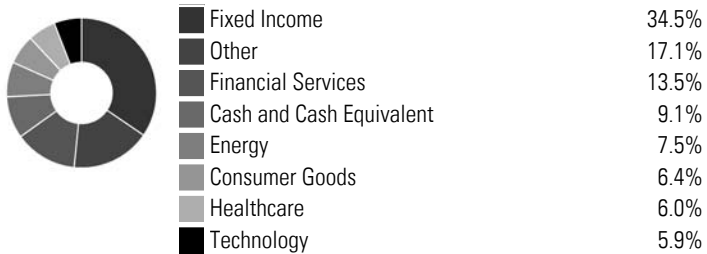
What does the Fund invest in?

The Fund invests in the Portfolio Series Conservative Balanced Fund. The Underlying Fund invests mostly in bonds and shares of firms from around the world.

Top holdings and allocations of the Underlying Fund as of December 31, 2013

Signature Canadian Bond Fund	16.6%
Signature Global Bond Fund	8.2%
Signature Corporate Bond Fund	8.0%
Signature Diversified Yield II Fund	5.7%
Cambridge Canadian Equity Corporate Class	5.5%
Signature Select Canadian Corporate Class	5.2%
CI American Value Corporate Class	5.0%
Cambridge Income Corporate Class	4.8%
CI Canadian Investment Corporate Class	4.3%
CI International Value Corporate Class	4.3%
Total	67.6%

Total number of investments: 19



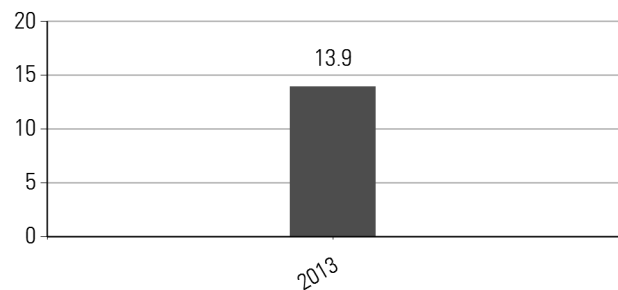
How has the Fund performed?

Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in August 2012 would have \$1,169.00 in December 2013. This works out to an average of 12.32% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

This chart shows how the Fund has performed in the past year. In the past year, the Fund was up in value one year.



How risky is it?



The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

Sun *Wise* Essential 2 Portfolio Series Conservative Balanced Segregated Fund

As of December 31, 2013

Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want returns with lower than average volatility
- are investing for the medium term

How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract and Sections I-5 and I-7.6 of the Information Folder.

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul style="list-style-type: none"> • You and your insurance advisor agree on the rate charged. • The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission. 																		
Deferred Sales Charge (DSC)	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5%</td> </tr> <tr> <td>2 years of buying</td> <td>5.0%</td> </tr> <tr> <td>3 years of buying</td> <td>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </tbody> </table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"> • The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw. • When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us. • You can Redeem up to 10% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge. • You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge. • For details, please refer to Section 11 of the Contract and Section I-5 of the Information Folder.
If you sell within:	Rate																			
1 year of buying	5.5%																			
2 years of buying	5.0%																			
3 years of buying	5.0%																			
4 years of buying	4.0%																			
5 years of buying	4.0%																			
6 years of buying	3.0%																			
7 years of buying	2.0%																			
After 7 years	0.0%																			

Ongoing Fund expenses

The MER includes the Management Fee and operating expenses of the Fund. The Insurance Fees can be part of the MER or charged to you by redeeming some of your Units. You do not pay the MER directly. It affects you because it reduces the return you get. Other fees and expenses depending on the Class you select can be charged to you. For details, please refer to Section 10 of the Contract and Section I-7.6 of the Information Folder.

Sun <i>Wise</i> Essential 2 Portfolio Series Conservative Balanced Segregated Fund			
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you
Investment	2.88%	0.31%	N/A
Estate	2.88%	0.31%	0.45% of Class Death Benefit Base
MERs include taxes.			

Sun *Wise* Essential 2 Portfolio Series Conservative Balanced Segregated Fund

As of December 31, 2013

Servicing Commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the Management Fee. The rate depends on the sales charge option you chose. For details, please refer to Section I-5 of the Information Folder.

Annual service fee rate		
Sales Charge Option	DSC	ISC
Sun <i>Wise</i> Essential 2 Portfolio Series Conservative Balanced Segregated Fund	0.50%	1.00%

Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 30 business days of buying the Units. Money from the fee goes to the Fund.
Change fee	Your insurance advisor may charge you up to 2% of the value of Units you switch to another Fund or Class.

For details, please refer to Sections 5.1 and 11.2 of the Contract.

What if I change my mind?

You can change your mind about investing in this Fund but you may have as little as two days to do so. Please see page i-1 for details. This page also contains details on how to get more information. This Fund Facts is not complete without page i-1.

Fund Codes	Investment Class	Estate Class
ISC	22143	22443
DSC	22243	22543

Sun Wise Essential 2 Portfolio Series Conservative Segregated Fund

As of December 31, 2013

Quick Facts

Date Fund created: August 2012 Total value on December 31, 2013: \$16,209,951 Portfolio manager: CI Investments Inc. Management expense ratio (MER): 2.81% Portfolio turnover rate: 4.14%	Net asset value per Units	Number of Units outstanding
	Investment/Estate Class \$11.36	Investment/Estate Class 1,176,375 Units

Class option	Investment	Estate
Minimum investment per Contract	\$500	\$500
Minimum investment per Fund	\$500	\$500
Minimum for additional purchases	\$100	\$100
Monthly minimum of pre-authorized chequing	\$50	\$50

MERs include taxes.

If you invest more than \$100,000, some of the fees you need to pay may be lowered. Ask your advisor or refer to Sections 10, 11 and 15 of the Contract and Section I-7.6 of the Information Folder for details.

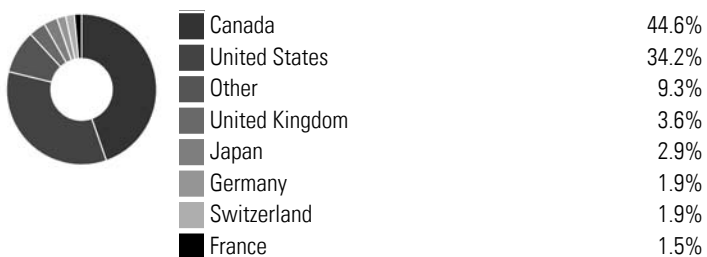
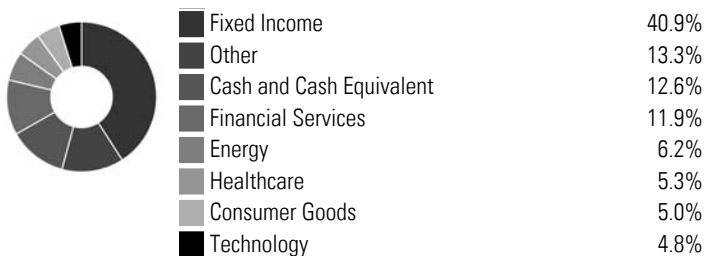
What does the Fund invest in?

The Fund invests in the Portfolio Series Conservative Fund. The Underlying Fund invests mostly in bonds and shares of firms from around the world.

Top holdings and allocations of the Underlying Fund as of December 31, 2013

Signature Canadian Bond Fund	20.1%
Signature Global Bond Fund	10.8%
Signature Corporate Bond Fund	8.0%
Signature Diversified Yield II Fund	5.9%
Cambridge Income Corporate Class	5.8%
CI American Value Corporate Class	5.8%
Synergy Canadian Corporate Class	5.3%
Cash and Equivalents	5.2%
Signature Select Canadian Corporate Class	5.0%
Signature High Income Fund	4.8%
Total	76.8%

Total number of investments: 17



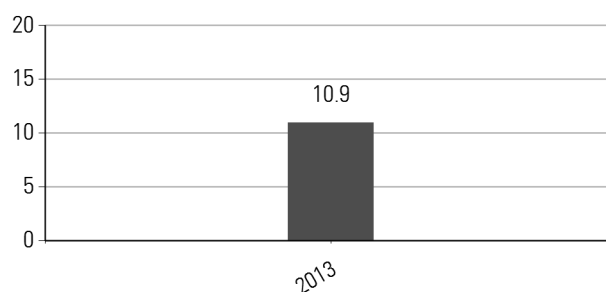
How has the Fund performed?

Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in August 2012 would have \$1,136.00 in December 2013. This works out to an average of 9.95% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

This chart shows how the Fund has performed in the past year. In the past year, the Fund was up in value one year.



How risky is it?



The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

Sun *Wise* Essential 2 Portfolio Series Conservative Segregated Fund

As of December 31, 2013

Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want income and growth with lower than average volatility
- are investing for the medium and/or long term

How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract and Sections I-5 and I-7.6 of the Information Folder.

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul style="list-style-type: none"> • You and your insurance advisor agree on the rate charged. • The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission. 																		
Deferred Sales Charge (DSC)	<table border="0"> <tr> <td>If you sell within:</td> <td>Rate</td> </tr> <tr> <td>1 year of buying</td> <td>5.5%</td> </tr> <tr> <td>2 years of buying</td> <td>5.0%</td> </tr> <tr> <td>3 years of buying</td> <td>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"> • The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw. • When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us. • You can Redeem up to 10% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge. • You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge. • For details, please refer to Section 11 of the Contract and Section I-5 of the Information Folder.
If you sell within:	Rate																			
1 year of buying	5.5%																			
2 years of buying	5.0%																			
3 years of buying	5.0%																			
4 years of buying	4.0%																			
5 years of buying	4.0%																			
6 years of buying	3.0%																			
7 years of buying	2.0%																			
After 7 years	0.0%																			

Ongoing Fund expenses

The MER includes the Management Fee and operating expenses of the Fund. The Insurance Fees can be part of the MER or charged to you by redeeming some of your Units. You do not pay the MER directly. It affects you because it reduces the return you get. Other fees and expenses depending on the Class you select can be charged to you. For details, please refer to Section 10 of the Contract and Section I-7.6 of the Information Folder.

Sun <i>Wise</i> Essential 2 Portfolio Series Conservative Segregated Fund			
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you
Investment	2.81%	0.26%	N/A
Estate	2.81%	0.26%	0.45% of Class Death Benefit Base
MERs include taxes.			

Sun *Wise* Essential 2 Portfolio Series Conservative Segregated Fund

As of December 31, 2013

Servicing Commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the Management Fee. The rate depends on the sales charge option you chose. For details, please refer to Section I-5 of the Information Folder.

Annual service fee rate		
Sales Charge Option	DSC	ISC
Sun <i>Wise</i> Essential 2 Portfolio Series Conservative Segregated Fund	0.50%	1.00%

Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 30 business days of buying the Units. Money from the fee goes to the Fund.
Change fee	Your insurance advisor may charge you up to 2% of the value of Units you switch to another Fund or Class.

For details, please refer to Sections 5.1 and 11.2 of the Contract.

What if I change my mind?

You can change your mind about investing in this Fund but you may have as little as two days to do so. Please see page i-1 for details. This page also contains details on how to get more information. This Fund Facts is not complete without page i-1.

Fund Codes	Investment Class	Estate Class
ISC	22144	N/A
DSC	22244	N/A

Sun Wise Essential 2 Portfolio Series Growth Segregated Fund

As of December 31, 2013

Quick Facts

Date Fund created: August 2012 Total value on December 31, 2013: \$2,385,216 Portfolio manager: CI Investments Inc. Management expense ratio (MER): 2.99% Portfolio turnover rate: 0.94%	Net asset value per Units	Number of Units outstanding
	Investment Class \$12.66	Investment Class 187,319 Units

Class option	Investment	Estate
Minimum investment per Contract	\$500	N/A
Minimum investment per Fund	\$500	N/A
Minimum for additional purchases	\$100	N/A
Monthly minimum of pre-authorized chequing	\$50	N/A

MERs include taxes.

If you invest more than \$100,000, some of the fees you need to pay may be lowered. Ask your advisor or refer to Sections 10, 11 and 15 of the Contract and Section I-7.6 of the Information Folder for details.

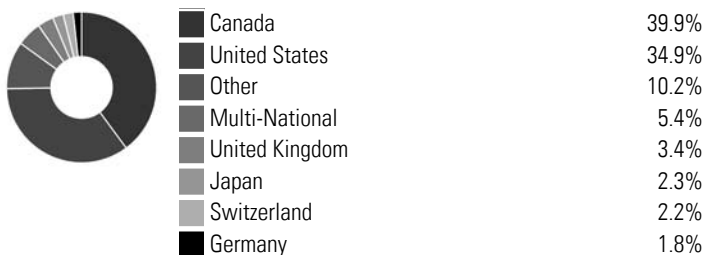
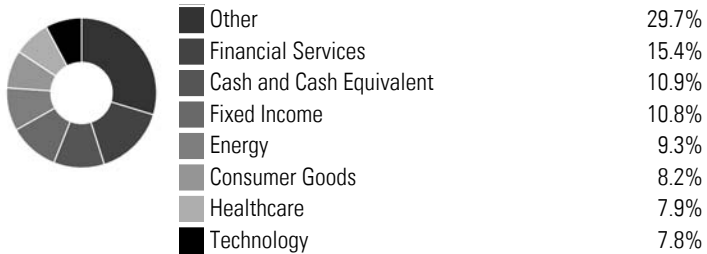
What does the Fund invest in?

The Fund invests in the Portfolio Series Growth Fund. The Underlying Fund invests mostly in shares and bonds of firms from around the world.

Top holdings and allocations of the Underlying Fund as of December 31, 2013

Signature Canadian Bond Fund	11.2%
Cambridge Canadian Equity Corporate Class	8.6%
Signature Select Canadian Corporate Class	7.7%
Cambridge Global Equity Corporate Class	6.3%
CI American Value Corporate Class	5.8%
CI American Managers Corporate Class	5.7%
Black Creek International Equity Corporate Class	5.4%
Synergy Canadian Corporate Class	5.2%
Cambridge American Equity Corporate Class	5.0%
CI International Value Corporate Class	4.8%
Total	65.6%

Total number of investments: 19



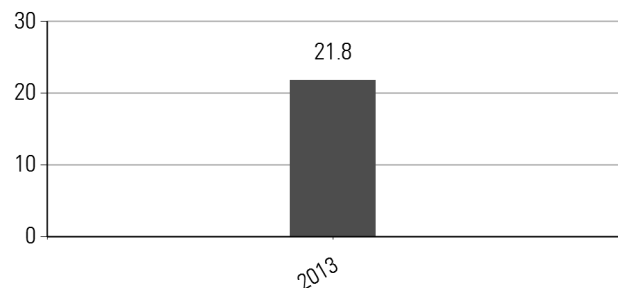
How has the Fund performed?

Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in August 2012 would have \$1,266.00 in December 2013. This works out to an average of 19.18% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

This chart shows how the Fund has performed in the past year. In the past year, the Fund was up in value one year.



How risky is it?



The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

Sun *Wise* Essential 2 Portfolio Series Growth Segregated Fund

As of December 31, 2013

Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want long-term capital growth
- are investing for the medium term

How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract and Sections I-5 and I-7.6 of the Information Folder.

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul style="list-style-type: none"> • You and your insurance advisor agree on the rate charged. • The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission. 																		
Deferred Sales Charge (DSC)	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5%</td> </tr> <tr> <td>2 years of buying</td> <td>5.0%</td> </tr> <tr> <td>3 years of buying</td> <td>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </tbody> </table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"> • The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw. • When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us. • You can Redeem up to 10% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge. • You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge. • For details, please refer to Section 11 of the Contract and Section I-5 of the Information Folder.
If you sell within:	Rate																			
1 year of buying	5.5%																			
2 years of buying	5.0%																			
3 years of buying	5.0%																			
4 years of buying	4.0%																			
5 years of buying	4.0%																			
6 years of buying	3.0%																			
7 years of buying	2.0%																			
After 7 years	0.0%																			

Ongoing Fund expenses

The MER includes the Management Fee and operating expenses of the Fund. The Insurance Fees can be part of the MER or charged to you by redeeming some of your Units. You do not pay the MER directly. It affects you because it reduces the return you get. Other fees and expenses depending on the Class you select can be charged to you. For details, please refer to Section 10 of the Contract and Section I-7.6 of the Information Folder.

Sun <i>Wise</i> Essential 2 Portfolio Series Growth Segregated Fund			
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you
Investment	2.99%	0.41%	N/A
Estate	N/A	N/A	N/A
MERs include taxes.			

Sun *Wise* Essential 2 Portfolio Series Growth Segregated Fund

As of December 31, 2013

Servicing Commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the Management Fee. The rate depends on the sales charge option you chose. For details, please refer to Section I-5 of the Information Folder.

Annual service fee rate		
Sales Charge Option	DSC	ISC
Sun <i>Wise</i> Essential 2 Portfolio Series Growth Segregated Fund	0.50%	1.00%

Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 30 business days of buying the Units. Money from the fee goes to the Fund.
Change fee	Your insurance advisor may charge you up to 2% of the value of Units you switch to another Fund or Class.

For details, please refer to Sections 5.1 and 11.2 of the Contract.

What if I change my mind?

You can change your mind about investing in this Fund but you may have as little as two days to do so. Please see page i-1 for details. This page also contains details on how to get more information. This Fund Facts is not complete without page i-1.

Fund Codes	Investment Class	Estate Class
ISC	22145	22445
DSC	22245	22545

Sun Wise Essential 2 Portfolio Series Income Segregated Fund

As of December 31, 2013

Quick Facts

Date Fund created: August 2012 Total value on December 31, 2013: \$33,218,896 Portfolio manager: CI Investments Inc. Management expense ratio (MER): 2.70% Portfolio turnover rate: 6.71%	Net asset value per Units	Number of Units outstanding
	Investment/Estate Class \$10.98	Investment/Estate Class 2,228,081 Units

Class option	Investment	Estate
Minimum investment per Contract	\$500	\$500
Minimum investment per Fund	\$500	\$500
Minimum for additional purchases	\$100	\$100
Monthly minimum of pre-authorized chequing	\$50	\$50

MERs include taxes.

If you invest more than \$100,000, some of the fees you need to pay may be lowered. Ask your advisor or refer to Sections 10, 11 and 15 of the Contract and Section I-7.6 of the Information Folder for details.

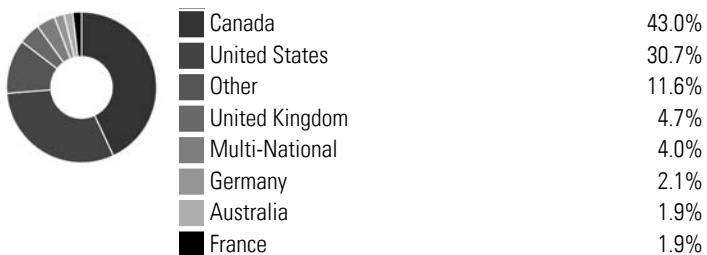
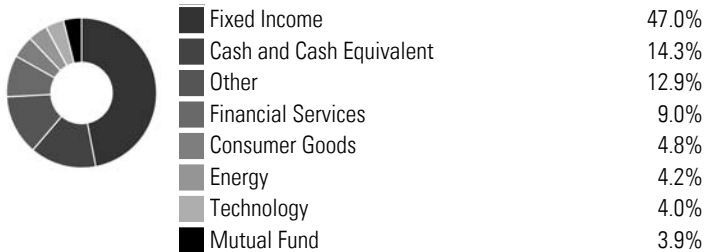
What does the Fund invest in?

The Fund invests in the Portfolio Series Income Fund. The Underlying Fund invests mostly in bonds and shares of firms from around the world.

Top holdings and allocations of the Underlying Fund as of December 31, 2013

Signature Global Bond Fund	14.3%
Signature Canadian Bond Fund	14.0%
Signature Corporate Bond Fund	10.3%
CI Global High Dividend Advantage Corporate Class	10.0%
Signature Diversified Yield II Fund	8.3%
Cambridge Income Corporate Class	7.9%
Cash and Equivalents	7.4%
Signature Income & Growth Fund	5.9%
Cambridge Global Dividend Fund	5.0%
Signature High Income Fund	4.7%
Total	87.8%

Total number of investments: 13



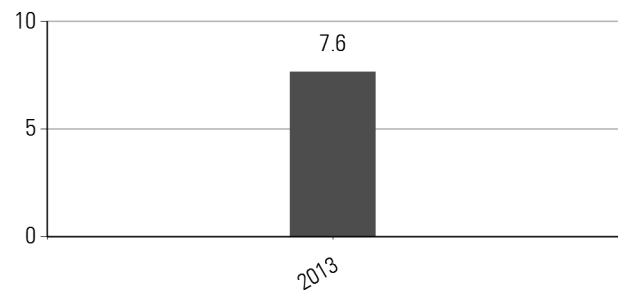
How has the Fund performed?

Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in August 2012 would have \$1,098.00 in December 2013. This works out to an average of 7.20% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

This chart shows how the Fund has performed in the past year. In the past year, the Fund was up in value one year.



How risky is it?



The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

Sun *Wise* Essential 2 Portfolio Series Income Segregated Fund

As of December 31, 2013

Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want income with some potential for capital
- are investing for the medium and/or long term

How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract and Sections I-5 and I-7.6 of the Information Folder.

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul style="list-style-type: none"> • You and your insurance advisor agree on the rate charged. • The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission. 																		
Deferred Sales Charge (DSC)	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5%</td> </tr> <tr> <td>2 years of buying</td> <td>5.0%</td> </tr> <tr> <td>3 years of buying</td> <td>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </tbody> </table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"> • The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw. • When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us. • You can Redeem up to 10% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge. • You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge. • For details, please refer to Section 11 of the Contract and Section I-5 of the Information Folder.
If you sell within:	Rate																			
1 year of buying	5.5%																			
2 years of buying	5.0%																			
3 years of buying	5.0%																			
4 years of buying	4.0%																			
5 years of buying	4.0%																			
6 years of buying	3.0%																			
7 years of buying	2.0%																			
After 7 years	0.0%																			

Ongoing Fund expenses

The MER includes the Management Fee and operating expenses of the Fund. The Insurance Fees can be part of the MER or charged to you by redeeming some of your Units. You do not pay the MER directly. It affects you because it reduces the return you get. Other fees and expenses depending on the Class you select can be charged to you. For details, please refer to Section 10 of the Contract and Section I-7.6 of the Information Folder.

Sun <i>Wise</i> Essential 2 Portfolio Series Income Segregated Fund			
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you
Investment	2.70%	0.21%	N/A
Estate	2.70%	0.21%	0.35% of Class Death Benefit Base
MERs include taxes.			

Sun *Wise* Essential 2 Portfolio Series Income Segregated Fund

As of December 31, 2013

Servicing Commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the Management Fee. The rate depends on the sales charge option you chose. For details, please refer to Section I-5 of the Information Folder.

Annual service fee rate		
Sales Charge Option	DSC	ISC
Sun <i>Wise</i> Essential 2 Portfolio Series Income Segregated Fund	0.50%	1.00%

Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 30 business days of buying the Units. Money from the fee goes to the Fund.
Change fee	Your insurance advisor may charge you up to 2% of the value of Units you switch to another Fund or Class.

For details, please refer to Sections 5.1 and 11.2 of the Contract.

What if I change my mind?

You can change your mind about investing in this Fund but you may have as little as two days to do so. Please see page i-1 for details. This page also contains details on how to get more information. This Fund Facts is not complete without page i-1.

Fund Codes	Investment Class	Estate Class
ISC	22146	N/A
DSC	22246	N/A

Sun Wise Essential 2 Portfolio Series Maximum Growth Segregated Fund

As of December 31, 2013

Quick Facts

Date Fund created: August 2012 Total value on December 31, 2013: \$200,934 Portfolio manager: CI Investments Inc. Management expense ratio (MER): 3.15% Portfolio turnover rate: 30.78%	Net asset value per Units	Number of Units outstanding
	Investment Class \$13.14	Investment Class 14,254 Units

Class option	Investment	Estate
Minimum investment per Contract	\$500	N/A
Minimum investment per Fund	\$500	N/A
Minimum for additional purchases	\$100	N/A
Monthly minimum of pre-authorized chequing	\$50	N/A

MERs include taxes.

If you invest more than \$100,000, some of the fees you need to pay may be lowered. Ask your advisor or refer to Sections 10, 11 and 15 of the Contract and Section I-7.6 of the Information Folder for details.

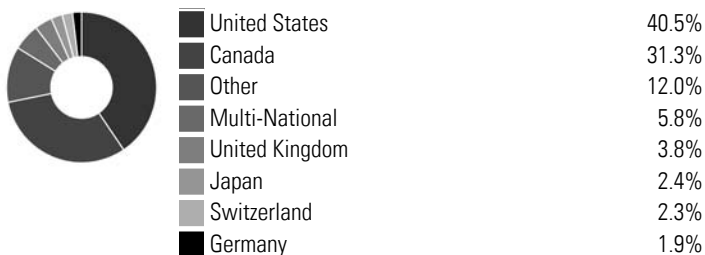
What does the Fund invest in?

The Fund invests in the Portfolio Series Maximum Growth Fund. The Underlying Fund invests mostly in shares and bonds of firms from around the world.

Top holdings and allocations of the Underlying Fund as of December 31, 2013

Cambridge Canadian Equity Corporate Class	8.5%
Cambridge Global Equity Corporate Class	8.2%
Signature Select Canadian Corporate Class	7.9%
CI American Value Corporate Class	7.2%
Synergy Canadian Corporate Class	7.2%
CI American Managers Corporate Class	6.6%
Cambridge American Equity Corporate Class	6.2%
Black Creek International Equity Corporate Class	5.8%
Harbour Voyageur Corporate Class	5.4%
CI Canadian Small/Mid Cap Fund	5.2%
Total	68.2%

Total number of investments: 18



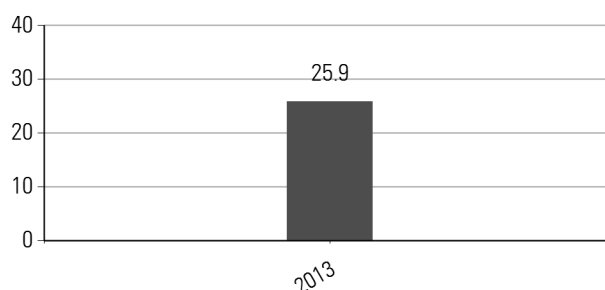
How has the Fund performed?

Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in August 2012 would have \$1,314.00 in December 2013. This works out to an average of 22.52% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

This chart shows how the Fund has performed in the past year. In the past year, the Fund was up in value one year.



How risky is it?



The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

Sun *Wise* Essential 2 Portfolio Series Maximum Growth Segregated Fund

As of December 31, 2013

Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want above-average long-term capital growth
- are investing for the medium and/or long term

How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract and Sections I-5 and I-7.6 of the Information Folder.

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul style="list-style-type: none"> • You and your insurance advisor agree on the rate charged. • The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission. 																		
Deferred Sales Charge (DSC)	<table border="0"> <tr> <td>If you sell within:</td> <td>Rate</td> </tr> <tr> <td>1 year of buying</td> <td>5.5%</td> </tr> <tr> <td>2 years of buying</td> <td>5.0%</td> </tr> <tr> <td>3 years of buying</td> <td>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"> • The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw. • When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us. • You can Redeem up to 10% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge. • You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge. • For details, please refer to Section 11 of the Contract and Section I-5 of the Information Folder.
If you sell within:	Rate																			
1 year of buying	5.5%																			
2 years of buying	5.0%																			
3 years of buying	5.0%																			
4 years of buying	4.0%																			
5 years of buying	4.0%																			
6 years of buying	3.0%																			
7 years of buying	2.0%																			
After 7 years	0.0%																			

Ongoing Fund expenses

The MER includes the Management Fee and operating expenses of the Fund. The Insurance Fees can be part of the MER or charged to you by redeeming some of your Units. You do not pay the MER directly. It affects you because it reduces the return you get. Other fees and expenses depending on the Class you select can be charged to you. For details, please refer to Section 10 of the Contract and Section I-7.6 of the Information Folder.

Sun <i>Wise</i> Essential 2 Portfolio Series Maximum Growth Segregated Fund			
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you
Investment	3.15%	0.56%	N/A
Estate	N/A	N/A	N/A
MERs include taxes.			

Sun *Wise* Essential 2 Portfolio Series Maximum Growth Segregated Fund

As of December 31, 2013

Servicing Commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the Management Fee. The rate depends on the sales charge option you chose. For details, please refer to Section I-5 of the Information Folder.

Annual service fee rate		
Sales Charge Option	DSC	ISC
Sun <i>Wise</i> Essential 2 Portfolio Series Maximum Growth Segregated Fund	0.50%	1.00%

Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 30 business days of buying the Units. Money from the fee goes to the Fund.
Change fee	Your insurance advisor may charge you up to 2% of the value of Units you switch to another Fund or Class.

For details, please refer to Sections 5.1 and 11.2 of the Contract.

What if I change my mind?

You can change your mind about investing in this Fund but you may have as little as two days to do so. Please see page i-1 for details. This page also contains details on how to get more information. This Fund Facts is not complete without page i-1.

Fund Codes	Investment Class	Estate Class
ISC	22190	22490
DSC	22290	22590

Sun Wise Essential 2 Sun Life Managed Balanced Growth Portfolio Segregated Fund

As of December 31, 2013

Quick Facts

Date Fund created: August 2012 Total value on December 31, 2013: \$1,631,605 Portfolio manager: Sun Life Global Investments (Canada) Inc. Management expense ratio (MER): 3.15% Portfolio turnover rate: 22.75%	Net asset value per Units	Number of Units outstanding
	Investment/Estate Class \$12.02	Investment/Estate Class 40,322 Units

Class option	Investment	Estate
Minimum investment per Contract	\$500	\$500
Minimum investment per Fund	\$500	\$500
Minimum for additional purchases	\$100	\$100
Monthly minimum of pre-authorized chequing	\$50	\$50

MERs include taxes.

What does the Fund invest in?

The Fund invests in the Sun Life Managed Balanced Growth Portfolio. The Underlying Fund invests mostly in shares and bonds of firms from around the world.

Top holdings and allocations of the Underlying Fund as of December 31, 2013

Sun Life MFS U.S. Equity Fund	14.8%
Templeton Global Bond Fund	9.4%
Beutel Goodman Canadian Equity Fund	9.3%
iShares S&P 500 ETF	9.0%
Sun Life MFS International Growth Fund	7.7%
Sun Life MFS International Value Fund	7.7%
Sun Life Schroder Emerging Markets Fund	7.7%
Sentry Infrastructure Fund	6.0%
Beutel Goodman Short Term Bond Fund	5.9%
Sun Life BlackRock Canadian Composite Equity Fund	5.5%
Total	83.0%

Total number of investments: 15



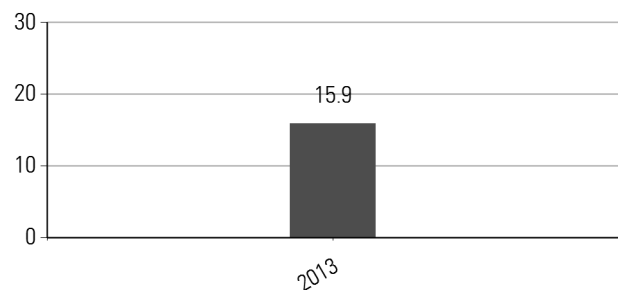
How has the Fund performed?

Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in August 2012 would have \$1,202.00 in December 2013. This works out to an average of 14.67% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

This chart shows how the Fund has performed in the past year. In the past year, the Fund was up in value one year.



How risky is it?



The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

Sun *Wise* Essential 2 Sun Life Managed Balanced Growth Portfolio Segregated Fund

As of December 31, 2013

Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want income and capital appreciation from a well diversified fund, with a bias towards capital appreciation
- are investing for the medium and/or long term

How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract and Sections I-5 and I-7.6 of the Information Folder.

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul style="list-style-type: none"> • You and your insurance advisor agree on the rate charged. • The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission. 																		
Deferred Sales Charge (DSC)	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5%</td> </tr> <tr> <td>2 years of buying</td> <td>5.0%</td> </tr> <tr> <td>3 years of buying</td> <td>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </tbody> </table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"> • The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw. • When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us. • You can Redeem up to 10% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge. • You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge. • For details, please refer to Section 11 of the Contract and Section I-5 of the Information Folder.
If you sell within:	Rate																			
1 year of buying	5.5%																			
2 years of buying	5.0%																			
3 years of buying	5.0%																			
4 years of buying	4.0%																			
5 years of buying	4.0%																			
6 years of buying	3.0%																			
7 years of buying	2.0%																			
After 7 years	0.0%																			

Ongoing Fund expenses

The MER includes the Management Fee and operating expenses of the Fund. The Insurance Fees can be part of the MER or charged to you by redeeming some of your Units. You do not pay the MER directly. It affects you because it reduces the return you get. Other fees and expenses depending on the Class you select can be charged to you. For details, please refer to Section 10 of the Contract and Section I-7.6 of the Information Folder.

Sun <i>Wise</i> Essential 2 Sun Life Managed Balanced Growth Portfolio Segregated Fund			
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you
Investment	3.15%	0.30%	N/A
Estate	3.15%	0.30%	0.45% of Class Death Benefit Base
MERs include taxes.			

Sun *Wise* Essential 2 Sun Life Managed Balanced Growth Portfolio Segregated Fund

As of December 31, 2013

Servicing Commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the Management Fee. The rate depends on the sales charge option you chose. For details, please refer to Section I-5 of the Information Folder.

Annual service fee rate		
Sales Charge Option	DSC	ISC
Sun <i>Wise</i> Essential 2 Sun Life Managed Balanced Growth Portfolio Segregated Fund	0.50%	1.00%

Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 30 business days of buying the Units. Money from the fee goes to the Fund.
Change fee	Your insurance advisor may charge you up to 2% of the value of Units you switch to another Fund or Class.

For details, please refer to Sections 5.1 and 11.2 of the Contract.

What if I change my mind?

You can change your mind about investing in this Fund but you may have as little as two days to do so. Please see page i-1 for details. This page also contains details on how to get more information. This Fund Facts is not complete without page i-1.

Fund Codes	Investment Class	Estate Class
ISC	22191	22491
DSC	22291	22591

Sun Wise Essential 2 Sun Life Managed Balanced Portfolio Segregated Fund

As of December 31, 2013

Quick Facts

Date Fund created: August 2012 Total value on December 31, 2013: \$1,616,746 Portfolio manager: Sun Life Global Investments (Canada) Inc. Management expense ratio (MER): 3.15% Portfolio turnover rate: 8.83%	Net asset value per Units	Number of Units outstanding
	Investment/Estate Class \$11.72	Investment/Estate Class 99,867 Units
Class option	Investment	Estate
Minimum investment per Contract	\$500	\$500
Minimum investment per Fund	\$500	\$500
Minimum for additional purchases	\$100	\$100
Monthly minimum of pre-authorized chequing	\$50	\$50

MERs include taxes.

What does the Fund invest in?

The Fund invests in the Sun Life Managed Balanced Portfolio. The Underlying Fund invests mostly in shares and bonds of firms from around the world.

Top holdings and allocations of the Underlying Fund as of December 31, 2013

Sun Life MFS U.S. Equity Fund	13.1%
Templeton Global Bond Fund	11.3%
Beutel Goodman Short Term Bond Fund	10.3%
iShares S&P 500 ETF	7.8%
Beutel Goodman Canadian Equity Fund	7.4%
Sun Life MFS International Growth Fund	7.3%
Sun Life MFS International Value Fund	7.3%
Sun Life Schroder Emerging Markets Fund	6.4%
RBC Global High Yield Bond Fund	5.9%
Sun Life Beutel Goodman Canadian Bond Fund	5.3%
Total	82.1%

Total number of investments: 15



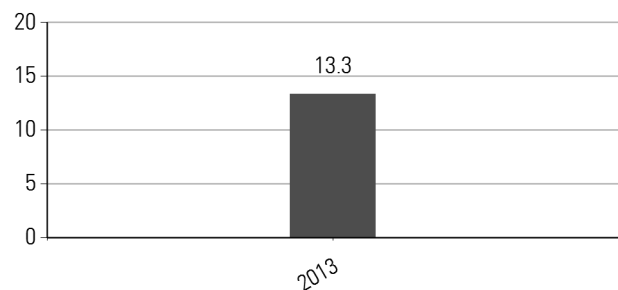
How has the Fund performed?

Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in August 2012 would have \$1,172.00 in December 2013. This works out to an average of 12.53% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

This chart shows how the Fund has performed in the past year. In the past year, the Fund was up in value one year.



How risky is it?



The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

Sun *Wise* Essential 2 Sun Life Managed Balanced Portfolio Segregated Fund

As of December 31, 2013

Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want income and capital appreciation from a well diversified fund, with a small bias towards capital appreciation
- are investing for the medium and/or long term

How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract and Sections I-5 and I-7.6 of the Information Folder.

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul style="list-style-type: none"> • You and your insurance advisor agree on the rate charged. • The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission. 																		
Deferred Sales Charge (DSC)	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5%</td> </tr> <tr> <td>2 years of buying</td> <td>5.0%</td> </tr> <tr> <td>3 years of buying</td> <td>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </tbody> </table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"> • The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw. • When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us. • You can Redeem up to 10% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge. • You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge. • For details, please refer to Section 11 of the Contract and Section I-5 of the Information Folder.
If you sell within:	Rate																			
1 year of buying	5.5%																			
2 years of buying	5.0%																			
3 years of buying	5.0%																			
4 years of buying	4.0%																			
5 years of buying	4.0%																			
6 years of buying	3.0%																			
7 years of buying	2.0%																			
After 7 years	0.0%																			

Ongoing Fund expenses

The MER includes the Management Fee and operating expenses of the Fund. The Insurance Fees can be part of the MER or charged to you by redeeming some of your Units. You do not pay the MER directly. It affects you because it reduces the return you get. Other fees and expenses depending on the Class you select can be charged to you. For details, please refer to Section 10 of the Contract and Section I-7.6 of the Information Folder.

Sun <i>Wise</i> Essential 2 Sun Life Managed Balanced Portfolio Segregated Fund			
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you
Investment	3.15%	0.30%	N/A
Estate	3.15%	0.30%	0.45% of Class Death Benefit Base
MERs include taxes.			

Sun *Wise* Essential 2 Sun Life Managed Balanced Portfolio Segregated Fund

As of December 31, 2013

Servicing Commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the Management Fee. The rate depends on the sales charge option you chose. For details, please refer to Section I-5 of the Information Folder.

Annual service fee rate		
Sales Charge Option	DSC	ISC
Sun <i>Wise</i> Essential 2 Sun Life Managed Balanced Portfolio Segregated Fund	0.50%	1.00%

Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 30 business days of buying the Units. Money from the fee goes to the Fund.
Change fee	Your insurance advisor may charge you up to 2% of the value of Units you switch to another Fund or Class.

For details, please refer to Sections 5.1 and 11.2 of the Contract.

What if I change my mind?

You can change your mind about investing in this Fund but you may have as little as two days to do so. Please see page i-1 for details. This page also contains details on how to get more information. This Fund Facts is not complete without page i-1.

Fund Codes	Investment Class	Estate Class
ISC	22192	22492
DSC	22292	22592

Sun Wise Essential 2 Sun Life Managed Conservative Portfolio Segregated Fund

As of December 31, 2013

Quick Facts

Date Fund created: August 2012 Total value on December 31, 2013: \$2,136,392 Portfolio manager: Sun Life Global Investments (Canada) Inc. Management expense ratio (MER): 2.95% Portfolio turnover rate: 44.24%	Net asset value per Units	Number of Units outstanding
	Investment/Estate Class \$10.91	Investment/Estate Class 118,820 Units

Class option	Investment	Estate
Minimum investment per Contract	\$500	\$500
Minimum investment per Fund	\$500	\$500
Minimum for additional purchases	\$100	\$100
Monthly minimum of pre-authorized chequing	\$50	\$50

MERs include taxes.

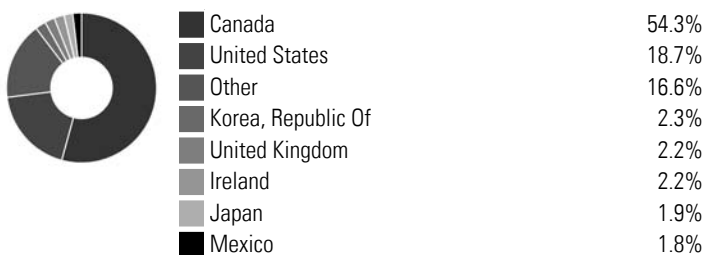
What does the Fund invest in?

The Fund invests in the Sun Life Managed Conservative Portfolio. The Underlying Fund invests mostly in bonds and shares of firms from around the world.

Top holdings and allocations of the Underlying Fund as of December 31, 2013

Beutel Goodman Short Term Bond Fund	23.5%
Templeton Global Bond Fund	14.8%
Sun Life Beutel Goodman Canadian Bond Fund	11.8%
Sun Life MFS U.S. Equity Fund	8.1%
RBC Global High Yield Bond Fund	7.9%
Sun Life BlackRock Canadian Universe Bond Fund	7.8%
Sun Life MFS International Growth Fund	4.8%
Sun Life MFS International Value Fund	4.8%
iShares S&P 500 ETF	4.4%
Beutel Goodman Canadian Equity Fund	4.0%
Total	92.0%

Total number of investments: 14



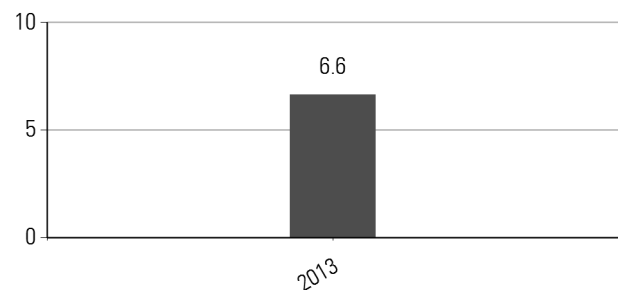
How has the Fund performed?

Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in August 2012 would have \$1,091.00 in December 2013. This works out to an average of 6.69% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

This chart shows how the Fund has performed in the past year. In the past year, the Fund was up in value one year.



How risky is it?



The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

Sun Wise Essential 2 Sun Life Managed Conservative Portfolio Segregated Fund

As of December 31, 2013

Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want income and capital appreciation from a well diversified fund, with a bias towards income
- are investing for the medium and/or long term

How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract and Sections I-5 and I-7.6 of the Information Folder.

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul style="list-style-type: none"> • You and your insurance advisor agree on the rate charged. • The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission. 																		
Deferred Sales Charge (DSC)	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5%</td> </tr> <tr> <td>2 years of buying</td> <td>5.0%</td> </tr> <tr> <td>3 years of buying</td> <td>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </tbody> </table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"> • The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw. • When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us. • You can Redeem up to 10% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge. • You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge. • For details, please refer to Section 11 of the Contract and Section I-5 of the Information Folder.
If you sell within:	Rate																			
1 year of buying	5.5%																			
2 years of buying	5.0%																			
3 years of buying	5.0%																			
4 years of buying	4.0%																			
5 years of buying	4.0%																			
6 years of buying	3.0%																			
7 years of buying	2.0%																			
After 7 years	0.0%																			

Ongoing Fund expenses

The MER includes the Management Fee and operating expenses of the Fund. The Insurance Fees can be part of the MER or charged to you by redeeming some of your Units. You do not pay the MER directly. It affects you because it reduces the return you get. Other fees and expenses depending on the Class you select can be charged to you. For details, please refer to Section 10 of the Contract and Section I-7.6 of the Information Folder.

Sun Wise Essential 2 Sun Life Managed Conservative Portfolio Segregated Fund			
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you
Investment	2.95%	0.20%	N/A
Estate	2.95%	0.20%	0.35% of Class Death Benefit Base
MERs include taxes.			

Sun *Wise* Essential 2 Sun Life Managed Conservative Portfolio Segregated Fund

As of December 31, 2013

Servicing Commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the Management Fee. The rate depends on the sales charge option you chose. For details, please refer to Section I-5 of the Information Folder.

Annual service fee rate		
Sales Charge Option	DSC	ISC
Sun <i>Wise</i> Essential 2 Sun Life Managed Conservative Portfolio Segregated Fund	0.50%	1.00%

Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 30 business days of buying the Units. Money from the fee goes to the Fund.
Change fee	Your insurance advisor may charge you up to 2% of the value of Units you switch to another Fund or Class.

For details, please refer to Sections 5.1 and 11.2 of the Contract.

What if I change my mind?

You can change your mind about investing in this Fund but you may have as little as two days to do so. Please see page i-1 for details. This page also contains details on how to get more information. This Fund Facts is not complete without page i-1.

Fund Codes	Investment Class	Estate Class
ISC	22193	N/A
DSC	22293	N/A

Sun Wise Essential 2 Sun Life Managed Growth Portfolio Segregated Fund

As of December 31, 2013

Quick Facts

Date Fund created: August 2012 Total value on December 31, 2013: \$325,806 Portfolio manager: Sun Life Global Investments (Canada) Inc. Management expense ratio (MER): 3.24% Portfolio turnover rate: 9.41%	Net asset value per Units	Number of Units outstanding
	Investment Class \$12.37	Investment Class 26,338 Units
Class option	Investment	Estate
Minimum investment per Contract	\$500	N/A
Minimum investment per Fund	\$500	N/A
Minimum for additional purchases	\$100	N/A
Monthly minimum of pre-authorized chequing	\$50	N/A

MERs include taxes.

What does the Fund invest in?

The Fund invests in the Sun Life Managed Growth Portfolio. The Underlying Fund invests mostly in shares and bonds of firms from around the world.

Top holdings and allocations of the Underlying Fund as of December 31, 2013

Sun Life MFS U.S. Equity Fund	15.6%
Beutel Goodman Canadian Equity Fund	11.3%
iShares S&P 500 ETF	9.8%
Sun Life Schroder Emerging Markets Fund	8.6%
Sun Life MFS International Growth Fund	8.2%
Sun Life MFS International Value Fund	8.2%
Templeton Global Bond Fund	7.9%
Sentry Infrastructure Fund	7.1%
Sun Life BlackRock Canadian Composite Equity Fund	6.7%
Sun Life MFS Canadian Equity Growth Fund	4.9%
Total	88.4%

Total number of investments: 15



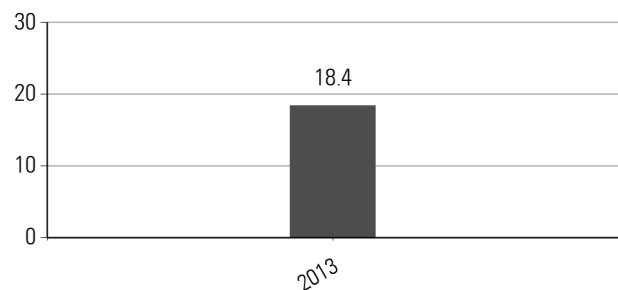
How has the Fund performed?

Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in August 2012 would have \$1,237.00 in December 2013. This works out to an average of 17.14% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

This chart shows how the Fund has performed in the past year. In the past year, the Fund was up in value one year.



How risky is it?



The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

Sun *Wise* Essential 2 Sun Life Managed Growth Portfolio Segregated Fund

As of December 31, 2013

Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want appreciation from a well diversified fund
- are investing for the long term

How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract and Sections I-5 and I-7.6 of the Information Folder.

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul style="list-style-type: none"> • You and your insurance advisor agree on the rate charged. • The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission. 																		
Deferred Sales Charge (DSC)	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5%</td> </tr> <tr> <td>2 years of buying</td> <td>5.0%</td> </tr> <tr> <td>3 years of buying</td> <td>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </tbody> </table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"> • The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw. • When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us. • You can Redeem up to 10% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge. • You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge. • For details, please refer to Section 11 of the Contract and Section I-5 of the Information Folder.
If you sell within:	Rate																			
1 year of buying	5.5%																			
2 years of buying	5.0%																			
3 years of buying	5.0%																			
4 years of buying	4.0%																			
5 years of buying	4.0%																			
6 years of buying	3.0%																			
7 years of buying	2.0%																			
After 7 years	0.0%																			

Ongoing Fund expenses

The MER includes the Management Fee and operating expenses of the Fund. The Insurance Fees can be part of the MER or charged to you by redeeming some of your Units. You do not pay the MER directly. It affects you because it reduces the return you get. Other fees and expenses depending on the Class you select can be charged to you. For details, please refer to Section 10 of the Contract and Section I-7.6 of the Information Folder.

Sun <i>Wise</i> Essential 2 Sun Life Managed Growth Portfolio Segregated Fund			
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you
Investment	3.24%	0.40%	N/A
Estate	N/A	N/A	N/A
MERs include taxes.			

Sun *Wise* Essential 2 Sun Life Managed Growth Portfolio Segregated Fund

As of December 31, 2013

Servicing Commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the Management Fee. The rate depends on the sales charge option you chose. For details, please refer to Section I-5 of the Information Folder.

Annual service fee rate		
Sales Charge Option	DSC	ISC
Sun <i>Wise</i> Essential 2 Sun Life Managed Growth Portfolio Segregated Fund	0.50%	1.00%

Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 30 business days of buying the Units. Money from the fee goes to the Fund.
Change fee	Your insurance advisor may charge you up to 2% of the value of Units you switch to another Fund or Class.

For details, please refer to Sections 5.1 and 11.2 of the Contract.

What if I change my mind?

You can change your mind about investing in this Fund but you may have as little as two days to do so. Please see page i-1 for details. This page also contains details on how to get more information. This Fund Facts is not complete without page i-1.

Fund Codes	Investment Class	Estate Class
ISC	22194	22494
DSC	22294	22594

Sun Wise Essential 2 Sun Life Managed Moderate Portfolio Segregated Fund

As of December 31, 2013

Quick Facts

Date Fund created: August 2012 Total value on December 31, 2013: \$1,013,452 Portfolio manager: Sun Life Global Investments (Canada) Inc. Management expense ratio (MER): 3.20% Portfolio turnover rate: 34.18%	Net asset value per Units	Number of Units outstanding
	Investment/Estate Class \$11.51	Investment/Estate Class 49,886 Units
Class option	Investment	Estate
Minimum investment per Contract	\$500	\$500
Minimum investment per Fund	\$500	\$500
Minimum for additional purchases	\$100	\$100
Monthly minimum of pre-authorized chequing	\$50	\$50

MERs include taxes.

What does the Fund invest in?

The Fund invests in the Sun Life Managed Moderate Portfolio. The Underlying Fund invests mostly in bonds and shares of firms from around the world.

Top holdings and allocations of the Underlying Fund as of December 31, 2013

Beutel Goodman Short Term Bond Fund	14.7%
Templeton Global Bond Fund	12.8%
Sun Life MFS U.S. Equity Fund	12.1%
Sun Life Beutel Goodman Canadian Bond Fund	7.0%
RBC Global High Yield Bond Fund	7.0%
iShares S&P 500 ETF	7.0%
Sun Life MFS International Growth Fund	6.8%
Sun Life MFS International Value Fund	6.7%
Beutel Goodman Canadian Equity Fund	5.9%
Sun Life Schroder Emerging Markets Fund	5.3%
Total	85.3%

Total number of investments: 15



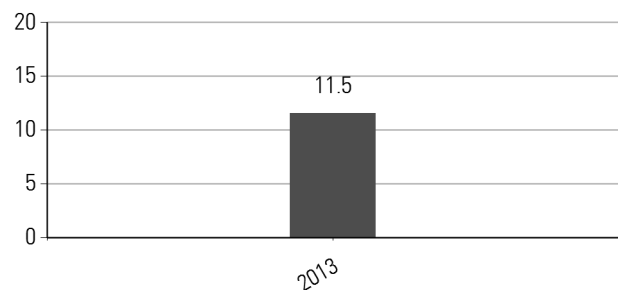
How has the Fund performed?

Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in August 2012 would have \$1,151.00 in December 2013. This works out to an average of 11.03% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

This chart shows how the Fund has performed in the past year. In the past year, the Fund was up in value one year.



How risky is it?



The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

Sun *Wise* Essential 2 Sun Life Managed Moderate Portfolio Segregated Fund

As of December 31, 2013

Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want income and capital appreciation from a well diversified fund
- are investing for the medium and/or long term

How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract and Sections I-5 and I-7.6 of the Information Folder.

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul style="list-style-type: none"> • You and your insurance advisor agree on the rate charged. • The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission. 																		
Deferred Sales Charge (DSC)	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5%</td> </tr> <tr> <td>2 years of buying</td> <td>5.0%</td> </tr> <tr> <td>3 years of buying</td> <td>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </tbody> </table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"> • The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw. • When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us. • You can Redeem up to 10% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge. • You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge. • For details, please refer to Section 11 of the Contract and Section I-5 of the Information Folder.
If you sell within:	Rate																			
1 year of buying	5.5%																			
2 years of buying	5.0%																			
3 years of buying	5.0%																			
4 years of buying	4.0%																			
5 years of buying	4.0%																			
6 years of buying	3.0%																			
7 years of buying	2.0%																			
After 7 years	0.0%																			

Ongoing Fund expenses

The MER includes the Management Fee and operating expenses of the Fund. The Insurance Fees can be part of the MER or charged to you by redeeming some of your Units. You do not pay the MER directly. It affects you because it reduces the return you get. Other fees and expenses depending on the Class you select can be charged to you. For details, please refer to Section 10 of the Contract and Section I-7.6 of the Information Folder.

Sun <i>Wise</i> Essential 2 Sun Life Managed Moderate Portfolio Segregated Fund			
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you
Investment	3.20%	0.30%	N/A
Estate	3.20%	0.30%	0.45% of Class Death Benefit Base
MERs include taxes.			

Sun *Wise* Essential 2 Sun Life Managed Moderate Portfolio Segregated Fund

As of December 31, 2013

Servicing Commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the Management Fee. The rate depends on the sales charge option you chose. For details, please refer to Section I-5 of the Information Folder.

Annual service fee rate		
Sales Charge Option	DSC	ISC
Sun <i>Wise</i> Essential 2 Sun Life Managed Moderate Portfolio Segregated Fund	0.50%	1.00%

Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 30 business days of buying the Units. Money from the fee goes to the Fund.
Change fee	Your insurance advisor may charge you up to 2% of the value of Units you switch to another Fund or Class.

For details, please refer to Sections 5.1 and 11.2 of the Contract.

What if I change my mind?

You can change your mind about investing in this Fund but you may have as little as two days to do so. Please see page i-1 for details. This page also contains details on how to get more information. This Fund Facts is not complete without page i-1.

Fund Codes	Investment Class	Estate Class
ISC	22173	22473
DSC	22273	22573

Sun Wise Essential 2 CI American Value Segregated Bundle

As of December 31, 2013

Quick Facts

Date Fund created: August 2012 Total value on December 31, 2013: \$1,450,332 Portfolio manager: CI Investments Inc. Management expense ratio (MER): 2.95% Portfolio turnover rate: 17.33%	Net asset value per Units	Number of Units outstanding
	Investment/Estate Class \$13.02	Investment/Estate Class 57,552 Units

Class option	Investment	Estate
Minimum investment per Contract	\$500	\$500
Minimum investment per Fund	\$500	\$500
Minimum for additional purchases	\$100	\$100
Monthly minimum of pre-authorized chequing	\$50	\$50

MERs include taxes.

If you invest more than \$100,000, some of the fees you need to pay may be lowered. Ask your advisor or refer to Sections 10, 11 and 15 of the Contract and Section I-7.6 of the Information Folder for details.

What does the Fund invest in?

The bundle invests in the CI American Value Corporate Class and Signature Corporate Bond Corporate Class. The Underlying Funds are combined to hold about 70% in shares and 30% in bonds.

Top holdings and allocations as of December 31, 2013

CI American Value Corporate Class	72.3%
Apple Inc	
Boeing Co	
Microsoft Corp	
Cash and Equivalents	
BlackRock Inc	
Oracle Corp	
Exxon Mobil Corp	
Danaher Corp	
Agilent Technologies Inc	
Time Warner Inc	
Signature Corporate Bond Corporate Class	27.4%
Cash and Equivalents	0.3%
Total	100.0%

Total number of investments: 3



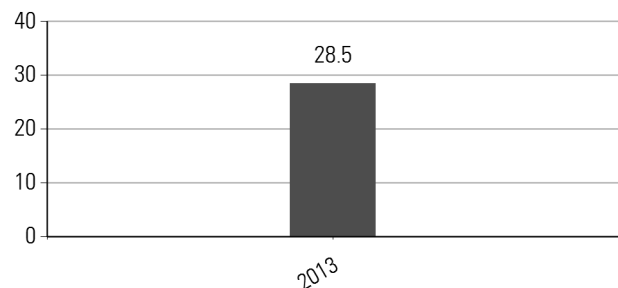
How has the Fund performed?

Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in August 2012 would have \$1,302.00 in December 2013. This works out to an average of 21.69% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

This chart shows how the Fund has performed in the past year. In the past year, the Fund was up in value one year.



How risky is it?



The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

Sun *Wise* Essential 2 CI American Value Segregated Bundle

As of December 31, 2013

Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want to invest in equity securities, with a small amount of exposure to income securities to mitigate short-term volatility
- are investing for the medium and/or long term

How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract and Sections I-5 and I-7.6 of the Information Folder.

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul style="list-style-type: none"> • You and your insurance advisor agree on the rate charged. • The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission. 																		
Deferred Sales Charge (DSC)	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5%</td> </tr> <tr> <td>2 years of buying</td> <td>5.0%</td> </tr> <tr> <td>3 years of buying</td> <td>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </tbody> </table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"> • The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw. • When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us. • You can Redeem up to 10% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge. • You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge. • For details, please refer to Section 11 of the Contract and Section I-5 of the Information Folder.
If you sell within:	Rate																			
1 year of buying	5.5%																			
2 years of buying	5.0%																			
3 years of buying	5.0%																			
4 years of buying	4.0%																			
5 years of buying	4.0%																			
6 years of buying	3.0%																			
7 years of buying	2.0%																			
After 7 years	0.0%																			

Ongoing Fund expenses

The MER includes the Management Fee and operating expenses of the Fund. The Insurance Fees can be part of the MER or charged to you by redeeming some of your Units. You do not pay the MER directly. It affects you because it reduces the return you get. Other fees and expenses depending on the Class you select can be charged to you. For details, please refer to Section 10 of the Contract and Section I-7.6 of the Information Folder.

Sun <i>Wise</i> Essential 2 CI American Value Segregated Bundle			
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you
Investment	2.95%	0.38%	N/A
Estate	2.95%	0.38%	0.55% of Class Death Benefit Base
MERs include taxes.			

Sun *Wise* Essential 2 CI American Value Segregated Bundle

As of December 31, 2013

Servicing Commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the Management Fee. The rate depends on the sales charge option you chose. For details, please refer to Section I-5 of the Information Folder.

Annual service fee rate		
Sales Charge Option	DSC	ISC
Sun <i>Wise</i> Essential 2 CI American Value Segregated Bundle	0.50%	1.00%

Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 30 business days of buying the Units. Money from the fee goes to the Fund.
Change fee	Your insurance advisor may charge you up to 2% of the value of Units you switch to another Fund or Class.

For details, please refer to Sections 5.1 and 11.2 of the Contract.

What if I change my mind?

You can change your mind about investing in this Fund but you may have as little as two days to do so. Please see page i-1 for details. This page also contains details on how to get more information. This Fund Facts is not complete without page i-1.

Fund Codes	Investment Class	Estate Class
ISC	22180	22480
DSC	22280	22580

Sun Wise Essential 2 CI Black Creek Global Leaders Segregated Bundle

As of December 31, 2013

Quick Facts

Date Fund created: August 2012 Total value on December 31, 2013: \$4,985,789 Portfolio manager: CI Investments Inc. Management expense ratio (MER): 2.98% Portfolio turnover rate: 25.98%	Net asset value per Units	Number of Units outstanding
	Investment/Estate Class \$14.12	Investment/Estate Class 194,467 Units

Class option	Investment	Estate
Minimum investment per Contract	\$500	\$500
Minimum investment per Fund	\$500	\$500
Minimum for additional purchases	\$100	\$100
Monthly minimum of pre-authorized chequing	\$50	\$50

MERs include taxes.

If you invest more than \$100,000, some of the fees you need to pay may be lowered. Ask your advisor or refer to Sections 10, 11 and 15 of the Contract and Section I-7.6 of the Information Folder for details.

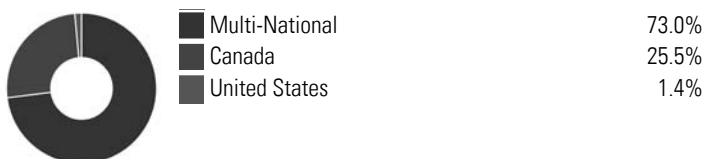
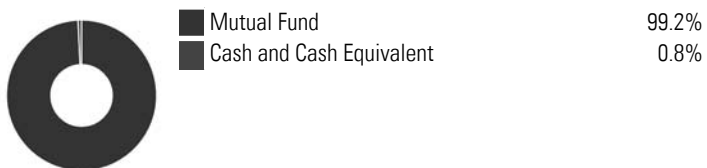
What does the Fund invest in?

The bundle invests in the Black Creek Global Leaders Corporate Class and Signature Corporate Bond Corporate Class. The Underlying Funds are combined to hold about 70% in shares and 30% in bonds.

Top holdings and allocations as of December 31, 2013

Black Creek Global Leaders Corporate Class	73.6%
Wienerberger AG	
Cash and Equivalents	
WuXi Pharmatech Cym Inc	
Oracle Corp	
Carnival Corp	
Christian Dior SA	
eBay Inc	
Galp Energia SGPS SA	
Biomerieux SA	
Accor SA	
Signature Corporate Bond Corporate Class	26.3%
Cash and Equivalents	0.2%
Total	100.0%

Total number of investments: 3



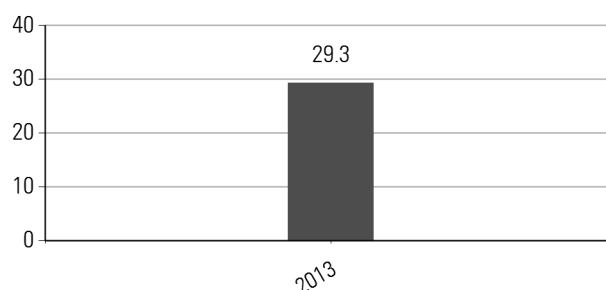
How has the Fund performed?

Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in August 2012 would have \$1,412.00 in December 2013. This works out to an average of 29.26% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

This chart shows how the Fund has performed in the past year. In the past year, the Fund was up in value one year.



How risky is it?



The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

Sun *Wise* Essential 2 CI Black Creek Global Leaders Segregated Bundle

As of December 31, 2013

Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want to invest in equity securities, with a small amount of exposure to income securities to mitigate short-term volatility
- are investing for the medium and/or long term

How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract and Sections I-5 and I-7.6 of the Information Folder.

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul style="list-style-type: none"> • You and your insurance advisor agree on the rate charged. • The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission. 																		
Deferred Sales Charge (DSC)	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5%</td> </tr> <tr> <td>2 years of buying</td> <td>5.0%</td> </tr> <tr> <td>3 years of buying</td> <td>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </tbody> </table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"> • The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw. • When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us. • You can Redeem up to 10% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge. • You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge. • For details, please refer to Section 11 of the Contract and Section I-5 of the Information Folder.
If you sell within:	Rate																			
1 year of buying	5.5%																			
2 years of buying	5.0%																			
3 years of buying	5.0%																			
4 years of buying	4.0%																			
5 years of buying	4.0%																			
6 years of buying	3.0%																			
7 years of buying	2.0%																			
After 7 years	0.0%																			

Ongoing Fund expenses

The MER includes the Management Fee and operating expenses of the Fund. The Insurance Fees can be part of the MER or charged to you by redeeming some of your Units. You do not pay the MER directly. It affects you because it reduces the return you get. Other fees and expenses depending on the Class you select can be charged to you. For details, please refer to Section 10 of the Contract and Section I-7.6 of the Information Folder.

Sun <i>Wise</i> Essential 2 CI Black Creek Global Leaders Segregated Bundle			
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you
Investment	2.98%	0.38%	N/A
Estate	2.98%	0.38%	0.55% of Class Death Benefit Base
MERs include taxes.			

Sun *Wise* Essential 2 CI Black Creek Global Leaders Segregated Bundle

As of December 31, 2013

Servicing Commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the Management Fee. The rate depends on the sales charge option you chose. For details, please refer to Section I-5 of the Information Folder.

Annual service fee rate		
Sales Charge Option	DSC	ISC
Sun <i>Wise</i> Essential 2 CI Black Creek Global Leaders Segregated Bundle	0.50%	1.00%

Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 30 business days of buying the Units. Money from the fee goes to the Fund.
Change fee	Your insurance advisor may charge you up to 2% of the value of Units you switch to another Fund or Class.

For details, please refer to Sections 5.1 and 11.2 of the Contract.

What if I change my mind?

You can change your mind about investing in this Fund but you may have as little as two days to do so. Please see page i-1 for details. This page also contains details on how to get more information. This Fund Facts is not complete without page i-1.

Fund Codes	Investment Class	Estate Class
ISC	22174	22474
DSC	22274	22574

Sun Wise Essential 2 CI Cambridge American Equity Segregated Bundle

As of December 31, 2013

Quick Facts

Date Fund created: August 2012 Total value on December 31, 2013: \$3,579,367 Portfolio manager: CI Investments Inc. Management expense ratio (MER): 2.93% Portfolio turnover rate: 45.11%	Net asset value per Units	Number of Units outstanding
	Investment/Estate Class \$13.26	Investment/Estate Class 144,939 Units

Class option	Investment	Estate
Minimum investment per Contract	\$500	\$500
Minimum investment per Fund	\$500	\$500
Minimum for additional purchases	\$100	\$100
Monthly minimum of pre-authorized chequing	\$50	\$50

MERs include taxes.

If you invest more than \$100,000, some of the fees you need to pay may be lowered. Ask your advisor or refer to Sections 10, 11 and 15 of the Contract and Section I-7.6 of the Information Folder for details.

What does the Fund invest in?

The bundle invests in the Cambridge American Equity Corporate Class and Signature Canadian Bond Corporate Class. The Underlying Funds are combined to hold about 70% in shares and 30% in bonds.

Top holdings and allocations as of December 31, 2013

Cambridge American Equity Corporate Class	72.5%
Cash and Equivalents	
EOG Resources Inc	
Continental Resources Inc	
Google Inc	
State Street Corp	
Bank of New York Mellon Corp	
International Business Machines Corp	
Lions Gate Entertainment Corp	
Teledyne Technologies Inc	
Amgen Inc	
Signature Canadian Bond Corporate Class	27.2%
Cash and Equivalents	0.3%
Total	100.0%

Total number of investments: 3



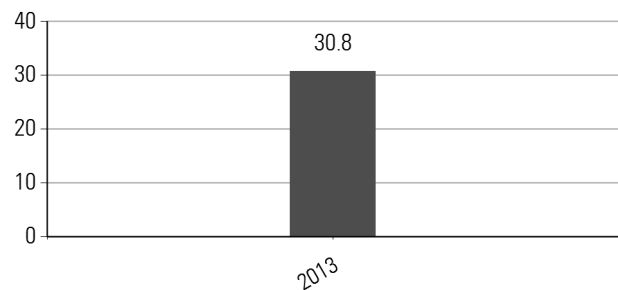
How has the Fund performed?

Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in August 2012 would have \$1,326.00 in December 2013. This works out to an average of 23.36% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

This chart shows how the Fund has performed in the past year. In the past year, the Fund was up in value one year.



How risky is it?



The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

Sun *Wise* Essential 2 CI Cambridge American Equity Segregated Bundle

As of December 31, 2013

Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the “Ongoing Fund expenses” section. For details, please refer to Sections 10 and 13 of the Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want to invest in equity securities, with a small amount of exposure to income securities to mitigate short-term volatility
- are investing for the medium and/or long term

How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract and Sections I-5 and I-7.6 of the Information Folder.

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul style="list-style-type: none"> • You and your insurance advisor agree on the rate charged. • The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission. 																		
Deferred Sales Charge (DSC)	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5%</td> </tr> <tr> <td>2 years of buying</td> <td>5.0%</td> </tr> <tr> <td>3 years of buying</td> <td>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </tbody> </table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"> • The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw. • When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us. • You can Redeem up to 10% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge. • You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge. • For details, please refer to Section 11 of the Contract and Section I-5 of the Information Folder.
If you sell within:	Rate																			
1 year of buying	5.5%																			
2 years of buying	5.0%																			
3 years of buying	5.0%																			
4 years of buying	4.0%																			
5 years of buying	4.0%																			
6 years of buying	3.0%																			
7 years of buying	2.0%																			
After 7 years	0.0%																			

Ongoing Fund expenses

The MER includes the Management Fee and operating expenses of the Fund. The Insurance Fees can be part of the MER or charged to you by redeeming some of your Units. You do not pay the MER directly. It affects you because it reduces the return you get. Other fees and expenses depending on the Class you select can be charged to you. For details, please refer to Section 10 of the Contract and Section I-7.6 of the Information Folder.

Sun <i>Wise</i> Essential 2 CI Cambridge American Equity Segregated Bundle			
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you
Investment	2.93%	0.38%	N/A
Estate	2.93%	0.38%	0.55% of Class Death Benefit Base
MERs include taxes.			

Sun *Wise* Essential 2 CI Cambridge American Equity Segregated Bundle

As of December 31, 2013

Servicing Commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the Management Fee. The rate depends on the sales charge option you chose. For details, please refer to Section I-5 of the Information Folder.

Annual service fee rate		
Sales Charge Option	DSC	ISC
Sun <i>Wise</i> Essential 2 CI Cambridge American Equity Segregated Bundle	0.50%	1.00%

Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 30 business days of buying the Units. Money from the fee goes to the Fund.
Change fee	Your insurance advisor may charge you up to 2% of the value of Units you switch to another Fund or Class.

For details, please refer to Sections 5.1 and 11.2 of the Contract.

What if I change my mind?

You can change your mind about investing in this Fund but you may have as little as two days to do so. Please see page i-1 for details. This page also contains details on how to get more information. This Fund Facts is not complete without page i-1.

Fund Codes	Investment Class	Estate Class
ISC	22163	22463
DSC	22263	22563

Sun Wise Essential 2 CI Cambridge Canadian Asset Allocation Segregated Balanced Bundle

As of December 31, 2013

Quick Facts

Date Fund created: August 2012 Total value on December 31, 2013: \$11,933,212 Portfolio manager: CI Investments Inc. Management expense ratio (MER): 2.88% Portfolio turnover rate: 5.15%	Net asset value per Units	Number of Units outstanding
	Investment/Estate Class \$11.63	Investment/Estate Class 734,200 Units

Class option	Investment	Estate
Minimum investment per Contract	\$500	\$500
Minimum investment per Fund	\$500	\$500
Minimum for additional purchases	\$100	\$100
Monthly minimum of pre-authorized chequing	\$50	\$50

MERs include taxes.

If you invest more than \$100,000, some of the fees you need to pay may be lowered. Ask your advisor or refer to Sections 10, 11 and 15 of the Contract and Section I-7.6 of the Information Folder for details.

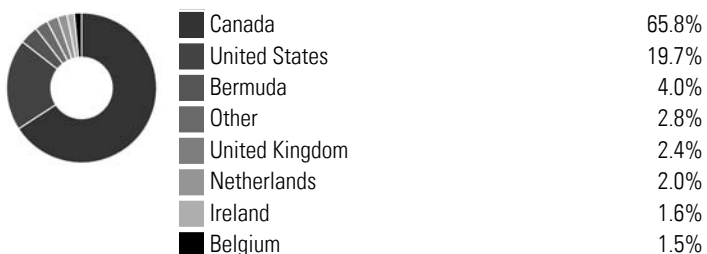
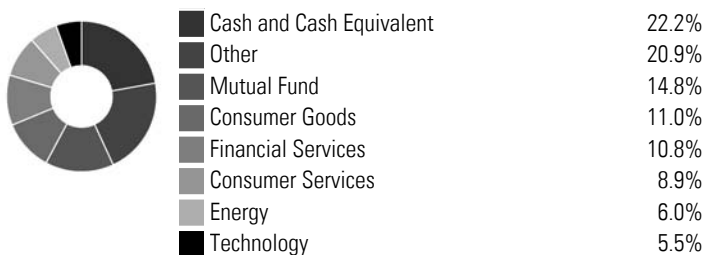
What does the Fund invest in?

The bundle invests in the Cambridge Canadian Asset Allocation Corporate Class and Signature Canadian Bond Corporate Class. The Underlying Funds are combined to hold about 85% in the Cambridge Canadian Asset Allocation Corporate Class and 15% in the Signature Canadian Bond Corporate Class.

Top holdings and allocations as of December 31, 2013

Cambridge Canadian Asset Allocation Corporate Class	85.0%
Cash and Equivalents	
Brookfield Infrastructure Partners LP	
Intact Financial Corp	
George Weston Ltd	
Shoppers Drug Mart Corp	
CGI Group Inc	
Union Pacific Corp	
Brookfield Property Partners LP	
Alimentation Couche-Tard Inc	
Kroger Co	
Signature Canadian Bond Corporate Class	14.9%
Cash and Equivalents	0.1%
Total	100.0%

Total number of investments: 3



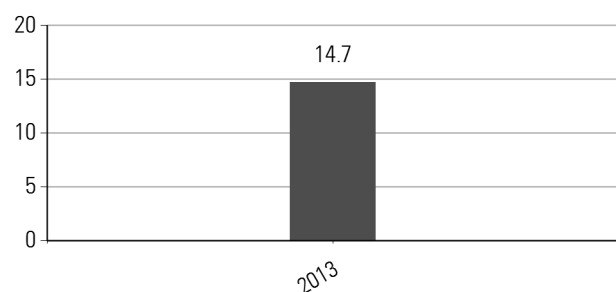
How has the Fund performed?

Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in August 2012 would have \$1,163.00 in December 2013. This works out to an average of 11.89% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

This chart shows how the Fund has performed in the past year. In the past year, the Fund was up in value one year.



How risky is it?



The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

Sun *Wise* Essential 2 CI Cambridge Canadian Asset Allocation Segregated Balanced Bundle

As of December 31, 2013

Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want to invest in equity securities, with a small amount of exposure to income securities to mitigate short-term volatility
- are investing for the medium and/or long term

How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract and Sections I-5 and I-7.6 of the Information Folder.

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul style="list-style-type: none"> • You and your insurance advisor agree on the rate charged. • The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission. 																		
Deferred Sales Charge (DSC)	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5%</td> </tr> <tr> <td>2 years of buying</td> <td>5.0%</td> </tr> <tr> <td>3 years of buying</td> <td>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </tbody> </table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"> • The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw. • When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us. • You can Redeem up to 10% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge. • You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge. • For details, please refer to Section 11 of the Contract and Section I-5 of the Information Folder.
If you sell within:	Rate																			
1 year of buying	5.5%																			
2 years of buying	5.0%																			
3 years of buying	5.0%																			
4 years of buying	4.0%																			
5 years of buying	4.0%																			
6 years of buying	3.0%																			
7 years of buying	2.0%																			
After 7 years	0.0%																			

Ongoing Fund expenses

The MER includes the Management Fee and operating expenses of the Fund. The Insurance Fees can be part of the MER or charged to you by redeeming some of your Units. You do not pay the MER directly. It affects you because it reduces the return you get. Other fees and expenses depending on the Class you select can be charged to you. For details, please refer to Section 10 of the Contract and Section I-7.6 of the Information Folder.

Sun <i>Wise</i> Essential 2 CI Cambridge Canadian Asset Allocation Segregated Balanced Bundle			
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you
Investment	2.88%	0.33%	N/A
Estate	2.88%	0.33%	0.45% of Class Death Benefit Base
MERs include taxes.			

Sun *Wise* Essential 2 CI Cambridge Canadian Asset Allocation Segregated Balanced Bundle

As of December 31, 2013

Servicing Commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the Management Fee. The rate depends on the sales charge option you chose. For details, please refer to Section I-5 of the Information Folder.

Annual service fee rate		
Sales Charge Option	DSC	ISC
Sun <i>Wise</i> Essential 2 CI Cambridge Canadian Asset Allocation Segregated Balanced Bundle	0.50%	1.00%

Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 30 business days of buying the Units. Money from the fee goes to the Fund.
Change fee	Your insurance advisor may charge you up to 2% of the value of Units you switch to another Fund or Class.

For details, please refer to Sections 5.1 and 11.2 of the Contract.

What if I change my mind?

You can change your mind about investing in this Fund but you may have as little as two days to do so. Please see page i-1 for details. This page also contains details on how to get more information. This Fund Facts is not complete without page i-1.

Fund Codes	Investment Class	Estate Class
ISC	22164	22464
DSC	22264	22564

Sun Wise Essential 2 CI Cambridge Canadian Equity Segregated Bundle

As of December 31, 2013

Quick Facts

Date Fund created: August 2012 Total value on December 31, 2013: \$13,209,373 Portfolio manager: CI Investments Inc. Management expense ratio (MER): 2.93% Portfolio turnover rate: 36.13%	Net asset value per Units	Number of Units outstanding
	Investment/Estate Class \$12.80	Investment/Estate Class 599,513 Units

Class option	Investment	Estate
Minimum investment per Contract	\$500	\$500
Minimum investment per Fund	\$500	\$500
Minimum for additional purchases	\$100	\$100
Monthly minimum of pre-authorized chequing	\$50	\$50

MERs include taxes.

If you invest more than \$100,000, some of the fees you need to pay may be lowered. Ask your advisor or refer to Sections 10, 11 and 15 of the Contract and Section I-7.6 of the Information Folder for details.

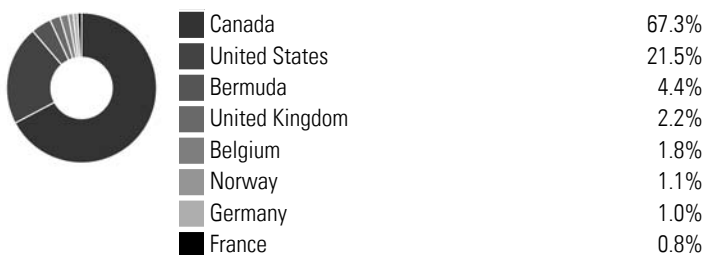
What does the Fund invest in?

The bundle invests in the Cambridge Canadian Equity Corporate Class and Signature Corporate Bond Corporate Class. The Underlying Funds are combined to hold about 70% in shares and 30% in bonds.

Top holdings and allocations as of December 31, 2013

Cambridge Canadian Equity Corporate Class	80.6%
Cash and Equivalents	
Intact Financial Corp	
Shoppers Drug Mart Corp	
CGI Group Inc	
George Weston Ltd	
Brookfield Infrastructure Partners LP	
Tourmaline Oil Corp	
Union Pacific Corp	
U.S. Bancorp	
Alimentation Couche-Tard Inc	
Signature Corporate Bond Corporate Class	19.3%
Cash and Equivalents	0.1%
Total	100.0%

Total number of investments: 3



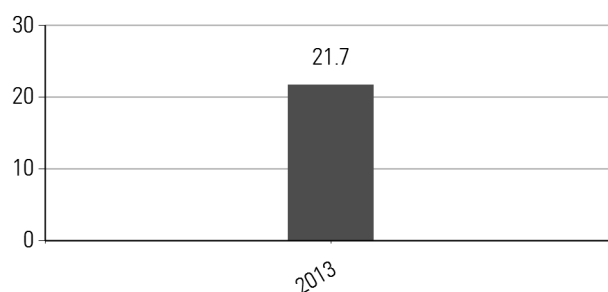
How has the Fund performed?

Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in August 2012 would have \$1,280.00 in December 2013. This works out to an average of 20.16% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

This chart shows how the Fund has performed in the past year. In the past year, the Fund was up in value one year.



How risky is it?



The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

Sun *Wise* Essential 2 CI Cambridge Canadian Equity Segregated Bundle

As of December 31, 2013

Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the “Ongoing Fund expenses” section. For details, please refer to Sections 10 and 13 of the Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want to invest in equity securities, with a small amount of exposure to income securities to mitigate short-term volatility
- are investing for the medium and/or long term

How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract and Sections I-5 and I-7.6 of the Information Folder.

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul style="list-style-type: none"> • You and your insurance advisor agree on the rate charged. • The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission. 																		
Deferred Sales Charge (DSC)	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5%</td> </tr> <tr> <td>2 years of buying</td> <td>5.0%</td> </tr> <tr> <td>3 years of buying</td> <td>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </tbody> </table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"> • The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw. • When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us. • You can Redeem up to 10% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge. • You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge. • For details, please refer to Section 11 of the Contract and Section I-5 of the Information Folder.
If you sell within:	Rate																			
1 year of buying	5.5%																			
2 years of buying	5.0%																			
3 years of buying	5.0%																			
4 years of buying	4.0%																			
5 years of buying	4.0%																			
6 years of buying	3.0%																			
7 years of buying	2.0%																			
After 7 years	0.0%																			

Ongoing Fund expenses

The MER includes the Management Fee and operating expenses of the Fund. The Insurance Fees can be part of the MER or charged to you by redeeming some of your Units. You do not pay the MER directly. It affects you because it reduces the return you get. Other fees and expenses depending on the Class you select can be charged to you. For details, please refer to Section 10 of the Contract and Section I-7.6 of the Information Folder.

Sun <i>Wise</i> Essential 2 CI Cambridge Canadian Equity Segregated Bundle			
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you
Investment	2.93%	0.38%	N/A
Estate	2.93%	0.38%	0.55% of Class Death Benefit Base
MERs include taxes.			

Sun *Wise* Essential 2 CI Cambridge Canadian Equity Segregated Bundle

As of December 31, 2013

Servicing Commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the Management Fee. The rate depends on the sales charge option you chose. For details, please refer to Section I-5 of the Information Folder.

Annual service fee rate		
Sales Charge Option	DSC	ISC
Sun <i>Wise</i> Essential 2 CI Cambridge Canadian Equity Segregated Bundle	0.50%	1.00%

Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 30 business days of buying the Units. Money from the fee goes to the Fund.
Change fee	Your insurance advisor may charge you up to 2% of the value of Units you switch to another Fund or Class.

For details, please refer to Sections 5.1 and 11.2 of the Contract.

What if I change my mind?

You can change your mind about investing in this Fund but you may have as little as two days to do so. Please see page i-1 for details. This page also contains details on how to get more information. This Fund Facts is not complete without page i-1.

Fund Codes	Investment Class	Estate Class
ISC	22182	22482
DSC	22282	22582

Sun Wise Essential 2 CI Cambridge Global Equity Segregated Bundle

As of December 31, 2013

Quick Facts

Date Fund created: August 2012 Total value on December 31, 2013: \$8,405,029 Portfolio manager: CI Investments Inc. Management expense ratio (MER): 2.97% Portfolio turnover rate: 37.88%	Net asset value per Units	Number of Units outstanding
	Investment/Estate Class \$12.77	Investment/Estate Class 271,565 Units

Class option	Investment	Estate
Minimum investment per Contract	\$500	\$500
Minimum investment per Fund	\$500	\$500
Minimum for additional purchases	\$100	\$100
Monthly minimum of pre-authorized chequing	\$50	\$50

MERs include taxes.

If you invest more than \$100,000, some of the fees you need to pay may be lowered. Ask your advisor or refer to Sections 10, 11 and 15 of the Contract and Section I-7.6 of the Information Folder for details.

What does the Fund invest in?

The bundle invests in the Cambridge Global Equity Corporate Class, Cambridge Canadian Equity Corporate Class and Signature Canadian Bond Corporate Class. The Underlying Funds are combined to hold about 70% in shares and 30% in bonds.

Top holdings and allocations as of December 31, 2013

Cambridge Global Equity Corporate Class	40.8%
Cambridge Canadian Equity Corporate Class	40.2%
Signature Canadian Bond Corporate Class	19.0%
Cash and Equivalents	0.1%
Total	100.0%

Total number of investments: 4



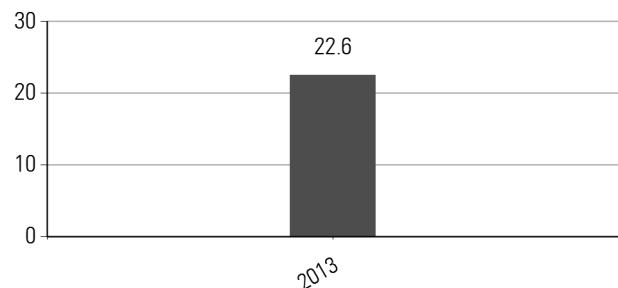
How has the Fund performed?

Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in August 2012 would have \$1,277.00 in December 2013. This works out to an average of 19.95% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

This chart shows how the Fund has performed in the past year. In the past year, the Fund was up in value one year.



How risky is it?



The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

Sun *Wise* Essential 2 CI Cambridge Global Equity Segregated Bundle

As of December 31, 2013

Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want to invest in equity securities, with a small amount of exposure to income securities to mitigate short-term volatility
- are investing for the medium and/or long term

How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract and Sections I-5 and I-7.6 of the Information Folder.

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul style="list-style-type: none"> • You and your insurance advisor agree on the rate charged. • The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission. 																		
Deferred Sales Charge (DSC)	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5%</td> </tr> <tr> <td>2 years of buying</td> <td>5.0%</td> </tr> <tr> <td>3 years of buying</td> <td>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </tbody> </table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"> • The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw. • When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us. • You can Redeem up to 10% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge. • You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge. • For details, please refer to Section 11 of the Contract and Section I-5 of the Information Folder.
If you sell within:	Rate																			
1 year of buying	5.5%																			
2 years of buying	5.0%																			
3 years of buying	5.0%																			
4 years of buying	4.0%																			
5 years of buying	4.0%																			
6 years of buying	3.0%																			
7 years of buying	2.0%																			
After 7 years	0.0%																			

Ongoing Fund expenses

The MER includes the Management Fee and operating expenses of the Fund. The Insurance Fees can be part of the MER or charged to you by redeeming some of your Units. You do not pay the MER directly. It affects you because it reduces the return you get. Other fees and expenses depending on the Class you select can be charged to you. For details, please refer to Section 10 of the Contract and Section I-7.6 of the Information Folder.

Sun <i>Wise</i> Essential 2 CI Cambridge Global Equity Segregated Bundle			
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you
Investment	2.97%	0.38%	N/A
Estate	2.97%	0.38%	0.55% of Class Death Benefit Base
MERs include taxes.			

Sun *Wise* Essential 2 CI Cambridge Global Equity Segregated Bundle

As of December 31, 2013

Servicing Commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the Management Fee. The rate depends on the sales charge option you chose. For details, please refer to Section I-5 of the Information Folder.

Annual service fee rate		
Sales Charge Option	DSC	ISC
Sun <i>Wise</i> Essential 2 CI Cambridge Global Equity Segregated Bundle	0.50%	1.00%

Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 30 business days of buying the Units. Money from the fee goes to the Fund.
Change fee	Your insurance advisor may charge you up to 2% of the value of Units you switch to another Fund or Class.

For details, please refer to Sections 5.1 and 11.2 of the Contract.

What if I change my mind?

You can change your mind about investing in this Fund but you may have as little as two days to do so. Please see page i-1 for details. This page also contains details on how to get more information. This Fund Facts is not complete without page i-1.

Fund Codes	Investment Class	Estate Class
ISC	22165	22465
DSC	22265	22565

Sun Wise Essential 2 CI Cambridge Segregated Diversified Bundle

As of December 31, 2013

Quick Facts

Date Fund created: August 2012 Total value on December 31, 2013: \$24,033,920 Portfolio manager: CI Investments Inc. Management expense ratio (MER): 2.92% Portfolio turnover rate: 65.64%	Net asset value per Units	Number of Units outstanding
	Investment/Estate Class \$12.39	Investment/Estate Class 1,355,246 Units

Class option	Investment	Estate
Minimum investment per Contract	\$500	\$500
Minimum investment per Fund	\$500	\$500
Minimum for additional purchases	\$100	\$100
Monthly minimum of pre-authorized chequing	\$50	\$50

MERs include taxes.

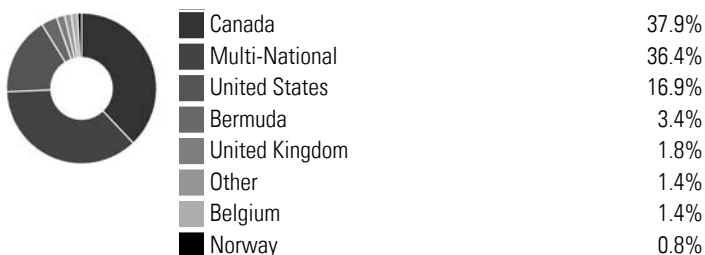
What does the Fund invest in?

The bundle invests in the Cambridge Canadian Equity Corporate Class and Signature High Income Corporate Class. The Underlying Funds are combined to hold about 70% in shares and 30% in bonds.

Top holdings and allocations as of December 31, 2013

Cambridge Canadian Equity Corporate Class	63.3%
Cash and Equivalents	
Intact Financial Corp	
Shoppers Drug Mart Corp	
CGI Group Inc	
George Weston Ltd	
Brookfield Infrastructure Partners LP	
Tourmaline Oil Corp	
Union Pacific Corp	
U.S. Bancorp	
Alimentation Couche-Tard Inc	
Signature High Income Corporate Class	36.5%
Cash and Equivalents	0.1%
Total	100.0%

Total number of investments: 3



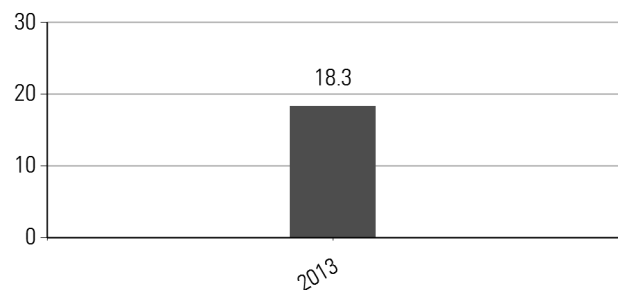
How has the Fund performed?

Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in August 2012 would have \$1,239.00 in December 2013. This works out to an average of 17.28% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

This chart shows how the Fund has performed in the past year. In the past year, the Fund was up in value one year.



How risky is it?



The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

Sun *Wise* Essential 2 CI Cambridge Segregated Diversified Bundle

As of December 31, 2013

Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the “Ongoing Fund expenses” section. For details, please refer to Sections 10 and 13 of the Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want to invest in equity securities, with a small amount of exposure to income securities to mitigate short-term volatility
- are investing for the medium and/or long term

How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract and Sections I-5 and I-7.6 of the Information Folder.

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul style="list-style-type: none"> • You and your insurance advisor agree on the rate charged. • The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission. 																		
Deferred Sales Charge (DSC)	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5%</td> </tr> <tr> <td>2 years of buying</td> <td>5.0%</td> </tr> <tr> <td>3 years of buying</td> <td>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </tbody> </table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"> • The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw. • When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us. • You can Redeem up to 10% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge. • You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge. • For details, please refer to Section 11 of the Contract and Section I-5 of the Information Folder.
If you sell within:	Rate																			
1 year of buying	5.5%																			
2 years of buying	5.0%																			
3 years of buying	5.0%																			
4 years of buying	4.0%																			
5 years of buying	4.0%																			
6 years of buying	3.0%																			
7 years of buying	2.0%																			
After 7 years	0.0%																			

Ongoing Fund expenses

The MER includes the Management Fee and operating expenses of the Fund. The Insurance Fees can be part of the MER or charged to you by redeeming some of your Units. You do not pay the MER directly. It affects you because it reduces the return you get. Other fees and expenses depending on the Class you select can be charged to you. For details, please refer to Section 10 of the Contract and Section I-7.6 of the Information Folder.

Sun <i>Wise</i> Essential 2 CI Cambridge Segregated Diversified Bundle			
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you
Investment	2.92%	0.38%	N/A
Estate	2.92%	0.38%	0.55% of Class Death Benefit Base
MERs include taxes.			

Sun *Wise* Essential 2 CI Cambridge Segregated Diversified Bundle

As of December 31, 2013

Servicing Commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the Management Fee. The rate depends on the sales charge option you chose. For details, please refer to Section I-5 of the Information Folder.

Annual service fee rate		
Sales Charge Option	DSC	ISC
Sun <i>Wise</i> Essential 2 CI Cambridge Segregated Diversified Bundle	0.50%	1.00%

Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 30 business days of buying the Units. Money from the fee goes to the Fund.
Change fee	Your insurance advisor may charge you up to 2% of the value of Units you switch to another Fund or Class.

For details, please refer to Sections 5.1 and 11.2 of the Contract.

What if I change my mind?

You can change your mind about investing in this Fund but you may have as little as two days to do so. Please see page i-1 for details. This page also contains details on how to get more information. This Fund Facts is not complete without page i-1.

Fund Codes	Investment Class	Estate Class
ISC	22166	22466
DSC	22266	22566

Sun Wise Essential 2 CI Canadian Investment Segregated Bundle

As of December 31, 2013

Quick Facts

Date Fund created: August 2012 Total value on December 31, 2013: \$3,498,691 Portfolio manager: CI Investments Inc. Management expense ratio (MER): 2.94% Portfolio turnover rate: 17.88%	Net asset value per Units	Number of Units outstanding
	Investment/Estate Class \$12.31	Investment/Estate Class 111,656 Units

Class option	Investment	Estate
Minimum investment per Contract	\$500	\$500
Minimum investment per Fund	\$500	\$500
Minimum for additional purchases	\$100	\$100
Monthly minimum of pre-authorized chequing	\$50	\$50

MERs include taxes.

If you invest more than \$100,000, some of the fees you need to pay may be lowered. Ask your advisor or refer to Sections 10, 11 and 15 of the Contract and Section I-7.6 of the Information Folder for details.

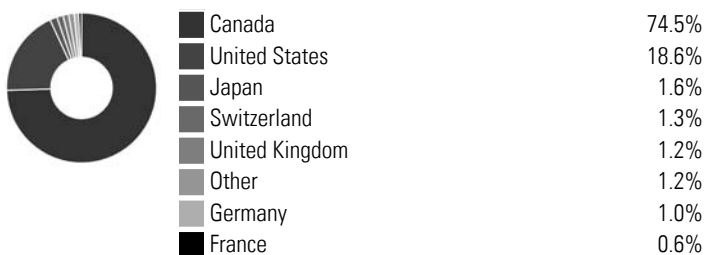
What does the Fund invest in?

The bundle invests in the CI Canadian Investment Corporate Class and Signature Corporate Bond Corporate Class. The Underlying Funds are combined to hold about 70% in shares and 30% in bonds.

Top holdings and allocations as of December 31, 2013

CI Canadian Investment Corporate Class	72.6%
Toronto-Dominion Bank	
Royal Bank of Canada	
Cash and Equivalents	
Suncor Energy Inc	
Bank of Nova Scotia	
Teck Resources Ltd	
Canadian Natural Resources Ltd	
Canadian Imperial Bank of Commerce	
Magna International Inc	
Power Corp of Canada	
Signature Corporate Bond Corporate Class	27.3%
Cash and Equivalents	0.1%
Total	100.0%

Total number of investments: 3



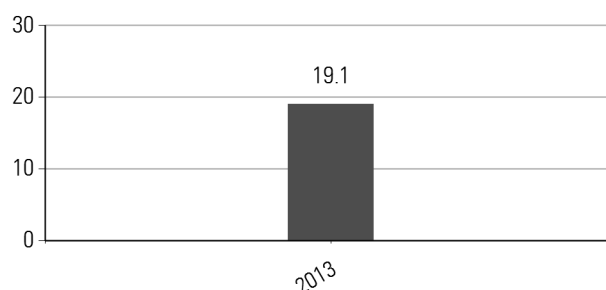
How has the Fund performed?

Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in August 2012 would have \$1,231.00 in December 2013. This works out to an average of 16.72% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

This chart shows how the Fund has performed in the past year. In the past year, the Fund was up in value one year.



How risky is it?



The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

Sun *Wise* Essential 2 CI Canadian Investment Segregated Bundle

As of December 31, 2013

Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want to invest in equity securities, with a small amount of exposure to income securities to mitigate short-term volatility
- are investing for the medium and/or long term

How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract and Sections I-5 and I-7.6 of the Information Folder.

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul style="list-style-type: none"> • You and your insurance advisor agree on the rate charged. • The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission. 																		
Deferred Sales Charge (DSC)	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5%</td> </tr> <tr> <td>2 years of buying</td> <td>5.0%</td> </tr> <tr> <td>3 years of buying</td> <td>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </tbody> </table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"> • The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw. • When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us. • You can Redeem up to 10% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge. • You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge. • For details, please refer to Section 11 of the Contract and Section I-5 of the Information Folder.
If you sell within:	Rate																			
1 year of buying	5.5%																			
2 years of buying	5.0%																			
3 years of buying	5.0%																			
4 years of buying	4.0%																			
5 years of buying	4.0%																			
6 years of buying	3.0%																			
7 years of buying	2.0%																			
After 7 years	0.0%																			

Ongoing Fund expenses

The MER includes the Management Fee and operating expenses of the Fund. The Insurance Fees can be part of the MER or charged to you by redeeming some of your Units. You do not pay the MER directly. It affects you because it reduces the return you get. Other fees and expenses depending on the Class you select can be charged to you. For details, please refer to Section 10 of the Contract and Section I-7.6 of the Information Folder.

Sun <i>Wise</i> Essential 2 CI Canadian Investment Segregated Bundle			
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you
Investment	2.94%	0.38%	N/A
Estate	2.94%	0.38%	0.55% of Class Death Benefit Base
MERs include taxes.			

Sun *Wise* Essential 2 CI Canadian Investment Segregated Bundle

As of December 31, 2013

Servicing Commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the Management Fee. The rate depends on the sales charge option you chose. For details, please refer to Section I-5 of the Information Folder.

Annual service fee rate		
Sales Charge Option	DSC	ISC
Sun <i>Wise</i> Essential 2 CI Canadian Investment Segregated Bundle	0.50%	1.00%

Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 30 business days of buying the Units. Money from the fee goes to the Fund.
Change fee	Your insurance advisor may charge you up to 2% of the value of Units you switch to another Fund or Class.

For details, please refer to Sections 5.1 and 11.2 of the Contract.

What if I change my mind?

You can change your mind about investing in this Fund but you may have as little as two days to do so. Please see page i-1 for details. This page also contains details on how to get more information. This Fund Facts is not complete without page i-1.

Fund Codes	Investment Class	Estate Class
ISC	22162	22462
DSC	22262	22562

Sun Wise Essential 2 CI Harbour Growth & Income Segregated Balanced Bundle

As of December 31, 2013

Quick Facts

Date Fund created: August 2012 Total value on December 31, 2013: \$4,381,433 Portfolio manager: CI Investments Inc. Management expense ratio (MER): 2.89% Portfolio turnover rate: 10.77%	Net asset value per Units	Number of Units outstanding
	Investment/Estate Class \$11.13	Investment/Estate Class 252,220 Units

Class option	Investment	Estate
Minimum investment per Contract	\$500	\$500
Minimum investment per Fund	\$500	\$500
Minimum for additional purchases	\$100	\$100
Monthly minimum of pre-authorized chequing	\$50	\$50

MERs include taxes.

If you invest more than \$100,000, some of the fees you need to pay may be lowered. Ask your advisor or refer to Sections 10, 11 and 15 of the Contract and Section I-7.6 of the Information Folder for details.

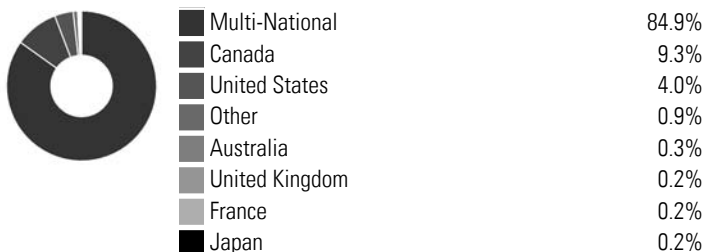
What does the Fund invest in?

The bundle invests in the Harbour Growth & Income Corporate Class and Select Income Managed Corporate Class. The Underlying Funds are combined to hold about 85% in the Harbour Growth & Income Corporate Class and 15% in the Select Income Advantage Managed Corporate Class.

Top holdings and allocations as of December 31, 2013

Harbour Growth & Income Corporate Class	85.1%
Cash and Equivalents	
Canadian Imperial Bank of Commerce	
Bank of Nova Scotia	
Suncor Energy Inc	
Microsoft Corp	
George Weston Ltd	
Intact Financial Corp	
Discover Financial Services	
Diageo PLC	
Bank of New York Mellon Corp	
CI Select Income Managed Corporate Class	14.8%
Cash and Equivalents	0.2%
Total	100.0%

Total number of investments: 3



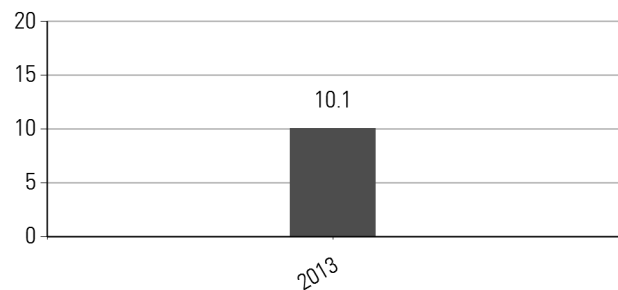
How has the Fund performed?

Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in August 2012 would have \$1,113.00 in December 2013. This works out to an average of 8.29% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

This chart shows how the Fund has performed in the past year. In the past year, the Fund was up in value one year.



How risky is it?



The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

Sun *Wise* Essential 2 CI Harbour Growth & Income Segregated Balanced Bundle

As of December 31, 2013

Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want to invest in equity securities, with a small amount of exposure to income securities to mitigate short-term volatility
- are investing for the medium and/or long term

How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract and Sections I-5 and I-7.6 of the Information Folder.

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul style="list-style-type: none"> • You and your insurance advisor agree on the rate charged. • The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission. 																		
Deferred Sales Charge (DSC)	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5%</td> </tr> <tr> <td>2 years of buying</td> <td>5.0%</td> </tr> <tr> <td>3 years of buying</td> <td>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </tbody> </table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"> • The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw. • When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us. • You can Redeem up to 10% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge. • You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge. • For details, please refer to Section 11 of the Contract and Section I-5 of the Information Folder.
If you sell within:	Rate																			
1 year of buying	5.5%																			
2 years of buying	5.0%																			
3 years of buying	5.0%																			
4 years of buying	4.0%																			
5 years of buying	4.0%																			
6 years of buying	3.0%																			
7 years of buying	2.0%																			
After 7 years	0.0%																			

Ongoing Fund expenses

The MER includes the Management Fee and operating expenses of the Fund. The Insurance Fees can be part of the MER or charged to you by redeeming some of your Units. You do not pay the MER directly. It affects you because it reduces the return you get. Other fees and expenses depending on the Class you select can be charged to you. For details, please refer to Section 10 of the Contract and Section I-7.6 of the Information Folder.

Sun <i>Wise</i> Essential 2 CI Harbour Growth & Income Segregated Balanced Bundle			
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you
Investment	2.89%	0.33%	N/A
Estate	2.89%	0.33%	0.45% of Class Death Benefit Base
MERs include taxes.			

Sun *Wise* Essential 2 CI Harbour Growth & Income Segregated Balanced Bundle

As of December 31, 2013

Servicing Commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the Management Fee. The rate depends on the sales charge option you chose. For details, please refer to Section I-5 of the Information Folder.

Annual service fee rate		
Sales Charge Option	DSC	ISC
Sun <i>Wise</i> Essential 2 CI Harbour Growth & Income Segregated Balanced Bundle	0.50%	1.00%

Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 30 business days of buying the Units. Money from the fee goes to the Fund.
Change fee	Your insurance advisor may charge you up to 2% of the value of Units you switch to another Fund or Class.

For details, please refer to Sections 5.1 and 11.2 of the Contract.

What if I change my mind?

You can change your mind about investing in this Fund but you may have as little as two days to do so. Please see page i-1 for details. This page also contains details on how to get more information. This Fund Facts is not complete without page i-1.

Fund Codes	Investment Class	Estate Class
ISC	22167	22467
DSC	22267	22567

Sun Wise Essential 2 CI Harbour Segregated Bundle

As of December 31, 2013

Quick Facts

Date Fund created: August 2012 Total value on December 31, 2013: \$5,942,098 Portfolio manager: CI Investments Inc. Management expense ratio (MER): 2.95% Portfolio turnover rate: 31.37%	Net asset value per Units	Number of Units outstanding
	Investment/Estate Class \$11.13	Investment/Estate Class 128,074 Units

Class option	Investment	Estate
Minimum investment per Contract	\$500	\$500
Minimum investment per Fund	\$500	\$500
Minimum for additional purchases	\$100	\$100
Monthly minimum of pre-authorized chequing	\$50	\$50

MERs include taxes.

If you invest more than \$100,000, some of the fees you need to pay may be lowered. Ask your advisor or refer to Sections 10, 11 and 15 of the Contract and Section I-7.6 of the Information Folder for details.

What does the Fund invest in?

The bundle invests in the Harbour Corporate Class and Signature Corporate Bond Corporate Class. The Underlying Funds are combined to hold about 70% in shares and 30% in bonds.

Top holdings and allocations as of December 31, 2013

Harbour Corporate Class	83.8%
Cash and Equivalents	
Bank of Nova Scotia	
Canadian Imperial Bank of Commerce	
Suncor Energy Inc	
Diageo PLC	
Discover Financial Services	
Bank of New York Mellon Corp	
Empire Co Ltd	
Intact Financial Corp	
Cenovus Energy Inc	
Signature Corporate Bond Corporate Class	16.0%
Cash and Equivalents	0.2%
Total	100.0%

Total number of investments: 3



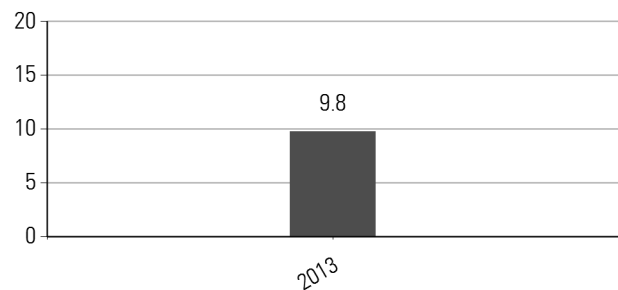
How has the Fund performed?

Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in August 2012 would have \$1,113.00 in December 2013. This works out to an average of 8.29% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

This chart shows how the Fund has performed in the past year. In the past year, the Fund was up in value one year.



How risky is it?



The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

Sun *Wise* Essential 2 CI Harbour Segregated Bundle

As of December 31, 2013

Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want to invest in equity securities, with a small amount of exposure to income securities to mitigate short-term volatility
- are investing for the medium and/or long term

How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract and Sections I-5 and I-7.6 of the Information Folder.

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul style="list-style-type: none"> • You and your insurance advisor agree on the rate charged. • The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission. 																		
Deferred Sales Charge (DSC)	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5%</td> </tr> <tr> <td>2 years of buying</td> <td>5.0%</td> </tr> <tr> <td>3 years of buying</td> <td>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </tbody> </table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"> • The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw. • When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us. • You can Redeem up to 10% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge. • You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge. • For details, please refer to Section 11 of the Contract and Section I-5 of the Information Folder.
If you sell within:	Rate																			
1 year of buying	5.5%																			
2 years of buying	5.0%																			
3 years of buying	5.0%																			
4 years of buying	4.0%																			
5 years of buying	4.0%																			
6 years of buying	3.0%																			
7 years of buying	2.0%																			
After 7 years	0.0%																			

Ongoing Fund expenses

The MER includes the Management Fee and operating expenses of the Fund. The Insurance Fees can be part of the MER or charged to you by redeeming some of your Units. You do not pay the MER directly. It affects you because it reduces the return you get. Other fees and expenses depending on the Class you select can be charged to you. For details, please refer to Section 10 of the Contract and Section I-7.6 of the Information Folder.

Sun <i>Wise</i> Essential 2 CI Harbour Segregated Bundle			
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you
Investment	2.95%	0.38%	N/A
Estate	2.95%	0.38%	0.55% of Class Death Benefit Base
MERs include taxes.			

Sun *Wise* Essential 2 CI Harbour Segregated Bundle

As of December 31, 2013

Servicing Commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the Management Fee. The rate depends on the sales charge option you chose. For details, please refer to Section I-5 of the Information Folder.

Annual service fee rate		
Sales Charge Option	DSC	ISC
Sun <i>Wise</i> Essential 2 CI Harbour Segregated Bundle	0.50%	1.00%

Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 30 business days of buying the Units. Money from the fee goes to the Fund.
Change fee	Your insurance advisor may charge you up to 2% of the value of Units you switch to another Fund or Class.

For details, please refer to Sections 5.1 and 11.2 of the Contract.

What if I change my mind?

You can change your mind about investing in this Fund but you may have as little as two days to do so. Please see page i-1 for details. This page also contains details on how to get more information. This Fund Facts is not complete without page i-1.

Fund Codes	Investment Class	Estate Class
ISC	22168	22468
DSC	22268	22568

Sun Wise Essential 2 CI Harbour Segregated Diversified Bundle

As of December 31, 2013

Quick Facts

Date Fund created: August 2012 Total value on December 31, 2013: \$6,696,811 Portfolio manager: CI Investments Inc. Management expense ratio (MER): 2.92% Portfolio turnover rate: 60.45%	Net asset value per Units	Number of Units outstanding
	Investment/Estate Class \$11.19	Investment/Estate Class 275,920 Units

Class option	Investment	Estate
Minimum investment per Contract	\$500	\$500
Minimum investment per Fund	\$500	\$500
Minimum for additional purchases	\$100	\$100
Monthly minimum of pre-authorized chequing	\$50	\$50

MERs include taxes.

What does the Fund invest in?

The bundle invests in the Harbour Corporate Class and Signature High Income Corporate Class. The Underlying Funds are combined to hold about 70% in shares and 30% in bonds.

Top holdings and allocations as of December 31, 2013

Harbour Corporate Class	68.4%
Cash and Equivalents	
Bank of Nova Scotia	
Canadian Imperial Bank of Commerce	
Suncor Energy Inc	
Diageo PLC	
Discover Financial Services	
Bank of New York Mellon Corp	
Empire Co Ltd	
Intact Financial Corp	
Genovus Energy Inc	
Signature High Income Corporate Class	31.3%
Cash and Equivalents	0.3%
Total	100.0%

Total number of investments: 3

	Mutual Fund	31.2%
	Financial Services	18.8%
	Cash and Cash Equivalent	12.2%
	Energy	11.4%
	Other	8.6%
	Basic Materials	6.6%
	Technology	5.7%
	Consumer Services	5.5%

	Canada	47.2%
	Multi-National	31.2%
	United States	13.8%
	United Kingdom	3.6%
	Australia	2.9%
	Taiwan	1.4%

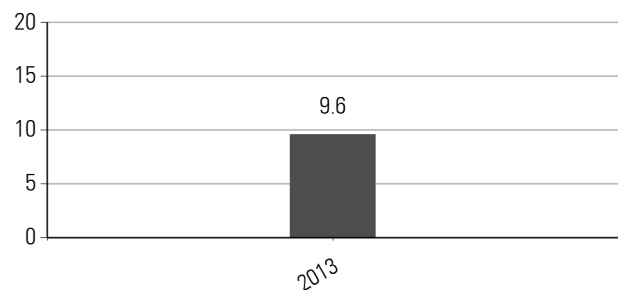
How has the Fund performed?

Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in August 2012 would have \$1,119.00 in December 2013. This works out to an average of 8.72% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

This chart shows how the Fund has performed in the past year. In the past year, the Fund was up in value one year.



How risky is it?



The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

Sun *Wise* Essential 2 CI Harbour Segregated Diversified Bundle

As of December 31, 2013

Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want to invest in equity securities, with a small amount of exposure to income securities to mitigate short-term volatility
- are investing for the medium and/or long term

How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract and Sections I-5 and I-7.6 of the Information Folder.

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul style="list-style-type: none"> • You and your insurance advisor agree on the rate charged. • The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission. 																		
Deferred Sales Charge (DSC)	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5%</td> </tr> <tr> <td>2 years of buying</td> <td>5.0%</td> </tr> <tr> <td>3 years of buying</td> <td>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </tbody> </table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"> • The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw. • When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us. • You can Redeem up to 10% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge. • You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge. • For details, please refer to Section 11 of the Contract and Section I-5 of the Information Folder.
If you sell within:	Rate																			
1 year of buying	5.5%																			
2 years of buying	5.0%																			
3 years of buying	5.0%																			
4 years of buying	4.0%																			
5 years of buying	4.0%																			
6 years of buying	3.0%																			
7 years of buying	2.0%																			
After 7 years	0.0%																			

Ongoing Fund expenses

The MER includes the Management Fee and operating expenses of the Fund. The Insurance Fees can be part of the MER or charged to you by redeeming some of your Units. You do not pay the MER directly. It affects you because it reduces the return you get. Other fees and expenses depending on the Class you select can be charged to you. For details, please refer to Section 10 of the Contract and Section I-7.6 of the Information Folder.

Sun <i>Wise</i> Essential 2 CI Harbour Segregated Diversified Bundle			
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you
Investment	2.92%	0.38%	N/A
Estate	2.92%	0.38%	0.55% of Class Death Benefit Base
MERs include taxes.			

Sun *Wise* Essential 2 CI Harbour Segregated Diversified Bundle

As of December 31, 2013

Servicing Commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the Management Fee. The rate depends on the sales charge option you chose. For details, please refer to Section I-5 of the Information Folder.

Annual service fee rate		
Sales Charge Option	DSC	ISC
Sun <i>Wise</i> Essential 2 CI Harbour Segregated Diversified Bundle	0.50%	1.00%

Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 30 business days of buying the Units. Money from the fee goes to the Fund.
Change fee	Your insurance advisor may charge you up to 2% of the value of Units you switch to another Fund or Class.

For details, please refer to Sections 5.1 and 11.2 of the Contract.

What if I change my mind?

You can change your mind about investing in this Fund but you may have as little as two days to do so. Please see page i-1 for details. This page also contains details on how to get more information. This Fund Facts is not complete without page i-1.

Fund Codes	Investment Class	Estate Class
ISC	22169	22469
DSC	22269	22569

Sun Wise Essential 2 CI Signature Dividend Segregated Bundle

As of December 31, 2013

Quick Facts

Date Fund created: August 2012 Total value on December 31, 2013: \$11,310,777 Portfolio manager: CI Investments Inc. Management expense ratio (MER): 2.96% Portfolio turnover rate: 18.80%	Net asset value per Units	Number of Units outstanding
	Investment/Estate Class \$11.36	Investment/Estate Class 581,316 Units

Class option	Investment	Estate
Minimum investment per Contract	\$500	\$500
Minimum investment per Fund	\$500	\$500
Minimum for additional purchases	\$100	\$100
Monthly minimum of pre-authorized chequing	\$50	\$50

MERs include taxes.

If you invest more than \$100,000, some of the fees you need to pay may be lowered. Ask your advisor or refer to Sections 10, 11 and 15 of the Contract and Section I-7.6 of the Information Folder for details.

What does the Fund invest in?

The bundle invests in the Signature Dividend Corporate Class and Select Income Managed Corporate Class. The Underlying Funds are combined to hold about 70% in shares and 30% in bonds.

Top holdings and allocations as of December 31, 2013

Signature Dividend Corporate Class	67.4%
Toronto-Dominion Bank	
JPMorgan Chase & Co	
The PNC Financial Services Group Inc	
Bank of Nova Scotia	
Royal Bank of Canada	
Husky Energy Inc	
Nestle SA	
TransCanada Corp	
Procter & Gamble Co	
Wells Fargo & Co	
CI Select Income Managed Corporate Class	32.5%
Cash and Equivalents	0.1%
Total	100.0%

Total number of investments: 3

	Financial Services	32.6%
	Fixed Income	18.8%
	Other	12.1%
	Cash and Cash Equivalent	11.5%
	Technology	7.7%
	Consumer Goods	6.5%
	Energy	6.3%
	Utilities	4.4%

	Canada	55.4%
	United States	24.9%
	Other	7.1%
	Switzerland	3.5%
	United Kingdom	3.1%
	France	2.5%
	Netherlands	1.8%
	Germany	1.6%

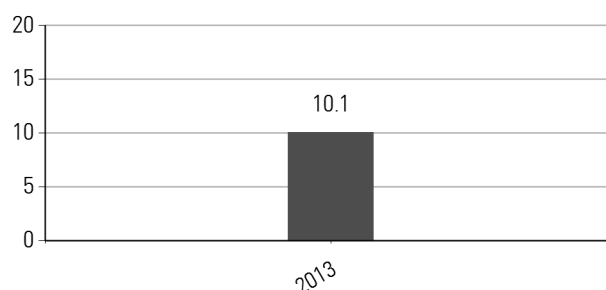
How has the Fund performed?

Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in August 2012 would have \$1,136.00 in December 2013. This works out to an average of 9.95% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

This chart shows how the Fund has performed in the past year. In the past year, the Fund was up in value one year.



How risky is it?



The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

Sun *Wise* Essential 2 CI Signature Dividend Segregated Bundle

As of December 31, 2013

Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want to invest in equity securities, with a small amount of exposure to income securities to mitigate short-term volatility
- are investing for the medium and/or long term

How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract and Sections I-5 and I-7.6 of the Information Folder.

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul style="list-style-type: none"> • You and your insurance advisor agree on the rate charged. • The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission. 																		
Deferred Sales Charge (DSC)	<table border="0"> <tr> <td>If you sell within:</td> <td>Rate</td> </tr> <tr> <td>1 year of buying</td> <td>5.5%</td> </tr> <tr> <td>2 years of buying</td> <td>5.0%</td> </tr> <tr> <td>3 years of buying</td> <td>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"> • The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw. • When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us. • You can Redeem up to 10% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge. • You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge. • For details, please refer to Section 11 of the Contract and Section I-5 of the Information Folder.
If you sell within:	Rate																			
1 year of buying	5.5%																			
2 years of buying	5.0%																			
3 years of buying	5.0%																			
4 years of buying	4.0%																			
5 years of buying	4.0%																			
6 years of buying	3.0%																			
7 years of buying	2.0%																			
After 7 years	0.0%																			

Ongoing Fund expenses

The MER includes the Management Fee and operating expenses of the Fund. The Insurance Fees can be part of the MER or charged to you by redeeming some of your Units. You do not pay the MER directly. It affects you because it reduces the return you get. Other fees and expenses depending on the Class you select can be charged to you. For details, please refer to Section 10 of the Contract and Section I-7.6 of the Information Folder.

Sun <i>Wise</i> Essential 2 CI Signature Dividend Segregated Bundle			
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you
Investment	2.96%	0.38%	N/A
Estate	2.96%	0.38%	0.55% of Class Death Benefit Base
MERs include taxes.			

Sun *Wise* Essential 2 CI Signature Dividend Segregated Bundle

As of December 31, 2013

Servicing Commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the Management Fee. The rate depends on the sales charge option you chose. For details, please refer to Section I-5 of the Information Folder.

Annual service fee rate		
Sales Charge Option	DSC	ISC
Sun <i>Wise</i> Essential 2 CI Signature Dividend Segregated Bundle	0.50%	1.00%

Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 30 business days of buying the Units. Money from the fee goes to the Fund.
Change fee	Your insurance advisor may charge you up to 2% of the value of Units you switch to another Fund or Class.

For details, please refer to Sections 5.1 and 11.2 of the Contract.

What if I change my mind?

You can change your mind about investing in this Fund but you may have as little as two days to do so. Please see page i-1 for details. This page also contains details on how to get more information. This Fund Facts is not complete without page i-1.

Fund Codes	Investment Class	Estate Class
ISC	22170	22470
DSC	22270	22570

Sun Wise Essential 2 CI Signature Select Canadian Segregated Bundle

As of December 31, 2013

Quick Facts

Date Fund created: August 2012 Total value on December 31, 2013: \$8,646,451 Portfolio manager: CI Investments Inc. Management expense ratio (MER): 2.93% Portfolio turnover rate: 28.85%	Net asset value per Units	Number of Units outstanding
	Investment/Estate Class \$11.82	Investment/Estate Class 282,252 Units

Class option	Investment	Estate
Minimum investment per Contract	\$500	\$500
Minimum investment per Fund	\$500	\$500
Minimum for additional purchases	\$100	\$100
Monthly minimum of pre-authorized chequing	\$50	\$50

MERs include taxes.

If you invest more than \$100,000, some of the fees you need to pay may be lowered. Ask your advisor or refer to Sections 10, 11 and 15 of the Contract and Section I-7.6 of the Information Folder for details.

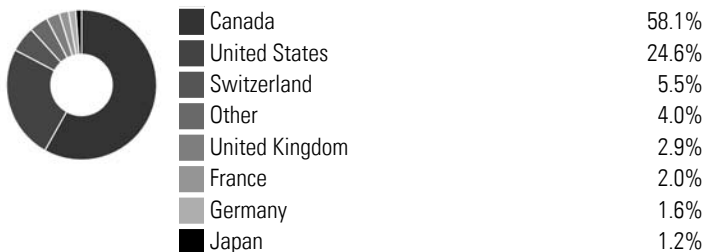
What does the Fund invest in?

The bundle invests in the Signature Select Canadian Corporate Class and Signature Corporate Bond Corporate Class. The Underlying Funds are combined to hold about 70% in shares and 30% in bonds.

Top holdings and allocations as of December 31, 2013

Signature Select Canadian Corporate Class	82.1%
Cash and Equivalents	
Toronto-Dominion Bank	
Royal Bank of Canada	
Bank of Nova Scotia	
Canadian National Railway Co	
Suncor Energy Inc	
Roche Holding AG	
Canadian Natural Resources Ltd	
JPMorgan Chase & Co	
Baxter International Inc	
Signature Corporate Bond Corporate Class	17.7%
Cash and Equivalents	0.2%
Total	100.0%

Total number of investments: 3



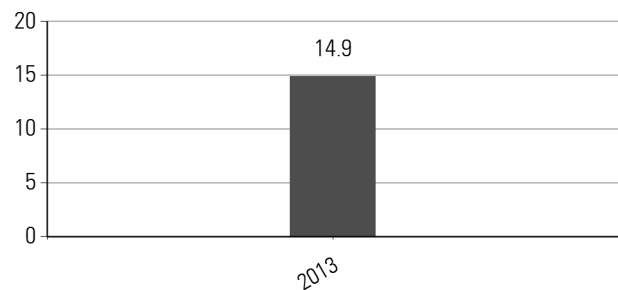
How has the Fund performed?

Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in August 2012 would have \$1,182.00 in December 2013. This works out to an average of 13.25% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

This chart shows how the Fund has performed in the past year. In the past year, the Fund was up in value one year.



How risky is it?



The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

Sun *Wise* Essential 2 CI Signature Select Canadian Segregated Bundle

As of December 31, 2013

Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the “Ongoing Fund expenses” section. For details, please refer to Sections 10 and 13 of the Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want to invest in equity securities, with a small amount of exposure to income securities to mitigate short-term volatility
- are investing for the medium and/or long term

How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract and Sections I-5 and I-7.6 of the Information Folder.

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul style="list-style-type: none"> • You and your insurance advisor agree on the rate charged. • The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission. 																		
Deferred Sales Charge (DSC)	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5%</td> </tr> <tr> <td>2 years of buying</td> <td>5.0%</td> </tr> <tr> <td>3 years of buying</td> <td>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </tbody> </table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"> • The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw. • When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us. • You can Redeem up to 10% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge. • You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge. • For details, please refer to Section 11 of the Contract and Section I-5 of the Information Folder.
If you sell within:	Rate																			
1 year of buying	5.5%																			
2 years of buying	5.0%																			
3 years of buying	5.0%																			
4 years of buying	4.0%																			
5 years of buying	4.0%																			
6 years of buying	3.0%																			
7 years of buying	2.0%																			
After 7 years	0.0%																			

Ongoing Fund expenses

The MER includes the Management Fee and operating expenses of the Fund. The Insurance Fees can be part of the MER or charged to you by redeeming some of your Units. You do not pay the MER directly. It affects you because it reduces the return you get. Other fees and expenses depending on the Class you select can be charged to you. For details, please refer to Section 10 of the Contract and Section I-7.6 of the Information Folder.

Sun <i>Wise</i> Essential 2 CI Signature Select Canadian Segregated Bundle			
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you
Investment	2.93%	0.38%	N/A
Estate	2.93%	0.38%	0.55% of Class Death Benefit Base
MERs include taxes.			

Sun *Wise* Essential 2 CI Signature Select Canadian Segregated Bundle

As of December 31, 2013

Servicing Commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the Management Fee. The rate depends on the sales charge option you chose. For details, please refer to Section I-5 of the Information Folder.

Annual service fee rate		
Sales Charge Option	DSC	ISC
Sun <i>Wise</i> Essential 2 CI Signature Select Canadian Segregated Bundle	0.50%	1.00%

Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 30 business days of buying the Units. Money from the fee goes to the Fund.
Change fee	Your insurance advisor may charge you up to 2% of the value of Units you switch to another Fund or Class.

For details, please refer to Sections 5.1 and 11.2 of the Contract.

What if I change my mind?

You can change your mind about investing in this Fund but you may have as little as two days to do so. Please see page i-1 for details. This page also contains details on how to get more information. This Fund Facts is not complete without page i-1.

Fund Codes	Investment Class	Estate Class
ISC	22184	22484
DSC	22284	22584

Sun Wise Essential 2 Fidelity NorthStar® Segregated Bundle

As of December 31, 2013

Quick Facts

Date Fund created: August 2012 Total value on December 31, 2013: \$1,196,630 Portfolio manager: CI Investments Inc. Management expense ratio (MER): 3.29% Portfolio turnover rate: 31.50%	Net asset value per Units	Number of Units outstanding
	Investment/Estate Class \$13.46	Investment/Estate Class 71,439 Units

Class option	Investment	Estate
Minimum investment per Contract	\$500	\$500
Minimum investment per Fund	\$500	\$500
Minimum for additional purchases	\$100	\$100
Monthly minimum of pre-authorized chequing	\$50	\$50

MERs include taxes.

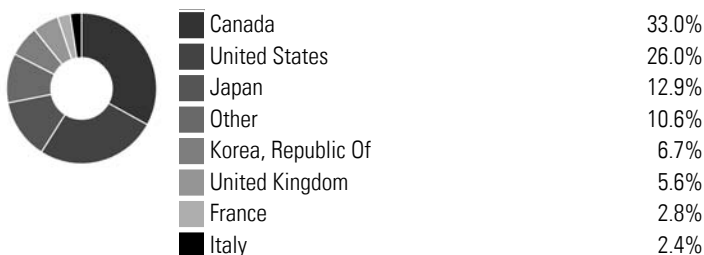
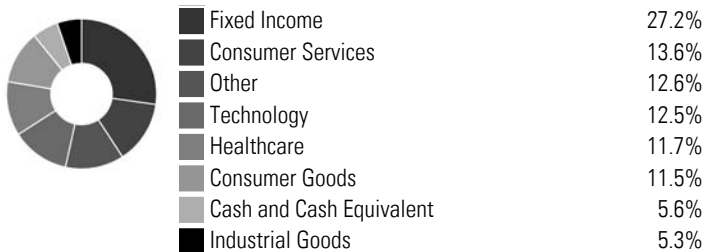
What does the Fund invest in?

The bundle invests in the Fidelity NorthStar® Fund and Fidelity Canadian Bond Fund. The Underlying Funds are combined to hold about 70% in shares and 30% in bonds.

Top holdings and allocations as of December 31, 2013

Fidelity NorthStar® Fund	71.6%
WellPoint Inc	
Cash and Equivalents	
Seria Co Ltd	
Ottogi Corp	
Eni SpA	
International Business Machines Corp	
ViroPharma Inc	
Life Technologies Corp	
LSI Corp	
Hewlett-Packard Co	
Fidelity Canadian Bond Fund	27.9%
Cash and Equivalents	0.5%
Total	100.0%

Total number of investments: 3



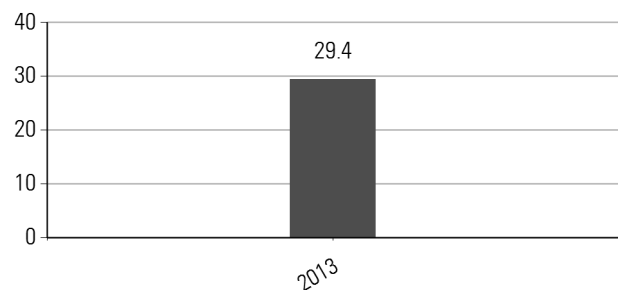
How has the Fund performed?

Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in August 2012 would have \$1,346.00 in December 2013. This works out to an average of 24.74% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

This chart shows how the Fund has performed in the past year. In the past year, the Fund was up in value one year.



How risky is it?



The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

Sun *Wise* Essential 2 Fidelity NorthStar® Segregated Bundle

As of December 31, 2013

Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the “Ongoing Fund expenses” section. For details, please refer to Sections 10 and 13 of the Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want to invest in equity securities, with a small amount of exposure to income securities to mitigate short-term volatility
- are investing for the medium and/or long term

How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract and Sections I-5 and I-7.6 of the Information Folder.

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul style="list-style-type: none"> • You and your insurance advisor agree on the rate charged. • The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission. 																		
Deferred Sales Charge (DSC)	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5%</td> </tr> <tr> <td>2 years of buying</td> <td>5.0%</td> </tr> <tr> <td>3 years of buying</td> <td>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </tbody> </table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"> • The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw. • When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us. • You can Redeem up to 10% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge. • You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge. • For details, please refer to Section 11 of the Contract and Section I-5 of the Information Folder.
If you sell within:	Rate																			
1 year of buying	5.5%																			
2 years of buying	5.0%																			
3 years of buying	5.0%																			
4 years of buying	4.0%																			
5 years of buying	4.0%																			
6 years of buying	3.0%																			
7 years of buying	2.0%																			
After 7 years	0.0%																			

Ongoing Fund expenses

The MER includes the Management Fee and operating expenses of the Fund. The Insurance Fees can be part of the MER or charged to you by redeeming some of your Units. You do not pay the MER directly. It affects you because it reduces the return you get. Other fees and expenses depending on the Class you select can be charged to you. For details, please refer to Section 10 of the Contract and Section I-7.6 of the Information Folder.

Sun <i>Wise</i> Essential 2 Fidelity NorthStar® Segregated Bundle			
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you
Investment	3.29%	0.40%	N/A
Estate	3.29%	0.40%	0.55% of Class Death Benefit Base
MERs include taxes.			

Sun *Wise* Essential 2 Fidelity NorthStar® Segregated Bundle

As of December 31, 2013

Servicing Commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the Management Fee. The rate depends on the sales charge option you chose. For details, please refer to Section I-5 of the Information Folder.

Annual service fee rate		
Sales Charge Option	DSC	ISC
Sun <i>Wise</i> Essential 2 Fidelity NorthStar® Segregated Bundle	0.50%	1.00%

Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 30 business days of buying the Units. Money from the fee goes to the Fund.
Change fee	Your insurance advisor may charge you up to 2% of the value of Units you switch to another Fund or Class.

For details, please refer to Sections 5.1 and 11.2 of the Contract.

What if I change my mind?

You can change your mind about investing in this Fund but you may have as little as two days to do so. Please see page i-1 for details. This page also contains details on how to get more information. This Fund Facts is not complete without page i-1.

Fund Codes	Investment Class	Estate Class
ISC	22171	22471
DSC	22271	22571

Sun Wise Essential 2 Fidelity True North® Segregated Bundle

As of December 31, 2013

Quick Facts

Date Fund created: August 2012 Total value on December 31, 2013: \$765,788 Portfolio manager: CI Investments Inc. Management expense ratio (MER): 3.16% Portfolio turnover rate: 19.87%	Net asset value per Units	Number of Units outstanding
	Investment/Estate Class \$11.85	Investment/Estate Class 35,233 Units

Class option	Investment	Estate
Minimum investment per Contract	\$500	\$500
Minimum investment per Fund	\$500	\$500
Minimum for additional purchases	\$100	\$100
Monthly minimum of pre-authorized chequing	\$50	\$50

MERs include taxes.

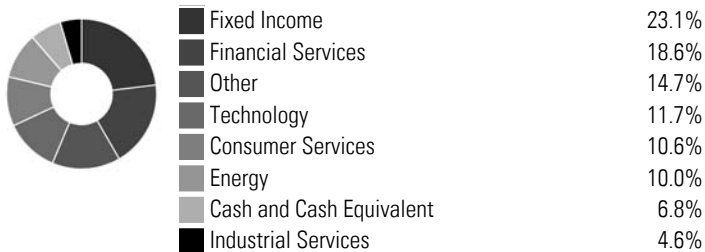
What does the Fund invest in?

The bundle invests in the Fidelity True North® Fund and Fidelity Canadian Bond Fund. The Underlying Funds are combined to hold about 70% in shares and 30% in bonds.

Top holdings and allocations as of December 31, 2013

Fidelity True North® Fund	76.0%
Toronto-Dominion Bank	
Cash and Equivalents	
Alimentation Couche-Tard Inc	
Royal Bank of Canada	
Shoppers Drug Mart Corp	
Manulife Financial Corp	
Suncor Energy Inc	
Canadian National Railway Co	
CGI Group Inc	
Power Corp of Canada	
Fidelity Canadian Bond Fund	23.7%
Cash and Equivalents	0.3%
Total	100.0%

Total number of investments: 3



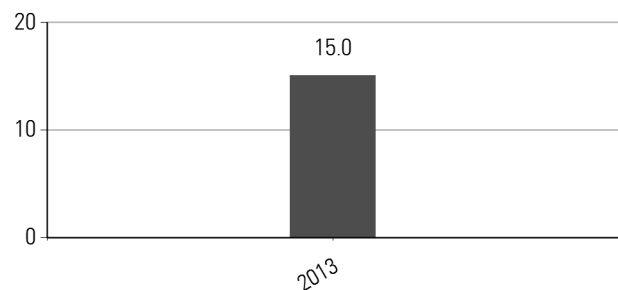
How has the Fund performed?

Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in August 2012 would have \$1,185.00 in December 2013. This works out to an average of 13.46% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

This chart shows how the Fund has performed in the past year. In the past year, the Fund was up in value one year.



How risky is it?



The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

Sun *Wise* Essential 2 Fidelity True North® Segregated Bundle

As of December 31, 2013

Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the “Ongoing Fund expenses” section. For details, please refer to Sections 10 and 13 of the Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want to invest in equity securities, with a small amount of exposure to income securities to mitigate short-term volatility
- are investing for the medium and/or long term

How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract and Sections I-5 and I-7.6 of the Information Folder.

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul style="list-style-type: none"> • You and your insurance advisor agree on the rate charged. • The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission. 																		
Deferred Sales Charge (DSC)	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5%</td> </tr> <tr> <td>2 years of buying</td> <td>5.0%</td> </tr> <tr> <td>3 years of buying</td> <td>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </tbody> </table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"> • The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw. • When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us. • You can Redeem up to 10% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge. • You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge. • For details, please refer to Section 11 of the Contract and Section I-5 of the Information Folder.
If you sell within:	Rate																			
1 year of buying	5.5%																			
2 years of buying	5.0%																			
3 years of buying	5.0%																			
4 years of buying	4.0%																			
5 years of buying	4.0%																			
6 years of buying	3.0%																			
7 years of buying	2.0%																			
After 7 years	0.0%																			

Ongoing Fund expenses

The MER includes the Management Fee and operating expenses of the Fund. The Insurance Fees can be part of the MER or charged to you by redeeming some of your Units. You do not pay the MER directly. It affects you because it reduces the return you get. Other fees and expenses depending on the Class you select can be charged to you. For details, please refer to Section 10 of the Contract and Section I-7.6 of the Information Folder.

Sun <i>Wise</i> Essential 2 Fidelity True North® Segregated Bundle			
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you
Investment	3.16%	0.40%	N/A
Estate	3.16%	0.40%	0.55% of Class Death Benefit Base
MERs include taxes.			

Sun *Wise* Essential 2 Fidelity True North® Segregated Bundle

As of December 31, 2013

Servicing Commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the Management Fee. The rate depends on the sales charge option you chose. For details, please refer to Section I-5 of the Information Folder.

Annual service fee rate		
Sales Charge Option	DSC	ISC
Sun <i>Wise</i> Essential 2 Fidelity True North® Segregated Bundle	0.50%	1.00%

Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 30 business days of buying the Units. Money from the fee goes to the Fund.
Change fee	Your insurance advisor may charge you up to 2% of the value of Units you switch to another Fund or Class.

For details, please refer to Sections 5.1 and 11.2 of the Contract.

What if I change my mind?

You can change your mind about investing in this Fund but you may have as little as two days to do so. Please see page i-1 for details. This page also contains details on how to get more information. This Fund Facts is not complete without page i-1.

Fund Codes	Investment Class	Estate Class
ISC	22172	22472
DSC	22272	22572

Sun Wise Essential 2 Sun Life BlackRock Canadian Equity Segregated Bundle

As of December 31, 2013

Quick Facts

Date Fund created: August 2012 Total value on December 31, 2013: \$373,825 Portfolio manager: CI Investments Inc. Management expense ratio (MER): 3.12% Portfolio turnover rate: 26.49%	Net asset value per Units	Number of Units outstanding
	Investment/Estate Class \$11.11	Investment/Estate Class 5,863 Units

Class option	Investment	Estate
Minimum investment per Contract	\$500	\$500
Minimum investment per Fund	\$500	\$500
Minimum for additional purchases	\$100	\$100
Monthly minimum of pre-authorized chequing	\$50	\$50

MERs include taxes.

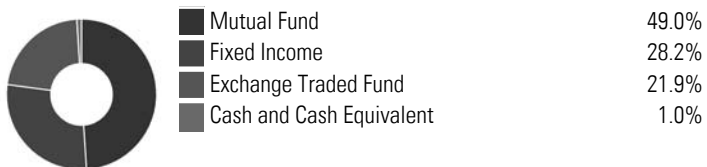
What does the Fund invest in?

The bundle invests in the Sun Life BlackRock Canadian Equity Fund and Sun Life Beutel Goodman Canadian Bond Fund. The Underlying Funds are combined to hold about 70% in shares and 30% in bonds.

Top holdings and allocations as of December 31, 2013

Sun Life BlackRock Canadian Equity Fund	70.8%
Sun Life BlackRock Canadian Composite Equity Fund	
iShares S&P Global Technology ETF	
iShares S&P Global Healthcare Sector Index ETF	
iShares S&P Global Consumer Staples Index ETF	
iShares S&P Global Consumer Discretionary Index Fund ETF	
iShares S&P Global Industrials Index Fund ETF	
iShares S&P Global Utilities Sector Index ETF	
iShares S&P Global Telecom Sector Index Fund ETF	
Sun Life Beutel Goodman Canadian Bond Fund	29.2%
Cash and Equivalents	0.0%
Total	100.0%

Total number of investments: 3



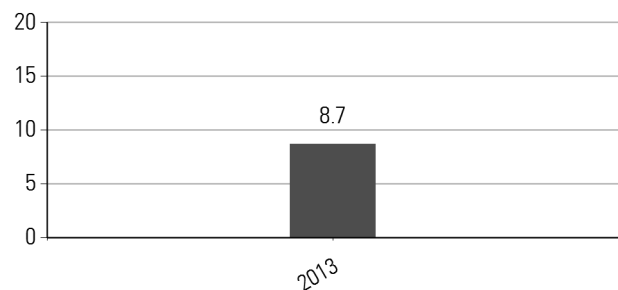
How has the Fund performed?

Average returns

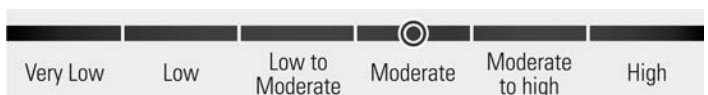
This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in August 2012 would have \$1,111.00 in December 2013. This works out to an average of 8.14% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

This chart shows how the Fund has performed in the past year. In the past year, the Fund was up in value one year.



How risky is it?



The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

Sun *Wise* Essential 2 Sun Life BlackRock Canadian Equity Segregated Bundle

As of December 31, 2013

Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want to invest in equity securities, with a small amount of exposure to income securities to mitigate short-term volatility
- are investing for the medium and/or long term

How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract and Sections I-5 and I-7.6 of the Information Folder.

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul style="list-style-type: none"> • You and your insurance advisor agree on the rate charged. • The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission. 																		
Deferred Sales Charge (DSC)	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5%</td> </tr> <tr> <td>2 years of buying</td> <td>5.0%</td> </tr> <tr> <td>3 years of buying</td> <td>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </tbody> </table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"> • The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw. • When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us. • You can Redeem up to 10% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge. • You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge. • For details, please refer to Section 11 of the Contract and Section I-5 of the Information Folder.
If you sell within:	Rate																			
1 year of buying	5.5%																			
2 years of buying	5.0%																			
3 years of buying	5.0%																			
4 years of buying	4.0%																			
5 years of buying	4.0%																			
6 years of buying	3.0%																			
7 years of buying	2.0%																			
After 7 years	0.0%																			

Ongoing Fund expenses

The MER includes the Management Fee and operating expenses of the Fund. The Insurance Fees can be part of the MER or charged to you by redeeming some of your Units. You do not pay the MER directly. It affects you because it reduces the return you get. Other fees and expenses depending on the Class you select can be charged to you. For details, please refer to Section 10 of the Contract and Section I-7.6 of the Information Folder.

Sun <i>Wise</i> Essential 2 Sun Life BlackRock Canadian Equity Segregated Bundle			
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you
Investment	3.12%	0.35%	N/A
Estate	3.12%	0.35%	0.55% of Class Death Benefit Base
MERs include taxes.			

Sun *Wise* Essential 2 Sun Life BlackRock Canadian Equity Segregated Bundle

As of December 31, 2013

Servicing Commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the Management Fee. The rate depends on the sales charge option you chose. For details, please refer to Section I-5 of the Information Folder.

Annual service fee rate		
Sales Charge Option	DSC	ISC
Sun <i>Wise</i> Essential 2 Sun Life BlackRock Canadian Equity Segregated Bundle	0.50%	1.00%

Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 30 business days of buying the Units. Money from the fee goes to the Fund.
Change fee	Your insurance advisor may charge you up to 2% of the value of Units you switch to another Fund or Class.

For details, please refer to Sections 5.1 and 11.2 of the Contract.

What if I change my mind?

You can change your mind about investing in this Fund but you may have as little as two days to do so. Please see page i-1 for details. This page also contains details on how to get more information. This Fund Facts is not complete without page i-1.

Fund Codes	Investment Class	Estate Class
ISC	22186	22486
DSC	22286	22586

Sun Wise Essential 2 Sun Life MFS Global Growth Segregated Bundle
(formerly Sun Wise Essential 2 Sun Life MFS McLean Budden Global Growth Segregated Bundle)

As of December 31, 2013

Quick Facts

Date Fund created: August 2012 Total value on December 31, 2013: \$569,599 Portfolio manager: CI Investments Inc. Management expense ratio (MER): 3.19% Portfolio turnover rate: 26.09%	Net asset value per Units	Number of Units outstanding
	Investment/Estate Class \$12.22	Investment/Estate Class 27,009 Units
Class option	Investment	Estate
Minimum investment per Contract	\$500	\$500
Minimum investment per Fund	\$500	\$500
Minimum for additional purchases	\$100	\$100
Monthly minimum of pre-authorized chequing	\$50	\$50

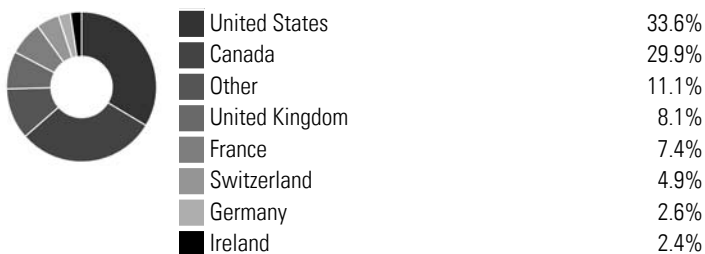
MERs include taxes.

What does the Fund invest in?

The bundle invests in the Sun Life MFS Global Growth Fund and Sun Life Beutel Goodman Canadian Bond Fund. The Underlying Funds are combined to hold about 70% in shares and 30% in bonds.

Top holdings and allocations as of December 31, 2013

Sun Life MFS Global Growth Fund	70.7%
LVMH Moet Hennessy Louis Vuitton SA	
Google Inc	
Accenture PLC	
Compass Group PLC	
Danone SA	
Pernod Ricard SA	
Nestle SA	
Schlumberger NV	
Danaher Corp	
Colgate-Palmolive Co	
Sun Life Beutel Goodman Canadian Bond Fund	28.0%
Cash and Equivalents	1.3%
Total	100.0%
Total number of investments:	3



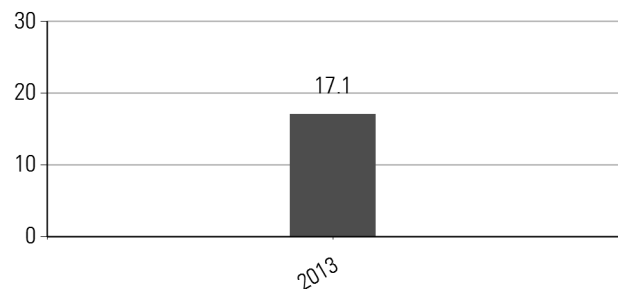
How has the Fund performed?

Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in August 2012 would have \$1,222.00 in December 2013. This works out to an average of 16.08% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

This chart shows how the Fund has performed in the past year. In the past year, the Fund was up in value one year.



How risky is it?



The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

Sun *Wise* Essential 2 Sun Life MFS Global Growth Segregated Bundle
(formerly Sun *Wise* Essential 2 Sun Life MFS McLean Budden Global Growth Segregated Bundle)

As of December 31, 2013

Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want to invest in equity securities, with a small amount of exposure to income securities to mitigate short-term volatility
- are investing for the medium and/or long term

How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract and Sections I-5 and I-7.6 of the Information Folder.

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul style="list-style-type: none"> • You and your insurance advisor agree on the rate charged. • The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission. 																		
Deferred Sales Charge (DSC)	<table border="0"> <tr> <td>If you sell within:</td> <td>Rate</td> </tr> <tr> <td>1 year of buying</td> <td>5.5%</td> </tr> <tr> <td>2 years of buying</td> <td>5.0%</td> </tr> <tr> <td>3 years of buying</td> <td>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"> • The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw. • When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us. • You can Redeem up to 10% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge. • You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge. • For details, please refer to Section 11 of the Contract and Section I-5 of the Information Folder.
If you sell within:	Rate																			
1 year of buying	5.5%																			
2 years of buying	5.0%																			
3 years of buying	5.0%																			
4 years of buying	4.0%																			
5 years of buying	4.0%																			
6 years of buying	3.0%																			
7 years of buying	2.0%																			
After 7 years	0.0%																			

Ongoing Fund expenses

The MER includes the Management Fee and operating expenses of the Fund. The Insurance Fees can be part of the MER or charged to you by redeeming some of your Units. You do not pay the MER directly. It affects you because it reduces the return you get. Other fees and expenses depending on the Class you select can be charged to you. For details, please refer to Section 10 of the Contract and Section I-7.6 of the Information Folder.

Sun <i>Wise</i> Essential 2 Sun Life MFS Global Growth Segregated Bundle (formerly Sun <i>Wise</i> Essential 2 Sun Life MFS McLean Budden Global Growth Segregated Bundle)			
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you
Investment	3.19%	0.35%	N/A
Estate	3.19%	0.35%	0.55% of Class Death Benefit Base
MERs include taxes.			

Sun *Wise* Essential 2 Sun Life MFS Global Growth Segregated Bundle
(formerly Sun *Wise* Essential 2 Sun Life MFS McLean Budden Global Growth Segregated Bundle)

As of December 31, 2013

Servicing Commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the Management Fee. The rate depends on the sales charge option you chose. For details, please refer to Section I-5 of the Information Folder.

Annual service fee rate		
Sales Charge Option	DSC	ISC
Sun <i>Wise</i> Essential 2 Sun Life MFS Global Growth Segregated Bundle (formerly Sun <i>Wise</i> Essential 2 Sun Life MFS McLean Budden Global Growth Segregated Bundle)	0.50%	1.00%

Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 30 business days of buying the Units. Money from the fee goes to the Fund.
Change fee	Your insurance advisor may charge you up to 2% of the value of Units you switch to another Fund or Class.

For details, please refer to Sections 5.1 and 11.2 of the Contract.

What if I change my mind?

You can change your mind about investing in this Fund but you may have as little as two days to do so. Please see page i-1 for details. This page also contains details on how to get more information. This Fund Facts is not complete without page i-1.

Fund Codes	Investment Class	Estate Class
ISC	22185	22485
DSC	22285	22585

Sun Wise Essential 2 Sun Life MFS Global Value Segregated Bundle (formerly Sun Wise Essential 2 Sun Life MFS McLean Budden Global Value Segregated Bundle)

As of December 31, 2013

Quick Facts

Date Fund created: August 2012 Total value on December 31, 2013: \$1,428,492 Portfolio manager: CI Investments Inc. Management expense ratio (MER): 3.09% Portfolio turnover rate: 27.66%	Net asset value per Units	Number of Units outstanding
		Investment/Estate Class \$12.58

Class option	Investment	Estate
Minimum investment per Contract	\$500	\$500
Minimum investment per Fund	\$500	\$500
Minimum for additional purchases	\$100	\$100
Monthly minimum of pre-authorized chequing	\$50	\$50

MERs include taxes.

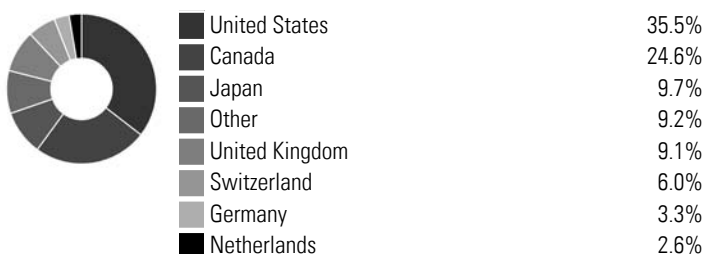
What does the Fund invest in?

The bundle invests in the Sun Life MFS Global Value Fund and Sun Life Beutel Goodman Canadian Bond Fund. The Underlying Funds are combined to hold about 70% in shares and 30% in bonds.

Top holdings and allocations as of December 31, 2013

Sun Life MFS Global Value Fund	76.3%
KDDI Corp	
Johnson & Johnson	
Pfizer Inc	
Lockheed Martin Corp	
Nestle SA	
GlaxoSmithKline PLC	
Philip Morris International Inc	
Roche Holding AG	
JPMorgan Chase & Co	
Danone SA	
Sun Life Beutel Goodman Canadian Bond Fund	23.5%
Cash and Equivalents	0.2%
Total	100.0%

Total number of investments: 3



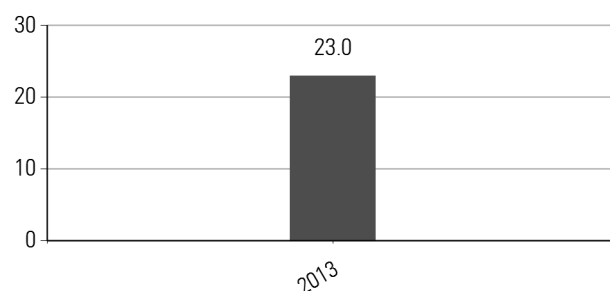
How has the Fund performed?

Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in August 2012 would have \$1,258.00 in December 2013. This works out to an average of 18.62% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

This chart shows how the Fund has performed in the past year. In the past year, the Fund was up in value one year.



How risky is it?



The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

Sun *Wise* Essential 2 Sun Life MFS Global Value Segregated Bundle
(formerly Sun *Wise* Essential 2 Sun Life MFS McLean Budden Global Value Segregated Bundle)

As of December 31, 2013

Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the “Ongoing Fund expenses” section. For details, please refer to Sections 10 and 13 of the Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want to invest in equity securities, with a small amount of exposure to income securities to mitigate short-term volatility
- are investing for the medium and/or long term

How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract and Sections I-5 and I-7.6 of the Information Folder.

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul style="list-style-type: none"> • You and your insurance advisor agree on the rate charged. • The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission. 																		
Deferred Sales Charge (DSC)	<table border="0"> <tr> <td>If you sell within:</td> <td>Rate</td> </tr> <tr> <td>1 year of buying</td> <td>5.5%</td> </tr> <tr> <td>2 years of buying</td> <td>5.0%</td> </tr> <tr> <td>3 years of buying</td> <td>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"> • The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw. • When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us. • You can Redeem up to 10% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge. • You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge. • For details, please refer to Section 11 of the Contract and Section I-5 of the Information Folder.
If you sell within:	Rate																			
1 year of buying	5.5%																			
2 years of buying	5.0%																			
3 years of buying	5.0%																			
4 years of buying	4.0%																			
5 years of buying	4.0%																			
6 years of buying	3.0%																			
7 years of buying	2.0%																			
After 7 years	0.0%																			

Ongoing Fund expenses

The MER includes the Management Fee and operating expenses of the Fund. The Insurance Fees can be part of the MER or charged to you by redeeming some of your Units. You do not pay the MER directly. It affects you because it reduces the return you get. Other fees and expenses depending on the Class you select can be charged to you. For details, please refer to Section 10 of the Contract and Section I-7.6 of the Information Folder.

Sun <i>Wise</i> Essential 2 Sun Life MFS Global Value Segregated Bundle (formerly Sun <i>Wise</i> Essential 2 Sun Life MFS McLean Budden Global Value Segregated Bundle)			
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you
Investment	3.09%	0.35%	N/A
Estate	3.09%	0.35%	0.55% of Class Death Benefit Base
MERs include taxes.			

Sun *Wise* Essential 2 Sun Life MFS Global Value Segregated Bundle
(formerly Sun *Wise* Essential 2 Sun Life MFS McLean Budden Global Value Segregated Bundle)

As of December 31, 2013

Servicing Commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the Management Fee. The rate depends on the sales charge option you chose. For details, please refer to Section I-5 of the Information Folder.

Annual service fee rate		
Sales Charge Option	DSC	ISC
Sun <i>Wise</i> Essential 2 Sun Life MFS Global Value Segregated Bundle (formerly Sun <i>Wise</i> Essential 2 Sun Life MFS McLean Budden Global Value Segregated Bundle)	0.50%	1.00%

Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 30 business days of buying the Units. Money from the fee goes to the Fund.
Change fee	Your insurance advisor may charge you up to 2% of the value of Units you switch to another Fund or Class.

For details, please refer to Sections 5.1 and 11.2 of the Contract.

What if I change my mind?

You can change your mind about investing in this Fund but you may have as little as two days to do so. Please see page i-1 for details. This page also contains details on how to get more information. This Fund Facts is not complete without page i-1.

Fund Codes	Investment Class	Estate Class
ISC	22175	22475
DSC	22275	22575

Sun Wise Essential 2 Sun Life MFS U.S. Growth Segregated Bundle
 (formerly Sun Wise Essential 2 Sun Life MFS McLean Budden U.S. Growth Segregated Bundle)

As of December 31, 2013

Quick Facts

Date Fund created: August 2012 Total value on December 31, 2013: \$1,205,129 Portfolio manager: CI Investments Inc. Management expense ratio (MER): 3.18% Portfolio turnover rate: 23.15%	Net asset value per Units	Number of Units outstanding
	Investment/Estate Class \$12.88	Investment/Estate Class 31,344 Units
Class option	Investment	Estate
Minimum investment per Contract	\$500	\$500
Minimum investment per Fund	\$500	\$500
Minimum for additional purchases	\$100	\$100
Monthly minimum of pre-authorized chequing	\$50	\$50

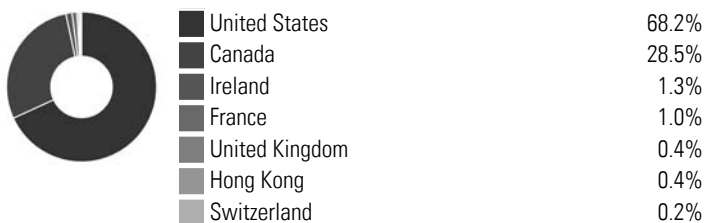
MERs include taxes.

What does the Fund invest in?

The bundle invests in the Sun Life MFS U.S. Growth Fund and Sun Life Beutel Goodman Canadian Bond Fund. The Underlying Funds are combined to hold about 70% in shares and 30% in bonds.

Top holdings and allocations as of December 31, 2013

Sun Life MFS U.S. Growth Fund	72.2%
Google Inc	
Visa Inc	
Precision Castparts Corp	
MasterCard Inc	
Thermo Fisher Scientific Inc	
Danaher Corp	
American Tower Corp	
Priceline Com Inc	
Gilead Sciences Inc	
Twenty-First Century Fox Inc	
Sun Life Beutel Goodman Canadian Bond Fund	26.9%
Cash and Equivalents	0.9%
Total	100.0%
Total number of investments:	3



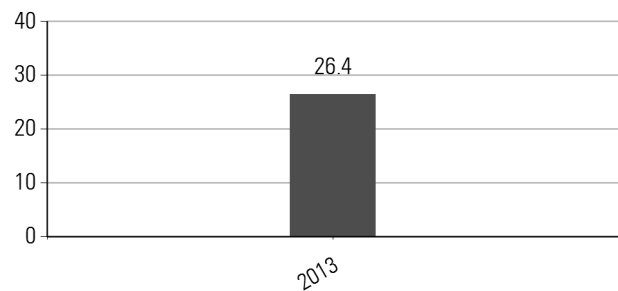
How has the Fund performed?

Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in August 2012 would have \$1,288.00 in December 2013. This works out to an average of 20.72% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

This chart shows how the Fund has performed in the past year. In the past year, the Fund was up in value one year.



How risky is it?



The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

Sun *Wise* Essential 2 Sun Life MFS U.S. Growth Segregated Bundle
(formerly Sun *Wise* Essential 2 Sun Life MFS McLean Budden U.S. Growth Segregated Bundle)

As of December 31, 2013

Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want to invest in equity securities, with a small amount of exposure to income securities to mitigate short-term volatility
- are investing for the medium and/or long term

How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract and Sections I-5 and I-7.6 of the Information Folder.

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul style="list-style-type: none"> • You and your insurance advisor agree on the rate charged. • The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission. 																		
Deferred Sales Charge (DSC)	<table border="0"> <tr> <td>If you sell within:</td> <td>Rate</td> </tr> <tr> <td>1 year of buying</td> <td>5.5%</td> </tr> <tr> <td>2 years of buying</td> <td>5.0%</td> </tr> <tr> <td>3 years of buying</td> <td>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"> • The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw. • When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us. • You can Redeem up to 10% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge. • You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge. • For details, please refer to Section 11 of the Contract and Section I-5 of the Information Folder.
If you sell within:	Rate																			
1 year of buying	5.5%																			
2 years of buying	5.0%																			
3 years of buying	5.0%																			
4 years of buying	4.0%																			
5 years of buying	4.0%																			
6 years of buying	3.0%																			
7 years of buying	2.0%																			
After 7 years	0.0%																			

Ongoing Fund expenses

The MER includes the Management Fee and operating expenses of the Fund. The Insurance Fees can be part of the MER or charged to you by redeeming some of your Units. You do not pay the MER directly. It affects you because it reduces the return you get. Other fees and expenses depending on the Class you select can be charged to you. For details, please refer to Section 10 of the Contract and Section I-7.6 of the Information Folder.

Sun <i>Wise</i> Essential 2 Sun Life MFS U.S. Growth Segregated Bundle (formerly Sun <i>Wise</i> Essential 2 Sun Life MFS McLean Budden U.S. Growth Segregated Bundle)			
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you
Investment	3.18%	0.35%	N/A
Estate	3.18%	0.35%	0.55% of Class Death Benefit Base
MERs include taxes.			

Sun *Wise* Essential 2 Sun Life MFS U.S. Growth Segregated Bundle
(formerly Sun *Wise* Essential 2 Sun Life MFS McLean Budden U.S. Growth Segregated Bundle)

As of December 31, 2013

Servicing Commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the Management Fee. The rate depends on the sales charge option you chose. For details, please refer to Section I-5 of the Information Folder.

Annual service fee rate		
Sales Charge Option	DSC	ISC
Sun <i>Wise</i> Essential 2 Sun Life MFS U.S. Growth Segregated Bundle (formerly Sun <i>Wise</i> Essential 2 Sun Life MFS McLean Budden U.S. Growth Segregated Bundle)	0.50%	1.00%

Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 30 business days of buying the Units. Money from the fee goes to the Fund.
Change fee	Your insurance advisor may charge you up to 2% of the value of Units you switch to another Fund or Class.

For details, please refer to Sections 5.1 and 11.2 of the Contract.

What if I change my mind?

You can change your mind about investing in this Fund but you may have as little as two days to do so. Please see page i-1 for details. This page also contains details on how to get more information. This Fund Facts is not complete without page i-1.

Fund Codes	Investment Class	Estate Class
ISC	22176	22476
DSC	22276	22576

Sun Wise Essential 2 Sun Life MFS U.S. Value Segregated Bundle
(formerly Sun Wise Essential 2 Sun Life MFS McLean Budden U.S. Value Segregated Bundle)

As of December 31, 2013

Quick Facts

Date Fund created: August 2012 Total value on December 31, 2013: \$839,087 Portfolio manager: CI Investments Inc. Management expense ratio (MER): 3.07% Portfolio turnover rate: 49.30%	Net asset value per Units	Number of Units outstanding
	Investment/Estate Class \$12.86	Investment/Estate Class 28,141 Units
Class option	Investment	Estate
Minimum investment per Contract	\$500	\$500
Minimum investment per Fund	\$500	\$500
Minimum for additional purchases	\$100	\$100
Monthly minimum of pre-authorized chequing	\$50	\$50

MERs include taxes.

What does the Fund invest in?

The bundle invests in the Sun Life MFS U.S. Value Fund and Sun Life Beutel Goodman Canadian Bond Fund. The Underlying Funds are combined to hold about 70% in shares and 30% in bonds.

Top holdings and allocations as of December 31, 2013

Sun Life MFS U.S. Value Fund	71.7%
JPMorgan Chase & Co	
Philip Morris International Inc	
Johnson & Johnson	
Pfizer Inc	
Lockheed Martin Corp	
Wells Fargo & Co	
Exxon Mobil Corp	
3M Co	
Accenture PLC	
Goldman Sachs Group Inc	
Sun Life Beutel Goodman Canadian Bond Fund	27.9%
Cash and Equivalents	0.4%
Total	100.0%

Total number of investments: 3



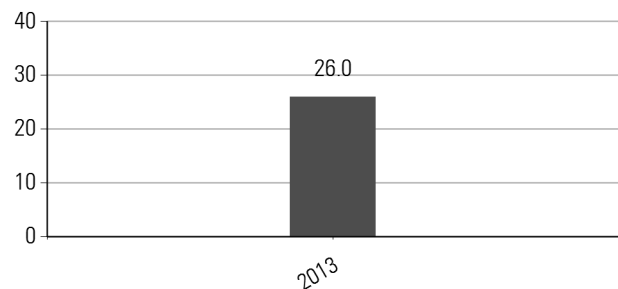
How has the Fund performed?

Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in August 2012 would have \$1,286.00 in December 2013. This works out to an average of 20.58% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

This chart shows how the Fund has performed in the past year. In the past year, the Fund was up in value one year.



How risky is it?



The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

Sun *Wise* Essential 2 Sun Life MFS U.S. Value Segregated Bundle
(formerly Sun *Wise* Essential 2 Sun Life MFS McLean Budden U.S. Value Segregated Bundle)

As of December 31, 2013

Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want to invest in equity securities, with a small amount of exposure to income securities to mitigate short-term volatility
- are investing for the medium and/or long term

How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract and Sections I-5 and I-7.6 of the Information Folder.

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul style="list-style-type: none"> • You and your insurance advisor agree on the rate charged. • The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission. 																		
Deferred Sales Charge (DSC)	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5%</td> </tr> <tr> <td>2 years of buying</td> <td>5.0%</td> </tr> <tr> <td>3 years of buying</td> <td>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </tbody> </table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"> • The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw. • When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us. • You can Redeem up to 10% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge. • You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge. • For details, please refer to Section 11 of the Contract and Section I-5 of the Information Folder.
If you sell within:	Rate																			
1 year of buying	5.5%																			
2 years of buying	5.0%																			
3 years of buying	5.0%																			
4 years of buying	4.0%																			
5 years of buying	4.0%																			
6 years of buying	3.0%																			
7 years of buying	2.0%																			
After 7 years	0.0%																			

Ongoing Fund expenses

The MER includes the Management Fee and operating expenses of the Fund. The Insurance Fees can be part of the MER or charged to you by redeeming some of your Units. You do not pay the MER directly. It affects you because it reduces the return you get. Other fees and expenses depending on the Class you select can be charged to you. For details, please refer to Section 10 of the Contract and Section I-7.6 of the Information Folder.

Sun <i>Wise</i> Essential 2 Sun Life MFS U.S. Value Segregated Bundle (formerly Sun <i>Wise</i> Essential 2 Sun Life MFS McLean Budden U.S. Value Segregated Bundle)			
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you
Investment	3.07%	0.35%	N/A
Estate	3.07%	0.35%	0.55% of Class Death Benefit Base
MERs include taxes.			

Sun *Wise* Essential 2 Sun Life MFS U.S. Value Segregated Bundle
(formerly Sun *Wise* Essential 2 Sun Life MFS McLean Budden U.S. Value Segregated Bundle)

As of December 31, 2013

Servicing Commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the Management Fee. The rate depends on the sales charge option you chose. For details, please refer to Section I-5 of the Information Folder.

Annual service fee rate		
Sales Charge Option	DSC	ISC
Sun <i>Wise</i> Essential 2 Sun Life MFS U.S. Value Segregated Bundle (formerly Sun <i>Wise</i> Essential 2 Sun Life MFS McLean Budden U.S. Value Segregated Bundle)	0.50%	1.00%

Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 30 business days of buying the Units. Money from the fee goes to the Fund.
Change fee	Your insurance advisor may charge you up to 2% of the value of Units you switch to another Fund or Class.

For details, please refer to Sections 5.1 and 11.2 of the Contract.

What if I change my mind?

You can change your mind about investing in this Fund but you may have as little as two days to do so. Please see page i-1 for details. This page also contains details on how to get more information. This Fund Facts is not complete without page i-1.

Fund Codes	Investment Class	Estate Class
ISC	22102	22402
DSC	22202	22502

Sun Wise Essential 2 CI Select Income Managed Segregated Fund

As of December 31, 2013

Quick Facts

Date Fund created: August 2012 Total value on December 31, 2013: \$37,877,844 Portfolio manager: CI Investments Inc. Management expense ratio (MER): 2.66% Portfolio turnover rate: 19.37%	Net asset value per Units	Number of Units outstanding
	Investment/Estate Class \$10.54	Investment/Estate Class 2,175,033 Units

Class option	Investment	Estate
Minimum investment per Contract	\$500	\$500
Minimum investment per Fund	\$500	\$500
Minimum for additional purchases	\$100	\$100
Monthly minimum of pre-authorized chequing	\$50	\$50

MERs include taxes.

If you invest more than \$100,000, some of the fees you need to pay may be lowered. Ask your advisor or refer to Sections 10, 11 and 15 of the Contract and Section I-7.6 of the Information Folder for details.

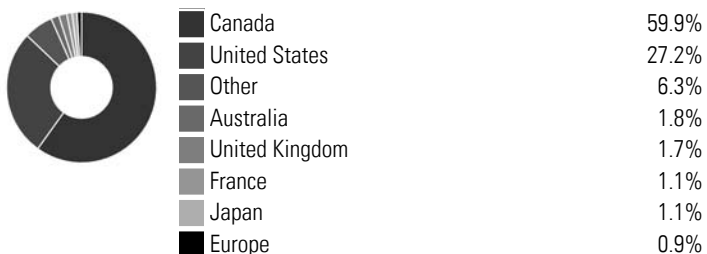
What does the Fund invest in?

The Fund invests in the Select Income Managed Corporate Class. The Underlying Fund invests mostly in bonds.

Top holdings and allocations of the Underlying Fund as of December 31, 2013

Cash and Equivalents	32.6%
Canada Government, 1.25%, 01-Sep-2018	4.0%
Canada Government, 2.75%, 01-Jun-2022	1.9%
United States Treasury, 1.25%, 30-Nov-2018	1.6%
Canada Government, 4.00%, 01-Jun-2041	1.3%
Ontario Province, 4.20%, 02-Jun-2020	1.0%
BC Province, 3.70%, 18-Dec-2020	1.0%
Ontario Province, 4.20%, 08-Mar-2018	0.9%
SPDR Barclays Capital Short Term High Yield Bond ETF	0.8%
United States Treasury, 1.63%, 15-Nov-2022	0.8%
Total	46.0%

Total number of investments: 645



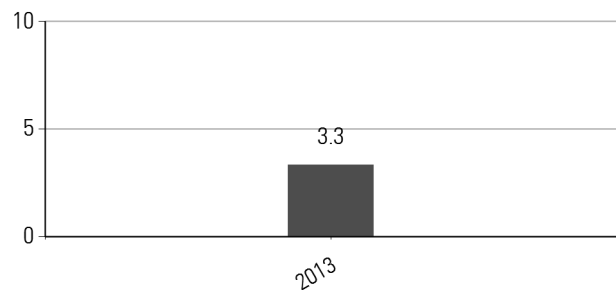
How has the Fund performed?

Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in August 2012 would have \$1,054.00 in December 2013. This works out to an average of 3.99% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

This chart shows how the Fund has performed in the past year. In the past year, the Fund was up in value one year.



How risky is it?



The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

Sun *Wise* Essential 2 CI Select Income Managed Segregated Fund

As of December 31, 2013

Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want a moderate degree of income and potential for capital gains
- are investing for the short and/or medium term

How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract and Sections I-5 and I-7.6 of the Information Folder.

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul style="list-style-type: none"> • You and your insurance advisor agree on the rate charged. • The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission. 																		
Deferred Sales Charge (DSC)	<table border="0"> <tr> <td>If you sell within:</td> <td>Rate</td> </tr> <tr> <td>1 year of buying</td> <td>5.5%</td> </tr> <tr> <td>2 years of buying</td> <td>5.0%</td> </tr> <tr> <td>3 years of buying</td> <td>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"> • The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw. • When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us. • You can Redeem up to 10% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge. • You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge. • For details, please refer to Section 11 of the Contract and Section I-5 of the Information Folder.
If you sell within:	Rate																			
1 year of buying	5.5%																			
2 years of buying	5.0%																			
3 years of buying	5.0%																			
4 years of buying	4.0%																			
5 years of buying	4.0%																			
6 years of buying	3.0%																			
7 years of buying	2.0%																			
After 7 years	0.0%																			

Ongoing Fund expenses

The MER includes the Management Fee and operating expenses of the Fund. The Insurance Fees can be part of the MER or charged to you by redeeming some of your Units. You do not pay the MER directly. It affects you because it reduces the return you get. Other fees and expenses depending on the Class you select can be charged to you. For details, please refer to Section 10 of the Contract and Section I-7.6 of the Information Folder.

Sun <i>Wise</i> Essential 2 CI Select Income Managed Segregated Fund			
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you
Investment	2.66%	0.16%	N/A
Estate	2.66%	0.16%	0.35% of Class Death Benefit Base
MERs include taxes.			

Sun *Wise* Essential 2 CI Select Income Managed Segregated Fund

As of December 31, 2013

Servicing Commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the Management Fee. The rate depends on the sales charge option you chose. For details, please refer to Section I-5 of the Information Folder.

Annual service fee rate		
Sales Charge Option	DSC	ISC
Sun <i>Wise</i> Essential 2 CI Select Income Managed Segregated Fund	0.50%	1.00%

Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 30 business days of buying the Units. Money from the fee goes to the Fund.
Change fee	Your insurance advisor may charge you up to 2% of the value of Units you switch to another Fund or Class.

For details, please refer to Sections 5.1 and 11.2 of the Contract.

What if I change my mind?

You can change your mind about investing in this Fund but you may have as little as two days to do so. Please see page i-1 for details. This page also contains details on how to get more information. This Fund Facts is not complete without page i-1.

Fund Codes	Investment Class	Estate Class
ISC	22103	22403
DSC	22203	22503

Sun Wise Essential 2 CI Signature Canadian Bond Segregated Fund

As of December 31, 2013

Quick Facts

Date Fund created: August 2012 Total value on December 31, 2013: \$4,203,959 Portfolio manager: CI Investments Inc. Management expense ratio (MER): 2.23% Portfolio turnover rate: 38.79%	Net asset value per Units	Number of Units outstanding
	Investment/Estate Class \$9.85	Investment/Estate Class 357,898 Units

Class option	Investment	Estate
Minimum investment per Contract	\$500	\$500
Minimum investment per Fund	\$500	\$500
Minimum for additional purchases	\$100	\$100
Monthly minimum of pre-authorized chequing	\$50	\$50

MERs include taxes.

If you invest more than \$100,000, some of the fees you need to pay may be lowered. Ask your advisor or refer to Sections 10, 11 and 15 of the Contract and Section I-7.6 of the Information Folder for details.

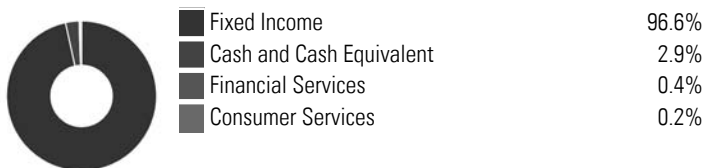
What does the Fund invest in?

The Fund invests in the Signature Canadian Bond Fund. The Underlying Fund invests mostly in Canadian bonds.

Top holdings and allocations of the Underlying Fund as of December 31, 2013

Canada Government, 1.50%, 01-Sep-2017	6.8%
Canada Government, 1.25%, 01-Sep-2018	6.1%
Canada Government, 2.75%, 01-Jun-2022	5.1%
Ontario Province, 4.20%, 02-Jun-2020	3.1%
BC Province, 3.70%, 18-Dec-2020	3.0%
Cash and Equivalents	3.0%
Ontario Province, 4.20%, 08-Mar-2018	2.9%
Canada Government, 4.00%, 01-Jun-2041	2.4%
Qc Province, 6.00%, 01-Oct-2029	2.3%
Canada Government, 5.00%, 01-Jun-2037	2.3%
Total	37.0%

Total number of investments: 177



How has the Fund performed?

Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in August 2012 would have \$985.00 in December 2013. This works out to an average of -1.12% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

This chart shows how the Fund has performed in the past year. In the past year, the Fund was down in value one year.



How risky is it?



The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

Sun *Wise* Essential 2 CI Signature Canadian Bond Segregated Fund

As of December 31, 2013

Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want to invest in fixed income
- are investing for the short and/or medium term

How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract and Sections I-5 and I-7.6 of the Information Folder.

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul style="list-style-type: none"> • You and your insurance advisor agree on the rate charged. • The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission. 																		
Deferred Sales Charge (DSC)	<table border="0"> <tr> <td>If you sell within:</td> <td>Rate</td> </tr> <tr> <td>1 year of buying</td> <td>5.5%</td> </tr> <tr> <td>2 years of buying</td> <td>5.0%</td> </tr> <tr> <td>3 years of buying</td> <td>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"> • The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw. • When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us. • You can Redeem up to 10% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge. • You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge. • For details, please refer to Section 11 of the Contract and Section I-5 of the Information Folder.
If you sell within:	Rate																			
1 year of buying	5.5%																			
2 years of buying	5.0%																			
3 years of buying	5.0%																			
4 years of buying	4.0%																			
5 years of buying	4.0%																			
6 years of buying	3.0%																			
7 years of buying	2.0%																			
After 7 years	0.0%																			

Ongoing Fund expenses

The MER includes the Management Fee and operating expenses of the Fund. The Insurance Fees can be part of the MER or charged to you by redeeming some of your Units. You do not pay the MER directly. It affects you because it reduces the return you get. Other fees and expenses depending on the Class you select can be charged to you. For details, please refer to Section 10 of the Contract and Section I-7.6 of the Information Folder.

Sun <i>Wise</i> Essential 2 CI Signature Canadian Bond Segregated Fund			
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you
Investment	2.23%	0.15%	N/A
Estate	2.23%	0.15%	0.30% of Class Death Benefit Base
MERs include taxes.			

Sun *Wise* Essential 2 CI Signature Canadian Bond Segregated Fund

As of December 31, 2013

Servicing Commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the Management Fee. The rate depends on the sales charge option you chose. For details, please refer to Section I-5 of the Information Folder.

Annual service fee rate		
Sales Charge Option	DSC	ISC
Sun <i>Wise</i> Essential 2 CI Signature Canadian Bond Segregated Fund	0.25%	0.50%

Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 30 business days of buying the Units. Money from the fee goes to the Fund.
Change fee	Your insurance advisor may charge you up to 2% of the value of Units you switch to another Fund or Class.

For details, please refer to Sections 5.1 and 11.2 of the Contract.

What if I change my mind?

You can change your mind about investing in this Fund but you may have as little as two days to do so. Please see page i-1 for details. This page also contains details on how to get more information. This Fund Facts is not complete without page i-1.

Fund Codes	Investment Class	Estate Class
ISC	22100	22400
DSC	22200	22500

Sun Wise Essential 2 CI Signature Diversified Yield II Segregated Fund

As of December 31, 2013

Quick Facts

Date Fund created: July 2013 Total value on December 31, 2013: \$5,627,619 Portfolio manager: CI Investments Inc. Management expense ratio (MER): 2.89% Portfolio turnover rate: 6.02%	Net asset value per Units	Number of Units outstanding
	Investment/Estate Class \$10.34	Investment/Estate Class 385,760 Units

Class option	Investment	Estate
Minimum investment per Contract	\$500	\$500
Minimum investment per Fund	\$500	\$500
Minimum for additional purchases	\$100	\$100
Monthly minimum of pre-authorized chequing	\$50	\$50

MERs include taxes.

If you invest more than \$100,000, some of the fees you need to pay may be lowered. Ask your advisor or refer to Sections 10, 11 and 15 of the Contract and Section I-7.6 of the Information Folder for details.

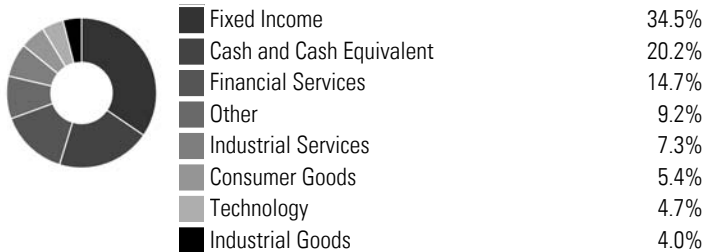
What does the Fund invest in?

The Fund invests in the Signature Diversified Yield II Fund. The Underlying Fund invests mostly in bonds and shares of firms from around the world.

Top holdings and allocations of the Underlying Fund as of December 31, 2013

Cash and Equivalents	20.2%
Apartment Investment and Management Co	2.0%
Singapore Telecommunications Ltd	1.9%
Total SA	1.5%
Abertis Infraestructuras SA	1.4%
The Coca-Cola Co	1.4%
Spirit Realty Capital Inc	1.4%
Royal Dutch Shell PLC	1.4%
Westfield Group	1.3%
Retail Opportunity Investments Corp	1.2%
Total	33.8%

Total number of investments: 444



How has the Fund performed?

Average returns

The performance will be reported once the Fund is in existence for more than one year.

Year-by-year returns (%)

The performance will be reported once the Fund is in existence for more than one year.

How risky is it?



The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

Sun *Wise* Essential 2 CI Signature Diversified Yield II Segregated Fund

As of December 31, 2013

Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want to invest in fixed income with the potential for modest capital appreciation
- are investing for the medium and/or long term

How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract and Sections I-5 and I-7.6 of the Information Folder.

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul style="list-style-type: none"> • You and your insurance advisor agree on the rate charged. • The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission. 																		
Deferred Sales Charge (DSC)	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5%</td> </tr> <tr> <td>2 years of buying</td> <td>5.0%</td> </tr> <tr> <td>3 years of buying</td> <td>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </tbody> </table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"> • The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw. • When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us. • You can Redeem up to 10% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge. • You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge. • For details, please refer to Section 11 of the Contract and Section I-5 of the Information Folder.
If you sell within:	Rate																			
1 year of buying	5.5%																			
2 years of buying	5.0%																			
3 years of buying	5.0%																			
4 years of buying	4.0%																			
5 years of buying	4.0%																			
6 years of buying	3.0%																			
7 years of buying	2.0%																			
After 7 years	0.0%																			

Ongoing Fund expenses

The MER includes the Management Fee and operating expenses of the Fund. The Insurance Fees can be part of the MER or charged to you by redeeming some of your Units. You do not pay the MER directly. It affects you because it reduces the return you get. Other fees and expenses depending on the Class you select can be charged to you. For details, please refer to Section 10 of the Contract and Section I-7.6 of the Information Folder.

Sun <i>Wise</i> Essential 2 CI Signature Diversified Yield II Segregated Fund			
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you
Investment	2.89%	0.31%	N/A
Estate	2.89%	0.31%	0.45% of Class Death Benefit Base%
MERs include taxes.			

Sun *Wise* Essential 2 CI Signature Diversified Yield II Segregated Fund

As of December 31, 2013

Servicing Commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the Management Fee. The rate depends on the sales charge option you chose. For details, please refer to Section I-5 of the Information Folder.

Annual service fee rate		
Sales Charge Option	DSC	ISC
Sun <i>Wise</i> Essential 2 CI Signature Diversified Yield II Segregated Fund	0.50%	1.00%

Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 30 business days of buying the Units. Money from the fee goes to the Fund.
Change fee	Your insurance advisor may charge you up to 2% of the value of Units you switch to another Fund or Class.

For details, please refer to Sections 5.1 and 11.2 of the Contract.

What if I change my mind?

You can change your mind about investing in this Fund but you may have as little as two days to do so. Please see page i-1 for details. This page also contains details on how to get more information. This Fund Facts is not complete without page i-1.

Fund Codes	Investment Class	Estate Class
ISC	22105	22405
DSC	22205	22505

Sun Wise Essential 2 Sun Life Beutel Goodman Canadian Bond Segregated Fund

As of December 31, 2013

Quick Facts

Date Fund created: August 2012 Total value on December 31, 2013: \$386,750 Portfolio manager: Sun Life Global Investments (Canada) Inc. Management expense ratio (MER): 2.37% Portfolio turnover rate: 34.94%	Net asset value per Units	Number of Units outstanding
	Investment/Estate Class \$9.64	Investment/Estate Class 40,132 Units
Class option	Investment	Estate
Minimum investment per Contract	\$500	\$500
Minimum investment per Fund	\$500	\$500
Minimum for additional purchases	\$100	\$100
Monthly minimum of pre-authorized chequing	\$50	\$50

MERs include taxes.

What does the Fund invest in?

The Fund invests in the Sun Life Beutel Goodman Canadian Bond Fund. The Underlying Fund invests mostly in Canadian bonds.

Top holdings and allocations of the Underlying Fund as of December 31, 2013

Canada Housing Trust No 1, 2.75%, 15-Dec-2014	13.8%
Canada Housing Trust No 1, 2.45%, 15-Dec-2015	10.7%
Canada Housing Trust No 1, 3.15%, 15-Jun-2015	7.4%
Canada Government, 1.50%, 01-Aug-2015	7.4%
Canada Government, 2.00%, 01-Dec-2014	4.6%
Canadian Imperial Bank of Commerce, 2.20%, 22-May-2015	3.5%
Cash and Equivalents	3.4%
Bank of Nova Scotia, 2.25%, 08-May-2015	2.7%
Canada Government, 1.50%, 01-Dec-2044	2.2%
Canada Housing Trust No 1, 2.95%, 15-Mar-2015	2.0%
Total	57.7%

Total number of investments: 140

Fixed Income	96.6%
Cash and Cash Equivalent	3.4%



Canada	100.0%
--------	--------



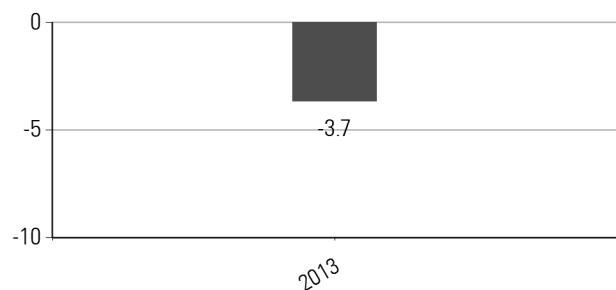
How has the Fund performed?

Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in August 2012 would have \$964.00 in December 2013. This works out to an average of -2.69% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

This chart shows how the Fund has performed in the past year. In the past year, the Fund was down in value one year.



How risky is it?



The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

Sun *Wise* Essential 2 Sun Life Beutel Goodman Canadian Bond Segregated Fund

As of December 31, 2013

Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want a moderate degree of income and potential for capital gains
- are investing for the medium and/or long term

How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract and Sections I-5 and I-7.6 of the Information Folder.

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul style="list-style-type: none"> • You and your insurance advisor agree on the rate charged. • The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission. 																		
Deferred Sales Charge (DSC)	<table border="0"> <tr> <td>If you sell within:</td> <td>Rate</td> </tr> <tr> <td>1 year of buying</td> <td>5.5%</td> </tr> <tr> <td>2 years of buying</td> <td>5.0%</td> </tr> <tr> <td>3 years of buying</td> <td>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"> • The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw. • When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us. • You can Redeem up to 10% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge. • You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge. • For details, please refer to Section 11 of the Contract and Section I-5 of the Information Folder.
If you sell within:	Rate																			
1 year of buying	5.5%																			
2 years of buying	5.0%																			
3 years of buying	5.0%																			
4 years of buying	4.0%																			
5 years of buying	4.0%																			
6 years of buying	3.0%																			
7 years of buying	2.0%																			
After 7 years	0.0%																			

Ongoing Fund expenses

The MER includes the Management Fee and operating expenses of the Fund. The Insurance Fees can be part of the MER or charged to you by redeeming some of your Units. You do not pay the MER directly. It affects you because it reduces the return you get. Other fees and expenses depending on the Class you select can be charged to you. For details, please refer to Section 10 of the Contract and Section I-7.6 of the Information Folder.

Sun <i>Wise</i> Essential 2 Sun Life Beutel Goodman Canadian Bond Segregated Fund			
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you
Investment	2.37%	0.15%	N/A
Estate	2.37%	0.15%	0.30% of Class Death Benefit Base
MERs include taxes.			

Sun *Wise* Essential 2 Sun Life Beutel Goodman Canadian Bond Segregated Fund

As of December 31, 2013

Servicing Commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the Management Fee. The rate depends on the sales charge option you chose. For details, please refer to Section I-5 of the Information Folder.

Annual service fee rate		
Sales Charge Option	DSC	ISC
Sun <i>Wise</i> Essential 2 Sun Life Beutel Goodman Canadian Bond Segregated Fund	0.25%	0.50%

Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 30 business days of buying the Units. Money from the fee goes to the Fund.
Change fee	Your insurance advisor may charge you up to 2% of the value of Units you switch to another Fund or Class.

For details, please refer to Sections 5.1 and 11.2 of the Contract.

What if I change my mind?

You can change your mind about investing in this Fund but you may have as little as two days to do so. Please see page i-1 for details. This page also contains details on how to get more information. This Fund Facts is not complete without page i-1.

Fund Codes	Investment Class	Estate Class
ISC	22106	22406
DSC	22206	22506

Sun Wise Essential 2 Sun Life MFS Canadian Bond Segregated Fund
 (formerly Sun Wise Essential 2 Sun Life MFS McLean Budden Canadian Bond Segregated Fund)

As of December 31, 2013

Quick Facts

Date Fund created: August 2012 Total value on December 31, 2013: \$561,099 Portfolio manager: Sun Life Global Investments (Canada) Inc. Management expense ratio (MER): 2.37% Portfolio turnover rate: 27.59%	Net asset value per Units	Number of Units outstanding
	Investment/Estate Class \$9.87	Investment/Estate Class 56,860 Units
Class option	Investment	Estate
Minimum investment per Contract	\$500	\$500
Minimum investment per Fund	\$500	\$500
Minimum for additional purchases	\$100	\$100
Monthly minimum of pre-authorized chequing	\$50	\$50

MERs include taxes.

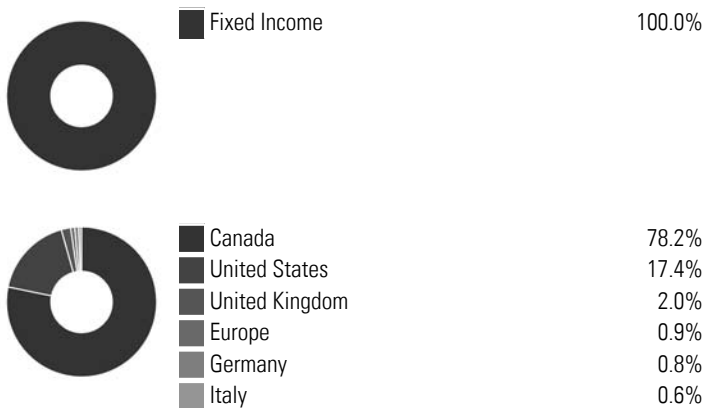
What does the Fund invest in?

The Fund invests in the Sun Life MFS Canadian Bond Fund. The Underlying Fund invests mostly in Canadian bonds.

Top holdings and allocations of the Underlying Fund as of December 31, 2013

Ontario Province, 4.70%, 02-Jun-2037	2.7%
Canada Housing Trust No 1, 3.75%, 15-Mar-2020	2.3%
Goldman Sachs Group Inc, FRN, 19-Apr-2022	1.8%
Hydro One Inc, 5.00%, 19-Oct-2046	1.8%
407 International Inc, 6.47%, 27-Jul-2029	1.7%
Ge Capital Canada Funding Co, 4.40%, 08-Feb-2018	1.7%
Ontario Province, 6.50%, 08-Mar-2029	1.6%
Bank of Montreal, FRN, 08-Jul-2021	1.6%
Quebec Province, 4.50%, 01-Dec-2019	1.6%
RBC Capital Trust, FRN, 31-Dec-2304	1.4%
Total	18.1%

Total number of investments: 110



How has the Fund performed?

Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in August 2012 would have \$987.00 in December 2013. This works out to an average of -0.97% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

This chart shows how the Fund has performed in the past year. In the past year, the Fund was down in value one year.



How risky is it?



The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

Sun *Wise* Essential 2 Sun Life MFS Canadian Bond Segregated Fund
(formerly Sun *Wise* Essential 2 Sun Life MFS McLean Budden Canadian Bond Segregated Fund)

As of December 31, 2013

Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want a moderate degree of income and potential for capital gains
- are investing for the medium and/or long term

How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract and Sections I-5 and I-7.6 of the Information Folder.

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul style="list-style-type: none"> • You and your insurance advisor agree on the rate charged. • The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission. 																		
Deferred Sales Charge (DSC)	<table border="0"> <tr> <td>If you sell within:</td> <td>Rate</td> </tr> <tr> <td>1 year of buying</td> <td>5.5%</td> </tr> <tr> <td>2 years of buying</td> <td>5.0%</td> </tr> <tr> <td>3 years of buying</td> <td>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"> • The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw. • When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us. • You can Redeem up to 10% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge. • You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge. • For details, please refer to Section 11 of the Contract and Section I-5 of the Information Folder.
If you sell within:	Rate																			
1 year of buying	5.5%																			
2 years of buying	5.0%																			
3 years of buying	5.0%																			
4 years of buying	4.0%																			
5 years of buying	4.0%																			
6 years of buying	3.0%																			
7 years of buying	2.0%																			
After 7 years	0.0%																			

Ongoing Fund expenses

The MER includes the Management Fee and operating expenses of the Fund. The Insurance Fees can be part of the MER or charged to you by redeeming some of your Units. You do not pay the MER directly. It affects you because it reduces the return you get. Other fees and expenses depending on the Class you select can be charged to you. For details, please refer to Section 10 of the Contract and Section I-7.6 of the Information Folder.

Sun <i>Wise</i> Essential 2 Sun Life MFS Canadian Bond Segregated Fund (formerly Sun <i>Wise</i> Essential 2 Sun Life MFS McLean Budden Canadian Bond Segregated Fund)			
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you
Investment	2.37%	0.15%	N/A
Estate	2.37%	0.15%	0.30% of Class Death Benefit Base
MERs include taxes.			

Sun *Wise* Essential 2 Sun Life MFS Canadian Bond Segregated Fund
(formerly Sun *Wise* Essential 2 Sun Life MFS McLean Budden Canadian Bond Segregated Fund)

As of December 31, 2013

Servicing Commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the Management Fee. The rate depends on the sales charge option you chose. For details, please refer to Section I-5 of the Information Folder.

Annual service fee rate		
Sales Charge Option	DSC	ISC
Sun <i>Wise</i> Essential 2 Sun Life MFS Canadian Bond Segregated Fund (formerly Sun <i>Wise</i> Essential 2 Sun Life MFS McLean Budden Canadian Bond Segregated Fund)	0.25%	0.50%

Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 30 business days of buying the Units. Money from the fee goes to the Fund.
Change fee	Your insurance advisor may charge you up to 2% of the value of Units you switch to another Fund or Class.

For details, please refer to Sections 5.1 and 11.2 of the Contract.

What if I change my mind?

You can change your mind about investing in this Fund but you may have as little as two days to do so. Please see page i-1 for details. This page also contains details on how to get more information. This Fund Facts is not complete without page i-1.

Fund Codes	Investment Class	Estate Class
ISC	22107	22407
DSC	22207	22507

Sun Wise Essential 2 TD Canadian Bond Segregated Fund

As of December 31, 2013

Quick Facts

Date Fund created: August 2012 Total value on December 31, 2013: \$4,461,863 Portfolio manager: TD Asset Management Inc. Management expense ratio (MER): 2.43% Portfolio turnover rate: 38.00%	Net asset value per Units	Number of Units outstanding
	Investment/Estate Class \$9.74	Investment/Estate Class 458,292 Units

Class option	Investment	Estate
Minimum investment per Contract	\$500	\$500
Minimum investment per Fund	\$500	\$500
Minimum for additional purchases	\$100	\$100
Monthly minimum of pre-authorized chequing	\$50	\$50

MERs include taxes.

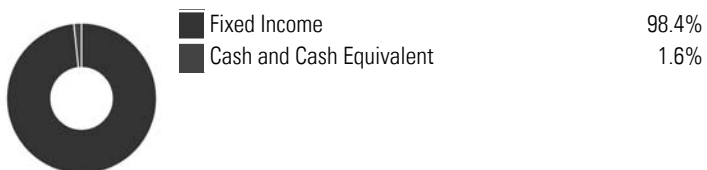
What does the Fund invest in?

The Fund invests in the TD Canadian Bond Fund. The Underlying Fund invests mostly in Canadian bonds.

Top holdings and allocations of the Underlying Fund as of December 31, 2013

Canada Government, 5.00%, 01-Jun-2037	4.0%
Canada Government, 4.00%, 01-Jun-2041	3.9%
Canada Government, 1.50%, 01-Jun-2023	2.6%
Canada Government, 2.75%, 01-Jun-2022	2.6%
Ontario Province, 5.60%, 02-Jun-2035	2.3%
Toronto-Dominion Bank, FRN, 14-Dec-2105	2.1%
Ontario Province, 0.00%, 02-Jun-2027	1.9%
Canada Government, 3.50%, 01-Jun-2020	1.6%
Cash and Equivalents	1.6%
British Columbia Province, 4.30%, 18-Jun-2042	1.4%
Total	24.0%

Total number of investments: 178



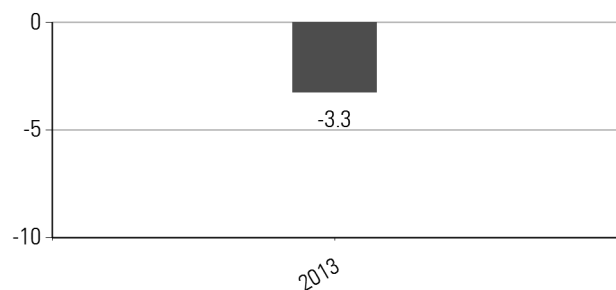
How has the Fund performed?

Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in August 2012 would have \$974.00 in December 2013. This works out to an average of -1.94% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

This chart shows how the Fund has performed in the past year. In the past year, the Fund was down in value one year.



How risky is it?



The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

Sun *Wise* Essential 2 TD Canadian Bond Segregated Fund

As of December 31, 2013

Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want a high-quality income investment
- are investing for the short and/or medium term

How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract and Sections I-5 and I-7.6 of the Information Folder.

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul style="list-style-type: none"> • You and your insurance advisor agree on the rate charged. • The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission. 																		
Deferred Sales Charge (DSC)	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5%</td> </tr> <tr> <td>2 years of buying</td> <td>5.0%</td> </tr> <tr> <td>3 years of buying</td> <td>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </tbody> </table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"> • The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw. • When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us. • You can Redeem up to 10% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge. • You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge. • For details, please refer to Section 11 of the Contract and Section I-5 of the Information Folder.
If you sell within:	Rate																			
1 year of buying	5.5%																			
2 years of buying	5.0%																			
3 years of buying	5.0%																			
4 years of buying	4.0%																			
5 years of buying	4.0%																			
6 years of buying	3.0%																			
7 years of buying	2.0%																			
After 7 years	0.0%																			

Ongoing Fund expenses

The MER includes the Management Fee and operating expenses of the Fund. The Insurance Fees can be part of the MER or charged to you by redeeming some of your Units. You do not pay the MER directly. It affects you because it reduces the return you get. Other fees and expenses depending on the Class you select can be charged to you. For details, please refer to Section 10 of the Contract and Section I-7.6 of the Information Folder.

Sun <i>Wise</i> Essential 2 TD Canadian Bond Segregated Fund			
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you
Investment	2.43%	0.15%	N/A
Estate	2.43%	0.15%	0.30% of Class Death Benefit Base
MERs include taxes.			

Sun *Wise* Essential 2 TD Canadian Bond Segregated Fund

As of December 31, 2013

Servicing Commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the Management Fee. The rate depends on the sales charge option you chose. For details, please refer to Section I-5 of the Information Folder.

Annual service fee rate		
Sales Charge Option	DSC	ISC
Sun <i>Wise</i> Essential 2 TD Canadian Bond Segregated Fund	0.25%	0.50%

Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 30 business days of buying the Units. Money from the fee goes to the Fund.
Change fee	Your insurance advisor may charge you up to 2% of the value of Units you switch to another Fund or Class.

For details, please refer to Sections 5.1 and 11.2 of the Contract.

What if I change my mind?

You can change your mind about investing in this Fund but you may have as little as two days to do so. Please see page i-1 for details. This page also contains details on how to get more information. This Fund Facts is not complete without page i-1.

Fund Codes	Investment Class	Estate Class
ISC	22101	22401
DSC	22201	22501

Sun Wise Essential 2 CI Money Market Segregated Fund

As of December 31, 2013

Quick Facts

Date Fund created: August 2012 Total value on December 31, 2013: \$15,148,339 Portfolio manager: CI Investments Inc. Management expense ratio (MER): 1.39% Portfolio turnover rate: 244.30%	Net asset value per Units	Number of Units outstanding
	Investment/Estate Class \$10.00	Investment/Estate Class 1,229,523 Units

Class option	Investment	Estate
Minimum investment per Contract	\$500	\$500
Minimum investment per Fund	\$500	\$500
Minimum for additional purchases	\$100	\$100
Monthly minimum of pre-authorized chequing	\$50	\$50

MERs include taxes.

If you invest more than \$100,000, some of the fees you need to pay may be lowered. Ask your advisor or refer to Sections 10, 11 and 15 of the Contract and Section I-7.6 of the Information Folder for details.

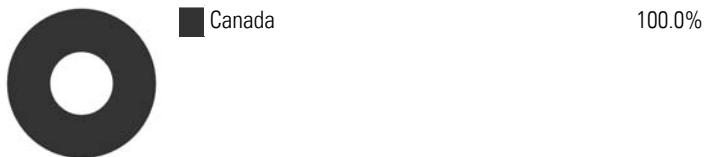
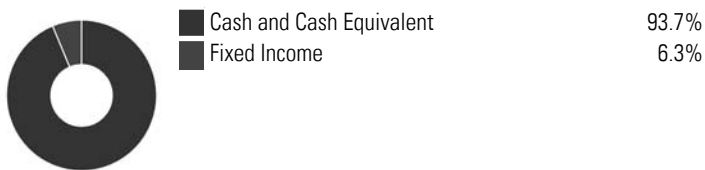
What does the Fund invest in?

The Fund invests in the CI Money Market Fund. The Underlying Fund invests mostly in short-term debt that mature in less than 365 days.

Top holdings and allocations of the Underlying Fund as of December 31, 2013

Cash and Equivalents	93.7%
Bank of Nova Scotia, FRN, 18-Sep-2015	2.1%
Bank of Montreal, FRN, 23-Mar-2015	1.7%
Enbridge Inc, FRN, 19-Aug-2015	1.7%
Honda Canada Finance Inc., FRN, 03-Dec-2015	0.8%
Total	100.0%

Total number of investments: 5



How has the Fund performed?

Average returns

This section tells you how the Fund did in the past. A person who invested \$1,000 in the Investment Class Fund in August 2012 would have \$1,000.00 in December 2013. This works out to an average of 0.00% a year. The returns are after the MER has been deducted. The insurance fees and other costs will reduce the returns of the Fund. Past returns do not tell you how the Fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

This chart shows how the Fund has performed in the past year. In the past year, the Fund was up in value one year.



How risky is it?



The value of your investment can go down. For details, please refer to Section I-7 of the Information Folder.

Sun *Wise* Essential 2 CI Money Market Segregated Fund

As of December 31, 2013

Are there any guarantees?

This Segregated Fund is being offered under an insurance Contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the "Ongoing Fund expenses" section. For details, please refer to Sections 10 and 13 of the Contract.

Who is this Fund for?

This Fund may be suitable for contractholders if they:

- want to earn income
- are investing for the short term

How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the Fund. For details, please refer to Sections 10 and 11 of the Contract and Sections I-5 and I-7.6 of the Information Folder.

Sales charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount invested	<ul style="list-style-type: none"> • You and your insurance advisor agree on the rate charged. • The Initial Sales Charge is deducted from the amount you buy. It is paid as a commission. 																		
Deferred Sales Charge (DSC)	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5%</td> </tr> <tr> <td>2 years of buying</td> <td>5.0%</td> </tr> <tr> <td>3 years of buying</td> <td>5.0%</td> </tr> <tr> <td>4 years of buying</td> <td>4.0%</td> </tr> <tr> <td>5 years of buying</td> <td>4.0%</td> </tr> <tr> <td>6 years of buying</td> <td>3.0%</td> </tr> <tr> <td>7 years of buying</td> <td>2.0%</td> </tr> <tr> <td>After 7 years</td> <td>0.0%</td> </tr> </tbody> </table>	If you sell within:	Rate	1 year of buying	5.5%	2 years of buying	5.0%	3 years of buying	5.0%	4 years of buying	4.0%	5 years of buying	4.0%	6 years of buying	3.0%	7 years of buying	2.0%	After 7 years	0.0%	<ul style="list-style-type: none"> • The Deferred Sales Charge is a set rate. It is deducted from the amount you withdraw. • When you invest in the Fund, we pay a commission of 5%. Any Deferred Sales Charge you pay goes to us. • You can Redeem up to 10% (20% if the Contract is a RRIF) of your Units of a Fund each year without a Deferred Sales Charge. • You can switch to Units of other DSC Funds under the insurance Contract without paying a Deferred Sales Charge. • For details, please refer to Section 11 of the Contract and Section I-5 of the Information Folder.
If you sell within:	Rate																			
1 year of buying	5.5%																			
2 years of buying	5.0%																			
3 years of buying	5.0%																			
4 years of buying	4.0%																			
5 years of buying	4.0%																			
6 years of buying	3.0%																			
7 years of buying	2.0%																			
After 7 years	0.0%																			

Ongoing Fund expenses

The MER includes the Management Fee and operating expenses of the Fund. The Insurance Fees can be part of the MER or charged to you by redeeming some of your Units. You do not pay the MER directly. It affects you because it reduces the return you get. Other fees and expenses depending on the Class you select can be charged to you. For details, please refer to Section 10 of the Contract and Section I-7.6 of the Information Folder.

Sun <i>Wise</i> Essential 2 CI Money Market Segregated Fund			
	MER (Annual rate as a % of the Fund's value)	Annual fee rate for death and maturity insurance included in MER	Annual fee rate for death and maturity insurance charged to you
Investment	1.39%	0.10%	N/A
Estate	1.39%	0.10%	0.15% of Class Death Benefit Base
MERs include taxes.			

Sun *Wise* Essential 2 CI Money Market Segregated Fund

As of December 31, 2013

Servicing Commission

We pay an annual servicing commission as long as you own the Fund. It is paid out of the Management Fee. The rate depends on the sales charge option you chose. For details, please refer to Section I-5 of the Information Folder.

Annual service fee rate		
Sales Charge Option	DSC	ISC
Sun <i>Wise</i> Essential 2 CI Money Market Segregated Fund	N/A	0.00% to 0.25%

Other fees

Fee	What you pay
Early withdrawal fee	2% of the value of Units you sell or transfer within 30 business days of buying the Units. Money from the fee goes to the Fund.
Change fee	Your insurance advisor may charge you up to 2% of the value of Units you switch to another Fund or Class.

For details, please refer to Sections 5.1 and 11.2 of the Contract.

What if I change my mind?

You can change your mind about investing in this Fund but you may have as little as two days to do so. Please see page i-1 for details. This page also contains details on how to get more information. This Fund Facts is not complete without page i-1.

For more information about the innovative features
and benefits of SunWise Essential Series 2,
please visit www.sunwiseessentialseries.com.

Sun Life Assurance Company of Canada, a member of the Sun Life Financial group of companies, is the sole issuer of the individual variable annuity contract providing for investment in SunWise Essential Series 2 segregated funds. A description of the key features of the applicable individual variable annuity contract is contained in the Information Folder. **Any amount that is allocated to a segregated fund is invested at the risk of the contractholder and may increase or decrease in value.** CI Investments and CI Investments design, Harbour Advisors, Harbour Funds and Cambridge are registered trademarks of CI Investments Inc. Portfolio Series, Signature Global Asset Management and Signature Funds are trademarks of CI Investments Inc. SunWise is a registered trademark of Sun Life Assurance Company of Canada. ©CI Investments Inc., 2013



Sun Life Assurance Company of Canada

227 King Street South
P.O. Box 1601 STN Waterloo
Waterloo, Ontario N2J 4C5



2 Queen Street East, Twentieth Floor, Toronto, Ontario M5C 3G7 | www.ci.com

Head Office / Toronto
416-364-1145
1-800-268-9374

Calgary
403-205-4396
1-800-776-9027

Montreal
514-875-0090
1-800-268-1602

Vancouver
604-681-3346
1-800-665-6994

Client Services
English: 1-800-563-5181
French: 1-800-668-3528