

SunUniversalLife



Investment Account Options
December 31, 2014

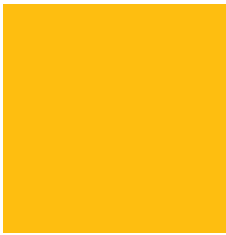
How investing in SunUniversalLife works:

1. With each payment that you make into the policy, provincial premium tax is deducted. Your payment then goes to the activity account, which is the daily interest account (DIA), before moving to any investment account.
2. Each account requires a minimum balance of \$250 before you can move any investments from the DIA activity account to the selected investment accounts.
3. Interest is calculated daily as follows:
 - DIA accounts: interest is credited to the account daily and is guaranteed to never be negative.
 - Guaranteed interest accounts (GIAs): interest is calculated and compounded daily and is guaranteed never to be negative. When the term of the GIA matures, the balance of the account will roll into the DIA activity account and be reinvested according to investment directions in place at that time, unless you choose another account.
 - Index and managed accounts: interest can be positive or negative. The credited interest rate for each account is earned daily and is equal to 100 per cent of the daily percentage change in the designated fund or index after the manager's Management Expense Ratio (MER¹) has been applied. The resulting interest rate is then reduced by the associated **SunUniversalLife** investment account management fee². This number is the credited interest rate for the designated investment account.
4. When you invest in an index or managed investment account you do not purchase any units or legal interest in the designated index or mutual fund. When you invest in a guaranteed or daily interest account you do not acquire an interest in Government of Canada bonds and Treasury bills.
5. Any funds you take out of a GIA before maturity may be subject to a market value adjustment (MVA). An MVA will apply only if, at the time of withdrawal, the current interest rate on a new GIA of the same term is higher than the interest rate on the GIA where you withdraw funds.

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

¹ MER information is provided by each fund manager. All MER data is as of December 31, 2014 unless otherwise stated.

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



SunUniversalLife offers a variety of investment account options.

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

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

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

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

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ACCOUNT	ACCOUNT TYPE	FUND STRATEGY AND INVESTMENT OBJECTIVES
RISK: LOWER		
<p>Daily interest account (DIA) Interest is calculated and credited daily.</p>	Guaranteed	<ul style="list-style-type: none"> - The rate of return is guaranteed not to be less than 90% of the yield on a 30-day Government of Canada Treasury bill less 1.75%. - Holding account or interim solution leading to a long-term investment. - Guaranteed never to be less than 0% annually.
<p>Guaranteed interest accounts (GIAs) Interest is calculated and credited daily.</p>	Guaranteed	<ul style="list-style-type: none"> - The rate of return is guaranteed not to be less than 90% of the yield on current coupon of Government of Canada bonds with the same term less 1.75%. - Fixed-period term investment with a guaranteed rate of return. - Principal preservation. - Minimum guaranteed rates range from 0-1.5% annually.
<p>Canadian Bond Index Interest in this account is based on the performance of the FTSE TMX Universe Bond Total Return Index.</p>	Index	<ul style="list-style-type: none"> - The FTSE TMX Universe Bond Total Return Index tracks the performance of investment-grade (BBB or better) government and corporate bonds in Canada.
<p>FPX Income Index* Interest in this account is based on the performance of the FPX Income Index.</p>	Index	<ul style="list-style-type: none"> - The FPX Income portfolio consists of 20% in a 91-day T-bill; 50% evenly split among three Government of Canada bonds spanning a range of maturities; and 30% in equities allocated between i60s and SPDRs, which are index funds.
<p>PH&N Bond Interest in this account is based on the performance of the PH&N Bond-D fund. Fund manager: PH&N Fixed Income Team Fund net assets: \$8,642.5 million</p>	Managed	<ul style="list-style-type: none"> - The fundamental investment objectives of the fund are to provide relatively high yields and stability of capital by investing primarily in a well-diversed portfolio of fixed income securities issued by Canadian governments and corporations.
RISK: MODERATE		
<p>CI Harbour Growth & Income Interest in this account is based on the performance of the Harbour Growth & Income (Class A units) fund. Fund manager: Roger Mortimer, Paul Sandhu, Phil D'lorio Fund net assets: \$5,333.7 million</p>	Managed	<ul style="list-style-type: none"> - This fund's objective is to obtain long-term total return through a prudent balance of income and capital appreciation. It invests primarily in equity and equity-related securities of mid-to large-capitalization Canadian companies and fixed income securities issued by Canadian governments and companies. The proportion of the fund's assets invested in equity and fixed income securities may vary according to market conditions. The proportion of the fund's assets invested in equity and fixed income securities may vary according to market conditions.
<p>CI Portfolio Series Balanced Interest in this account is based on the performance of the Portfolio Series Balanced (Class A units) fund. Fund manager: Multi-manager Fund net assets: \$3,315.1 million</p>	Managed	<ul style="list-style-type: none"> - This portfolio's objective is to provide a balance between income and long-term capital growth while diversifying risk by investing in income and equity mutual funds.

*FPX is a trademark of The National Post Company.

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

ASSET CLASS	VOLATILITY	MER	MANAGEMENT FEE (with bonus and COI discount)	MANAGEMENT FEE (with no bonus)
Cash equivalent	Low	n/a	n/a	n/a
Term deposit	Low	n/a	n/a	n/a
Bond/Income	Low	n/a	3.00%	2.00%
Bond/Income	Low	n/a	2.80%	1.80%
Bond/Income (Blend)	Low	0.60%	2.15%	1.15%
Canadian balanced (Value)	Moderate	2.43%	1.00%	0.00%
Asset allocation (Blend)	Low	2.42%	1.00%	0.00%

ACCOUNT	ACCOUNT TYPE	FUND STRATEGY AND INVESTMENT OBJECTIVES
RISK: MODERATE		
<p>CI Portfolio Series Balanced Growth</p> <p>Interest in this account is based on the performance of the Portfolio Series Balanced Growth (Class A units) fund.</p> <p>Fund manager: Multi-manager</p> <p>Fund net assets: \$1,842.7 million</p>	Managed	<ul style="list-style-type: none"> - The portfolio's objective is to provide long-term capital growth with a moderate level of risk and volatility by investing directly in other mutual funds managed by CI.
<p>CI Portfolio Series Conservative</p> <p>Interest in this account is based on the performance of the Portfolio Series Conservative (Class A units) fund.</p> <p>Fund manager: Multi-manager</p> <p>Fund net assets: \$1,221.7 million</p>	Managed	<ul style="list-style-type: none"> - Portfolio's objective is to provide a balance between income and capital growth at lower than average levels of volatility by investing in income and equity mutual funds.
<p>CI Portfolio Series Conservative Balanced</p> <p>Interest in this account is based on the performance of the Portfolio Series Conservative Balanced (Class A units) fund.</p> <p>Fund manager: Multi-manager</p> <p>Fund net assets: \$920.4 million</p>	Managed	<ul style="list-style-type: none"> - The portfolio's objective is to provide a conservative total return with lower than average volatility by investing directly in other mutual funds managed by CI.
<p>CI Signature High Income</p> <p>Interest in this account is based on the performance of the Signature High Income (Class A units) fund.</p> <p>Fund manager: Geof Marshall, Joe D'Angelo, Ryan Fitzgerald</p> <p>Fund net assets: \$10,020.6 million</p>	Managed	<ul style="list-style-type: none"> - The fund's objective is to generate a high level of income and long-term capital growth. It invests primarily in high-yielding equity securities and Canadian corporate bonds. To achieve its objective, the portfolio advisor will actively manage the equity, fixed income, and cash components of the fund. The fund is not limited to how much it invests in each asset class. This will vary according to market conditions. The portfolio advisor decides how much of the fund's assets are invested in equity and fixed income securities according to market conditions.
<p>CI Signature Income & Growth</p> <p>Interest in this account is based on the performance of the Signature Income & Growth (Class A units) fund.</p> <p>Fund manager: Eric Bushell, Geof Marshall</p> <p>Fund net assets: \$5,984.4 million</p>	Managed	<ul style="list-style-type: none"> - The fund seeks to provide a steady flow of current income while preserving capital by investing in a diversified portfolio of securities composed mainly of equity, equity-related and fixed income securities of Canadian issuers. - The fund may also invest in foreign securities.
<p>FPX Balanced Index*</p> <p>Interest in this account is based on the performance of the FPX Balanced Index.</p>	Index	<ul style="list-style-type: none"> - The FPX Balanced portfolio is a classic 50/50 portfolio and consists of 10% in a 91-day T-bill; 40% evenly split among three Government of Canada bonds spanning a range of maturities; and 50% in equities allocated among i60s, SPDRs and five iShares (index funds).
<p>FPX Growth Index*</p> <p>Interest in this account is based on the performance of the FPX Growth Index.</p>	Index	<ul style="list-style-type: none"> - The FPX Growth portfolio consists of 10% in a 91-day T-bill; 20% allocated strictly to the medium-term bond, and 70% in equities allocated among i60s, SPDRs and the iShares.

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

ASSET CLASS	VOLATILITY	MER	MANAGEMENT FEE (with bonus and COI discount)	MANAGEMENT FEE (with no bonus)
Asset allocation (Blend)	Low	2.45%	1.00%	0.00%
Asset allocation (Blend)	Low	2.31%	1.00%	0.00%
Asset allocation (Blend)	Low	2.42%	1.00%	0.00%
Canadian balanced (Blend)	Low	1.60%	1.25%	0.25%
Canadian balanced (Blend)	Low	2.41%	1.00%	0.00%
Canadian balanced	Low	n/a	3.20%	2.20%
Canadian balanced	Low	n/a	3.40%	2.40%

ACCOUNT	ACCOUNT TYPE	FUND STRATEGY AND INVESTMENT OBJECTIVES
RISK: MODERATE		
<p>Mackenzie Cundill Canadian Balanced</p> <p>Interest in this account is based on the performance of the Mackenzie Cundill Canadian Balanced 'C' fund.</p> <p>Fund manager: Lawrence Chin, Steve Locke, Felix Wong, Konstantin Boehmer, Dan Cooper, Movin Mokbel, Alain Bergeron</p> <p>Fund net assets: \$1,799.7 million</p>	Managed	- The Fund pursues long-term capital growth by investing mainly in Canadian equity and fixed income securities. The levels of fixed income and equity securities will range between 30% and 70% of the Fund's assets, depending on the manager's assessment of economic and market factors.
<p>Mackenzie Ivy Foreign Equity</p> <p>Interest in this account is based on the performance of the Mackenzie Ivy Foreign Equity series A fund.</p> <p>Fund manager: Paul Musson, Matt Moody, Robert McKee, Hussein Sunderji</p> <p>Fund net assets: \$3,740 million</p>	Managed	- The Fund pursues long-term capital growth consistent with protection of capital. The Fund invests in equity securities worldwide, emphasizing companies that operate globally. The Fund's investments are not limited geographically but generally do not include investments in emerging markets.
<p>Sun Life MFS Balanced Growth</p> <p>Interest in this account is based on the performance of the Sun Life MFS Balanced Growth Series D fund.</p> <p>Fund manager: Peter Kotsopoulos, Robert Spector, Bruce Murray, Nicole Zatlyn, Paul Marcogliese, Cort Conover</p> <p>Fund net assets: \$63.4 million</p>	Managed	- The fund aims to provide a high rate of return consistent with a conservative investment policy through a mix of long-term capital growth and fixed income securities issued primarily by Canadian issuers. The fund may invest in securities of other mutual funds.
<p>PH&N Balanced</p> <p>Interest in this account is based on the performance of the PH&N Balanced-D fund.</p> <p>Fund manager: PH&N Asset Mix Committee</p> <p>Fund net assets: \$722.2 million</p>	Managed	- The investment objective of the Fund is To provide long-term capital growth and income by investing primarily in a well-diversified, balanced portfolio of Canadian common stocks, bonds and money market securities. This fund also holds a portion of its assets in foreign common stock.
RISK: HIGHER		
<p>American Equity Index</p> <p>Interest in this account is based on the performance of the S&P 500 Composite Total Return (\$Cdn) Index.</p>	Index	- The S&P 500 Composite Index tracks the common share price of 500 leading American companies. These are generally large companies that dominate their industries in the United States. The S&P 500 represents approximately 90 different industries from the industrial, transportation, finance and utility sectors.
<p>American Technology Index</p> <p>Interest in this account is based on the performance of the NASDAQ-100 (\$Cdn) Index.</p>	Index	- The NASDAQ 100 tracks the common share price of 100 of the largest non-financial firms (U.S. and non-U.S.) listed on the National Market tier of The NASDAQ Stock Market. The NASDAQ 100 Index reflects NASDAQ's largest companies across major industry groups, including computer hardware and software, telecommunications, retail/wholesale trade and biotechnology.

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

ASSET CLASS	VOLATILITY	MER	MANAGEMENT FEE (with bonus and COI discount)	MANAGEMENT FEE (with no bonus)
Canadian balanced (Value)	Moderate	2.37%	1.00%	0.00%
International/ Global equity (Blend)	Low	2.52%	1.00%	0.00%
Canadian balanced (Growth)	Low	1.30%	2.15%	1.15%
Canadian balanced (Growth)	Low	0.88%	2.15%	1.15%
U.S. equity	Moderate	n/a	3.00%	2.00%
U.S. equity	Moderate	n/a	3.00%	2.00%

ACCOUNT	ACCOUNT TYPE	FUND STRATEGY AND INVESTMENT OBJECTIVES
RISK: HIGHER		
<p>Canadian Equity Index</p> <p>Interest in this account is based on the performance of the S&P/TSX 60 Total Return Index.</p>	Index	<ul style="list-style-type: none"> - The S&P/TSX 60 Total Return Index tracks the common share price of 60 leading companies in leading industries represented on the TSX 300. The companies selected represent important industry segments within Canada. The S&P/TSX 60 provides economic diversity over 11 market sectors that cover everything from technology, to communication services and health care.
<p>CI Canadian Investment</p> <p>Interest in this account is based on the performance of the CI Canadian investment (Class A units) fund.</p> <p>Fund manager: Daniel Bubis, Aaron Clark, Alec MacIsaac</p> <p>Fund net assets: \$2,223.8 million</p>	Managed	<ul style="list-style-type: none"> - This fund's objective is to achieve long-term capital growth by investing primarily in shares of major Canadian corporations.
<p>CI Global</p> <p>Interest in this account is based on the performance of the CI Global (Class A units) fund.</p> <p>Fund manager: Scott Vail, Eric Bushell (Signature Global Advisors)</p> <p>Fund net assets: \$264.9 million</p>	Managed	<ul style="list-style-type: none"> - This fund's objective is to obtain long-term capital growth. It invests primarily in the equity and equity-related securities of established companies throughout the world that the portfolio advisor believes have good growth potential. - The fund may make large investments in any country, including emerging markets or emerging industries of any market.
<p>CI Harbour</p> <p>Interest in this account is based on the performance of the Harbour (Class A units) fund.</p> <p>Fund manager: Stephen Jenkins, Aleksy Wojcik</p> <p>Fund net assets: \$3,280.5 million</p>	Managed	<ul style="list-style-type: none"> - This fund's objective is to obtain maximum long-term capital growth. It invests primarily in equity and equity-related securities of high quality, large and mid-capitalization Canadian companies that the portfolio advisor believes have good potential for future growth.
<p>Cambridge American Equity Corporate Class</p> <p>Interest in this account is based on the performance of the Cambridge American Equity Corporate Class (Class A shares)</p> <p>Fund manager: Alan Radio</p> <p>Fund net assets: \$717.7 million</p>	Managed	<ul style="list-style-type: none"> - This fund's objective is to obtain long-term capital growth. It invests primarily in the equity and equity-related securities of companies in the United States.
<p>European Equity Index</p> <p>Interest in this account is based on the performance of the MSCI European Free Price (\$Cdn) Index.</p>	Index	<ul style="list-style-type: none"> - The MSCI Europe Price Index tracks 16 of the major stock markets in Europe, including: Austria, Belgium, Denmark, France, Germany and the United Kingdom.

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

ASSET CLASS	VOLATILITY	MER	MANAGEMENT FEE (with bonus and COI discount)	MANAGEMENT FEE (with no bonus)
Canadian equity	Moderate	n/a	2.75%	1.75%
Canadian equity (Value)	Moderate	2.38%	1.00%	0.00%
International/ Global equity (Blend)	Moderate	2.44%	1.00%	0.00%
Canadian equity (Value)	Moderate	2.43%	1.00%	0.00%
U.S. equity (Growth)	Moderate	2.44%	1.00%	0.00%
International/ Global equity	Moderate	n/a	2.00%	1.00%

ACCOUNT	ACCOUNT TYPE	FUND STRATEGY AND INVESTMENT OBJECTIVES
RISK: HIGHER		
<p>Fidelity Global</p> <p>Interest in this account is based on the performance of the Fidelity Global-B fund.</p> <p>Fund manager: Jeremy Podger</p> <p>Fund net assets: \$720.4 million</p>	Managed	- The investment objective of the Fund is to invest primarily in publicly-traded equity securities of issuers of any nation with the objective of achieving capital growth over the long term.
<p>Fidelity U.S. Focused Stock</p> <p>Interest in this account is based on the performance of the Fidelity U.S. Focused Stock-B fund.</p> <p>Fund manager: Stephen DuFour</p> <p>Fund net assets: \$675.8 million</p>	Managed	- The investment objective of the Fund is to achieve long-term capital growth primarily through investment in a broadly diversified portfolio of common stocks issued by companies located in the United States.
<p>Fidelity NorthStar®</p> <p>Interest in this account is based on the performance of the Fidelity NorthStar-B fund.</p> <p>Fund manager: Daniel Dupont, Joel Tillinghast</p> <p>Fund net assets: \$4,124.2 million</p>	Managed	- The Fund aims to achieve long-term capital growth. It invests primarily in equity securities of Canadian companies.
<p>Fidelity True North®</p> <p>Interest in this account is based on the performance of the Fidelity True North-B fund.</p> <p>Fund manager: Maxime Lemieux</p> <p>Fund net assets: \$5,103.7 million</p>	Managed	- The investment objective of the Fund is to achieve long-term capital growth. The Fund seeks to achieve its objective by investing primarily in Canadian equity securities..
<p>Foreign Equity Index</p> <p>Interest in this account is based on the performance of the MSCI EAFE Free Price Return (\$Cdn) Index.</p>	Index	- The MSCI EAFE Free Price Index is designed to measure developed markets' equity performance. It tracks the major stock markets in the world, excluding Canada and the United States. It is the most widely recognized benchmark representing major international markets.
<p>Japanese Equity Index</p> <p>Interest in this account is based on the performance of the NIKKEI 225 Total Return (\$Cdn) Index.</p>	Index	- NIKKEI 225 Total Return Index (\$Cdn) is a price-weighted index that tracks the common share price of the 225 actively-traded stocks in the first section of the Tokyo Stock Exchange.
<p>Mackenzie Cundill Value</p> <p>Interest in this account is based on the performance of the Mackenzie Cundill Value Series "C" fund.</p> <p>Fund manager: Lawrence Chin & Andrew Massie, David Slater, Ratul Kapur</p> <p>Fund net assets: \$4,340.4 million</p>	Managed	- The Fund pursues long-term capital growth from investments primarily in equity securities. The Fund may invest the majority of its assets in the securities of companies in a single country or a single industry depending on prevailing market conditions. The Cundill investment approach is based on a fundamental value philosophy: invest in securities which are trading below their estimated intrinsic value, determined by reviewing corporate balance sheets, earnings statements, dividend records, business prospects, management strengths and potential catalysts to realize security holder value. Preservation of invested capital is the hallmark of the contrarian, value approach followed by the Cundill investment team.

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

ASSET CLASS	VOLATILITY	MER	MANAGEMENT FEE (with bonus and COI discount)	MANAGEMENT FEE (with no bonus)
International/ Global equity (Blend)	Moderate	2.43%	1.00%	0.00%
U.S. equity (Growth)	Moderate	2.37%	1.00%	0.00%
International/ Global equity (Blend)	Moderate	2.40%	1.00%	0.00%
Canadian equity (Blend)	Moderate	2.29%	1.00%	0.00%
International/ Global equity	Moderate	n/a	2.00%	1.00%
International/ Global equity	Moderate	n/a	3.25%	2.25%
International/ Global equity (Value)	Moderate	2.51%	1.00%	0.00%

ACCOUNT	ACCOUNT TYPE	FUND STRATEGY AND INVESTMENT OBJECTIVES
RISK: HIGHER		
<p>Sun Life MFS US Equity</p> <p>Interest in this account is based on the performance of the Sun Life MFS American Equity D fund.</p> <p>Fund manager: Ted Maloney, Kevin Beatty</p> <p>Fund net assets: \$491.6 million</p>	Managed	- The fund aims for long-term capital growth by investing primarily in companies domiciled in the United States or whose primary stock exchange listing is in the United States.
<p>Sun Life MFS Canadian Equity Value</p> <p>Interest in this account is based on the performance of the Sun Life MFS Canadian Equity Value Series D fund.</p> <p>Fund manager: David Shindler, Jeff Morrison</p> <p>Fund net assets: \$18.0 million</p>	Managed	- The fund aims for long-term capital growth primarily by investing in Canadian equity securities deemed to be undervalued relative to their industries or the overall market. The Fund may invest in global equity securities or other mutual funds.
<p>Pacific Equity Index</p> <p>Interest in this account is based on the performance of the MSCI Pacific Eqt Free Price (\$Cdn) Index.</p>	Index	- The MSCI Pacific Free Price Index measures equity market performance in the Pacific region. It tracks the major stock markets in the Pacific Rim, which includes: Australia, Hong Kong, Japan, New Zealand and Singapore.
<p>PH&N Canadian Equity</p> <p>Interest in this account is based on the performance of the PH&N Canadian Equity-D fund.</p> <p>Fund manager: Doug Stadelman, Andrew Sweeney, Scott Lysakowski</p> <p>Fund net assets: \$1,200.8 million</p>	Managed	- The fundamental investment objective of the fund is to provide significant long-term capital growth by investing primarily in a well-diversified portfolio of Canadian common stocks and income trusts.
<p>PH&N Dividend Income</p> <p>Interest in this account is based on the performance of the PH&N Dividend Income-D fund.</p> <p>Fund manager: Warner Sulzi</p> <p>Fund net assets: \$2,683.5 million</p>	Managed	- The fundamental investment objective of the fund is to provide significant long-term capital growth by investing primarily in a well-diversified portfolio of Canadian common stocks and income trusts.

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

ASSET CLASS	VOLATILITY	MER	MANAGEMENT FEE (with bonus and COI discount)	MANAGEMENT FEE (with no bonus)
U.S. equity (Growth)	Moderate	1.60%	2.15%	1.15%
Canadian Equity (Value)	Moderate	1.62%	2.15%	1.15%
International/ Global equity	Moderate	n/a	3.00%	2.00%
Canadian equity (Growth)	Moderate	1.15%	2.15%	1.15%
Canadian equity (Blend)	Moderate	1.16%	2.15%	1.15%

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

Further information is also available

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

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

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