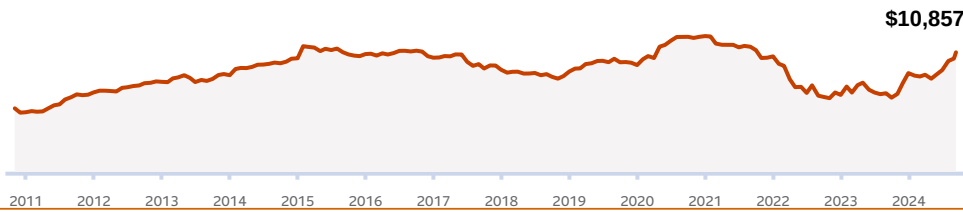


Sun GIF Solutions PH&N Short Term Bond & Mortgage Estate Series A

Key reasons to invest

- A well-diversified Canadian fixed income fund
- Invests in a diversified portfolio of short-term fixed income securities issued by Canadian governments and corporations, and first mortgages on property located in Canada
- Seeks to generate higher levels of current interest income compared to money market fund investments

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 | 0.3 | 2.3 | 2.6 | 5.2 | -0.6 | 0.0 | 0.8 | -0.1 |

Calendar returns

% as of Aug 31, 2024

| | YTD | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 |
|-------|-----|------|------|------|------|------|------|------|------|------|------|
| Funds | 2.1 | 3.3 | -5.5 | -2.8 | 4.2 | 0.9 | -0.3 | -1.7 | -0.5 | 1.7 | 2.5 |

Asset allocation

% as of Jul 31, 2024



Fixed income
Cash

94.4
5.6

Geographic allocation

% as of Jul 31, 2024



Canada
United States
United Kingdom
Germany

86.7
11.4
1.7
0.2

Fund essentials

CIFSC category **Canadian Short Term Fixed Income**

Inception date **May 4, 2015**

Benchmark **BofAML Canada Broad Market 1-5 Yr TR CAD**

MER as of Dec 31, 2023 **2.30%**

Management fee **1.55%**

Current Price as of Sep 10, 2024 **\$9.9806**

Fund assets as of Aug 31, 2024 **\$13.0M**

Number of holdings as of Jul 31, 2024 **248**

Min initial investment **\$500**

Min additional investment **\$100**

Risk profile **Low**

Fund codes
 FEL **SLF SE118**
 DSC **SLF SE218**
 LSC **SLF SE318**
 CB **SLF SE718**

Management Company

- RBC Global Asset Management Inc.

Credit mix
% as of Jul 31, 2024

| | |
|-----------|-------------|
| AAA | 43.5 |
| AA | 17.7 |
| A | 12.8 |
| BBB | 22.9 |
| BB | 0.2 |
| B | 0.0 |
| Below B | 0.0 |
| Not Rated | 3.1 |

Fixed income Allocation
% as of Jul 31, 2024

| | |
|----------------------------|--------------|
| Corporate Bond | 44.1 |
| Corporate Bond | 43.7 |
| Government | 32.6 |
| Government | 32.4 |
| Government-Related | 16.6 |
| Government-Related | 16.6 |
| Cash & Equivalents | 4.0 |
| Cash & Equivalents | 3.4 |
| Commercial Mortgage-Backed | 3.3 |
| Commercial Mortgage-Backed | 2.8 |
| Other | -99.4 |

Fixed income characteristics

% as of Jul 31, 2024

| | |
|----------------------------|--------------|
| Yield to maturity | 3.77% |
| Effective duration (years) | 5.98 |
| Average maturity (years) | 3.028 |
| Average credit quality | AA |

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

| | |
|--|-------------|
| PH&N Short Term Bond & Mortgage Fund O | 99.7 |
| Canada (Government of) 3.25% | 11.3 |
| Canada Housing Trust No.1 1.25% | 4.7 |
| Canada Housing Trust No.1 1.1% | 4.5 |
| United States Treasury Notes 4.25% | 4.4 |
| Canada Housing Trust No.1 1.55% | 2.5 |
| Canada Housing Trust No.1 3.7% | 2.0 |
| Canada Housing Trust No.1 2.65% | 1.5 |
| Bank of Montreal 4.54% | 1.3 |
| Royal Bank of Canada 5.24% | 1.2 |

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:

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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.

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