

This document contains key information you should know about Sun Life MFS International Growth Class - Series FT8. You can find more details in the fund's simplified prospectus. Ask your representative for a copy, contact the manager, Sun Life Global Investments (Canada) Inc., at 1-877-344-1434 or info@sunlifeglobalinvestments.com or visit www.sunlifeglobalinvestments.com.

Before you invest in any fund, consider how the fund would work with your other investments and your tolerance for risk.

Effective on or about June 1, 2020, the fund will be renamed to Sun Life MFS International Opportunities Class.

**Quick facts**

<b>Fund code(s):</b>	SUN85403	<b>Fund manager:</b>	Sun Life Global Investments (Canada) Inc.
<b>Date series started:</b>	(Series FT8) February 9, 2018	<b>Portfolio manager:</b>	Sun Life Global Investments (Canada) Inc.
<b>Total value of the fund on March 31, 2020:</b>	\$20.9 million	<b>Distributions:</b>	Return of capital, monthly at an annual target rate of 8% of prior year net asset value per share on last business or trading day; ordinary dividends (if any), annually in December; capital gains dividends (if any), annually within 60 days of December 31. Automatically reinvested unless cash election made.
<b>Management expense ratio (MER):</b>	1.20%	<b>Minimum investment:</b>	\$500 initial, \$50 additional

**What does the fund invest in?**

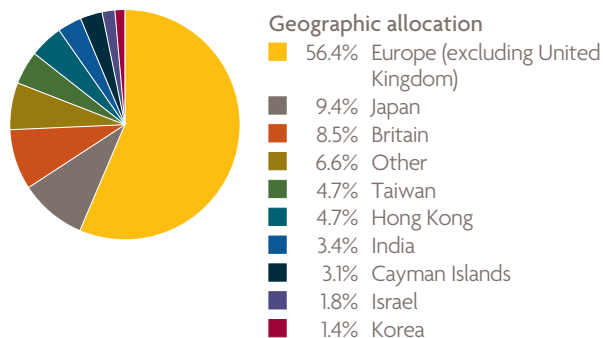
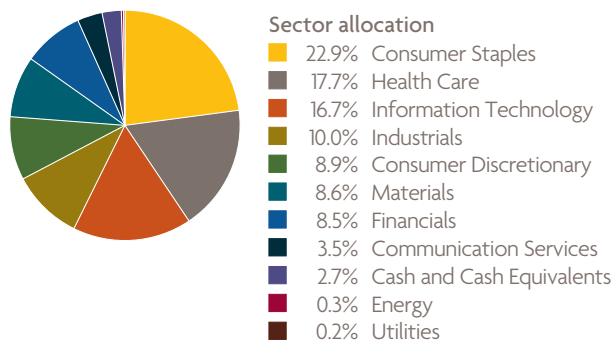
The Fund's investment objective is to seek capital appreciation through exposure to primarily equity securities of issuers outside of Canada and the U.S. that are considered to have above-average earnings growth potential compared to other issuers by investing primarily in units of Sun Life MFS International Growth Fund or its successor fund (the "underlying Trust Fund").

The charts below give you a snapshot of the fund's investments on March 31, 2020. The fund's investments will change.

**Top 10 investments (March 31, 2020)**

1. Nestle SA	6.3%
2. Roche Holding AG	6.1%
3. Taiwan Semiconductor Manufacturing Co., Ltd.	4.2%
4. AIA Group Ltd.	4.0%
5. SAP AG	3.9%
6. LVMH Moet Hennessy Louis Vuitton SA	3.5%
7. L'Oreal SA	3.0%
8. Novartis AG	2.7%
9. Danone SA	2.6%
10. Schneider Electric SE	2.5%
<b>Total percentage of top 10 investments</b>	<b>38.8%</b>
<b>Total number of investments</b>	<b>77</b>

**Investment mix (March 31, 2020)**



**How risky is it?**

The value of the fund can go down as well as up. You could lose money.

One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility".

In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. Funds with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

**Risk rating**

Sun Life Global Investments (Canada) Inc. has rated the volatility of this fund as **Medium**.

This rating is based on how much the fund's returns have changed from year to year. It doesn't tell you how volatile the fund will be in the future. The rating can change over time. A fund with a low risk rating can still lose money.



For more information about the risk rating and specific risks that can affect the fund's returns, see the "What are the general risks of investing in a mutual fund" section of the fund's simplified prospectus.

**No guarantees**

Like most mutual funds, this fund does not have any guarantees. You may not get back the amount of money you invest.

**How has the fund performed?**

This section tells you how Series FT8 shares of the fund have performed over the past 1 calendar year. Returns are after expenses have been deducted. These expenses reduce the series' returns.

**Year-by-year returns**

This chart shows how Series FT8 shares of the fund have performed in the past 1 calendar year. The series did not drop in value during the year shown. The range of returns and change from year to year can help you assess how risky the fund has been in the past. It does not tell you how the fund will perform in the future.



**Best and worst 3-month returns**

This table shows the best and worst returns for Series FT8 units of the fund in a 3-month period over the past year. The best and worst 3-month returns could be higher or lower in the future. Consider how much of a loss you could afford to take in a short period of time.

	Return	3 months ending	If you invest \$1,000 at the beginning of the period
Best return	11.8	April 30, 2019	Your investment would rise to \$1,118
Worst return	-10.7	March 31, 2020	Your investment would drop to \$893

**Average return**

As at March 31, 2020, a person who invested \$1,000 in Series FT8 shares of the fund since inception now has \$1,080. This works out to an annual compound return of 3.6%.

**Who is this fund for?**

**Investors who:**

- Seek geographic equity diversification outside of Canada and the U.S. to their investment portfolio.
- Wish to contribute to the growth component of a diversified portfolio.
- Are long term investors.
- Are comfortable with medium investment risk.

Do not invest in this fund unless you are willing to accept the potential loss of a portion of your investment or if you have a short-term investment horizon.

**A word about tax**

In general, you will have to pay income tax on any money you make on a fund. How much you pay depends on the tax laws where you live and whether or not you hold the fund in a registered plan, such as a Registered Retirement Savings Plan or a Tax-Free Savings Account.

Keep in mind that if you hold your fund in a non-registered account, fund distributions are included in your taxable income, whether you get them in cash or have them reinvested.

**How much does it cost?**

The following tables show the fees and expenses you could pay to buy, own and sell Series FT8 shares of the fund. The fees and expenses - including any commissions - can vary among series of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other series, funds and investments that may be suitable for you at a lower cost.

**1. Sales charges**

There are no sales charges payable to your representative's firm for this series.

**2. Fund expenses**

You don't pay these expenses directly. They affect you because they reduce the fund's returns.

As of December 31, 2019, the series' expenses were 1.31% of its value. This equals approximately \$13 for every \$1,000 invested.

	Annual rate (as a % of the series value)
<b>Management expense ratio (MER)</b> This is the total of the fund's management fee, administration fee and fund costs.	1.20%
<b>Trading expense ratio (TER)</b> These are the fund's trading costs.	0.11%
<b>Fund expenses</b>	1.31%

**More about the trailing commission**

No Trailing Commissions are paid for this series.

**3. Other fees**

You may have to pay other fees when you buy, hold, sell or switch shares of this series of the fund.

Fee	What you pay
<b>Service fee</b>	This series is only available to investors who have a fee-based account with their representative's firm and whose representative's firm has signed an agreement with Sun Life Global Investments (Canada) Inc. You pay a fee to your representative's firm for investment advice and other services.
<b>Short-term trading fee</b>	If you redeem or switch shares of the fund within 30 days of purchase, Sun Life Global Investments (Canada) Inc. may charge a short-term trading fee of 2.0% of the value of the shares redeemed or switched on behalf of the fund.
<b>NSF fee</b>	Sun Life Global Investments (Canada) Inc. will charge you an NSF fee (\$30 for each returned item) should any cheque or purchase order be returned because of insufficient funds in your account.
<b>Courier or wire transfer fee</b>	If you request that redemption proceeds be forwarded to you by courier or wire transfer, Sun Life Global Investments (Canada) Inc. may charge you for any costs incurred by Sun Life Global Investments (Canada) Inc. in connection with such delivery method.

**What if I change my mind?**

Under securities law in some provinces and territories, you have the right to:

- Withdraw from an agreement to buy mutual funds within two business days after you receive a simplified prospectus or Fund Facts documents, or
- Cancel your purchase within 48 hours after you receive confirmation of the purchase.

In some provinces and territories, you also have the right to cancel a purchase, or in some jurisdictions, claim damages, if the simplified prospectus, annual information form, Fund Facts document or financial statements contain a misrepresentation. You must act within the time limit set by the securities law in your province or territory.

For more information, see the securities law of your province or territory or ask a lawyer.

**For more information**

Contact the manager, Sun Life Global Investments (Canada) Inc., or your representative for a copy of the fund's simplified prospectus and other disclosure documents. These documents and the Fund Facts make up the fund's legal documents.

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To learn more about investing in mutual funds, see the brochure **Understanding mutual funds**, which is available on the website of the Canadian Securities Administrators at [www.securities-administrators.ca](http://www.securities-administrators.ca)