Sun Life Guaranteed Daily Interest Account (GDIA)

Fund Details
Fund Type: Guaranteed
Fund Manager: Sun Life Assurance

Guaranteed Funds
Guaranteed Funds offered by Sun Life Assurance are protected by Assuris. For more information about Assuris coverage, visit www.assuris.ca.

Investment Objective
The goal of the GDIA is to preserve capital and maintain liquidity, while providing a modest daily return.

Investor Profile
This investment is best suited for investors:
• Seeking preservation of capital;
• Who are comfortable giving up higher returns over the longer term in exchange for stable, low-risk returns;
• Seeking to temporarily “park” money in a low-risk/lower-return account.

Investment
This investment is an interest-bearing account, with the interest credited daily. Principal and credited interest are guaranteed, although the credited interest may change on a daily basis. The GDIA also offers greater flexibility than many other guaranteed investments:
• No minimum contribution requirement;
• No restriction or penalties on withdrawals

Investment Risk
Low

Risk: Low
The rate of return for the GDIA tends to be lower than long-term returns for stock and bond funds, but there is very little risk that principal or guaranteed interest will be lost. However, returns from the GDIA may not be enough to offset the effect of inflation over time.

Corporate information
Sun Life Assurance Company of Canada
Sun Life Financial is a leading international financial services organization providing insurance, wealth and asset management solutions to individual and corporate Clients. Chartered in 1865, Sun Life Financial has operations in a number of markets worldwide, including Canada, the United States, the United Kingdom, Ireland, Hong Kong, the Philippines, Japan, Indonesia, India, China, Australia, Singapore, Vietnam, Malaysia and Bermuda.

GDIA Base Rate History

<table>
<thead>
<tr>
<th>Month</th>
<th>GDIA Base Rate (%)</th>
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<tbody>
<tr>
<td>September 2018</td>
<td>0.750</td>
</tr>
<tr>
<td>December 2018</td>
<td>1.100</td>
</tr>
<tr>
<td>March 2019</td>
<td>1.050</td>
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<tr>
<td>June 2019</td>
<td>1.050</td>
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<tr>
<td>September 2019</td>
<td>1.050</td>
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<tr>
<td>December 2019</td>
<td>1.050</td>
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Rates provided are historical rates. The rate available in GDIA in your plan may be higher due to your plan provisions or changes in the prevailing interest rate. Sign in to your account at mySunLife.ca or the my Sun Life mobile app to view your personal rates of return.

For more information about this account, contact Sun Life's Client Care Centre toll-free at 1-866-733-8612 any business day from 8 a.m. to 8 p.m. ET.