



SUN GIF  
SOLUTIONS  
**PRIVATE  
INVESTMENT  
POOLS**

**BUILT TO PROTECT  
YOUR FUTURE**



**Sun Life**  
Global Investments

# Uncertain Times Create Opportunity

With the uncertainties of today's markets and economies, Clients are concerned with protecting their assets and their legacy. At the same time, Clients still require investments with growth potential. You can help them balance these priorities—and provide the advice they need now more than ever.

Today's challenges also create opportunity. It's an opportunity for you to help Clients build for their future, and provide them with solutions to help quiet their concerns. That's why we developed the Sun GIF Solutions Private Investment Pools.

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## Sun GIF Solutions Private Investment Pools

Can provide the value and growth potential that Clients are looking for now, as well as into the future.

### Sun GIF Solutions Private Investment Pools offer:

Access to a powerful combination of strategies including fixed income, equity and multi-strategy Pools designed to deliver consistent long-term returns for Clients.

- **Uniquely engineered** to diversify Client portfolios and deliver strong risk-adjusted returns
- **Exclusive access** to active, world-class sub-advisors
- **Competitively priced** with one best price for all Clients
- **No large minimum requirements<sup>1</sup>**, complex tiered pricing or house-holding requirements to be met
- **Additional protection** with the guarantees and insurance benefits of Sun GIF Solutions

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<sup>1</sup>\$500 initial minimum.

# Sun GIF Solutions

## Private Investment Pools

	Sun GIF Solutions Sun Life Core Advantage Credit Private Pool <sup>2</sup>	Sun GIF Solutions Sun Life KBI Global Dividend Private Pool <sup>2</sup>	Sun GIF Solutions Sun Life KBI Sustainable Infrastructure Private Pool <sup>2</sup>	Sun GIF Solutions Sun Life Real Assets Private Pool <sup>2</sup>
<b>Overview</b>	Well-diversified, North American, core, investment-grade fixed income portfolio	Core global dividend solution that has attractive upside potential while offering protection on the downside	A high-conviction, actively managed portfolio focused on capturing the opportunities in global sustainable infrastructure assets	Diverse portfolio of listed real assets, including: infrastructure, REITs, and natural resources
<b>Category</b>	North American fixed income	Global equity	Global Infrastructure Equity	Global equity
<b>Benchmark</b>	FTSE Canada Universe Bond Index	MSCI World C\$ Index	S&P Global Infrastructure Index	<ul style="list-style-type: none"> <li>• 35% FTSE EPRA/NAREIT Developed C\$ Index;</li> <li>• 35% S&amp;P Global Infrastructure C\$ Index;</li> <li>• 30% S&amp;P Global Natural Resource C\$ Index</li> </ul>
<b>Investment Risk</b>	Low	Low to medium	Medium	Low to medium
<b>Investment Guidelines</b>	Sovereign & sovereign guarantees: <b>30-100%</b> Inflation linked/real return bonds: <b>0-50%</b> Corporate bonds: <b>0-70%</b> Foreign bonds (currency hedged): <b>0-50%</b> Private fixed income: <b>0-10%</b> Cash: <b>0-10%</b>	Relative to benchmark: Country: +/- <b>5%</b> Sector: +/- <b>5%</b> Industry: +/- <b>1%</b> Cash: <b>0-10%</b>	Asset Owners & Utilities: <b>20-50%</b> Infrastructure Capex: <b>10-30%</b> Emerging Markets: <b>0-20%</b>	Global real estate: <b>20-50%</b> Global infrastructure: <b>20-50%</b> Global natural resources: <b>20-50%</b> Cash: <b>0-5%</b>
<b>Sub Advisors/ Investment Managers</b>	SLC Management	KBI Global Investors (North America) Ltd.	<b>Asset allocation:</b> <ul style="list-style-type: none"> <li>• SLGI Asset Management Inc.</li> </ul> <b>Sub Advisor:</b> <ul style="list-style-type: none"> <li>• KBI Global Investors (North America) Ltd.</li> </ul>	<b>Asset allocation:</b> <ul style="list-style-type: none"> <li>• SLGI Asset Management Inc.</li> </ul> <b>Sub-advisors:</b> <ul style="list-style-type: none"> <li>• MFS Investment Management</li> <li>• Lazard Asset Management</li> <li>• KBI Global Investors (North America) Ltd.</li> </ul>
<b>Details</b>	<ul style="list-style-type: none"> <li>• Deep global credit expertise helps improve diversification and return potential through the use of foreign bonds and sophisticated hedging strategies</li> <li>• Investment-grade private fixed income designed to further enhance diversification and maximize return potential while maintaining a lower risk profile</li> <li>• Unique inflation protection capabilities through investments like real return bonds</li> </ul>	<ul style="list-style-type: none"> <li>• Actively managed systematic investment approach designed to capture the secular, cyclical and proprietary sources of alpha when investing in dividend yielding securities</li> <li>• Focused on downside protection and lower volatility</li> <li>• Utilizes an ESG framework as part of the investment process</li> </ul>	<ul style="list-style-type: none"> <li>• Designed to provide long-term capital appreciation and inflation protection while also generating income</li> <li>• Primarily invests in equity securities of companies located anywhere in the world that own or operate sustainable infrastructure assets, or benefit from the development of sustainable infrastructure assets</li> </ul>	<ul style="list-style-type: none"> <li>• Actively managed asset mix with managers selected for their deep, specialized expertise</li> <li>• Natural Resources sleeve driven by the need to provide solutions to meet the world's growing need for water, food and clean energy</li> <li>• Diversifies traditional portfolios by adding alternative and inflation protected asset classes</li> </ul>

<sup>2</sup>SLGI Asset Management Inc. is the manager of Sun Life Private Investment Pools investment funds which are the underlying investments in Sun Life GIF Private Investment Pools segregated funds.

# Sun GIF Solutions Segregated Fund Contract Offers:

## Named Beneficiaries

Sets up the estate settling process for success, removing the guesswork and assets will be distributed efficiently and according to Client's wishes.

## Death Benefit Guarantees<sup>3</sup>

Protection of assets, with the beneficiary receiving the guaranteed amount or the market value, whichever is greater.

## Maturity Guarantees<sup>3</sup>

Protection for assets, at contract maturity Clients will receive the market value or 75% of all deposits, whichever is greater.

## Bypass of Probate and other fees

Ability to bypass the estate, so that proceeds can pass quickly and privately to beneficiaries without legal, estate administration and probate fees.

## Potential Creditor Protection

Assets may be protected from seizure by creditors.

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# Sun GIF Solutions Private Investment Pools

## Built to protect Clients' futures

Available in two guarantee options, depending on Clients' specific needs:

### **Sun GIF Solutions Investment Series**

- A valuable savings option with guarantees at a fair price
- Investors looking for growth potential, as well as protection

### **Sun GIF Solutions Estate Series**

- Investors looking for growth potential, protection and estate planning solutions
- 100% death benefit guarantee
- Annual Resets of the Death Benefit Guarantee to age 80

<sup>3</sup>Guarantees are reduced proportionally for withdrawals.

# Fund Codes & Management Fees

## Fund Codes & Management Fees

### Sun GIF Solutions Private Investment Pools *Investment Series*

Investment Series	FEL/DSC/ LL MER	Front-end load	Deferred sales charge <sup>4</sup>	Low-load <sup>4</sup>	Advisor chargeback	F class MER	F class	O class MER <sup>6</sup>	O class
<b>SUN LIFE PRIVATE INVESTMENT POOLS</b>									
Sun GIF Solutions Sun Life Core Advantage Credit Private Pool	1.74	SI191	SI291	SI391	SI791	1.17	SI691	0.40	SI591
Sun GIF Solutions Sun Life KBI Global Dividend Private Pool	2.52	SI193	SI293	SI393	SI793	1.53	SI693	0.45	SI593
Sun GIF Solutions Sun Life KBI Sustainable Infrastructure Private Pool <sup>5</sup>	2.86	SI100			SI700	1.74	SI600	0.63	SI500
Sun GIF Solutions Sun Life Real Assets Private Pool	3.01	SI122	SI222	SI322	SI722	1.88	SI622	0.62	SI522

## Fund Codes & Management Fees

### Sun GIF Solutions Private Investment Pools *Estate Series*

- 100% Death Benefit Guarantee

Estate Series	FEL/DSC/ LL MER	Front-end load	Deferred sales charge <sup>4</sup>	Low-load <sup>4</sup>	Advisor chargeback	F class MER	F class	O class MER <sup>6</sup>	O class
<b>SUN LIFE PRIVATE INVESTMENT POOLS</b>									
Sun GIF Solutions Sun Life Core Advantage Credit Private Pool	1.97	SE191	SE291	SE391	SE791	1.37	SE691	0.57	SE591
Sun GIF Solutions Sun Life KBI Global Dividend Private Pool	3.02	SE193	SE293	SE393	SE793	2.10	SE693	1.01	SE593
Sun GIF Solutions Sun Life Real Assets Private Pool	3.44	SE122	SE222	SE322	SE722	2.39	SE622	1.12	SE522

<sup>4</sup>Effective April 24, 2023, the Deferred Sales Charge (DSC) option and Low Load (LL) Sales Charge option **will no longer be available for new purchases**. Switching from a fund previously purchased under DSC or LL Sales Charge options to other DSC or LL funds, will continue to be permitted.

<sup>5</sup>Sun GIF Solutions KBI Sustainable Infrastructure Private Pool is only available in Investment Series FEL, CB, F and O class options.

<sup>6</sup>The MER for O class does not include management fees or the advisor service fee, which are both paid by the redemption of units from the contract.

All MERs are as of December 31, 2022.

# A Powerful Partner in a World of Uncertainty

Sun GIF Solutions Private Investment Pools underlying investments bring together a unique collection of strategically selected world-class sub-advisors with deep institutional experience.



- Established in 1980
- Manages \$23 billion across an institutional, globally diverse Client-base (UK, Europe, North America and Asia)
- A pioneer in Natural resource equity investing since 2000
- A strong commitment to environmental, social and governance (ESG) investing, managing ESG strategies for more than two decades



- A history tracing back to 1848; early origins in banking and foreign exchange
- Locations in 23 cities across 16 countries with more than 340 investment personnel
- Manages US\$300 billion
- Known for a global view on investing and vast experience with global, regional, and domestic portfolios



- Established in 1924
- One of the oldest asset management companies in the world; ranked as the 26th largest US money management firm and 10th largest U.S. mutual fund manager<sup>7</sup>
- Acquired by Sun Life in 1982
- With nearly a century of active management experience, MFS has demonstrated an unwavering commitment to finding the best, most durable investment opportunities for Clients in the years ahead



- Global institutional asset manager with US\$255 billion in assets and more than 1300 institutional Clients
- Deep expertise in fixed income (public, private and real estate debt)
- A team of 65 investment professionals dedicated to public fixed income management and 55 dedicated to private fixed income



- Established in 1928
- One of the largest asset managers in the world, with more than US\$1 trillion in assets under management
- More than 750 investment professionals—240 dedicated to fixed income
- Formed in 1991, with 30+ years of credit-focused investment experience
- Comprehensive credit platform with offices across the United States and Europe
- Specialized expertise in below investment grade and high yielding securities
- 95+ investment team members including 70+ private credit and 25+ public credit professionals<sup>7</sup>

All information as of December 31, 2021.

<sup>7</sup>ISS Market Intelligence, December 21, 2021.



## About Sun Life Global Investments

Sun Life Global Investments offers Canadians a diverse lineup of mutual funds, portfolio solutions and guaranteed investments, empowering them to pursue their financial goals at every life stage. We bring together the strength of one of Canada's most trusted names in financial services with some of the best asset managers from around the world to deliver a truly global investment platform. For more information, please visit [sunlifeglobalinvestments.com](https://sunlifeglobalinvestments.com) or follow us on Twitter @SLGI\_Canada.



For more information, contact your Wealth Sales Team or:

Visit [sunlifeglobalinvestments.com](https://sunlifeglobalinvestments.com) | Call **1-844-753-4437**

Email [supportwealth@sunlife.com](mailto:supportwealth@sunlife.com)

## ADVISOR BROCHURE

Sun Life Global Investments is a trade name of SLGI Asset Management Inc., Sun Life Assurance Company of Canada and Sun Life Financial Trust Inc. Sun Life Assurance Company of Canada is the issuer of guaranteed insurance contracts, including Accumulation Annuities (Insurance GICs), Payout Annuities, and Individual Variable Insurance Contracts (Sun Life GIFs). Any amount that is allocated to a segregated fund is invested at the risk of the contract owner and may increase or decrease in value.

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