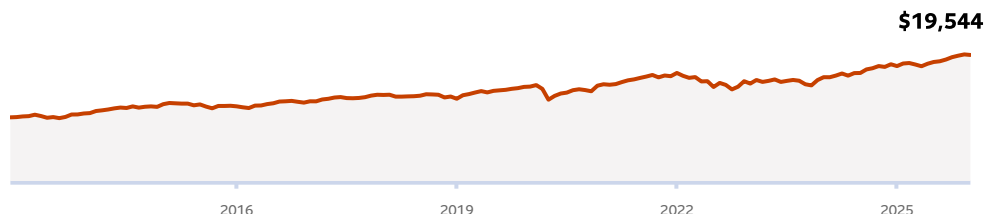


Sun GIF Solutions Sun Life Granite Enhanced Income Estate Series O

Key reasons to invest

- Designed for a consistent level of income through a strategic mix of income-focused and equity mutual funds
- Invests in a diversified mix of 50% fixed income and 50% equity mutual funds, including exchanged-traded funds, with an emphasis towards higher-yielding investments
- Ideal for regular income through monthly distributions

Investment growth of \$10,000



Compound returns

% as of Nov 30, 2025

	1 mth	3 mth	6 mth	1 yr	3 yr	5 yr	10 yr	Since inception
	1.0	4.1	7.8	8.3	8.1	5.7	5.2	5.2

Calendar returns

% as of Nov 30, 2025

	YTD	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
Funds	10.0	10.5	6.5	-9.7	11.5	2.4	14.5	-4.4	7.8	6.6	-0.3

Asset allocation

% as of Sep 30, 2025



Fixed income	39.0
U.S. equity	23.5
International equity	13.1
Canadian equity	11.5
Other	7.0
Cash	5.8
Emg markets equity	0.1

Geographic allocation

% as of Sep 30, 2025



United States	43.9
Canada	29.1
United Kingdom	3.2
Japan	2.5
France	1.7
Italy	1.2
Netherlands	1.1
Australia	1.1
Germany	0.9
Switzerland	0.9
Other	14.3

Sector allocation

% as of Sep 30, 2025



Financials	18.6
Information technology	15.7
Industrials	14.2
Real Estate	9.3
Utilities	8.6
Consumer discretionary	7.5
Energy	5.9
Consumer staples	5.8
Health care	5.8
Communication Services	5.7
Other	3.1

Fund essentials

CIFSC category **Global Neutral Balanced**

Inception date **Nov 9, 2015**

Benchmark **Blended benchmark¹**

MER **0.84%**
as of Dec 31, 2024

Current Price **\$16.6430**
as of Dec 11, 2025

Total assets **\$38.1M**
as of Nov 30, 2025

Number of holdings **16**
as of Oct 31, 2025

Min initial investment **\$500**

Min additional investment **\$100**

Risk profile **Low to medium**

Fund codes **FEL SLF SE534**

¹ 2.5% FTSE Canada 91 Day T-Bill Index, 21.0% FTSE Canada Universe Bond Index, 37.0% MSCI World C\$ Index, 13.0% S&P/TSX Capped Composite Index, 26.5% Barclays Multiverse C\$ hedged Index

Management Company

- SLGI Asset Management Inc.

Credit mix
% as of Sep 30, 2025

AAA	5.8
AA	27.5
A	8.6
BBB	21.3
BB	21.6
B	7.7
Below B	2.1
Not Rated	5.4

Fixed income Allocation
% as of Sep 30, 2025

Corporate Bond	39.4
Government	35.2
Government-Related	8.1
Cash & Equivalents	5.0
Future/Forward	3.9
Preferred Stock	3.5
Agency Mortgage-Backed	3.4
Asset-Backed	0.7
Convertible	0.5
Non-agency Residential Mortgage-Backed	0.2
Other	0.2

Fixed income characteristics
% as of Sep 30, 2025

Yield to maturity	5.31%
Effective duration (years)	6.23
Average maturity (years)	10.376
Average credit quality	BBB

Top 10 Holdings (%)
% as of Sep 30, 2025

Dynamic Equity Income Series O	12.9
Sun Life KBI Global Dividend Priv Pl F	11.7
Sun Life Real Assets Private Pool I	11.3
Sun Life Risk Managed U.S. Equity I	10.3
RBC Emerging Markets Bd (CAD Hedged) O	9.7
Sun Life MFS Canadian Bond I	8.8
Sun Life Nuveen Flexible Income I	8.0
RBC High Yield Bond Fund O	7.8
iShares Core US Aggregate Bond ETF	6.6
Sun Life MFS Low Vol Intl Equity I	4.4

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

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**