

SUN LIFE ESSENTIALS PLUS™ FEE SCHEDULE

The fees described below will be paid by the Members unless otherwise indicated. Fees may be amended from time to time by Sun Life upon providing You with 90 days' prior written notice.

Service Fees

Member withdrawals/transfers prior to termination	\$50.00 per transaction
	Each Member is permitted one transaction per year from the TFSA at no charge. Free transactions do not apply to the RRSP.
Member withdrawals or transfers to other financial Institutions at termination of membership, retirement or Plan termination	\$125.00 per transaction
Plan transfer to another financial institution	\$25.00 per Member (minimum \$250.00; maximum \$750.00). (charged to You)
Replacement tax forms	\$10.00 per replacement official tax form.
	Note: Tax receipts for information purposes only are available for printing from the Web site at no charge.
Annual paper statements/statements	\$10.00 per statement Note: Plan members can request to go paperless and receive a digital statement at no fee
Duplicate-statements/statements on request	\$25.00 per request
Insufficient funds (i.e. NSF contributions)	\$25.00 (charged to contributor)

Optional Services will be provided on either a flat dollar or hourly rate fee for service basis, depending on the type of service requested by You or the Member, as the case may be. If Optional Services are requested, Sun Life will provide the requesting party with an estimate of the cost in advance of providing the service. Sun Life will invoice You, or deduct the cost from the Member's Account, as the case may be for Optional Services as incurred.

Taxes will be applied to the service fees in the formula and manner required by Applicable Legislation.

Available Funds and Asset Based Fees

For the Segregated Funds, Sun Life will charge the per annum fee listed.

Note: * Fund not available under the TFSA.

BlackRock U.S. Equity Index (Registered) Segregated Fund *	1.07%
Sun Life State Street US Equity Index Segregated Fund (Non-Reg)	1.07%
Sun Life State Street Canadian Bond Index Segregated Fund	1.08%
Sun Life State Street Canadian Equity Index Segregated Fund	1.08%
BlackRock Global Equity Index Segregated Fund	1.10%
Sun Life State Street International Equity Index Segregated Fund	1.10%
BlackRock MSCI ACWI Islamic Equity Index Segregated Fund	1.20%
Sun Life Granite Index+ Target Date Segregated Funds **	1.20%
Sun life Multi-Strategy Bond Segregated Fund	1.25%
Sun Life Multi-Strategy Canadian Equity Segregated Fund	1.30%
Sun Life Granite Target Date Segregated Funds **	1.35%
Sun Life Multi-Strategy Global Equity Segregated Fund	1.50%
Sun Life Multi-Strategy Real Assets Segregated Fund	1.55%
Sun Life Guaranteed Daily Interest Account (GDIA)	N/A
Sun Life Guaranteed Funds (1, 3 and 5 Year)	N/A

**The applicable funds/fees will be per the sponsor election in the application.

For the Segregated Funds, Sun Life will charge the percentage shown per annum (charged daily) of the Policy's net holdings of such Segregated Funds on a Valuation Date. Such fees will be deducted from the Segregated Funds before the Unit Values are determined and will be reflected in the value of the Member Account balances.

The Segregated Fund asset based fees cover investment management services provided by the Fund manager(s) and include a charge for certain of the Services performed in respect of Member Accounts by Sun Life. The asset based fees do not cover the Segregated Fund operating expenses applicable to Segregated Funds set out in the Policy nor the operating expenses of the underlying fund, if any. The amount of those expenses, in aggregate, will be disclosed to Members annually. The Segregated Fund operating expenses will be disclosed to You in the segregated fund annual report while the operating expenses for any underlying fund will be available to You upon request. Taxes will be applied to the asset based fees in the formula and manner required by Applicable Legislation.

Interest Rate Adjustments

Sun Life will apply an interest rate enhancement of 0.25% each time a deposit or reinvestment occurs. The enhancement will apply until the maturity of each deposit. A Member's Guaranteed Funds Asset level will be reviewed for the purpose of determining an additional enhancement, on a quarterly basis, on a date to be determined by Sun Life. The additional rate enhancement will apply to any deposits or reinvestments during the following quarter.

Member's Guaranteed Funds Asset Level	Interest Rate Enhancement
\$10,000.00 to \$24,999.99	0.20%
\$25,000.00 to \$49,999.99	0.25%
\$50,000.00 to \$99,999.99	0.30%
\$100,000.00 to \$249,999.99	0.35%
\$250,000.00 and over	0.40%

This Agreement will remain in effect for the duration of the Policies. However, Sun Life reserves the right to amend any provision in this Agreement upon providing at least 90 days prior written notice to You provided that Sun Life reserves the right, acting reasonably, to make enhancements or non-material changes to the services described in this Agreement without prior notification to You.