

This document contains key information you should know about Sun Life Money Market Class - Series O. You can find more details in the fund's simplified prospectus. Ask your representative for a copy, contact the manager, SLGI Asset Management 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 September 1, 2021, other than for reinvested dividends or distributions, Series O securities of the Corporate Classes will be closed to all purchases, including pre-authorized contribution plans and switches into such securities.

### Quick facts

<b>Fund code(s):</b>	ISC: SUN05107	<b>Fund manager:</b>	SLGI Asset Management Inc.
<b>Date series started:</b>	(Series O) April 1, 2014	<b>Portfolio manager:</b>	SLGI Asset Management Inc.
<b>Total value of the fund on May 31, 2021:</b>	\$22.6 million	<b>Distributions:</b>	Ordinary dividends (if any), annually in December; capital gains dividends (if any), annually within 60 days of December 31
<b>Management expense ratio (MER):</b>	0.01%	<b>Minimum investment:</b>	\$500 initial, \$50 additional

### What does the fund invest in?

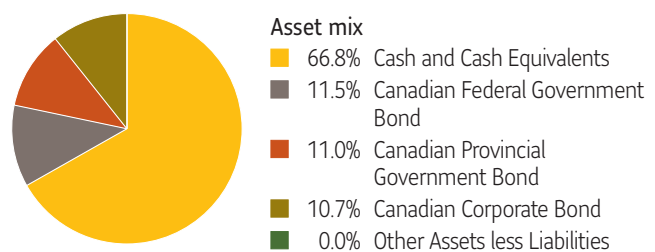
The fund's investment objective is to achieve a high level of current income while seeking to protect capital and to maintain liquidity through exposure to primarily Canadian dollar-denominated money market instruments by investing primarily in securities of Sun Life Money Market Fund or its successor fund (the "underlying Trust Fund"). The fund may invest up to 10% of the underlying Trust Fund's assets in Canadian dollar-denominated money market instruments of foreign issuers.

The charts below give you a snapshot of the fund's investments on May 31, 2021. The fund's investments will change.

#### Top 10 investments (May 31, 2021)

1. Canadian Treasury Bill, 0.08%, Jun 10, 2021	8.1%
2. Canadian Treasury Bill, 0.11%, Sep 02, 2021	7.5%
3. Canadian Treasury Bill, 0.11%, Aug 05, 2021	7.4%
4. Canadian Treasury Bill, 0.11%, Sep 16, 2021	4.0%
5. Royal Bank of Canada, 0.16%, Jun 07, 2021	4.0%
6. Toyota Credit Canada Inc., 0.34%, Aug 11, 2021	3.6%
7. National Treasury Bill, 0.07%, Jul 15, 2021	3.6%
8. National Bank of Canada, 0.18%, Jun 18, 2021	3.4%
9. Province of British Columbia, 0.13%, Jul 07, 2021	2.8%
10. Canadian Imperial Bank of Commerce, 0.25%, Nov 23, 2021	2.5%
<b>Total percentage of top 10 investments</b>	<b>46.9%</b>
<b>Total number of investments</b>	<b>60</b>

#### Investment mix (May 31, 2021)



### 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

SLGI Asset Management Inc. has rated the volatility of this fund as **Low**.

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

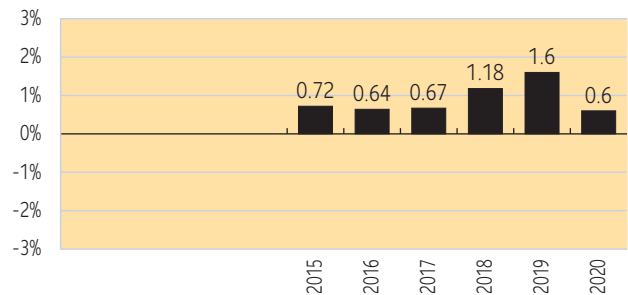
Like most mutual funds, this fund does not have any guarantees. You may not get back the amount of money you invest.

### How has the fund performed?

This section tells you how Series O securities of the fund have performed over the past 6 calendar years. Returns are after expenses have been deducted. These expenses reduce the series' returns.

#### Year-by-year returns

This chart shows how Series O securities of the fund have performed in each of the past 6 calendar years. The series did not drop in value in the last 6 years 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 O securities of the fund in a 3-month period over the past 6 years. 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	0.4	March 31, 2019	Your investment would rise to \$1,004
Worst return	0.1	February 28, 2017	Your investment would rise to \$1,001

#### Average return

As at May 31, 2021, a person who invested \$1,000 in Series O securities of the fund since inception has \$1,064. This works out to an annual compound return of 0.86%.

### Who is this fund for?

#### Investors who:

- Are investing in a non-registered account and want to invest in a fund that has the potential to share capital losses (if any) and expenses with other funds within the same corporate structure after having considered your specific tax circumstances.
- Are conservative and income-oriented.
- Have a shorter investment time horizon.
- Are comfortable with low investment risk.

Do not invest in this fund if you have a longer term investment horizon, a higher risk tolerance or are seeking capital appreciation from your investment.

### 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 O securities 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 is only one sales charge option when you buy this series.

Sales charge option	What you pay		How it works
	in percent (%)	in dollars (\$)	
Front end sales charge	0.0% to 5.0% of the purchase price of the securities you buy	You will pay a fee of \$0-\$50 on every \$1,000 you invest.	<ul style="list-style-type: none"> <li>• You and your representative negotiate the fee, which may be up to 5.0% of the cost of the securities, and you pay this fee to your representative's firm when you buy the securities.</li> </ul>

## 2. Fund expenses

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

As of December 31, 2020, the series' expenses were 0.01% of its value. This equals approximately \$0 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 administration fee and fund costs. SLGI Asset Management Inc. waived some of the fund's expenses. If it had not done so, the MER would have been higher.	0.01%
<b>Trading expense ratio (TER)</b> These are the fund's trading costs.	0.00%
<b>Fund expenses</b>	<b>0.01%</b>

### More about the trailing commission

No Trailing Commissions are paid out of the management fee for this series.

## 3. Other fees

Fee	What you pay
<b>Series O Service Fee</b>	You may negotiate a Series O service fee, to be paid by you, from 0% to 1.00%, plus applicable taxes. This Series O service fee is negotiated between you and your representative's firm by way of an agreement. If no agreement is received, the default Series O service fee will be 0%. The Series O service fee, plus applicable taxes, will be paid by you (securities redeemed from your holdings) to your representative's firm on a monthly basis.
<b>Management fee</b>	You will be charged a management fee directly through a redemption of securities. The management fee is 0.45%.
<b>Switch fee</b>	Your firm may charge you up to 2.0% of the value of securities that you switch to securities of another fund.
<b>NSF fee</b>	SLGI Asset Management 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, SLGI Asset Management Inc. may charge you for any costs incurred by SLGI Asset Management 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, SLGI Asset Management 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)