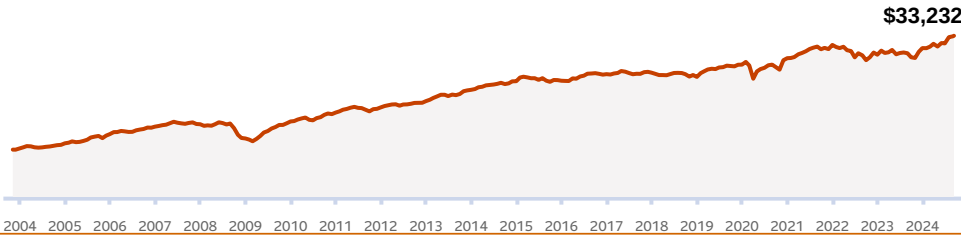


## Sun GIF Solutions Fidelity Monthly Income Estate Series A

### Key reasons to invest

- A core holding with a neutral mix of equities and fixed income.
- Aims to provide capital growth potential.
- Multi-asset class diversification that can help weather volatile market conditions.

### Investment growth of \$10,000



### Compound returns

% as of Aug 31, 2024

	1 mth	3 mth	6 mth	1 yr	3 yr	5 yr	10 yr	Since inception
Funds	0.5	4.3	6.8	11.6	2.2	4.1	3.2	3.2

### Calendar returns

% as of Aug 31, 2024

	YTD	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
Funds	7.8	4.6	-6.3	9.4	4.8	10.1	-3.4	1.2	5.6	1.2	7.9

### Asset allocation

% as of Jul 31, 2024



Fixed income	36.9
Canadian equity	28.0
U.S. equity	16.3
International equity	12.4
Cash	3.6
Other	2.5
Emg markets equity	0.4

### Geographic allocation

% as of Jul 31, 2024



Canada	51.8
United States	30.5
United Kingdom	5.0
Japan	1.9
Germany	1.1
China	1.1
Switzerland	1.0
France	0.9
Taiwan	0.6
Netherlands	0.6
Other	5.5

### Sector allocation

% as of Jul 31, 2024



Financials	17.5
Consumer staples	14.5
Industrials	9.4
Real Estate	9.0
Information technology	8.8
Energy	8.5
Materials	7.5
Telecommunication services	7.2
Health care	7.0
Consumer discretionary	5.4
Other	5.1

### Fund essentials

CIFSC category **Canadian Neutral Balanced**

Inception date **May 4, 2015**

Benchmark **Morningstar CAN Bal 50/50 CAD**

MER **3.12%**  
as of Dec 31, 2023

Management fee **2.05%**

Current Price **\$13.5247**  
as of Sep 10, 2024

Fund assets **\$30.5M**  
as of Aug 31, 2024

Number of holdings **3035**  
as of Jun 30, 2024

Min initial investment **\$500**

Min additional investment **\$100**

Risk profile **Low to medium**

Fund codes **FEL SLF SE109**  
**DSC SLF SE209**  
**LSC SLF SE309**  
**CB SLF SE709**

### Management Company

- Fidelity Investments Canada ULC

**Credit mix**  
% as of Jul 31, 2024

AAA	<b>21.3</b>
AA	<b>30.8</b>
A	<b>10.3</b>
BBB	<b>18.9</b>
BB	<b>8.5</b>
B	<b>4.9</b>
Below B	<b>1.5</b>
Not Rated	<b>3.7</b>

**Fixed income Allocation**  
% as of Jul 31, 2024

Future/Forward	<b>25.6</b>
Corporate Bond	<b>21.3</b>
Government	<b>21.1</b>
Government-Related	<b>13.6</b>
Cash & Equivalents	<b>10.5</b>
Commercial Mortgage-Backed	<b>3.1</b>
Bank Loan	<b>2.3</b>
Agency Mortgage-Backed	<b>1.2</b>
Asset-Backed	<b>0.7</b>
Preferred Stock	<b>0.3</b>
Other	<b>0.3</b>

**Fixed income characteristics**

% as of Jul 31, 2024

Yield to maturity	<b>4.04%</b>
Effective duration (years)	<b>8.14</b>
Average maturity (years)	<b>11.744</b>
Average credit quality	<b>AA</b>

**Top 10 Holdings (%)**  
% as of Jul 31, 2024

Fidelity Cdn Money Mkt Invt Tr	<b>4.2</b>
iShares Gold Trust	<b>2.3</b>
United States Treasury Notes 3.625%	<b>1.7</b>
Royal Bank of Canada	<b>1.5</b>
Alimentation Couche-Tard Inc	<b>1.3</b>
MSCI EAFE Index Future Sept 24	<b>1.3</b>
Rogers Communications Inc Shs -B- Non-Voting	<b>1.3</b>
MSCI Emerging Markets Index Future Sept 24	<b>1.2</b>
Fidelity U S Money Mkt Invt Tr	<b>1.2</b>
BCE Inc	<b>1.1</b>

Compound growth calculations are used only for the purpose of illustrating the effects of compound growth and are not intended to reflect the future value of any segregated fund or returns on investment in any segregated fund.

Any amount allocated to a segregated fund is invested at the risk of the contract owner and may increase or decrease in value.

For questions, contact the Client Services team:

Toll free:

**1-844-753-4437 (844-SLF-GIFS)**

Email:

**[gifs@sunlife.com](mailto:gifs@sunlife.com)**

Hours:

**Monday to Friday, 8 a.m. - 8 p.m. ET**

Address:

**Sun Life Assurance Company of Canada, c/o 30  
Adelaide Street East, Suite 1, Toronto, Ontario  
M5C 3G9**

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).