

# Fund Facts Booklet

Preferred series 2

Segregated funds

Fund performance as of December 31, 2024

**Digital copy available at  
[Canadalife.com/informationfolders](https://canadalife.com/informationfolders)**

The Canada Life Assurance Company is the sole issuer of the individual variable annuity policy described in the information folder.

This fund facts booklet forms part of the information folder. Both the information folder and fund facts booklet must be received.

**Any part of your contribution allocated to a segregated fund is invested at the risk of the policyowner and may increase or decrease in value.**

# Fund Facts

This fund facts booklet, which forms part of the Canada Life Segregated Fund Policies information folder, contains individual *fund facts* for the segregated funds available under the individual variable annuity policy. You can choose to invest in one or more of the funds available in this booklet.

The individual *fund facts* describe the key features of each segregated fund including its risk level, past performance, suitability, guarantees, and what fees and charges may apply.

The individual *fund facts* is not complete without the following description of *What if I change my mind?* and *For more information*.

## What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it was mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

## For more information

The *Fund Facts* may not contain all the information you need. Please read the contract and the information folder or you may contact us at:

The Canada Life Assurance Company  
255 Dufferin Ave  
London ON N6A 4K1

Web: [canadalife.com](http://canadalife.com)

Email address: [isp\\_customer\\_care@canadalife.com](mailto:isp_customer_care@canadalife.com)

Phone: 1-888-252-1847

# Table of contents

<b>Fund Facts</b> .....	<b>1</b>
<b>Fees and expenses</b> .....	<b>5</b>
<b>Risk-Managed Portfolios</b> .....	<b>6</b>
Risk-Managed Conservative Income Portfolio .....	6
Risk-Managed Balanced Portfolio .....	8
Risk-Managed Growth Portfolio .....	10
<b>Asset Allocation Funds</b> .....	<b>12</b>
Conservative Allocation .....	12
Moderate Allocation .....	14
Balanced Allocation .....	16
Advanced Allocation .....	18
Aggressive Allocation .....	20
Index ETF Conservative Portfolio .....	22
Index ETF Balanced Portfolio .....	24
Index ETF Growth Portfolio .....	26
<b>Visio Portfolios</b> .....	<b>28</b>
Visio Income Portfolio .....	28
Visio Income Portfolio II .....	30
Visio Balanced Portfolio .....	32
Visio Growth Portfolio .....	34
<b>Managed fund solutions</b> .....	<b>36</b>
Core Conservative Growth .....	36
Core Moderate .....	38
Core Moderate Growth Plus .....	40
Core Balanced .....	42
Core Balanced Growth Plus .....	44
Sustainable Conservative Portfolio .....	46
Sustainable Balanced Portfolio .....	48
Sustainable Growth Portfolio .....	50
<b>Cash and cash equivalent funds</b> .....	<b>52</b>
High Interest Savings .....	52
Money Market .....	54
<b>Fixed-Income funds</b> .....	<b>56</b>
Diversified Fixed Income Allocation .....	56
Canadian Core Bond .....	58
Canadian Tactical Bond .....	60
Canadian Core Plus Bond .....	62
Short-Term Bond .....	64
Canadian Corporate Bond .....	66
Floating Rate Income .....	68
Sustainable Global Bond .....	70

North American High Yield Fixed Income . . . . .	72
Global Core Plus Bond . . . . .	74
Global Multi-Sector Bond . . . . .	76
Global Multi-Sector Fixed Income . . . . .	78
Unconstrained Fixed Income . . . . .	80
<b>Balanced funds . . . . .</b>	<b>82</b>
Canadian Fixed Income Balanced . . . . .	82
Strategic Income . . . . .	84
Canadian Growth Balanced . . . . .	86
Canadian Stock Balanced . . . . .	88
Canadian Value Balanced . . . . .	90
Canadian Neutral Balanced . . . . .	92
Canadian Premier Balanced . . . . .	94
Global Strategic Income . . . . .	96
Fidelity Global Income Portfolio . . . . .	98
Fidelity Global Balanced Portfolio . . . . .	100
Global Value Balanced . . . . .	102
Global Balanced . . . . .	104
Global Growth Opportunities Balanced . . . . .	106
Global Growth Balanced . . . . .	108
<b>Canadian equity funds . . . . .</b>	<b>110</b>
Canadian Low Volatility . . . . .	110
Canadian Core Dividend . . . . .	112
Canadian Focused Dividend . . . . .	114
Canadian Dividend . . . . .	116
Canadian Dividend and Income . . . . .	118
Canadian Growth . . . . .	120
Canadian Equity . . . . .	122
Canadian Equity Value . . . . .	124
Canadian Focused Growth . . . . .	126
Canadian Focused Value . . . . .	128
Fidelity True North® . . . . .	130
Canadian Fundamental Equity . . . . .	132
Canadian Small-Mid Cap . . . . .	134
<b>Canadian specialty and alternative funds . . . . .</b>	<b>136</b>
Real Estate . . . . .	136
<b>Foreign equity funds . . . . .</b>	<b>138</b>
Global Low Volatility . . . . .	138
Global Dividend . . . . .	140
Global Dividend and Income . . . . .	142
Global All Cap Equity . . . . .	144
Global Founders . . . . .	146
Foreign Equity . . . . .	148
Sustainable Global Equity . . . . .	150
Global Equity . . . . .	152
Fidelity Global Equity . . . . .	154

Global Growth Opportunities . . . . .	156
Global Growth Equity . . . . .	158
Global Small-Mid Cap Growth . . . . .	160
U.S. Dividend . . . . .	162
U.S. Growth . . . . .	164
U.S. Value . . . . .	166
U.S. All Cap Growth . . . . .	168
ESG U.S. Equity . . . . .	170
U.S. Carbon Transition Equity . . . . .	172
American Value . . . . .	174
Fidelity American Disciplined Equity® . . . . .	176
U.S. Concentrated Equity . . . . .	178
U.S. Mid Cap Growth . . . . .	180
International Value . . . . .	182
International Concentrated Equity . . . . .	184
International Equity . . . . .	186
International Growth . . . . .	188
<b>Foreign specialty and alternative funds . . . . .</b>	<b>190</b>
Diversified Real Assets . . . . .	190
Fidelity NorthStar® . . . . .	192
Emerging Markets Equity . . . . .	194
Emerging Markets Large Cap Equity . . . . .	196
Emerging Markets Concentrated Equity . . . . .	198
Sustainable Emerging Markets Equity . . . . .	200
Global Infrastructure . . . . .	202
Science and Technology . . . . .	204
Global Resources . . . . .	206

# Fees and expenses

What you have to pay depends on the guarantee level you decide on – 75/75 guarantee, 75/100 guarantee or 100/100 guarantee – the segregated fund you hold, the market value of your total holdings and the amount of the advisory and management service (AMS) fee.

If you select a reset option additional fees apply.

These fees will be charged by redeeming units from each segregated fund.

## Investment management fee

For each segregated fund you hold in your policy you will pay an investment management fee plus applicable taxes. The investment management fee varies depending on the guarantee level, segregated fund chosen and the market value of your total holdings.

The investment management fee bands will be set out in the preferred series 2 fee agreement.

## Operating expense fee

For each segregated fund you hold in your policy you are responsible for paying all respective operating expenses related to preferred series 2 plus applicable taxes. The current annualized operating expense fee for each segregated fund will be set out in the preferred series 2 fee agreement. As operating expenses change, we may change the operating expense fee rate, from time to time without notice to you.

## Advisory and management service (AMS) fee

For each segregated fund you hold in your policy you will pay an AMS fee plus applicable taxes. The AMS fee is negotiated between you and your advisor subject to our then-current administrative rules. The AMS fee must be between 0.50 per cent and 1.25 per cent and will be set out in the preferred series 2 fee agreement.

For more information about the fees, see *Fees and expenses* section in the information folder.

# Risk-Managed Conservative Income Portfolio

**Quick facts:** **Date fund available:** November 4, 2020  
**Date fund created:** November 4, 2020  
**Managed by:** Irish Life Investment Managers Limited

**Total fund value:** \$105,174,136  
**Portfolio turnover rate:** 12.12%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	11.99	93,840	--	11.99	136,904

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

## What does the fund invest in?

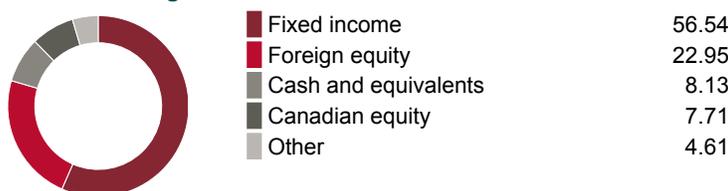
This segregated fund invests primarily in a portfolio of investments anywhere in the world to mainly provide income with the potential for some capital growth, while seeking to reduce portfolio volatility. The fund may invest in other investment funds as well as directly in stocks, exchange-traded funds, derivatives, fixed-income instruments, and other income-producing securities.

### Top 10 investments

	Assets %
Fixed Income (ILIM)	36.07
Canada Life Risk Reduction Pool	17.94
Global Multi-Sector Bond	10.00
Global Multi-Sector Fixed Income	6.01
Money Market	5.01
Canadian Equity Index ETF	4.50
Canadian Growth	3.50
Global Tactical	2.49
Global Low Volatility	2.49
Developed Markets ex-US Index ETF	2.01
<b>Total</b>	<b>90.02</b>

**Total investments:** **15**

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the medium to longer term while seeking the potential for income along with the potential for some growth and is comfortable with low risk. Since the fund invests in stocks and bonds its value is affected by changes in interest rates and by stock prices, which can rise and fall in a short period of time.

## How has the fund performed?

This section tells you how the fund has performed over the past 4 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

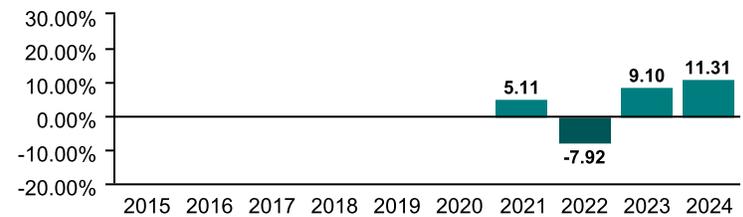
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on November 4, 2020 would have \$1,198.89 on December 31, 2024. This works out to an average of 4.46% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 4 years. In the past 4 years, the fund was up in value 3 years and down in value 1 year.



## How risky is it?

The risk rating for this fund is *Low*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Risk-Managed Conservative Income Portfolio

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

#### For more information

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 Email - [isp\\_customer\\_care@canadalife.com](mailto:isp_customer_care@canadalife.com)  
 Telephone - 1-888-252-1847

# Risk-Managed Balanced Portfolio

**Quick facts:** **Date fund available:** November 4, 2020  
**Date fund created:** November 4, 2020  
**Managed by:** Irish Life Investment Managers Limited

**Total fund value:** \$187,536,622  
**Portfolio turnover rate:** 7.18%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	13.22	667,441	--	13.22	1,864,740

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

- <sup>1</sup> FEL - Front-end load
  - MER - Management expense ratio
  - NAV - Net asset value
  - UOS - Units outstanding
- Minimum investment**
- Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
  - RRIF policies: \$10,000 initial

## What does the fund invest in?

This segregated fund invests primarily in a portfolio of investments anywhere in the world to provide a balance between income and capital growth, while seeking to reduce portfolio volatility. The fund may invest in other investment funds as well as directly in stocks, exchange-traded funds, derivatives, fixed-income instruments and other income-producing securities.

### Top 10 investments

	Assets %
Canada Life Risk Reduction Pool	23.31
Fixed Income (ILIM)	17.96
Global Multi-Sector Bond	9.99
Canadian Equity Index ETF	6.93
Canadian Growth	6.93
Global Multi-Sector Fixed Income	5.99
Developed Markets ex-US Index ETF	4.16
Global Tactical	4.00
Global Low Volatility	3.97
Money Market	3.02
<b>Total</b>	<b>86.26</b>

**Total investments:** **16**

### Investment segmentation

	Assets %
Fixed income	37.24
Foreign equity	33.64
Canadian equity	13.28
Cash and equivalents	8.20
Other	7.60



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the medium to longer term while seeking a balance between income and capital growth and is comfortable with low to moderate risk. Since the fund invests in stocks and bonds its value is affected by changes in interest rates and by stock prices, which can rise and fall in a short period of time.

## How has the fund performed?

This section tells you how the fund has performed over the past 4 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

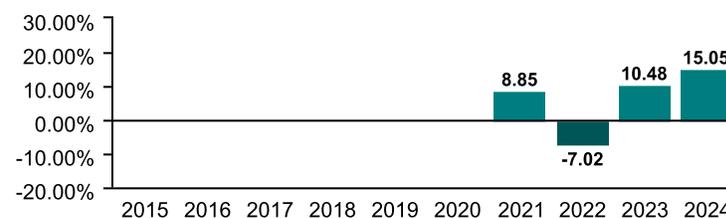
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on November 4, 2020 would have \$1,321.85 on December 31, 2024. This works out to an average of 6.94% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 4 years. In the past 4 years, the fund was up in value 3 years and down in value 1 year.



## How risky is it?

The risk rating for this fund is *Low to moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Risk-Managed Balanced Portfolio

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

#### For more information

The *Fund Facts* may not contain all the information you need. Please read the contract and the information folder or you may contact us at:

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 London, ON N6A 4K1  
 Web - [www.canadalife.com](http://www.canadalife.com)  
 Email - [isp\\_customer\\_care@canadalife.com](mailto:isp_customer_care@canadalife.com)  
 Telephone - 1-888-252-1847

# Risk-Managed Growth Portfolio

**Quick facts:** **Date fund available:** November 4, 2020  
**Date fund created:** November 4, 2020  
**Managed by:** Irish Life Investment Managers Limited

**Total fund value:** \$66,924,486  
**Portfolio turnover rate:** 9.08%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100		
Series	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	14.62	1,294,748	--	14.62	39,788

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

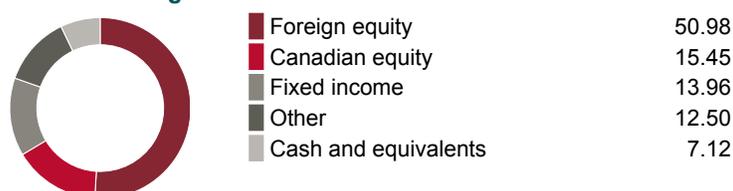
## What does the fund invest in?

This segregated fund invests primarily in a portfolio of investments anywhere in the world to mainly provide capital growth with the potential for some income, while seeking to reduce portfolio volatility. The fund may invest in other investment funds as well as directly in stocks, exchange-traded funds, derivatives, fixed-income instruments and other income-producing securities.

### Top 10 investments

	Assets %
Canada Life Risk Reduction Pool	23.19
Canadian Growth	8.41
Global Multi-Sector Bond	8.04
Canadian Equity Index ETF	7.40
Emerging Markets ETF	6.99
Global Founders	6.92
U.S. All Cap Growth	6.13
Developed Markets ex-US Index ETF	5.35
Global Tactical	4.99
Global Low Volatility	4.97
<b>Total</b>	<b>82.39</b>
<b>Total investments:</b>	<b>16</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the medium to longer term while seeking the potential for capital growth and is comfortable with low to moderate risk. Since the fund invests in stocks and bonds its value is affected by changes in interest rates and by stock prices, which can rise and fall in a short period of time.

## How has the fund performed?

This section tells you how the fund has performed over the past 4 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

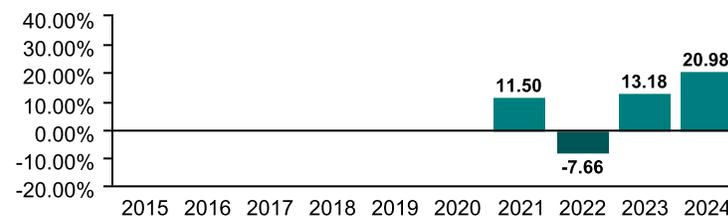
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on November 4, 2020 would have \$1,461.94 on December 31, 2024. This works out to an average of 9.57% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 4 years. In the past 4 years, the fund was up in value 3 years and down in value 1 year.



## How risky is it?

The risk rating for this fund is *Low to moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Risk-Managed Growth Portfolio

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

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Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

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Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

#### For more information

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 Telephone - 1-888-252-1847

# Conservative Allocation

**Quick facts:** **Date fund available:** May 14, 2012  
**Date fund created:** November 21, 2003  
**Managed by:** Canada Life Investment Management Ltd.

**Total fund value:** \$671,147,940  
**Portfolio turnover rate:** 43.65%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	18.56	215,679	--	18.55	346,156	--	18.54	107,588

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

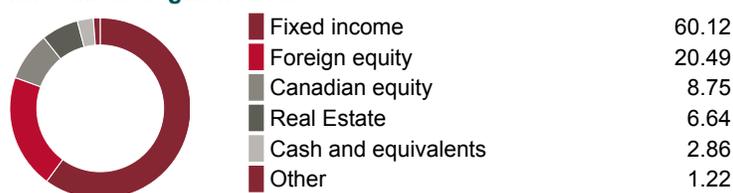
## What does the fund invest in?

This segregated fund, through investments in other funds, invests primarily in fixed-income securities but includes Canadian and foreign equities. It targets an asset mix of 70 per cent fixed income and 30 per cent equities.

### Top 10 investments

	Assets %
Canadian Core Fixed Income	25.61
Canadian Tactical Bond	21.39
Real Estate	6.64
Unconstrained Fixed Income	4.35
Foreign Bond	3.24
Global Multi-Sector Bond	3.20
Canadian Core Dividend	2.99
Canadian Equity Value	2.99
U.S. Dividend	2.98
Canadian Growth	2.98
<b>Total</b>	<b>76.37</b>
<b>Total investments:</b>	<b>23</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the medium to longer term, wants exposure to multi-managers in one fund with a target of no more than 30 per cent invested in equities and is comfortable with low risk.

## How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

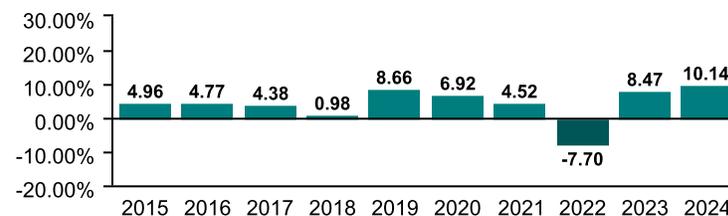
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,552.17 on December 31, 2024. This works out to an average of 4.49% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 9 years and down in value 1 year.



## How risky is it?

The risk rating for this fund is *Low*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Conservative Allocation

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a
100 / 100	0.11	0.05

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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## Moderate Allocation

**Quick facts:** **Date fund available:** May 14, 2012  
**Date fund created:** November 21, 2003  
**Managed by:** Canada Life Investment Management Ltd.

**Total fund value:** \$732,698,521  
**Portfolio turnover rate:** 38.10%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	21.08	721,678	--	21.11	830,283	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

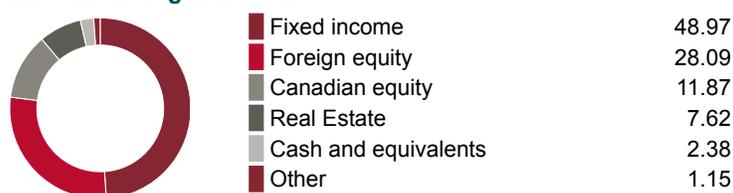
### What does the fund invest in?

This segregated fund, through investments in other funds, invests primarily in fixed-income securities but includes Canadian and foreign equities. It targets an asset mix of 60 per cent fixed income and 40 per cent equities.

#### Top 10 investments

	Assets %
Canadian Tactical Bond	20.42
Canadian Core Fixed Income	18.69
Real Estate	7.62
U.S. Dividend	4.11
Canadian Core Dividend	4.08
Canadian Equity Value	4.08
Canadian Growth	4.07
U.S. Value Stock	4.05
Global Growth Opportunities	4.05
Emerging Markets (Putnam)	3.13
<b>Total</b>	<b>74.30</b>
<b>Total investments:</b>	<b>23</b>

#### Investment segmentation



### Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

### Who is this fund for?

A person who is investing for the medium to longer term, wants exposure to multi-managers in one fund with a target of no more than 40 per cent invested in equities and is comfortable with low to moderate risk.

### How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

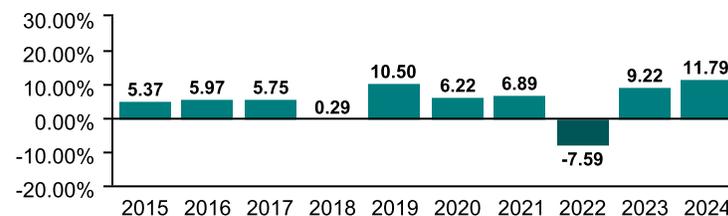
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,676.04 on December 31, 2024. This works out to an average of 5.30% a year.

#### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 9 years and down in value 1 year.



### How risky is it?

The risk rating for this fund is *Low to moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Moderate Allocation

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

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Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a
100 / 100	0.11	0.11

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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 Telephone - 1-888-252-1847

# Balanced Allocation

**Quick facts:** **Date fund available:** May 14, 2012  
**Date fund created:** November 21, 2003  
**Managed by:** Canada Life Investment Management Ltd.

**Total fund value:** \$1,299,102,258  
**Portfolio turnover rate:** 30.41%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	25.58	923,125	--	25.57	1,318,096	--	25.55	36,560

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

## What does the fund invest in?

This segregated fund, through investments in other funds, invests primarily in Canadian and foreign equities but includes fixed-income securities. It targets an asset mix of 40 per cent fixed income and 60 per cent equities.

### Top 10 investments

	Assets %
Canadian Tactical Bond	18.55
Canadian Core Fixed Income	11.61
Real Estate	7.53
U.S. Value Stock	5.09
Canadian Equity Value	4.92
Canadian Core Dividend	4.91
U.S. All Cap Growth	4.82
Canadian Growth	4.71
U.S. Dividend	4.27
Global Growth Opportunities	4.23
<b>Total</b>	<b>70.64</b>
<b>Total investments:</b>	<b>22</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the medium to longer term, wants exposure to multi-managers in one fund with a target of no more than 40 per cent invested in fixed income and is comfortable with low to moderate risk.

## How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

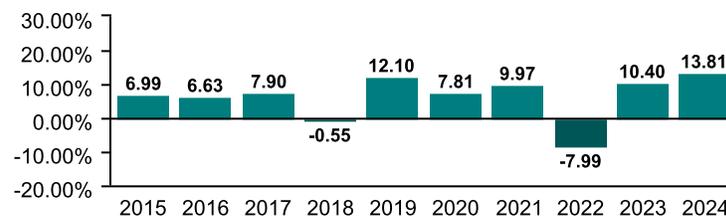
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,881.19 on December 31, 2024. This works out to an average of 6.52% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 8 years and down in value 2 years.



## How risky is it?

The risk rating for this fund is *Low to moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Balanced Allocation

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a
100 / 100	0.11	0.11

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

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 Telephone - 1-888-252-1847

## Advanced Allocation

**Quick facts:** **Date fund available:** May 14, 2012  
**Date fund created:** November 21, 2003  
**Managed by:** Canada Life Investment Management Ltd.

**Total fund value:** \$376,591,725  
**Portfolio turnover rate:** 24.74%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	31.88	365,605	--	31.91	594,688	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

### What does the fund invest in?

This segregated fund, through investments in other funds, invests primarily in Canadian and foreign equities but includes fixed-income securities. It targets an asset mix of 20 per cent fixed income and 80 per cent equities.

#### Top 10 investments

	Assets %
Canadian Tactical Bond	13.25
Real Estate	8.59
U.S. Value Stock	7.10
Canadian Core Dividend	6.74
Canadian Equity Value	6.74
U.S. All Cap Growth	6.55
Canadian Growth	6.47
Emerging Markets (Putnam)	5.69
American Growth	5.34
Global Growth Opportunities	5.11
<b>Total</b>	<b>71.58</b>
<b>Total investments:</b>	<b>22</b>

#### Investment segmentation



### Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

### Who is this fund for?

A person who is investing for the medium to longer term, wants exposure to multi-managers in one fund with a target of no more than 20 per cent invested in fixed income and is comfortable with low to moderate risk.

### How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

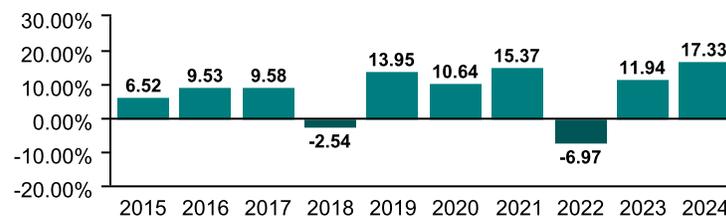
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$2,214.20 on December 31, 2024. This works out to an average of 8.27% a year.

#### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 8 years and down in value 2 years.



### How risky is it?

The risk rating for this fund is *Low to moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Advanced Allocation

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a
100 / 100	0.11	0.21

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

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 Telephone - 1-888-252-1847

# Aggressive Allocation

**Quick facts:** **Date fund available:** May 14, 2012  
**Date fund created:** November 21, 2003  
**Managed by:** Canada Life Investment Management Ltd.

**Total fund value:** \$250,161,078  
**Portfolio turnover rate:** 31.57%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	37.41	348,907	--	37.39	67,388	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

## What does the fund invest in?

This segregated fund, through investments in other funds, invests primarily in Canadian and foreign equities. It targets an asset mix of 100 per cent equities.

### Top 10 investments

	Assets %
Real Estate	9.56
U.S. Value Stock	8.52
Canadian Equity Value	8.06
Canadian Core Dividend	8.05
U.S. All Cap Growth	7.91
Canadian Growth	7.74
Emerging Markets (Putnam)	6.82
U.S. Dividend	6.56
American Growth	6.24
Global Growth Opportunities	5.98
<b>Total</b>	<b>75.44</b>

**Total investments:** 17

### Investment segmentation



## How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

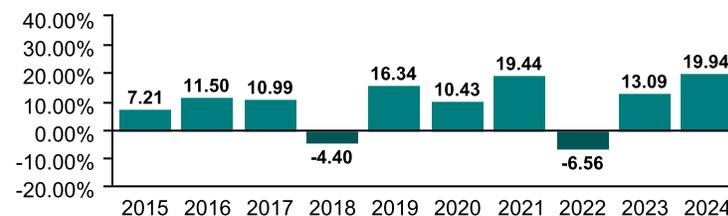
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$2,467.12 on December 31, 2024. This works out to an average of 9.45% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 8 years and down in value 2 years.



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the medium to longer term, wants exposure to multi-managers in one fund with a target of 100 per cent invested in equities and is comfortable with moderate risk.

## How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Aggressive Allocation

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a
100 / 100	0.11	0.21

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

#### For more information

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 Telephone - 1-888-252-1847

# Index ETF Conservative Portfolio

**Quick facts:** **Date fund available:** October 24, 2022  
**Date fund created:** October 24, 2022  
**Managed by:** Canada Life Investment Management Ltd.

**Total fund value:** \$15,965,049  
**Portfolio turnover rate:** 12.74%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	12.32	112,281	--	12.32	12,989	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

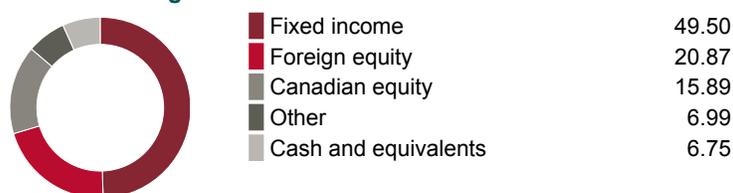
## What does the fund invest in?

This segregated fund, through investments in other funds including exchange-traded funds, invests primarily in global fixed-income and global equity securities. It targets an asset mix of 70 per cent fixed income and 30 per cent equities.

### Top 10 investments

	Assets %
Canadian Aggregate Bond ETF	35.18
US Aggregate Bond Index ETF	26.24
US Large Cap Equity Index ETF	11.91
Canadian Equity Index ETF	8.97
International Equity Index ETF	7.46
Dev ex-NA Aggregate Bond Index ETF	6.99
Emerging Markets Bond Index ETF	1.76
Emerging Markets Equity Index ETF	1.49
<b>Total</b>	<b>100.00</b>
<b>Total investments:</b>	<b>8</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the medium to longer term, wants exposure to a globally diversified investment portfolio in one fund with a target of no more than 30 per cent invested in equities and is comfortable with low to moderate risk.

## Notes

Effective October 28, 2024, this fund's risk rating was changed from "Low" to "Low to moderate". No other changes were made to the segregated fund.

## How has the fund performed?

This section tells you how the fund has performed over the past 2 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

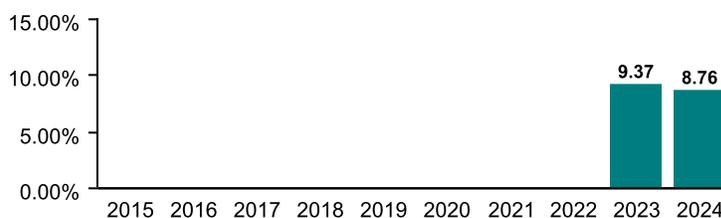
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on October 24, 2022 would have \$1,231.98 on December 31, 2024. This works out to an average of 10.01% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 2 years. In the past 2 years, the fund was up in value 2 years and down in value 0 years.



## How risky is it?

The risk rating for this fund is *Low to moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Index ETF Conservative Portfolio

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a
100 / 100	0.11	0.05

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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 Telephone - 1-888-252-1847

# Index ETF Balanced Portfolio

**Quick facts:** **Date fund available:** October 24, 2022  
**Date fund created:** October 24, 2022  
**Managed by:** Canada Life Investment Management Ltd.

**Total fund value:** \$45,897,365  
**Portfolio turnover rate:** 2.72%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	13.54	94,090	--	13.54	93,657	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

## What does the fund invest in?

This segregated fund, through investments in other funds including exchange-traded funds, invests primarily in global fixed-income and global equity securities. It targets an asset mix of 40 per cent fixed income and 60 per cent equities.

### Top 10 investments

	Assets %
US Large Cap Equity Index ETF	23.89
Canadian Aggregate Bond ETF	20.08
Canadian Equity Index ETF	18.00
International Equity Index ETF	15.04
US Aggregate Bond Index ETF	15.02
Dev ex-NA Aggregate Bond Index ETF	3.99
Emerging Markets Equity Index ETF	2.98
Emerging Markets Bond Index ETF	1.00
<b>Total</b>	<b>100.00</b>
<b>Total investments:</b>	<b>8</b>

### Investment segmentation



## How has the fund performed?

This section tells you how the fund has performed over the past 2 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

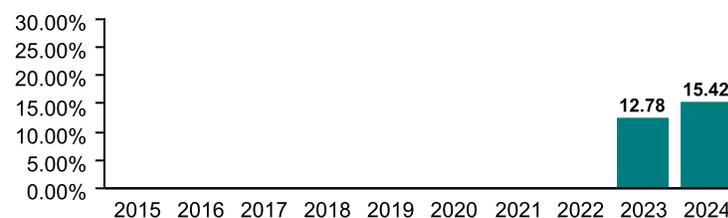
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on October 24, 2022 would have \$1,354.15 on December 31, 2024. This works out to an average of 14.87% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 2 years. In the past 2 years, the fund was up in value 2 years and down in value 0 years.



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## How risky is it?

The risk rating for this fund is *Low to moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Who is this fund for?

A person who is investing for the medium to longer term, wants exposure to a globally diversified investment portfolio in one fund with a target of no more than 40 per cent invested in fixed income and is comfortable with low to moderate risk.

## Index ETF Balanced Portfolio

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a
100 / 100	0.11	0.11

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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 Telephone - 1-888-252-1847

# Index ETF Growth Portfolio

**Quick facts:** **Date fund available:** October 24, 2022  
**Date fund created:** October 24, 2022  
**Managed by:** Canada Life Investment Management Ltd.

**Total fund value:** \$22,029,257  
**Portfolio turnover rate:** 4.55%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	14.40	104,039	--	--	--	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

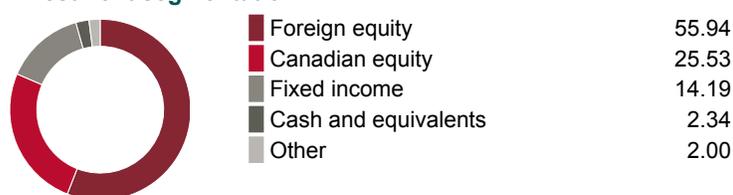
## What does the fund invest in?

This segregated fund, through investments in other funds including exchange-traded funds, invests primarily in global fixed-income and global equity securities. It targets an asset mix of 20 per cent fixed income and 80 per cent equities.

### Top 10 investments

	Assets %
US Large Cap Equity Index ETF	31.90
Canadian Equity Index ETF	23.98
International Equity Index ETF	20.02
Canadian Aggregate Bond ETF	10.08
US Aggregate Bond Index ETF	7.53
Emerging Markets Equity Index ETF	3.99
Dev ex-NA Aggregate Bond Index ETF	2.00
Emerging Markets Bond Index ETF	0.50
<b>Total</b>	<b>100.00</b>
<b>Total investments:</b>	<b>8</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the medium to longer term, wants exposure to a globally diversified investment portfolio in one fund with a target of no more than 20 per cent invested in fixed income and is comfortable with low to moderate risk.

## How has the fund performed?

This section tells you how the fund has performed over the past 2 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

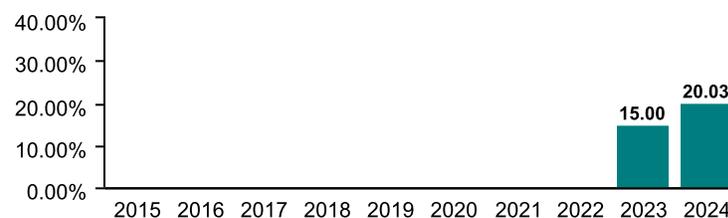
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on October 24, 2022 would have \$1,440.10 on December 31, 2024. This works out to an average of 18.14% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 2 years. In the past 2 years, the fund was up in value 2 years and down in value 0 years.



## How risky is it?

The risk rating for this fund is *Low to moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Index ETF Growth Portfolio

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a
100 / 100	0.11	0.21

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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 Telephone - 1-888-252-1847

# Visio Income Portfolio

**Quick facts:** **Date fund available:** May 14, 2012  
**Date fund created:** November 21, 2005  
**Managed by:** Canada Life Investment Management Ltd.

**Total fund value:** \$54,561,768  
**Portfolio turnover rate:** 46.97%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	16.90	2,648	--	16.95	64,539	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

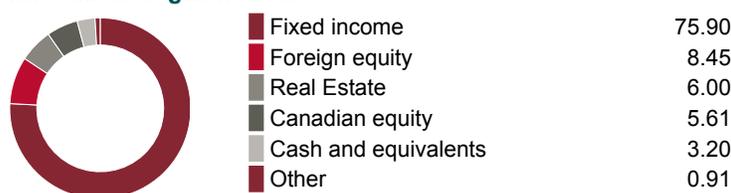
## What does the fund invest in?

This segregated fund invests primarily in fixed-income securities but includes Canadian and foreign equities currently through the IPC Private Wealth Visio Income Pool. It targets an asset mix of 50 to 70 per cent fixed income and 30 to 50 per cent equities.

### Top 10 investments

	Assets %
Canadian Core Plus Bond II	31.82
Canadian Core Fixed Income	29.22
Unconstrained Fixed Income	7.45
Real Estate	6.00
Foreign Bond	3.50
Global Multi-Sector Bond	3.50
Real Return Bond	3.00
U.S. Dividend	2.79
Global Dividend	2.78
Canadian Core Dividend	2.78
<b>Total</b>	<b>92.84</b>
<b>Total investments:</b>	<b>15</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the medium to longer term with a target of no more than 30 to 50 per cent invested in equities and is comfortable with low risk.

## Notes

Prior to May 16, 2025, this fund was named Income Focus. Effective May 16, 2025, this fund will aim to invest in a single underlying fund instead of several underlying funds. The performance prior to the above dates were achieved under previous investment strategy. The Top 10 investments represent the holdings as of December 31, 2024. No other changes were made to the segregated fund.

## How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

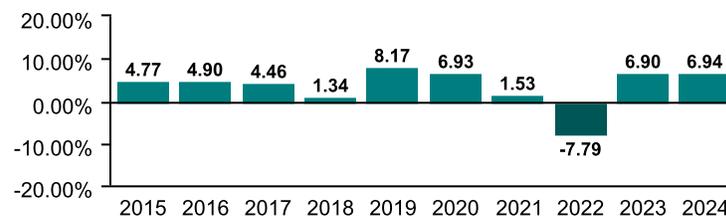
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,440.10 on December 31, 2024. This works out to an average of 3.71% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 9 years and down in value 1 year.



## How risky is it?

The risk rating for this fund is *Low*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Visio Income Portfolio

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a
100 / 100	0.11	0.05

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

#### For more information

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 Telephone - 1-888-252-1847

## Visio Income Portfolio II

**Quick facts:** **Date fund available:** May 14, 2012  
**Date fund created:** November 21, 2005  
**Managed by:** Canada Life Investment Management Ltd.

**Total fund value:** \$42,959,638  
**Portfolio turnover rate:** 43.88%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	19.18	68,096	--	19.19	47,457	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

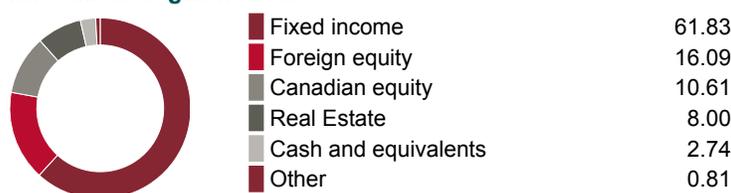
### What does the fund invest in?

This segregated fund invests primarily in fixed-income securities but includes Canadian and foreign equities currently through the IPC Private Wealth Visio Income Pool. It targets an asset mix of 50 to 70 per cent fixed income and 30 to 50 per cent equities.

#### Top 10 investments

	Assets %
Canadian Core Plus Bond II	25.95
Canadian Core Fixed Income	23.80
Real Estate	8.00
Unconstrained Fixed Income	6.06
Canadian Core Dividend	5.38
Global Dividend	5.34
Global Growth Opportunities	5.33
U.S. Dividend	5.33
Canadian Growth	4.02
Foreign Bond	2.85
<b>Total</b>	<b>92.06</b>
<b>Total investments:</b>	<b>15</b>

#### Investment segmentation



### Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

### Who is this fund for?

A person who is investing for the medium to longer term with a target of no more than 30 to 50 per cent invested in equities and is comfortable with low risk.

### Notes

Prior to May 16, 2025, this fund was named Income Growth. Effective May 16, 2025, this fund will aim to invest in a single underlying fund instead of several underlying funds and the risk rating was changed from "Low to moderate" to "Low". The performance prior to the above dates were achieved under previous investment strategy. The Top 10 investments represent the holdings as of December 31, 2024. No other changes were made to the segregated fund.

### How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

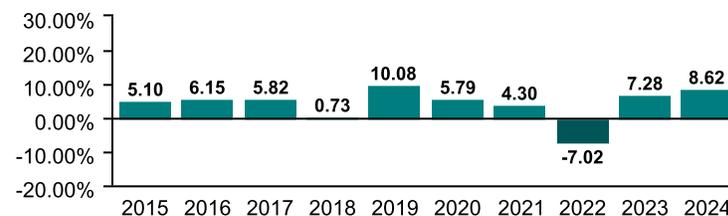
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,564.92 on December 31, 2024. This works out to an average of 4.58% a year.

#### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 9 years and down in value 1 year.



### How risky is it?

The risk rating for this fund is *Low*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Visio Income Portfolio II

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a
100 / 100	0.11	0.05

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

#### For more information

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 Telephone - 1-888-252-1847

# Visio Balanced Portfolio

**Quick facts:** **Date fund available:** May 14, 2012  
**Date fund created:** November 21, 2005  
**Managed by:** Canada Life Investment Management Ltd.

**Total fund value:** \$54,631,349  
**Portfolio turnover rate:** 35.28%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	22.59	7,404	--	22.58	8,122	--	22.61	1,691

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

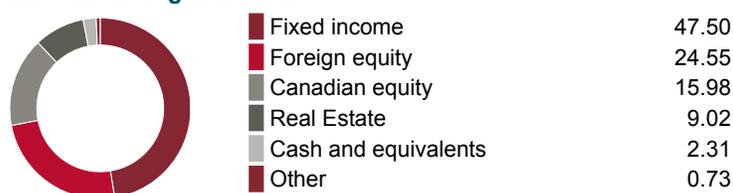
## What does the fund invest in?

This segregated fund invests primarily in fixed-income securities but includes Canadian and foreign equities currently through the IPC Private Wealth Visio Balanced Pool. It targets an asset mix of 30 to 50 per cent fixed income and 50 to 70 per cent equities.

### Top 10 investments

	Assets %
Canadian Core Plus Bond II	19.96
Canadian Core Fixed Income	18.92
Real Estate	9.02
Global Dividend	8.17
U.S. Dividend	8.17
Canadian Core Dividend	8.17
Global Growth Opportunities	8.15
Canadian Growth	6.11
Unconstrained Fixed Income	4.66
Foreign Bond	2.20
<b>Total</b>	<b>93.53</b>
<b>Total investments:</b>	<b>14</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the medium to longer term with a target of no more than 50 to 70 per cent invested in equities and is comfortable with low to moderate risk.

## Notes

Prior to May 16, 2025, this fund was named Income Growth Plus. Effective May 16, 2025, this fund will aim to invest in a single underlying fund instead of several underlying funds. The performance prior to the above dates were achieved under previous investment strategy. The Top 10 investments represent the holdings as of December 31, 2024. No other changes were made to the segregated fund.

## How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

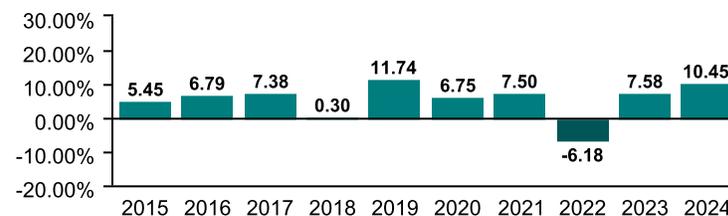
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,733.69 on December 31, 2024. This works out to an average of 5.66% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 9 years and down in value 1 year.



## How risky is it?

The risk rating for this fund is *Low to moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Visio Balanced Portfolio

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a
100 / 100	0.11	0.11

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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 Telephone - 1-888-252-1847

# Visio Growth Portfolio

**Quick facts:** **Date fund available:** May 16, 2025  
**Date fund created:** May 16, 2025  
**Managed by:** Canada Life Investment Management Ltd.

**Total fund value:** --  
**Portfolio turnover rate:** --

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	--	--	--	--	--	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

## What does the fund invest in?

This segregated fund invests primarily in Canadian and foreign equities but includes fixed-income securities currently through the IPC Private Wealth Visio Growth Pool. It targets an asset mix of 10 to 30 per cent fixed income and 70 to 90 per cent equities.

### Top 10 investments

*This information is not available because this fund was launched on May 16, 2025.*

### Investment segmentation

*This information is not available because this fund was launched on May 16, 2025.*

## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the medium to longer term with a target of no more than 70 to 90 per cent invested in equities and is comfortable with low to moderate risk.

## How has the fund performed?

This fund was launched on May 16, 2025. Performance data cannot be published until a fund has been available for one year.

## How risky is it?

The risk rating for this fund is *Low to moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Visio Growth Portfolio

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a
100 / 100	0.11	0.21

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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 Telephone - 1-888-252-1847

# Core Conservative Growth

**Quick facts:** **Date fund available:** May 14, 2012  
**Date fund created:** October 5, 2009  
**Managed by:** Canada Life Investment Management Ltd.

**Total fund value:** \$69,869,861  
**Portfolio turnover rate:** 6.59%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	19.46	9,069	--	19.49	79,999	--	19.45	4,035

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

## What does the fund invest in?

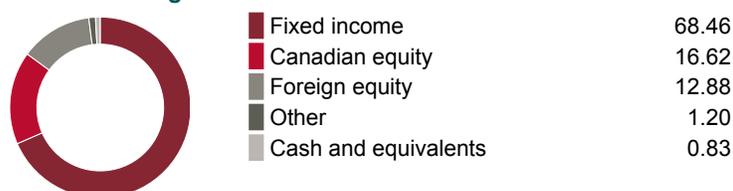
This segregated fund, through investments in other funds, invests primarily in fixed-income securities and Canadian and foreign equities. It targets an asset mix of 70 per cent fixed income and 30 per cent equities.

### Top 10 investments

	Assets %
Canadian Core Plus Bond II	70.19
Canadian Focused Dividend	8.97
Canadian Large Cap Equity Index (Mackenzie)	4.48
Canadian Equity	4.48
EAFE Equity	2.98
Global All Cap Equity	2.97
U.S. Equity Index (Mackenzie)	2.97
U.S. Value Stock	1.48
U.S. Equity (Mackenzie)	1.48
<b>Total</b>	<b>100.00</b>

**Total investments:** 9

### Investment segmentation



## How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

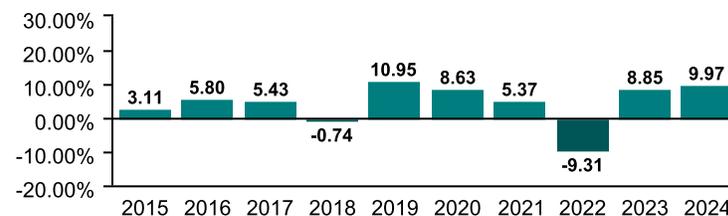
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,573.88 on December 31, 2024. This works out to an average of 4.64% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 8 years and down in value 2 years.



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the medium to longer term, wants exposure to multi-managers in one fund with a target of no more than 30 per cent invested in equities and is comfortable with low to moderate risk.

## How risky is it?

The risk rating for this fund is *Low to moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Core Conservative Growth

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a
100 / 100	0.11	0.11

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

#### For more information

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 Telephone - 1-888-252-1847

## Core Moderate

**Quick facts:** **Date fund available:** May 14, 2012  
**Date fund created:** October 5, 2009  
**Managed by:** Canada Life Investment Management Ltd.

**Total fund value:** \$61,751,207  
**Portfolio turnover rate:** 11.30%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	21.80	4,337	--	21.80	2,135	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

### What does the fund invest in?

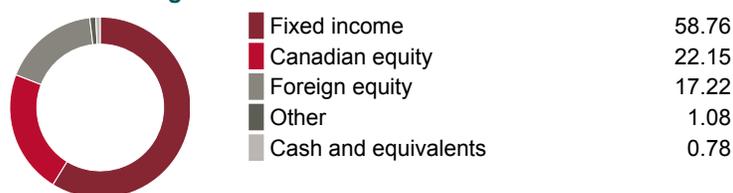
This segregated fund, through investments in other funds, invests primarily in fixed-income securities and Canadian and foreign equities. It targets an asset mix of 60 per cent fixed income and 40 per cent equities.

#### Top 10 investments

	Assets %
Canadian Core Plus Bond II	60.21
Canadian Focused Dividend	11.96
Canadian Large Cap Equity Index (Mackenzie)	5.97
Canadian Equity	5.97
EAFE Equity	3.98
U.S. Equity Index (Mackenzie)	3.98
Global All Cap Equity	3.97
U.S. Value Stock	1.98
U.S. Equity (Mackenzie)	1.98
<b>Total</b>	<b>100.00</b>

**Total investments:** 9

#### Investment segmentation



### Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

### Who is this fund for?

A person who is investing for the medium to longer term, wants exposure to multi-managers in one fund with a target of no more than 40 per cent invested in equities and is comfortable with low to moderate risk.

### How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

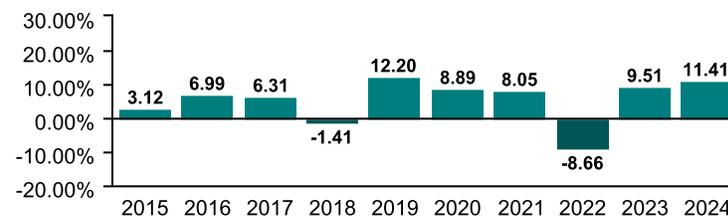
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,701.15 on December 31, 2024. This works out to an average of 5.46% a year.

#### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 8 years and down in value 2 years.



### How risky is it?

The risk rating for this fund is *Low to moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Core Moderate

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a
100 / 100	0.11	0.11

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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#### For more information

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 Telephone - 1-888-252-1847

# Core Moderate Growth Plus

**Quick facts:** **Date fund available:** May 14, 2012  
**Date fund created:** October 5, 2009  
**Managed by:** Canada Life Investment Management Ltd.

**Total fund value:** \$47,055,106  
**Portfolio turnover rate:** 10.32%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	24.23	12,367	--	24.23	26,737	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

## What does the fund invest in?

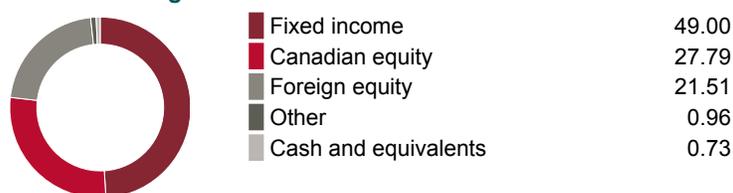
This segregated fund, through investments in other funds, invests primarily in fixed-income securities and Canadian and foreign equities. It targets an asset mix of 50 per cent fixed income and 50 per cent equities.

### Top 10 investments

	Assets %
Canadian Core Plus Bond II	50.17
Canadian Focused Dividend	15.02
Canadian Large Cap Equity Index (Mackenzie)	7.49
Canadian Equity	7.48
EAFE Equity	4.97
U.S. Equity Index (Mackenzie)	4.96
Global All Cap Equity	4.96
U.S. Value Stock	2.48
U.S. Equity (Mackenzie)	2.47
<b>Total</b>	<b>100.00</b>

**Total investments:** 9

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the medium to longer term, wants exposure to multi-managers in one fund with a balance of fixed income and equity funds and is comfortable with low to moderate risk.

## How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

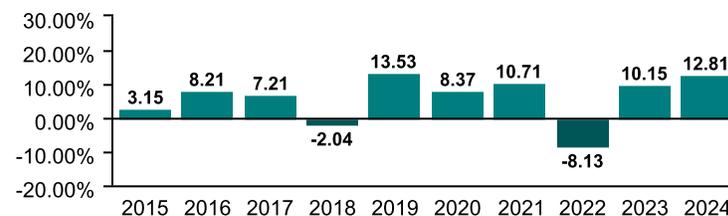
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,823.03 on December 31, 2024. This works out to an average of 6.19% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 8 years and down in value 2 years.



## How risky is it?

The risk rating for this fund is *Low to moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Core Moderate Growth Plus

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a
100 / 100	0.11	0.11

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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 Telephone - 1-888-252-1847

# Core Balanced

**Quick facts:** **Date fund available:** May 14, 2012  
**Date fund created:** October 5, 2009  
**Managed by:** Canada Life Investment Management Ltd.

**Total fund value:** \$77,302,672  
**Portfolio turnover rate:** 7.95%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	--	--	--	26.91	31,218	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

## What does the fund invest in?

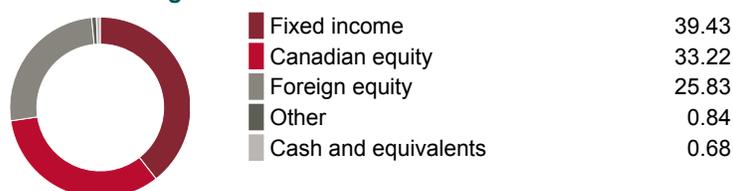
This segregated fund, through investments in other funds, invests primarily in Canadian and foreign equities and fixed-income securities. It targets an asset mix of 60 per cent equities and 40 per cent fixed income.

### Top 10 investments

	Assets %
Canadian Core Plus Bond II	40.32
Canadian Focused Dividend	17.96
Canadian Equity	8.95
Canadian Large Cap Equity Index (Mackenzie)	8.94
U.S. Equity Index (Mackenzie)	5.98
EAFE Equity	5.95
Global All Cap Equity	5.95
U.S. Value Stock	2.98
U.S. Equity (Mackenzie)	2.97
<b>Total</b>	<b>100.00</b>

**Total investments:** 9

### Investment segmentation



## How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

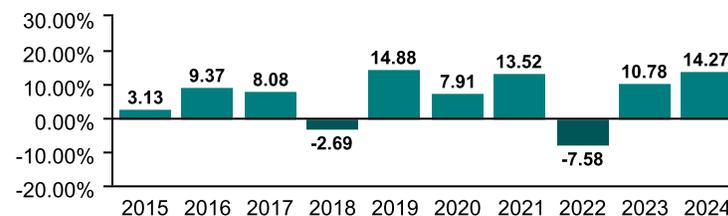
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,952.93 on December 31, 2024. This works out to an average of 6.92% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 8 years and down in value 2 years.



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the medium to longer term, wants fixed income and equity funds in one fund, with a target of no more than 40 per cent invested in fixed income and is comfortable with low to moderate risk.

## How risky is it?

The risk rating for this fund is *Low to moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Core Balanced

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a
100 / 100	0.11	0.11

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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 Telephone - 1-888-252-1847

# Core Balanced Growth Plus

**Quick facts:** **Date fund available:** May 14, 2012  
**Date fund created:** October 5, 2009  
**Managed by:** Canada Life Investment Management Ltd.

**Total fund value:** \$128,615,725  
**Portfolio turnover rate:** 5.50%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	29.81	6,955	--	29.81	25,928	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

## What does the fund invest in?

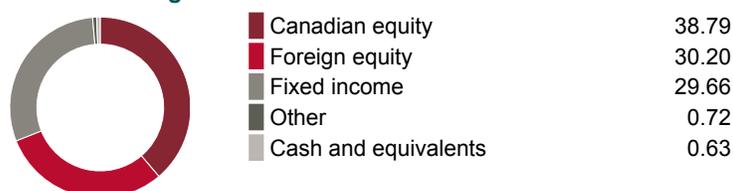
This segregated fund, through investments in other funds, invests primarily in Canadian and foreign equities and fixed-income securities. It targets an asset mix of 70 per cent equities and 30 per cent fixed income.

### Top 10 investments

	Assets %
Canadian Core Plus Bond II	30.27
Canadian Focused Dividend	20.99
Canadian Equity	10.45
Canadian Large Cap Equity Index (Mackenzie)	10.43
Global All Cap Equity	6.97
EAFE Equity	6.97
U.S. Equity Index (Mackenzie)	6.97
U.S. Value Stock	3.48
U.S. Equity (Mackenzie)	3.47
<b>Total</b>	<b>100.00</b>

**Total investments:** 9

### Investment segmentation



## How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

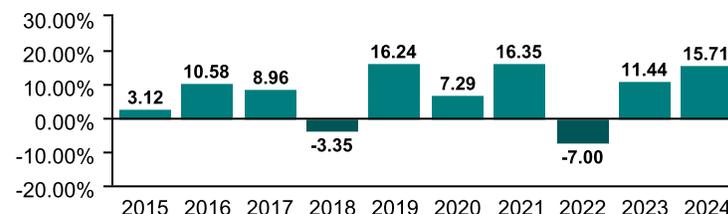
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$2,089.44 on December 31, 2024. This works out to an average of 7.65% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 8 years and down in value 2 years.



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the medium to longer term, wants fixed income and equity funds in one fund, with a target of no more than 30 per cent invested in fixed income and is comfortable with low to moderate risk.

## How risky is it?

The risk rating for this fund is *Low to moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Core Balanced Growth Plus

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a
100 / 100	0.11	0.11

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

#### For more information

The *Fund Facts* may not contain all the information you need. Please read the contract and the information folder or you may contact us at:

The Canada Life Assurance Company  
 255 Dufferin Avenue  
 London, ON N6A 4K1  
 Web - [www.canadalife.com](http://www.canadalife.com)  
 Email - [isp\\_customer\\_care@canadalife.com](mailto:isp_customer_care@canadalife.com)  
 Telephone - 1-888-252-1847

# Sustainable Conservative Portfolio

**Quick facts:** **Date fund available:** May 14, 2012  
**Date fund created:** December 3, 1999  
**Managed by:** JPMorgan Asset Management (Canada) Inc.

**Total fund value:** \$33,126,049  
**Portfolio turnover rate:** 12.82%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	23.44	7,896	--	23.46	25,198	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

- <sup>1</sup> FEL - Front-end load
- MER - Management expense ratio
- NAV - Net asset value
- UOS - Units outstanding
- Minimum investment**
- Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
- RRIF policies: \$10,000 initial

## What does the fund invest in?

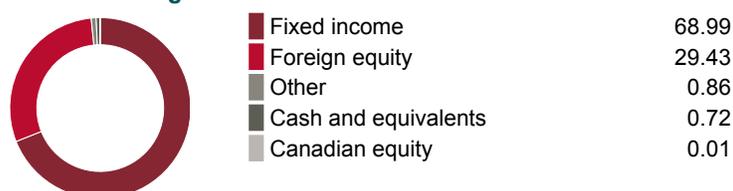
This segregated fund invests primarily in global fixed-income securities and stocks anywhere in the world currently through the Canada Life Sustainable Conservative Portfolio mutual fund. The fund follows a responsible approach to investing.

### Top 10 investments (of the underlying fund)

	Assets %
United States Treasury Note, 4.38%, 5/15/2034	6.47
United States Treasury Note, 3.88%, 8/15/2034	3.66
United States Treasury Note, 4.63%, 4/30/2031	2.34
United States Treasury Note, 4.25%, 6/30/2031	2.26
Secretaría General Del Tesoro Y Política Financiera, 3.55%, 10/31/2033	1.93
Microsoft Corp.	1.52
NVIDIA Corp.	1.42
Italy, 3.85%, 2/1/2035	1.38
Federal Home Loan Mortgage Corp Participation Certificates Pool Number SD8245, 4.5%, 9/1/2052	1.38
Ministry of Finance Japan, 1.5%, 9/20/2043	1.32
<b>Total</b>	<b>23.66</b>

**Total investments:** **832**

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who desires to invest in a portfolio that follows a responsible approach to investing, seeking income and long-term capital, over the medium to longer term, with exposure to global bonds and stocks and is comfortable with low risk. Since the fund invests in stocks and bonds its value is affected by changes in interest rates and by stock prices, which can rise and fall in a short period of time.

## Notes

In November 2021 JP Morgan Asset Management (Canada) Inc. assumed portfolio management responsibilities from Sentry Investments. In November 2016 Sentry Investments Inc. assumed portfolio management responsibilities from AGF Investments Inc. and the investment objective changed from investing primarily in Canadian fixed income securities and stocks to investing primarily in fixed income securities and stocks anywhere in the world. The performance prior to the above dates were achieved under previous managers and/or investment objective.

## How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

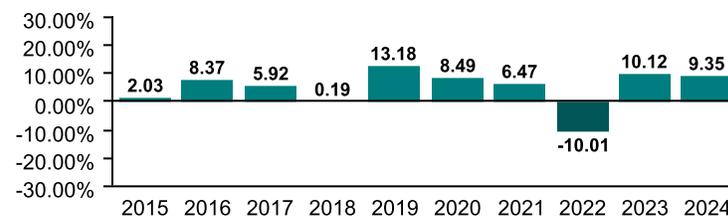
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,662.35 on December 31, 2024. This works out to an average of 5.21% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 9 years and down in value 1 year.



## How risky is it?

The risk rating for this fund is *Low*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Sustainable Conservative Portfolio

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a
100 / 100	0.11	0.11

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

#### For more information

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# Sustainable Balanced Portfolio

**Quick facts:** **Date fund available:** May 14, 2012  
**Date fund created:** November 27, 1998  
**Managed by:** JPMorgan Asset Management (Canada) Inc.

**Total fund value:** \$130,056,089  
**Portfolio turnover rate:** 4.91%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	24.58	36,521	--	24.59	104,388	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

- <sup>1</sup> FEL - Front-end load
  - MER - Management expense ratio
  - NAV - Net asset value
  - UOS - Units outstanding
- Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

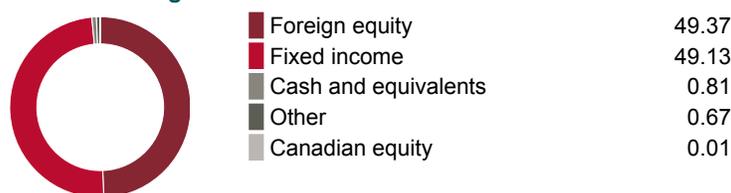
## What does the fund invest in?

This segregated fund invests primarily in global fixed-income securities and stocks anywhere in the world currently through the Canada Life Sustainable Balanced Portfolio mutual fund. The fund follows a responsible approach to investing.

### Top 10 investments (of the underlying fund)

	Assets %
United States Treasury Note, 4.38%, 5/15/2034	4.61
United States Treasury Note, 3.88%, 8/15/2034	2.60
Microsoft Corp.	2.55
NVIDIA Corp.	2.38
Amazon.com Inc.	1.93
Apple Inc.	1.70
United States Treasury Note, 4.63%, 4/30/2031	1.66
United States Treasury Note, 4.25%, 6/30/2031	1.61
Secretaría General Del Tesoro Y Política Financiera, 3.55%, 10/31/2033	1.37
Italy, 3.85%, 2/1/2035	0.98
<b>Total</b>	<b>21.39</b>
<b>Total investments:</b>	<b>832</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who desires to invest in a portfolio that follows a responsible approach to investing, seeking income and long-term capital, over the medium to longer term, with exposure to global bonds and stocks and is comfortable with low to moderate risk. Since the fund invests in stocks and bonds its value is affected by changes in interest rates and by stock prices, which can rise and fall in a short period of time.

## Notes

In November 2021 JP Morgan Asset Management (Canada) Inc. assumed portfolio management responsibilities from Sentry Investments. In November 2016 Sentry Investments Inc. assumed portfolio management responsibilities from AGF Investments Inc. and the investment objective changed from investing primarily in Canadian bonds and stocks to investing in bonds and stocks anywhere in the world. The performance prior to the above dates were achieved under previous managers and/or investment objective.

## How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

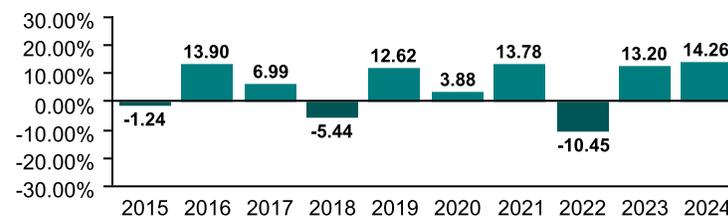
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,754.69 on December 31, 2024. This works out to an average of 5.78% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 7 years and down in value 3 years.



## How risky is it?

The risk rating for this fund is *Low to moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

# Sustainable Balanced Portfolio

## How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a
100 / 100	0.11	0.11

### Trailing commission

No trailing commission.

### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

## What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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### For more information

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 Telephone - 1-888-252-1847

# Sustainable Growth Portfolio

**Quick facts:** **Date fund available:** May 14, 2012  
**Date fund created:** November 27, 1998  
**Managed by:** JPMorgan Asset Management (Canada) Inc.

**Total fund value:** \$96,041,256  
**Portfolio turnover rate:** 7.60%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	25.97	26,933	--	25.97	38,254	--	25.95	923

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

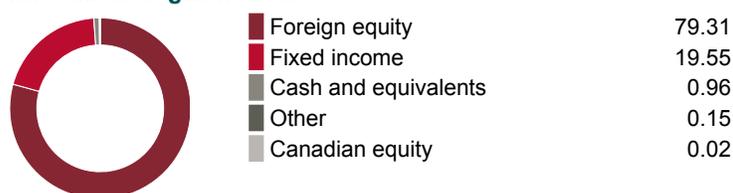
## What does the fund invest in?

This segregated fund invests primarily in global fixed-income securities and stocks anywhere in the world currently through the Canada Life Sustainable Growth Portfolio mutual fund. The fund follows a responsible approach to investing.

### Top 10 investments (of the underlying fund)

	Assets %
Microsoft Corp.	4.10
NVIDIA Corp.	3.83
Amazon.com Inc.	3.11
Apple Inc.	2.74
United States Treasury Note, 4.38%, 5/15/2034	1.83
Mastercard Inc. CI A	1.56
Taiwan Semiconductor Manufacturing Co. Ltd.	1.55
Alphabet Inc. CI A	1.12
United States Treasury Note, 3.88%, 8/15/2034	1.04
AbbVie Inc.	0.98
<b>Total</b>	<b>21.85</b>
<b>Total investments:</b>	<b>832</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who desires to invest in a portfolio that follows a responsible approach to investing, seeking income and long-term capital, over the medium to longer term, with exposure to global bonds and stocks and is comfortable with low to moderate risk. Since the fund invests in stocks and bonds its value is affected by changes in interest rates and by stock prices, which can rise and fall in a short period of time.

## Notes

In November 2021 JP Morgan Asset Management (Canada) Inc. assumed portfolio management responsibilities from Sentry Investments. In November 2016 Sentry Investments Inc. assumed portfolio management responsibilities from AGF Investments Inc. and the investment objective changed from investing primarily in Canadian bonds and stocks to investing in bonds and stocks anywhere in the world. The performance prior to the above dates were achieved under previous managers and/or investment objective.

## How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

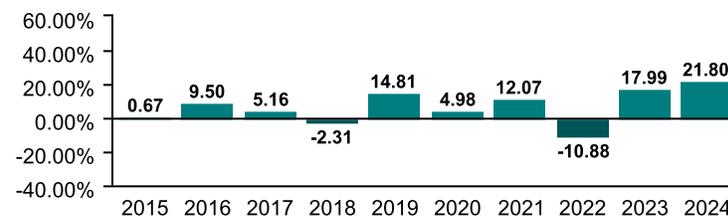
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,958.85 on December 31, 2024. This works out to an average of 6.95% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 8 years and down in value 2 years.



## How risky is it?

The risk rating for this fund is *Low to moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Sustainable Growth Portfolio

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a
100 / 100	0.11	0.11

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

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 Telephone - 1-888-252-1847

# High Interest Savings

**Quick facts:** **Date fund available:** May 10, 2024  
**Date fund created:** May 10, 2024  
**Managed by:** Canada Life Investment Management Ltd.

**Total fund value:** \$74,605,013  
**Portfolio turnover rate:** 19.72%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	10.29	210,156	--	10.29	133,362	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

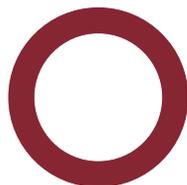
**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

## What does the fund invest in?

This segregated fund invests in the Counsel High Interest Savings Fund (underlying fund). The underlying fund invests primarily in high interest deposit accounts directly, and/or by investing in other investment funds.

Top 10 investments (of the underlying fund)	Assets %
EQ Bank HISA Account	43.10
BNS Investment Savings Account	42.50
National Bank IPC HISA Account	14.30
Counsel Money Mart	0.10
<b>Total</b>	<b>100.00</b>
<b>Total investments:</b>	<b>4</b>

Investment segmentation	Assets %
Other	100.00



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person seeking short-term savings options and planning to hold their investment for a short period of time.

## Notes

In 2024, Canada Life reduced the investment management fees and / or operating expenses for this fund. There is no obligation on Canada Life to continue the reduction and it may cease to do so at any time without notice. Canada Life Investment Management Ltd. assumed portfolio management responsibilities as a sub-advisor on behalf of Counsel Portfolio Services Inc. in October 2024 and is now the manager of the fund. The performance prior to that date was achieved under the previous investment manager. Effective October 29, 2024 the name of the underlying fund was renamed to Counsel High Interest Savings Fund from IPC High Interest Savings Fund. No other changes were made to the segregated fund.

## How has the fund performed?

This fund was launched on May 10, 2024. Performance data cannot be published until a fund has been available for one year.

## How risky is it?

The risk rating for this fund is *Low*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## High Interest Savings

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a
100 / 100	0.11	0.05

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

#### For more information

The *Fund Facts* may not contain all the information you need. Please read the contract and the information folder or you may contact us at:

The Canada Life Assurance Company  
 255 Dufferin Avenue  
 London, ON N6A 4K1  
 Web - [www.canadalife.com](http://www.canadalife.com)  
 Email - [isp\\_customer\\_care@canadalife.com](mailto:isp_customer_care@canadalife.com)  
 Telephone - 1-888-252-1847

# Money Market

**Quick facts:** **Date fund available:** May 14, 2012  
**Date fund created:** November 27, 1998  
**Managed by:** Mackenzie Investments

**Total fund value:** \$758,676,896  
**Portfolio turnover rate:** 25.36%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	12.51	1,636,958	--	12.52	1,103,109	--	12.47	764,903

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

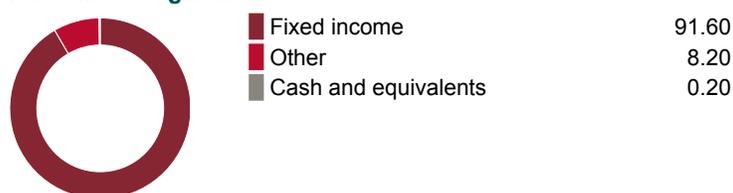
## What does the fund invest in?

This segregated fund invests primarily in Canadian money market instruments such as high-quality commercial paper and short-term government debt securities.

### Top 10 investments

	Assets %
Canadian Imperial Bank of Commerce (FRN), 2/3/2025	5.44
Royal Bank of Canada, 3.37%, 9/29/2025	4.89
National Bank of Canada (FRN), 1/24/2025	3.17
Vancouver Airport Fuel Facilities Corporation, 2.17%, 6/23/2025	2.91
National Bank of Canada, 10/20/2025	2.64
John Deere Financial Inc., 2.41%, 1/14/2025	2.41
MUFG Bank Ltd. 04-23-2025	2.17
407 International Inc., 1.8%, 5/22/2025	2.00
Toyota Credit Canada Inc., 2.11%, 2/26/2025	1.97
Province of Newfoundland and Labrador 01-02-2025	1.91
<b>Total</b>	<b>29.52</b>
<b>Total investments:</b>	<b>107</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person seeking short-term safety and planning to hold their investment for a short period of time.

## Notes

In 2024, Canada Life reduced the investment management fees and / or operating expenses for this fund. There is no obligation on Canada Life to continue the reduction and it may cease to do so at any time without notice.

## How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

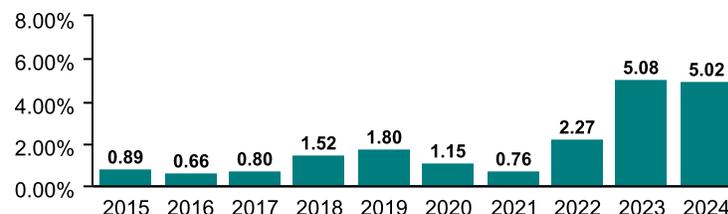
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,216.98 on December 31, 2024. This works out to an average of 1.98% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 10 years and down in value 0 years.



## How risky is it?

The risk rating for this fund is *Low*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

# Money Market

## How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a
100 / 100	0.11	0.05

### Trailing commission

No trailing commission.

### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

## What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

### For more information

The *Fund Facts* may not contain all the information you need. Please read the contract and the information folder or you may contact us at:

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 Telephone - 1-888-252-1847

# Diversified Fixed Income Allocation

**Quick facts:** **Date fund available:** November 4, 2019  
**Date fund created:** November 4, 2019  
**Managed by:** Canada Life Investment Management Ltd.

**Total fund value:** \$77,001,304  
**Portfolio turnover rate:** 33.33%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	10.78	356,672	--	10.78	285,984	--	10.78	70,923

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

## What does the fund invest in?

This segregated fund, through investments in other funds, invests primarily in Canadian fixed-income securities. It targets an asset mix of 100 per cent fixed income.

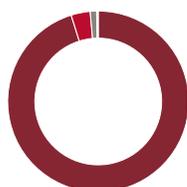
### Top 10 investments

	Assets %
Canadian Tactical Bond	28.96
Canadian Core Fixed Income	23.96
Canadian Corporate Bond	8.99
Long Term Bond	7.99
Unconstrained Fixed Income	6.99
Short-Term Bond	6.99
Foreign Bond	5.00
Global Multi-Sector Bond	5.00
Real Return Bond	3.74
Global Inflation-Linked Fixed Income	1.25
<b>Total</b>	<b>98.87</b>

**Total investments:** 11

### Investment segmentation

	Assets %
Fixed income	95.16
Cash and equivalents	3.40
Other	1.16
Canadian equity	0.16
Foreign equity	0.11



## How has the fund performed?

This section tells you how the fund has performed over the past 5 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

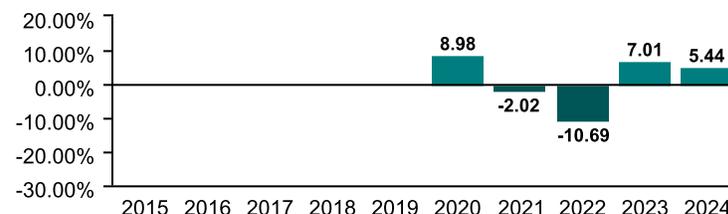
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on November 4, 2019 would have \$1,077.65 on December 31, 2024. This works out to an average of 1.46% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 5 years. In the past 5 years, the fund was up in value 3 years and down in value 2 years.



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the medium to longer term, wants exposure to multi-managers in one fund with a target of 100 per cent invested in fixed income and is comfortable with low risk.

## How risky is it?

The risk rating for this fund is *Low*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Diversified Fixed Income Allocation

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a
100 / 100	0.11	0.05

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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#### For more information

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 Email - [isp\\_customer\\_care@canadalife.com](mailto:isp_customer_care@canadalife.com)  
 Telephone - 1-888-252-1847

# Canadian Core Bond

**Quick facts:** **Date fund available:** October 19, 2015  
**Date fund created:** October 19, 2015  
**Managed by:** Mackenzie Investments

**Total fund value:** \$160,040,047  
**Portfolio turnover rate:** 88.85%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	12.20	519,923	--	12.19	864,285	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

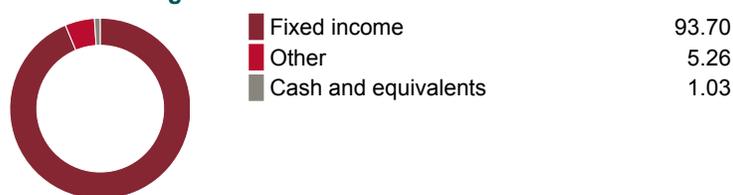
## What does the fund invest in?

This segregated fund invests primarily in Canadian fixed-income securities issued by governments and corporations.

### Top 10 investments

	Assets %
Gov. of Canada, 3%, 6/1/2034	6.07
Province of Ontario, 4.15%, 6/2/2034	5.09
Province of Ontario, 3.8%, 12/2/2034	4.91
Canada Housing Trust No.1, 3.1%, 6/15/2028	3.02
Gov. of Canada, 3.25%, 12/1/2034	2.84
Gov. of Canada, 2.75%, 12/1/2055	2.68
Province of Quebec, 4.4%, 12/1/2055	2.58
United States Treasury Note RR, 2.13%, 2/15/2054	2.14
Province of Ontario, 4.6%, 12/2/2055	2.06
Province of Quebec, 4.45%, 9/1/2034	1.97
<b>Total</b>	<b>33.34</b>
<b>Total investments:</b>	<b>335</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the medium to longer term, seeking potential for interest income in their portfolio and is comfortable with low risk. Since the fund invests in bonds, its value is affected by changes in interest rates.

## How has the fund performed?

This section tells you how the fund has performed over the past 9 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

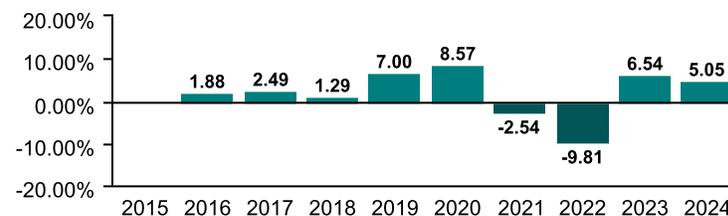
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on October 19, 2015 would have \$1,219.55 on December 31, 2024. This works out to an average of 2.18% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 9 years. In the past 9 years, the fund was up in value 7 years and down in value 2 years.



## How risky is it?

The risk rating for this fund is *Low*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Canadian Core Bond

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a
100 / 100	0.11	0.05

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

#### For more information

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 Telephone - 1-888-252-1847

# Canadian Tactical Bond

**Quick facts:** **Date fund available:** November 4, 2019  
**Date fund created:** November 4, 2019  
**Managed by:** Mackenzie Investments

**Total fund value:** \$623,854,087  
**Portfolio turnover rate:** 72.66%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	--	--	--	10.81	18,129	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

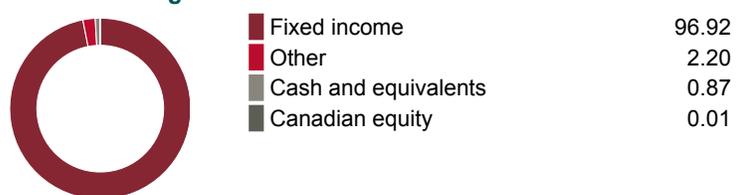
## What does the fund invest in?

This segregated fund invests primarily in Canadian and foreign fixed-income securities issued by governments and corporations.

### Top 10 investments

	Assets %
Gov. of Canada, 3.25%, 12/1/2034	4.82
Province of Ontario, 4.6%, 12/2/2055	3.73
Gov. of Canada, 2.75%, 12/1/2055	3.73
Province of Quebec, 4.4%, 12/1/2055	3.06
Province of Ontario, 3.8%, 12/2/2034	2.61
United States Treasury Note RR, 2.13%, 2/15/2054	2.54
United States Treasury Bill RR, 0.13%, 4/15/2025	2.45
Gov. of Canada, 3%, 6/1/2034	2.45
Province of Quebec, 4.45%, 9/1/2034	1.85
Rogers Communications Inc., 5%, 12/17/2081	1.63
<b>Total</b>	<b>28.89</b>
<b>Total investments:</b>	<b>1348</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the medium to longer term and seeking the potential for interest income and wants exposure to Canadian and foreign fixed-income securities in their portfolio and is comfortable with low risk. Since the fund invests in bonds its value is affected by changes in interest rates.

## How has the fund performed?

This section tells you how the fund has performed over the past 5 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

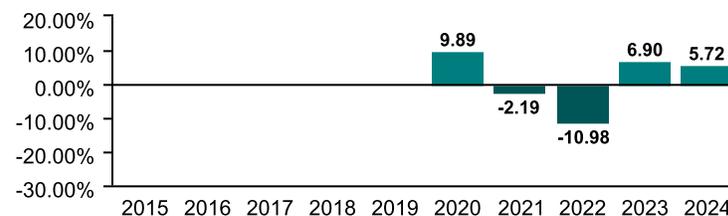
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on November 4, 2019 would have \$1,080.75 on December 31, 2024. This works out to an average of 1.52% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 5 years. In the past 5 years, the fund was up in value 3 years and down in value 2 years.



## How risky is it?

The risk rating for this fund is *Low*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Canadian Tactical Bond

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a
100 / 100	0.11	0.05

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

#### For more information

The *Fund Facts* may not contain all the information you need. Please read the contract and the information folder or you may contact us at:

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 Telephone - 1-888-252-1847

# Canadian Core Plus Bond

**Quick facts:** **Date fund available:** June 17, 2019  
**Date fund created:** June 17, 2019  
**Managed by:** Mackenzie Investments

**Total fund value:** \$48,754,527  
**Portfolio turnover rate:** 10.97%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	11.01	133,127	--	11.01	89,028

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

## What does the fund invest in?

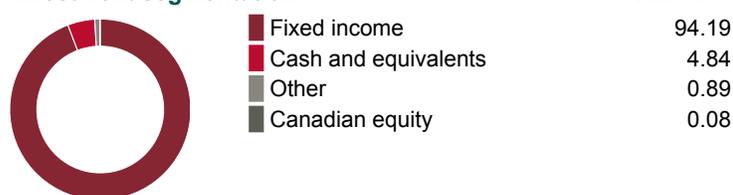
This segregated fund invests primarily in Canadian fixed-income securities issued by governments and corporations currently through the Canada Life Canadian Core Plus Fixed Income mutual fund.

### Top 10 investments (of the underlying fund)

	Assets %
Gov. of Canada, 3%, 6/1/2034	5.25
Province of Quebec, 4.4%, 12/1/2055	2.95
Gov. of Canada, 2.75%, 12/1/2055	2.82
Province of Ontario, 4.15%, 6/2/2034	2.36
Province of Quebec, 4.2%, 12/1/2057	2.31
United States Treasury Note, 2.13%, 2/15/2054	2.31
Canada Housing Trust No.1, 1.25%, 6/15/2026	1.62
Province of Ontario, 3.8%, 12/2/2034	1.56
TransCanada Trust, 0.05%, 5/18/2077	1.46
New Zealand, 3.5%, 4/14/2033	1.45
<b>Total</b>	<b>24.08</b>

**Total investments:** **996**

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the medium to longer term and seeking potential for interest income in their portfolio and is comfortable with low risk. Since the fund invests in bonds, its value is affected by changes in interest rates.

## How has the fund performed?

This section tells you how the fund has performed over the past 5 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

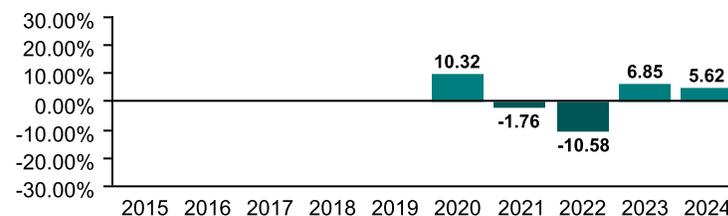
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on June 17, 2019 would have \$1,101.03 on December 31, 2024. This works out to an average of 1.75% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 5 years. In the past 5 years, the fund was up in value 3 years and down in value 2 years.



## How risky is it?

The risk rating for this fund is *Low*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Canadian Core Plus Bond

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

#### For more information

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 Telephone - 1-888-252-1847

# Short-Term Bond

**Quick facts:** **Date fund available:** July 8, 2013  
**Date fund created:** July 8, 2013  
**Managed by:** Mackenzie Investments

**Total fund value:** \$15,271,868  
**Portfolio turnover rate:** 56.17%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	13.35	16,993	--	13.36	71,622	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

## What does the fund invest in?

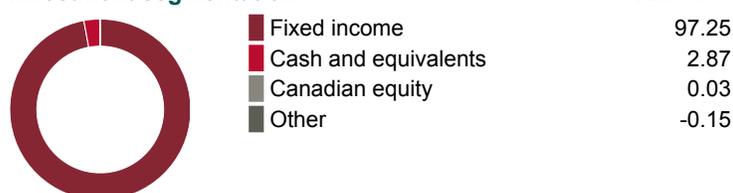
This segregated fund invests primarily in Canadian fixed-income securities issued by governments and corporations, with some exposure to foreign fixed-income securities.

### Top 10 investments

	Assets %
Gov. of Canada, 2.75%, 9/1/2027	6.44
Province of Quebec, 2.75%, 9/1/2028	4.71
Gov. of Canada, 3.25%, 9/1/2028	3.60
Province of Quebec, 2.3%, 9/1/2029	3.33
Toronto-Dominion Bank, 3.11%, 4/22/2030	3.27
Gov. of Canada, 1.25%, 3/1/2027	3.12
Canada Housing Trust No.1, 1.95%, 12/15/2025	2.92
Province of Ontario, 3.4%, 9/8/2028	2.61
Waste Management of Canada Corp., 2.6%, 9/23/2026	2.46
Enbridge Inc. (FRN), 5.38%, 9/27/2077	2.45
<b>Total</b>	<b>34.90</b>

**Total investments:** 121

### Investment segmentation



## How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

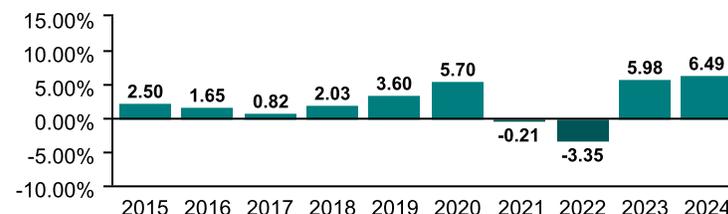
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,277.43 on December 31, 2024. This works out to an average of 2.48% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 8 years and down in value 2 years.



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the short to medium term and seeking potential for interest income in their portfolio and is comfortable with low risk. Since the fund invests in bonds, its value is affected by changes in interest rates.

## How risky is it?

The risk rating for this fund is *Low*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Short-Term Bond

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a
100 / 100	0.11	0.05

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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 Telephone - 1-888-252-1847

# Canadian Corporate Bond

**Quick facts:** **Date fund available:** July 8, 2013  
**Date fund created:** July 8, 2013  
**Managed by:** Mackenzie Investments

**Total fund value:** \$71,874,185  
**Portfolio turnover rate:** 46.37%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	14.87	84,059	--	14.88	366,529	--	14.87	20,967

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

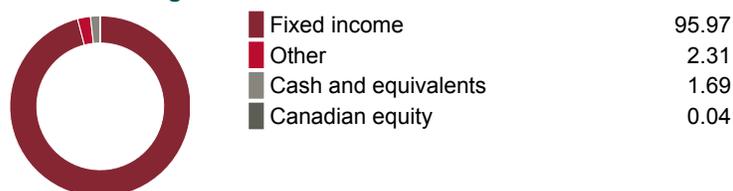
## What does the fund invest in?

This segregated fund invests primarily in Canadian fixed-income securities issued by corporations, with some exposure to foreign fixed-income securities.

### Top 10 investments

	Assets %
Coast Capital Savings Federal Credit Union, 4.52%, 10/18/2027	2.82
Intact Financial Corporation, 2.95%, 12/16/2050	2.15
Bank of Montreal, 5.63%, 5/26/2082	1.69
407 International Inc., 3.6%, 5/21/2047	1.57
Rogers Communications Inc., 5.9%, 9/21/2033	1.56
Algonquin Power & Utilities Corp., 5.25%, 1/18/2082	1.51
Bank of Montreal, 4.98%, 7/3/2034	1.45
Cogeco Communications Inc., 2.99%, 9/22/2031	1.42
Reliance L.P., 5.25%, 5/15/2031	1.38
ATCO Ltd. (FRN), 0.06%, 11/1/2078	1.22
<b>Total</b>	<b>16.78</b>
<b>Total investments:</b>	<b>231</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the medium to longer term and seeking potential for interest income in their portfolio and is comfortable with low risk. Since the fund invests in bonds, its value is affected by changes in interest rates.

## How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

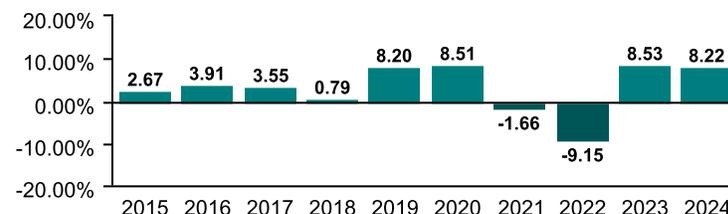
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,371.86 on December 31, 2024. This works out to an average of 3.21% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 8 years and down in value 2 years.



## How risky is it?

The risk rating for this fund is *Low*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Canadian Corporate Bond

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a
100 / 100	0.11	0.05

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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 Telephone - 1-888-252-1847

# Floating Rate Income

**Quick facts:** **Date fund available:** January 12, 2015  
**Date fund created:** January 12, 2015  
**Managed by:** Mackenzie Investments

**Total fund value:** \$86,044,718  
**Portfolio turnover rate:** 8.98%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	16.45	55,190	--	16.45	228,090	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

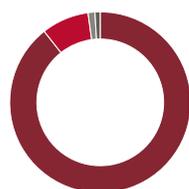
## What does the fund invest in?

This segregated fund invests primarily in floating rate bonds of issuers located anywhere in the world currently through the Canada Life Floating Rate Income mutual fund.

### Top 10 investments (of the underlying fund)

Investment	Assets %
BMO Floating Rate High Yield ETF	6.93
Timber Servicios Empresariales SA Term Loan B 1st Lien F/R	1.37
Infobip LLC, 9/17/2026	1.28
Kloekner Pentaplast of America Inc., 2/4/2026	1.20
Northleaf Private Credit II LP MI 15	1.18
Specialty Pharma III Inc., 4/1/2026	1.12
TCP Sunbelt Acquisition Co. Term Loan B 1st Lien Sr F/R	0.95
Nielsen, 10/11/2027	0.91
TMC Buyer, Inc., 11/1/2030	0.91
Amneal Pharmaceuticals LLC, 11/14/2028	0.91
<b>Total</b>	<b>16.75</b>
<b>Total investments:</b>	<b>282</b>

### Investment segmentation



Segment	Assets %
Fixed income	89.90
Canadian equity	8.53
Foreign equity	1.23
Cash and equivalents	0.93
Other	-0.58

## How has the fund performed?

This section tells you how the fund has performed over the past 9 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

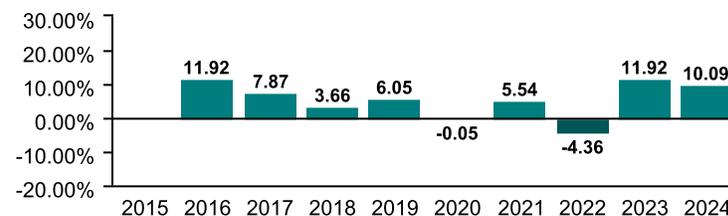
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on January 12, 2015 would have \$1,645.28 on December 31, 2024. This works out to an average of 5.12% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 9 years. In the past 9 years, the fund was up in value 7 years and down in value 2 years.



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the short to medium term, seeking interest income and who wants exposure to foreign bonds in their portfolio and is comfortable with low to moderate risk. Since the fund invests in bonds its value is affected by changes in interest rates.

## How risky is it?

The risk rating for this fund is *Low to moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

# Floating Rate Income

## How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a
100 / 100	0.11	0.05

### Trailing commission

No trailing commission.

### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

## What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

### For more information

The *Fund Facts* may not contain all the information you need. Please read the contract and the information folder or you may contact us at:

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 Telephone - 1-888-252-1847

# Sustainable Global Bond

**Quick facts:** **Date fund available:** October 23, 2023  
**Date fund created:** October 23, 2023  
**Managed by:** JPMorgan Asset Management (Canada) Inc.

**Total fund value:** \$454,121  
**Portfolio turnover rate:** 36.91%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	--	--	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

- <sup>1</sup> FEL - Front-end load
  - MER - Management expense ratio
  - NAV - Net asset value
  - UOS - Units outstanding
- Minimum investment**
- Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
  - RRIF policies: \$10,000 initial

## What does the fund invest in?

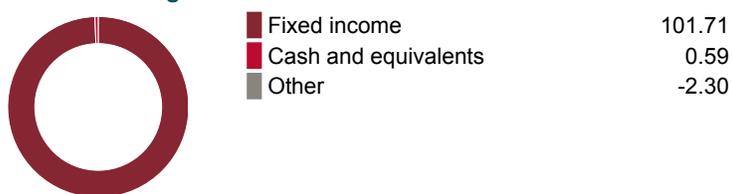
This segregated fund invests primarily in fixed income securities issued by governments and corporations anywhere in the world currently through the Canada Life Sustainable Global Bond mutual fund. The fund follows a responsible approach to investing.

### Top 10 investments (of the underlying fund)

	Assets %
United States Treasury Note, 4.38%, 5/15/2034	9.53
United States Treasury Note, 3.88%, 8/15/2034	5.39
United States Treasury Note, 4.63%, 4/30/2031	3.44
United States Treasury Note, 4.25%, 6/30/2031	3.33
Secretaría General Del Tesoro Y Política Financiera, 3.55%, 10/31/2033	2.85
Italy, 3.85%, 2/1/2035	2.04
Federal Home Loan Mortgage Corp Participation Certificates Pool Number SD8245, 4.5%, 9/1/2052	2.03
Ministry of Finance Japan, 1.5%, 9/20/2043	1.95
GNMA II Guaranteed Certificate Multi Issuer - Pool Number - MA8570, 5.5%, 1/20/2053	1.89
Ministry of Finance Japan, 0.9%, 9/20/2034	1.70
<b>Total</b>	<b>34.15</b>

**Total investments:** **170**

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who desires to invest in a fund that follows a responsible approach to investing, seeking income and long-term capital, over the medium to longer term, with exposure to global bonds and is comfortable with low risk. Since the fund invests in bonds anywhere in the world its value is affected by changes in interest rates and exchange rates between currencies.

## How has the fund performed?

This section tells you how the fund has performed over the past year, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

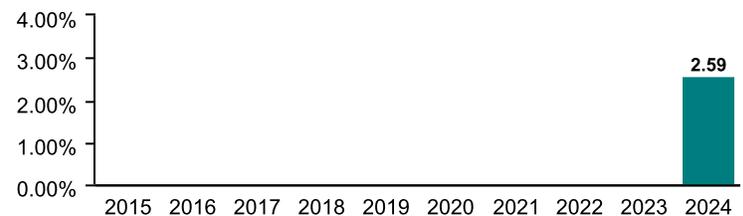
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on October 23, 2023 would have \$1,025.90 on December 31, 2024. This works out to an average of 2.17% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past year. In the past year the fund was up in value.



## How risky is it?

The risk rating for this fund is *Low*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Sustainable Global Bond

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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 Telephone - 1-888-252-1847

# North American High Yield Fixed Income

**Quick facts:** **Date fund available:** July 8, 2013  
**Date fund created:** July 8, 2013  
**Managed by:** Mackenzie Investments

**Total fund value:** \$44,111,982  
**Portfolio turnover rate:** 13.50%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	17.14	15,185	--	17.14	59,582	--	17.14	8,564

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

## What does the fund invest in?

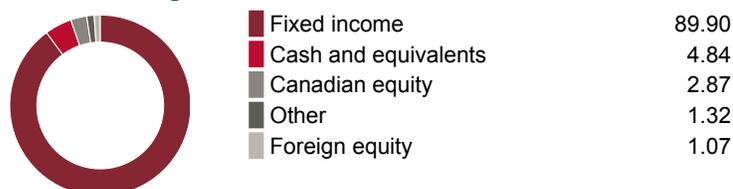
This segregated fund invests primarily in higher-yielding fixed-income securities issued by North American corporations currently through the Mackenzie North American Corporate Bond Fund.

### Top 10 investments (of the underlying fund)

	Assets %
Videotron Ltee, 3.63%, 6/15/2028	1.06
Keyera Corp. (FRN), 6.88%, 6/13/2079	1.03
Northleaf Private Credit II LP MI 15	1.00
Inter Pipeline Ltd. (FRN), 0.07%, 3/26/2079	0.97
Sagard Credit Partners II LP	0.91
Enbridge Inc., 8.75%, 1/15/2084	0.91
TransCanada Trust, 0.05%, 5/18/2077	0.89
Go Daddy Operating Co. LLC, 3.5%, 3/1/2029	0.83
Rogers Communications Inc., 5.25%, 3/15/2082	0.81
Enbridge Inc. (FRN), 5.37%, 9/27/2077	0.81
<b>Total</b>	<b>9.22</b>

**Total investments:** **834**

### Investment segmentation



## How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

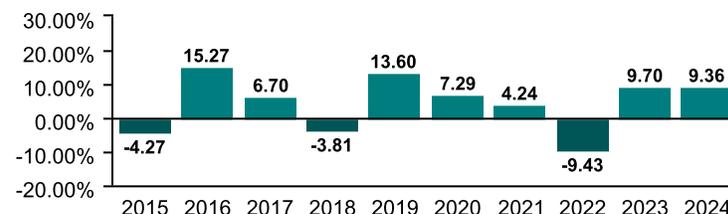
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,563.37 on December 31, 2024. This works out to an average of 4.57% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 7 years and down in value 3 years.



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the medium to longer term and seeking potential for interest income in their portfolio and is comfortable with low to moderate risk. Since the fund invests in bonds, its value is affected by changes in interest rates.

## Notes

Prior to September 2019, the manager was named Putnam Investments Canada ULC. The performance prior to that date was achieved under the previous investment manager.

## How risky is it?

The risk rating for this fund is *Low to moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

# North American High Yield Fixed Income

## How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a
100 / 100	0.11	0.05

### Trailing commission

No trailing commission.

### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

## What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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 Telephone - 1-888-252-1847

# Global Core Plus Bond

**Quick facts:** **Date fund available:** June 17, 2019  
**Date fund created:** June 17, 2019  
**Managed by:** Mackenzie Investments

**Total fund value:** \$14,047,670  
**Portfolio turnover rate:** 22.28%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	10.85	189,533	--	10.85	17,378

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

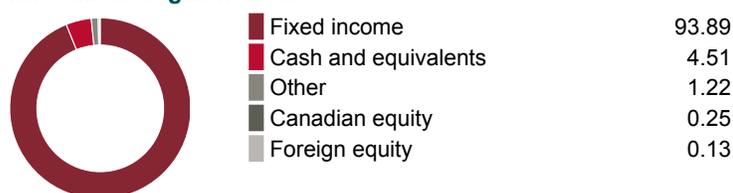
## What does the fund invest in?

This segregated fund invests primarily in fixed-income securities issued by governments and corporations anywhere in the world currently through the Canada Life Global Core Plus Bond mutual fund.

### Top 10 investments (of the underlying fund)

	Assets %
United States Treasury Note, 3.88%, 8/15/2034	5.73
United States Treasury Note, 4.25%, 6/30/2029	5.38
United States Treasury Note, 0.13%, 1/15/2032	4.43
United States Treasury Note, 3.5%, 2/15/2033	3.76
United States Treasury Note, 3.88%, 8/15/2033	3.40
Belgium, 2.85%, 10/22/2034	2.90
HM Treasury, 0.88%, 7/31/2033	2.73
Secretaria do Tesouro Nacional, 10%, 1/1/2029	2.63
United States Treasury Note, 1.25%, 5/15/2050	2.59
United States Treasury Note, 4.38%, 5/15/2034	2.39
<b>Total</b>	<b>35.94</b>
<b>Total investments:</b>	<b>743</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the medium to longer term and seeking potential for interest income in their portfolio and is comfortable with low risk. Since the fund invests in bonds anywhere in the world, its value is affected by changes in interest rates and foreign exchange rates between currencies.

## How has the fund performed?

This section tells you how the fund has performed over the past 5 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

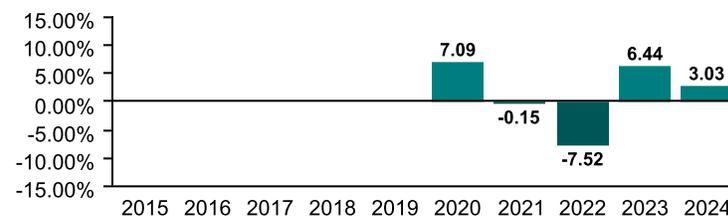
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on June 17, 2019 would have \$1,085.42 on December 31, 2024. This works out to an average of 1.49% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 5 years. In the past 5 years, the fund was up in value 3 years and down in value 2 years.



## How risky is it?

The risk rating for this fund is *Low*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

# Global Core Plus Bond

## How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a

### Trailing commission

No trailing commission.

### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

## What if I change my mind?

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# Global Multi-Sector Bond

**Quick facts:** **Date fund available:** June 17, 2019  
**Date fund created:** June 17, 2019  
**Managed by:** Brandywine Global Investment Management

**Total fund value:** \$305,183,216  
**Portfolio turnover rate:** 2.93%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	11.74	603,624	--	11.74	858,752

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

## What does the fund invest in?

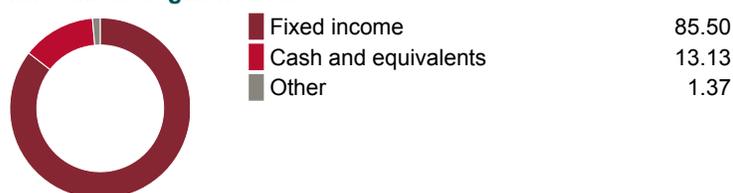
This segregated fund invests primarily in fixed-income securities issued by governments and corporations anywhere in the world currently through the Canada Life Global Multi-Sector Bond mutual fund.

### Top 10 investments (of the underlying fund)

	Assets %
Mexico, 7.5%, 5/26/2033	2.65
Petroleos Mexicanos, 5.35%, 2/12/2028	2.44
HM Treasury, 3.75%, 10/22/2053	2.20
Freddie Mac Stacr Remic Trust, 8.67%, 11/25/2043	2.08
Secretaria do Tesouro Nacional, 10%, 1/1/2027	1.68
EchoStar Corp., 10.75%, 11/30/2029	1.43
Freddie Mac Stacr Remic Trust, 6/25/2042	1.17
Freddie Mac Stacr Remic Trust, 7/25/2042	1.15
Freddie Mac Stacr Remic Trust 2021-Dna5, 1/25/2034	1.07
Argentina, 7/9/2030	1.05

**Total** 16.92  
**Total investments:** 166

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the medium to longer term and seeking potential for interest income in their portfolio and is comfortable with low risk. Since the fund invests in bonds anywhere in the world, its value is affected by changes in interest rates and foreign exchange rates between currencies.

## How has the fund performed?

This section tells you how the fund has performed over the past 5 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

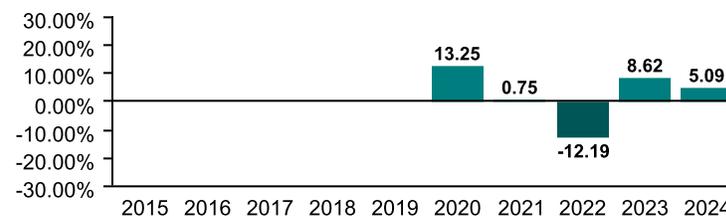
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on June 17, 2019 would have \$1,174.38 on December 31, 2024. This works out to an average of 2.94% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 5 years. In the past 5 years, the fund was up in value 4 years and down in value 1 year.



## How risky is it?

The risk rating for this fund is *Low*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Global Multi-Sector Bond

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

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#### For more information

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 255 Dufferin Avenue  
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 Email - [isp\\_customer\\_care@canadalife.com](mailto:isp_customer_care@canadalife.com)  
 Telephone - 1-888-252-1847

# Global Multi-Sector Fixed Income

**Quick facts:** **Date fund available:** May 11, 2020  
**Date fund created:** May 11, 2020  
**Managed by:** T. Rowe Price (Canada), Inc.

**Total fund value:** \$73,474,986  
**Portfolio turnover rate:** 6.92%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	11.17	7,521	--	11.17	47,643

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

- <sup>1</sup> FEL - Front-end load
- MER - Management expense ratio
- NAV - Net asset value
- UOS - Units outstanding
- Minimum investment**
- Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
- RRIF policies: \$10,000 initial

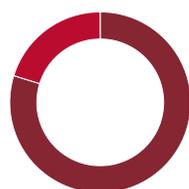
## What does the fund invest in?

This segregated fund invests primarily in foreign fixed-income securities anywhere in the world currently through the T. Rowe Price Global Multi-Sector Bond Pool.

### Top 10 investments (of the underlying fund)

	Assets %
HM Treasury Treasury Bill, 4.13%, 7/22/2029	5.81
Malaysia Treasury Bill, 4.5%, 4/15/2030	2.96
Malaysia Treasury Bill, 4.64%, 11/7/2033	2.14
Singapore Treasury Bill, 3.38%, 5/1/2034	1.96
Secretaria do Tesouro Nacional Treasury Bill, 10%, 1/1/2031	1.93
Indonesia Treasury Bill, 7%, 9/15/2030	1.79
Gov. of Canada Treasury Bill, 2/27/2025	1.55
Germany Treasury Bill, 0.12%, 4/15/2033	1.52
US TREASURY N/B 20241231 4.5% 20311231	1.39
Ministerstvo Financi Treasury Bill, 1.5%, 4/24/2040	1.13
<b>Total</b>	<b>22.18</b>
<b>Total investments:</b>	<b>501</b>

### Investment segmentation



	Assets %
Fixed income	80.16
Cash and equivalents	20.32
Other	-0.47

## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the medium to longer term and seeking potential for interest income in their portfolio and is comfortable with low to moderate risk. Since the fund invests in bonds anywhere in the world, its value is affected by changes in interest rates and foreign exchange rates between currencies.

## How has the fund performed?

This section tells you how the fund has performed over the past 4 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

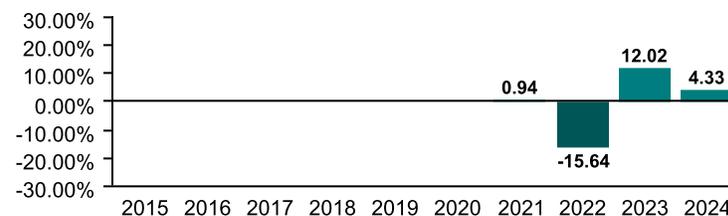
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on May 11, 2020 would have \$1,117.49 on December 31, 2024. This works out to an average of 2.42% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 4 years. In the past 4 years, the fund was up in value 3 years and down in value 1 year.



## How risky is it?

The risk rating for this fund is *Low to moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

# Global Multi-Sector Fixed Income

## How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a

### Trailing commission

No trailing commission.

### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

## What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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# Unconstrained Fixed Income

**Quick facts:** **Date fund available:** October 19, 2015  
**Date fund created:** October 19, 2015  
**Managed by:** Mackenzie Investments

**Total fund value:** \$182,734,513  
**Portfolio turnover rate:** 5.07%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	14.46	141,069	--	14.47	266,630	--	14.46	160,161

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

## What does the fund invest in?

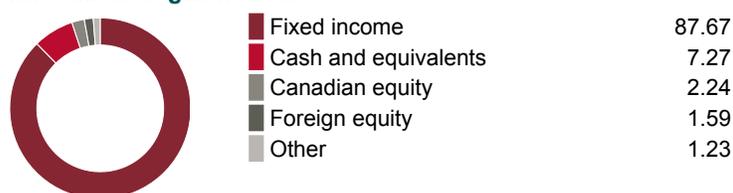
This segregated fund aims to provide a positive total return over a market cycle, regardless of market conditions, by investing primarily in fixed-income securities of issuers anywhere in the world through the Mackenzie Unconstrained Fixed Income Fund.

### Top 10 investments (of the underlying fund)

	Assets %
United States Treasury Note, 2.13%, 2/15/2054	2.37
Germany, 2.1%, 4/12/2029	1.92
United States Treasury Note, 3.5%, 2/15/2033	1.89
Northleaf Private Credit II LP MI 15	1.57
Secretaria do Tesouro Nacional, 10%, 1/1/2029	1.51
HM Treasury, 0.88%, 7/31/2033	1.30
New Zealand, 4.25%, 5/15/2034	1.25
Enbridge Inc. (FRN), 5.37%, 9/27/2077	1.04
Enbridge Inc., 8.75%, 1/15/2084	1.04
Indonesia, 6.63%, 2/15/2034	0.97

**Total** 14.86  
**Total investments:** **1960**

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the medium to longer term, seeking an investment to diversify a traditional portfolio of fixed income and equity investments and is comfortable with low risk. Since the fund invests in bonds anywhere in the world its value is affected by changes in interest rates and foreign exchange rates between currencies.

## How has the fund performed?

This section tells you how the fund has performed over the past 9 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

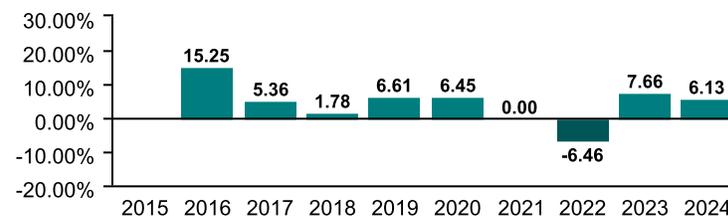
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on October 19, 2015 would have \$1,446.41 on December 31, 2024. This works out to an average of 4.09% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 9 years. In the past 9 years, the fund was up in value 8 years and down in value 1 year.



## How risky is it?

The risk rating for this fund is *Low*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

# Unconstrained Fixed Income

## How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a
100 / 100	0.11	0.05

### Trailing commission

No trailing commission.

### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

## What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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# Canadian Fixed Income Balanced

**Quick facts:** **Date fund available:** May 14, 2012  
**Date fund created:** November 21, 2005  
**Managed by:** Mackenzie Investments

**Total fund value:** \$325,420,243  
**Portfolio turnover rate:** 63.93%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	18.63	188,040	--	18.63	495,067	--	18.60	5,495

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

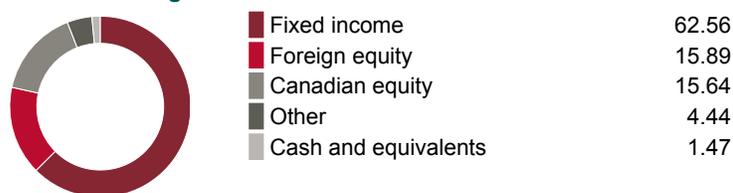
## What does the fund invest in?

This segregated fund invests primarily in Canadian fixed-income securities with some exposure to Canadian and foreign stocks.

### Top 10 investments

	Assets %
Gov. of Canada, 2.75%, 12/1/2055	3.93
Gov. of Canada, 3.25%, 12/1/2034	3.23
Province of Ontario, 4.15%, 6/2/2034	2.81
Gov. of Canada, 3%, 6/1/2034	2.62
Province of Quebec, 4.2%, 12/1/2057	2.52
Canada Housing Trust No.1 (FRN), 9/15/2026	2.45
Province of Ontario, 3.8%, 12/2/2034	2.04
United States Treasury Note RR, 2.13%, 2/15/2054	1.70
Province of Ontario, 4.6%, 12/2/2055	1.60
Province of Quebec, 4.4%, 12/1/2055	1.45
<b>Total</b>	<b>24.34</b>
<b>Total investments:</b>	<b>2176</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the medium to longer term and seeking potential for interest income and modest growth from Canadian and foreign stocks and is comfortable with low risk. Since the fund invests in stocks and bonds its value is affected by changes in interest rates and by stock prices, which can rise and fall in a short period of time.

## How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

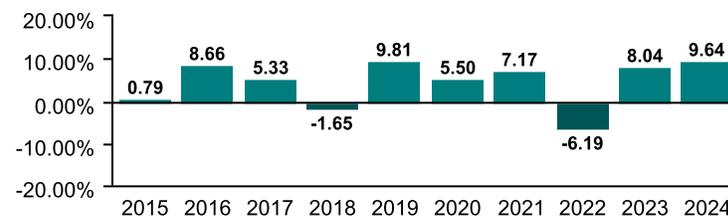
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,565.30 on December 31, 2024. This works out to an average of 4.58% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 8 years and down in value 2 years.



## How risky is it?

The risk rating for this fund is *Low*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Canadian Fixed Income Balanced

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a
100 / 100	0.11	0.05

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

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 Telephone - 1-888-252-1847

# Strategic Income

**Quick facts:** **Date fund available:** May 14, 2012  
**Date fund created:** December 17, 2010  
**Managed by:** Mackenzie Investments

**Total fund value:** \$273,356,488  
**Portfolio turnover rate:** 5.80%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	24.76	66,646	--	24.76	284,570	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

## What does the fund invest in?

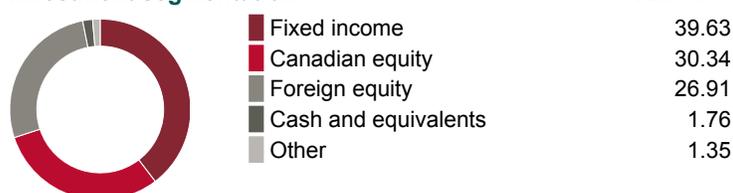
This segregated fund invests primarily in fixed-income and/or income-oriented equity securities anywhere in the world currently through the Canada Life Strategic Income mutual fund.

### Top 10 investments (of the underlying fund)

	Assets %
Royal Bank of Canada	2.44
Bank of Montreal	1.58
Toronto-Dominion Bank Com New	1.57
Microsoft Corp.	1.44
Canadian Natural Resources Ltd.	1.32
Apple Inc.	1.24
Canadian Pacific Kansas City Limited	1.19
Enbridge Inc.	1.13
Sun Life Financial Inc.	1.08
Agnico-Eagle Mines Ltd.	0.97
<b>Total</b>	<b>13.95</b>

**Total investments:** **2557**

### Investment segmentation



## How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,847.17 on December 31, 2024. This works out to an average of 6.33% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 8 years and down in value 2 years.



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## How risky is it?

The risk rating for this fund is *Low to moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Who is this fund for?

A person who is investing for the medium to longer term and seeking exposure to bonds and stocks and is comfortable with low to moderate risk. Since the fund invests in stocks and bonds its value is affected by changes in interest rates and by stock prices, which can rise and fall in a short period of time.

## Strategic Income

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a
100 / 100	0.11	0.11

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

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#### For more information

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 Email - [isp\\_customer\\_care@canadalife.com](mailto:isp_customer_care@canadalife.com)  
 Telephone - 1-888-252-1847

# Canadian Growth Balanced

**Quick facts:** **Date fund available:** November 4, 2019  
**Date fund created:** November 4, 2019  
**Managed by:** Mackenzie Investments

**Total fund value:** \$131,260,003  
**Portfolio turnover rate:** 4.16%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	15.33	17,917	--	15.33	119,357	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

## What does the fund invest in?

This segregated fund invests in Canadian and foreign fixed-income securities and Canadian and foreign equities currently through the Canada Life Canadian Growth Balanced mutual fund.

### Top 10 investments (of the underlying fund)

	Assets %
Royal Bank of Canada	2.56
Gov. of Canada, 3%, 6/1/2034	2.30
Gov. of Canada, 3.25%, 12/1/2034	1.74
Province of Quebec, 4.4%, 12/1/2055	1.67
Constellation Software Inc.	1.64
Amazon.com Inc.	1.57
Gov. of Canada, 2.75%, 12/1/2055	1.56
Shopify Inc. CIA	1.51
Apple Inc.	1.38
Microsoft Corp.	1.34
<b>Total</b>	<b>17.27</b>

**Total investments:** **1174**

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the medium to longer term and seeking exposure to bonds and Canadian and foreign stocks and is comfortable with low to moderate risk. Since the fund invests in stocks and bonds its value is affected by changes in interest rates and by stock prices, which can rise and fall in a short period of time.

## How has the fund performed?

This section tells you how the fund has performed over the past 5 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

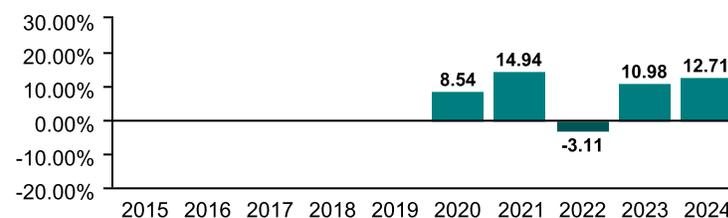
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on November 4, 2019 would have \$1,533.12 on December 31, 2024. This works out to an average of 8.64% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 5 years. In the past 5 years, the fund was up in value 4 years and down in value 1 year.



## How risky is it?

The risk rating for this fund is *Low to moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

# Canadian Growth Balanced

## How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a
100 / 100	0.11	0.11

### Trailing commission

No trailing commission.

### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

## What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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 Telephone - 1-888-252-1847

# Canadian Stock Balanced

**Quick facts:** **Date fund available:** November 4, 2019  
**Date fund created:** November 4, 2019  
**Managed by:** Mackenzie Investments

**Total fund value:** \$59,845,319  
**Portfolio turnover rate:** 7.00%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	15.35	33,465	--	15.35	43,194	--	15.31	4,076

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

## What does the fund invest in?

This segregated fund invests primarily in Canadian fixed-income securities and stocks with exposure to foreign stocks currently through the Mackenzie Ivy Canadian Balanced Fund.

### Top 10 investments (of the underlying fund)

	Assets %
Brookfield Corporation VtgCI A	3.95
Intact Financial Corporation	3.87
Restaurant Brands International Inc.	2.90
Royal Bank of Canada	2.86
Emera Inc.	2.83
Visa Inc. Com CI A	2.82
Alimentation Couche-Tard Inc.	2.72
Williams Cos. Inc. (The)	2.69
Microsoft Corp.	2.68
Alphabet Inc. Cap Stk CI C	2.66
<b>Total</b>	<b>29.97</b>

**Total investments:**

**2078**

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the medium to longer term and seeking exposure to bonds and Canadian and foreign stocks and is comfortable with low to moderate risk. Since the fund invests in stocks and bonds its value is affected by changes in interest rates and by stock prices, which can rise and fall in a short period of time.

## How has the fund performed?

This section tells you how the fund has performed over the past 5 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

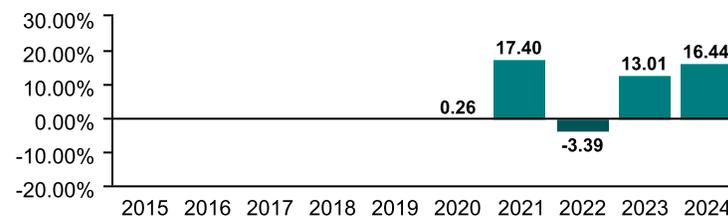
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on November 4, 2019 would have \$1,535.12 on December 31, 2024. This works out to an average of 8.66% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 5 years. In the past 5 years, the fund was up in value 4 years and down in value 1 year.



## How risky is it?

The risk rating for this fund is *Low to moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Canadian Stock Balanced

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a
100 / 100	0.11	0.11

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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 Telephone - 1-888-252-1847

# Canadian Value Balanced

**Quick facts:** **Date fund available:** November 4, 2019  
**Date fund created:** November 4, 2019  
**Managed by:** Beutel, Goodman & Company Ltd.

**Total fund value:** \$690,164,327  
**Portfolio turnover rate:** 51.60%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	14.89	409,955	--	14.89	1,640,961	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

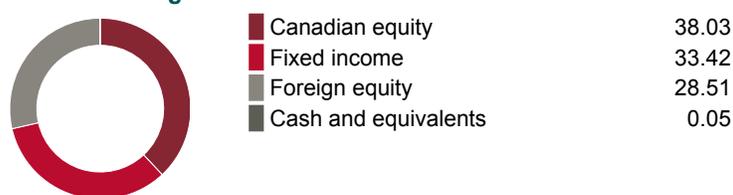
## What does the fund invest in?

This segregated fund invests primarily in Canadian fixed-income securities and stocks with exposure to foreign stocks.

### Top 10 investments

	Assets %
Toronto-Dominion Bank Com New	3.00
Royal Bank of Canada	2.99
Gov. of Canada, 3%, 6/1/2034	2.43
Bank of Montreal	2.21
RB Global, Inc	1.90
Gov. of Canada, 3.25%, 12/1/2034	1.77
Metro Inc.	1.55
Canadian National Railway Company	1.44
Alimentation Couche-Tard Inc.	1.43
Gen Digital Inc.	1.37
<b>Total</b>	<b>20.10</b>
<b>Total investments:</b>	<b>245</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the medium to longer term and seeking exposure to bonds and Canadian and foreign stocks and is comfortable with low to moderate risk. Since the fund invests in stocks and bonds its value is affected by changes in interest rates and by stock prices, which can rise and fall in a short period of time.

## How has the fund performed?

This section tells you how the fund has performed over the past 5 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

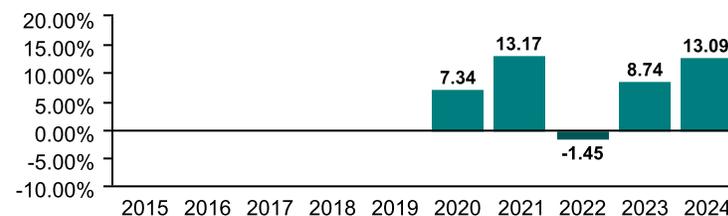
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on November 4, 2019 would have \$1,488.71 on December 31, 2024. This works out to an average of 8.02% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 5 years. In the past 5 years, the fund was up in value 4 years and down in value 1 year.



## How risky is it?

The risk rating for this fund is *Low to moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Canadian Value Balanced

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a
100 / 100	0.11	0.11

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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 Telephone - 1-888-252-1847

# Canadian Neutral Balanced

**Quick facts:** **Date fund available:** May 14, 2012  
**Date fund created:** October 5, 2009  
**Managed by:** TD Greystone Asset Management

**Total fund value:** \$319,302,019  
**Portfolio turnover rate:** 11.86%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	29.48	20,977	--	29.48	319,617	--	29.43	22,140

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

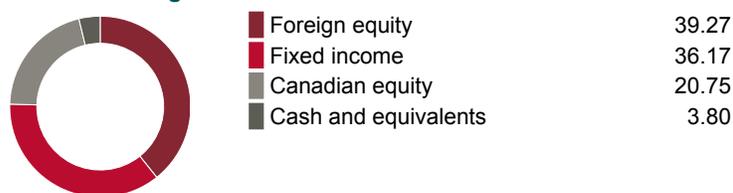
## What does the fund invest in?

This segregated fund invests primarily in fixed-income securities and equities currently through the TD Greystone Balanced Fund Pooled.

### Top 10 investments (of the underlying fund)

	Assets %
Gov. of Canada, 2.75%, 6/1/2033	4.68
Canada Housing Trust No.1, 1.75%, 6/15/2030	3.26
Gov. of Canada, 0.02%, 6/1/2031	2.62
Province of Ontario, 3.65%, 6/2/2033	2.48
NVIDIA Corp.	1.80
Royal Bank of Canada	1.78
Apple Inc.	1.68
Microsoft Corp.	1.68
Gov. of Canada, 1.25%, 6/1/2030	1.57
Shopify Inc. CIA	1.33
<b>Total</b>	<b>22.88</b>
<b>Total investments:</b>	<b>373</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the medium to longer term and seeking exposure to bonds and stocks and is comfortable with low to moderate risk. Since the fund invests in stocks and bonds its value is affected by changes in interest rates and by stock prices, which can rise and fall in a short period of time.

## How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

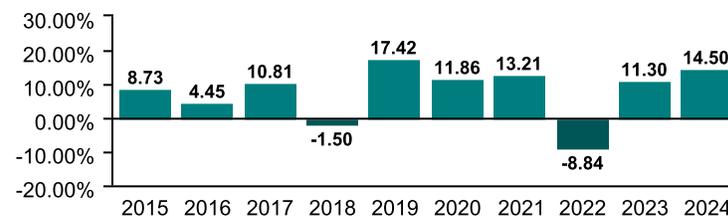
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$2,141.01 on December 31, 2024. This works out to an average of 7.91% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 8 years and down in value 2 years.



## How risky is it?

The risk rating for this fund is *Low to moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

# Canadian Neutral Balanced

## How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

### 2. Ongoing expenses

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Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a
100 / 100	0.11	0.11

### Trailing commission

No trailing commission.

### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

## What if I change my mind?

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 Telephone - 1-888-252-1847

# Canadian Premier Balanced

**Quick facts:** **Date fund available:** May 14, 2012  
**Date fund created:** November 27, 1998  
**Managed by:** Invesco Canada Ltd.

**Total fund value:** \$325,735,105  
**Portfolio turnover rate:** 5.99%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	32.20	97,790	--	32.24	214,129	--	32.01	1,807

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

## What does the fund invest in?

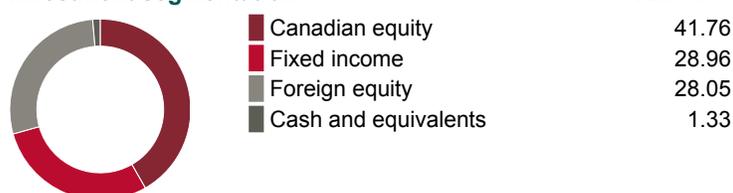
This segregated fund invests primarily in Canadian fixed-income securities and stocks currently through the Invesco Income Growth Fund.

### Top 10 investments (of the underlying fund)

Investment	Assets %
Brookfield Corporation VtgCI A	5.31
Royal Bank of Canada	3.99
Icon PLC Shs	3.44
Aon PLCCI A	2.93
ATS Corporation	2.82
Toronto-Dominion Bank Com New	2.79
Telus Corp.	2.78
UnitedHealth Group Inc.	2.68
Fairfax Financial Holdings Ltd. Sub Vtg	2.60
Canadian Natural Resources Ltd.	2.58
<b>Total</b>	<b>31.92</b>

**Total investments:** 297

### Investment segmentation



## How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

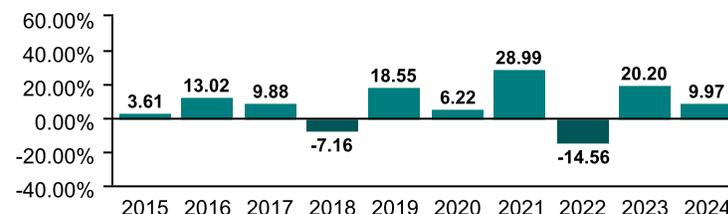
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$2,191.28 on December 31, 2024. This works out to an average of 8.16% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 8 years and down in value 2 years.



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Who is this fund for?

A person who is investing for the medium to longer term and seeking exposure to bonds and stocks and is comfortable with moderate risk. Since the fund invests in stocks and bonds its value is affected by changes in interest rates and by stock prices, which can rise and fall in a short period of time.

## Notes

Effective October 28, 2024, this fund's risk rating was changed from "Low to moderate" to "Moderate". No other changes were made to the segregated fund.

## Canadian Premier Balanced

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a
100 / 100	0.11	0.11

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

#### For more information

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 Telephone - 1-888-252-1847

# Global Strategic Income

**Quick facts:** **Date fund available:** November 14, 2016  
**Date fund created:** November 14, 2016  
**Managed by:** Mackenzie Investments

**Total fund value:** \$45,376,235  
**Portfolio turnover rate:** 5.18%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	17.03	96,014	--	17.04	141,773	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

## What does the fund invest in?

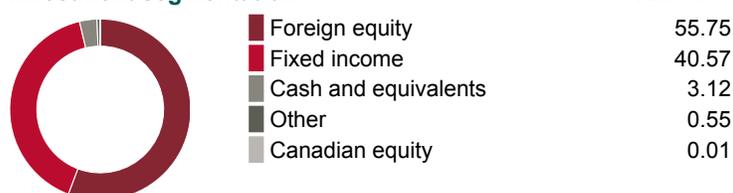
This segregated fund invests primarily in fixed-income securities and income-oriented stocks from around the world currently through the Canada Life Global Strategic Income mutual fund.

### Top 10 investments (of the underlying fund)

	Assets %
United States Treasury Note, 4.38%, 5/15/2034	3.44
United States Treasury Note, 3.88%, 8/15/2034	2.83
Apple Inc.	2.61
Microsoft Corp.	2.56
United States Treasury Note, 4.25%, 6/30/2029	2.24
United States Treasury Note, 3.5%, 2/15/2033	1.99
Amazon.com Inc.	1.83
JPMorgan Chase & Co.	1.68
United States Treasury Note, 3.88%, 8/15/2033	1.54
Alphabet Inc. CI A	1.51
<b>Total</b>	<b>22.23</b>

**Total investments:** **1469**

### Investment segmentation



## How has the fund performed?

This section tells you how the fund has performed over the past 8 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

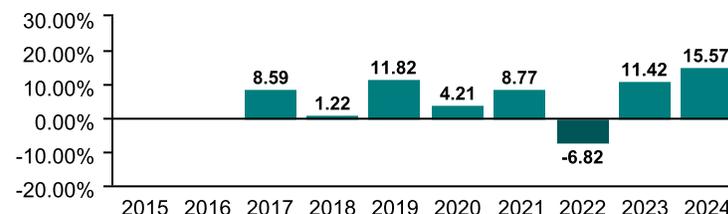
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on November 14, 2016 would have \$1,703.40 on December 31, 2024. This works out to an average of 6.77% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 8 years. In the past 8 years, the fund was up in value 7 years and down in value 1 year.



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## How risky is it?

The risk rating for this fund is *Low to moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Who is this fund for?

A person who is investing for the medium to longer term and seeking exposure to Canadian and foreign bonds and Canadian and foreign income-oriented stocks and is comfortable with low to moderate risk. Since the fund invests in stocks and bonds its value is affected by changes in interest rates and by stock prices, which can rise and fall in a short period of time.

## Global Strategic Income

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a
100 / 100	0.11	0.11

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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 Telephone - 1-888-252-1847

# Fidelity Global Income Portfolio

**Quick facts:** **Date fund available:** May 11, 2020  
**Date fund created:** May 11, 2020  
**Managed by:** Fidelity Investments Canada ULC

**Total fund value:** \$98,567,313  
**Portfolio turnover rate:** 9.03%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100		
Series	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	13.78	109,764	--	13.78	105,983

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

## What does the fund invest in?

This segregated fund invests primarily in global fixed-income securities but includes global equity securities currently through the Fidelity Global Income Portfolio Fund.

### Top 10 investments (of the underlying fund)

	Assets %
Can Bond MA Base - Ser O	4.61
United States Treasury Note, 4.38%, 5/15/2034	2.45
Fidelity High Income Commercial Real Estate Currency Neutral Multi-Asset Base Fund	1.76
iShares Comex Gold Trust ETF	1.66
Fidelity Global High Yield Investment Trust	1.51
High Yield Investments Directly Held	1.27
Germany, 2.6%, 8/15/2033	1.06
Mkt Neut Alt MABF - Ser O	0.94
Apple Inc.	0.92
E-MINI RUSS 2000 MAR25 RTYH5	0.90
<b>Total</b>	<b>17.07</b>
<b>Total investments:</b>	<b>4362</b>

### Investment segmentation



	Assets %
Foreign equity	34.69
Fixed income	34.35
Other	11.50
Canadian equity	11.32
Cash and equivalents	5.32

## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the medium to longer term and seeking exposure to foreign bonds and stocks and is comfortable with low to moderate risk. Since the fund invests in stocks and bonds anywhere in the world, its value is affected by changes in the interest rates and by stock prices which can rise and fall in a short period of time.

## How has the fund performed?

This section tells you how the fund has performed over the past 4 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

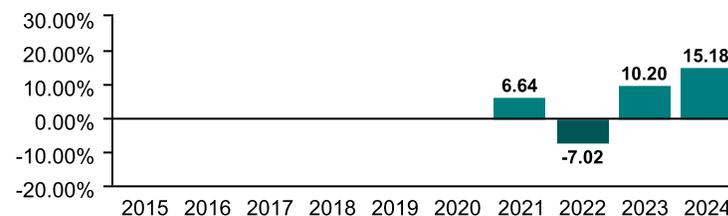
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on May 11, 2020 would have \$1,378.08 on December 31, 2024. This works out to an average of 7.15% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 4 years. In the past 4 years, the fund was up in value 3 years and down in value 1 year.



## How risky is it?

The risk rating for this fund is *Low to moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

# Fidelity Global Income Portfolio

## How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a

### Trailing commission

No trailing commission.

### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

## What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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 Telephone - 1-888-252-1847

# Fidelity Global Balanced Portfolio

**Quick facts:** **Date fund available:** May 11, 2020  
**Date fund created:** May 11, 2020  
**Managed by:** Fidelity Investments Canada ULC

**Total fund value:** \$199,756,648  
**Portfolio turnover rate:** 2.79%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	15.63	92,920	--	15.63	266,364

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

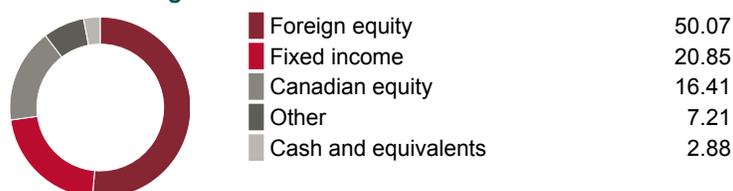
## What does the fund invest in?

This segregated fund invests primarily in global equity securities but includes global fixed-income securities currently through the Fidelity Global Balanced Portfolio Fund.

### Top 10 investments (of the underlying fund)

	Assets %
Can Bond MA Base - Ser O	2.87
United States Treasury Note, 4.38%, 5/15/2034	2.21
NVIDIA Corp.	1.75
Meta Platforms Inc. Cl A	1.70
iShares Comex Gold Trust ETF	1.59
United States Treasury Note, 3.75%, 5/31/2030	1.31
Apple Inc.	1.25
High Yield Investments Directly Held	1.18
Royal Bank of Canada	1.07
Shopify Inc. Cl A	0.96
<b>Total</b>	<b>15.90</b>
<b>Total investments:</b>	<b>3949</b>

### Investment segmentation



## How has the fund performed?

This section tells you how the fund has performed over the past 4 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

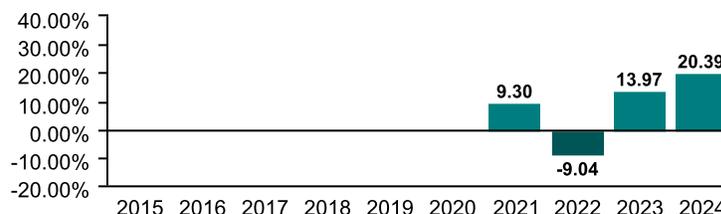
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on May 11, 2020 would have \$1,562.67 on December 31, 2024. This works out to an average of 10.10% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 4 years. In the past 4 years, the fund was up in value 3 years and down in value 1 year.



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the medium to longer term, wants exposure to bonds and stocks and is comfortable with low to moderate risk. Since the fund invests in stocks and bonds, its value is affected by changes in the interest rates and by stock prices which can rise and fall in a short period of time.

## How risky is it?

The risk rating for this fund is *Low to moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Fidelity Global Balanced Portfolio

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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#### For more information

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 Email - [isp\\_customer\\_care@canadalife.com](mailto:isp_customer_care@canadalife.com)  
 Telephone - 1-888-252-1847

# Global Value Balanced

**Quick facts:** **Date fund available:** May 11, 2020  
**Date fund created:** May 11, 2020  
**Managed by:** Beutel, Goodman & Company Ltd.

**Total fund value:** \$59,396,973  
**Portfolio turnover rate:** 53.82%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	15.61	20,319	--	15.61	34,414

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

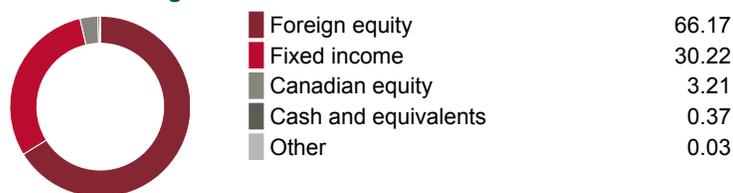
## What does the fund invest in?

This segregated fund invests primarily in foreign stocks and a combination of domestic and foreign fixed-income securities.

### Top 10 investments

	Assets %
Gen Digital Inc.	2.49
eBay Inc.	2.34
Merck & Co. Inc.	2.33
American Express Co.	2.33
Amdocs Ltd. Shs	2.24
Comcast Corp. Cl A	2.17
Kimberly-Clark Corp.	2.12
PPG Industries Inc.	2.10
Qualcomm Inc.	2.01
Medtronic PLC Shs	1.99
<b>Total</b>	<b>22.13</b>
<b>Total investments:</b>	<b>197</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the medium to longer term and seeking exposure to foreign bonds and stocks and is comfortable with low to moderate risk. Since the fund invests in stocks and bonds anywhere in the world, its value is affected by changes in the interest rates and by stock prices which can rise and fall in a short period of time.

## How has the fund performed?

This section tells you how the fund has performed over the past 4 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

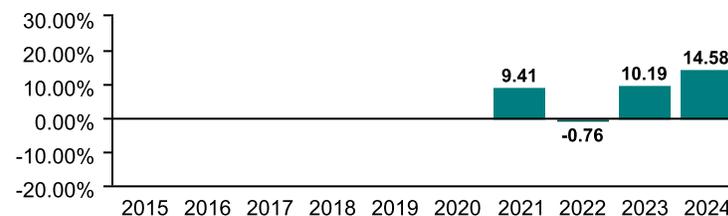
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on May 11, 2020 would have \$1,560.80 on December 31, 2024. This works out to an average of 10.07% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 4 years. In the past 4 years, the fund was up in value 3 years and down in value 1 year.



## How risky is it?

The risk rating for this fund is *Low to moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Global Value Balanced

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

#### For more information

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 Telephone - 1-888-252-1847

# Global Balanced

**Quick facts:** **Date fund available:** May 14, 2012  
**Date fund created:** October 5, 2009  
**Managed by:** Mackenzie Investments

**Total fund value:** \$310,201,961  
**Portfolio turnover rate:** 5.94%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	33.71	71,203	--	33.73	195,703	--	33.73	45,665

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

## What does the fund invest in?

This segregated fund invests primarily in foreign fixed-income securities and foreign stocks currently through the Canada Life Global Balanced mutual fund.

### Top 10 investments (of the underlying fund)

	Assets %
Alphabet Inc. CI A	3.68
Berkshire Hathaway Inc. CI B New	3.18
Brookfield Corporation VtgCI A	2.92
Amazon.com Inc.	2.89
Microsoft Corp.	2.88
Apple Inc.	2.67
Texas Instruments Inc.	2.52
Amphenol Corp. CI A	2.49
Automatic Data Processing Inc.	2.48
Accenture PLCClass A	2.35
<b>Total</b>	<b>28.06</b>

**Total investments:** **835**

### Investment segmentation



## How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

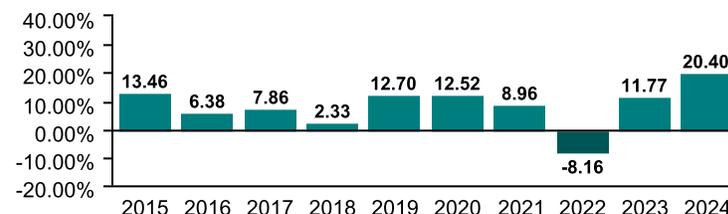
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$2,275.09 on December 31, 2024. This works out to an average of 8.57% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 9 years and down in value 1 year.



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the medium to longer term and seeking exposure to foreign bonds and stocks and is comfortable with low to moderate risk. Since the fund invests in stocks and bonds its value is affected by changes in interest rates and by stock prices, which can rise and fall in a short period of time.

## How risky is it?

The risk rating for this fund is *Low to moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Global Balanced

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a
100 / 100	0.11	0.11

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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 Telephone - 1-888-252-1847

# Global Growth Opportunities Balanced

**Quick facts:** **Date fund available:** May 11, 2020  
**Date fund created:** May 11, 2020  
**Managed by:** Mackenzie Investments

**Total fund value:** \$45,531,278  
**Portfolio turnover rate:** 9.21%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	14.07	17,368	--	14.07	91,984

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

## What does the fund invest in?

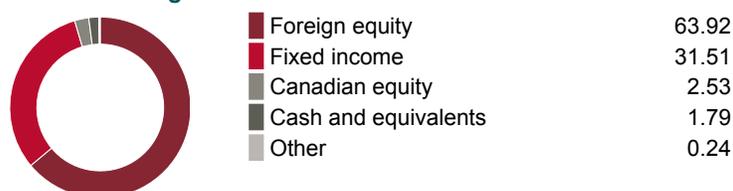
This segregated fund invests primarily in global equities and fixed-income securities anywhere in the world currently through the Mackenzie Global Growth Balanced Fund.

### Top 10 investments (of the underlying fund)

	Assets %
Apple Inc.	2.90
Microsoft Corp.	2.79
Amazon.com Inc.	2.52
Aon PLCCI A	2.46
Roper Technologies Inc.	2.36
Compass Group PLC Ord Gbp0.1105	2.33
Schneider Electric S.E. Ord	2.30
Waste Connections Inc.	2.28
Alcon Inc. ADR Act Nom	2.22
Stryker Corp. Common	1.91
<b>Total</b>	<b>24.07</b>

**Total investments:** **2583**

### Investment segmentation



## How has the fund performed?

This section tells you how the fund has performed over the past 4 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

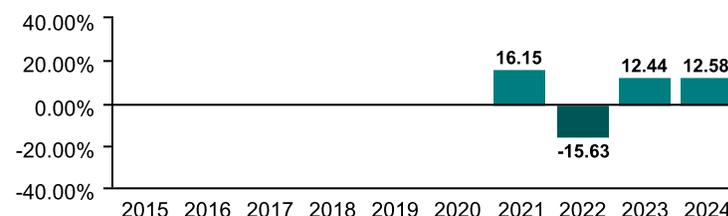
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on May 11, 2020 would have \$1,407.13 on December 31, 2024. This works out to an average of 7.64% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 4 years. In the past 4 years, the fund was up in value 3 years and down in value 1 year.



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the medium to longer term and seeking exposure to foreign bonds and stocks and is comfortable with low to moderate risk. Since the fund invests in stocks and bonds its value is affected by changes in interest rates and by stock prices, which can rise and fall in a short period of time.

## How risky is it?

The risk rating for this fund is *Low to moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

# Global Growth Opportunities Balanced

## How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a

### Trailing commission

No trailing commission.

### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

## What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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 Telephone - 1-888-252-1847

# Global Growth Balanced

**Quick facts:** **Date fund available:** May 11, 2020  
**Date fund created:** May 11, 2020  
**Managed by:** T. Rowe Price (Canada), Inc.

**Total fund value:** \$76,499,783  
**Portfolio turnover rate:** 9.99%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100		
Series	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	14.74	47,112	--	14.74	116,728

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

## What does the fund invest in?

This segregated fund invests primarily in foreign equities and fixed-income securities currently through the Canada Life Global Growth Equity and Canada Life Global Multi-Sector Fixed Income segregated funds.

### Top 10 investments

Global Growth Equity	Assets %	59.93
Global Multi-Sector Fixed Income		40.07
<b>Total</b>		100.00

**Total investments:** 2

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## How has the fund performed?

This section tells you how the fund has performed over the past 4 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

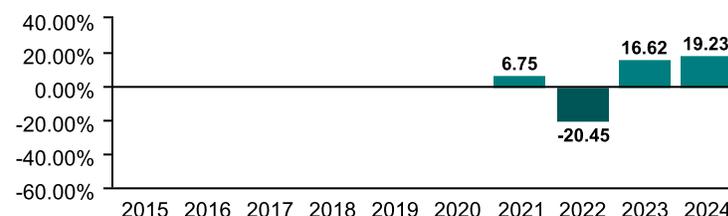
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on May 11, 2020 would have \$1,474.17 on December 31, 2024. This works out to an average of 8.72% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 4 years. In the past 4 years, the fund was up in value 3 years and down in value 1 year.



## How risky is it?

The risk rating for this fund is *Low to moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Who is this fund for?

A person who is investing for the medium to longer term, wants exposure to bonds and stocks and is comfortable with low to moderate risk. Since the fund invests in stocks and bonds anywhere in the world, its value is affected by changes in the interest rates and by stock prices which can rise and fall in a short period of time.

# Global Growth Balanced

## How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a

### Trailing commission

No trailing commission.

### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

## What if I change my mind?

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 Telephone - 1-888-252-1847

# Canadian Low Volatility

**Quick facts:** **Date fund available:** November 4, 2019  
**Date fund created:** November 4, 2019  
**Managed by:** Mackenzie Investments

**Total fund value:** \$16,095,692  
**Portfolio turnover rate:** 59.69%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	16.31	5,327	--	16.31	14,488	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

## What does the fund invest in?

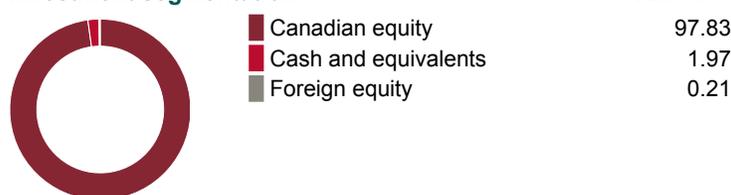
This segregated fund invests primarily in Canadian stocks with a focus on those companies and/or sectors that are believed to likely have lower sensitivity to broader market movements.

### Top 10 investments

	Assets %
Sun Life Financial Inc.	3.91
Royal Bank of Canada	3.16
Intact Financial Corporation	3.09
Bank of Nova Scotia (The)	2.81
Enbridge Inc.	2.73
Manulife Financial Corporation	2.66
Metro Inc.	2.65
Thomson Reuters Corp. Com No Par	2.51
Canadian Imperial Bank of Commerce	2.45
Fortis Inc.	2.44
<b>Total</b>	<b>28.41</b>

**Total investments:** **85**

### Investment segmentation



## How has the fund performed?

This section tells you how the fund has performed over the past 5 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

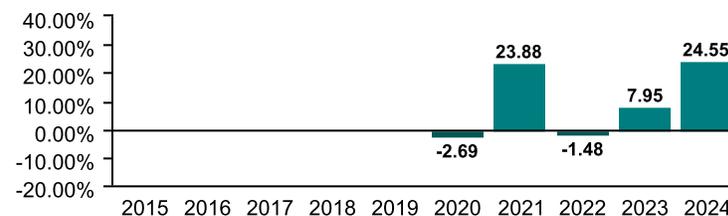
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on November 4, 2019 would have \$1,630.77 on December 31, 2024. This works out to an average of 9.95% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 5 years. In the past 5 years, the fund was up in value 3 years and down in value 2 years.



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of stocks, and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

## Canadian Low Volatility

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a
100 / 100	0.11	0.21

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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#### For more information

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 Telephone - 1-888-252-1847

# Canadian Core Dividend

**Quick facts:** **Date fund available:** May 14, 2012  
**Date fund created:** November 27, 1998  
**Managed by:** Mackenzie Investments

**Total fund value:** \$1,453,301,759  
**Portfolio turnover rate:** 17.75%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	33.08	684,975	--	33.08	1,289,070	--	33.06	17,089

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

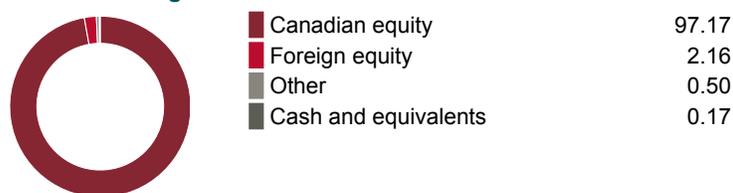
## What does the fund invest in?

This segregated fund invests primarily in dividend yielding Canadian stocks.

### Top 10 investments

	Assets %
Royal Bank of Canada	8.58
Toronto-Dominion Bank Com New	6.02
Bank of Montreal	5.61
Sun Life Financial Inc.	4.62
Enbridge Inc.	4.37
Canadian Natural Resources Ltd.	4.19
Manulife Financial Corporation	3.46
Canadian Pacific Kansas City Limited	3.33
Bank of Nova Scotia (The)	3.28
TC Energy Corp.	3.07
<b>Total</b>	<b>46.53</b>
<b>Total investments:</b>	<b>52</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, seeking dividend income along with the growth potential of stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

## How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

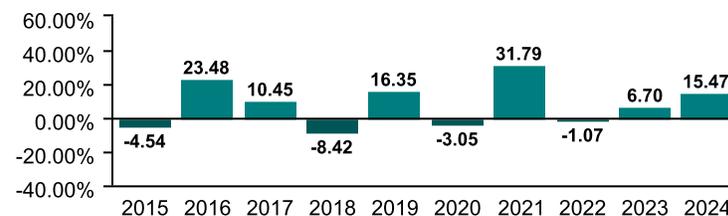
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$2,160.34 on December 31, 2024. This works out to an average of 8.01% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 6 years and down in value 4 years.



## How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Canadian Core Dividend

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.16	n/a
100 / 100	0.16	0.21

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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 Telephone - 1-888-252-1847

# Canadian Focused Dividend

**Quick facts:** **Date fund available:** May 14, 2012  
**Date fund created:** November 27, 1998  
**Managed by:** Mackenzie Investments

**Total fund value:** \$387,651,178  
**Portfolio turnover rate:** 16.19%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	30.62	245,006	--	30.64	301,396	--	30.59	8,618

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

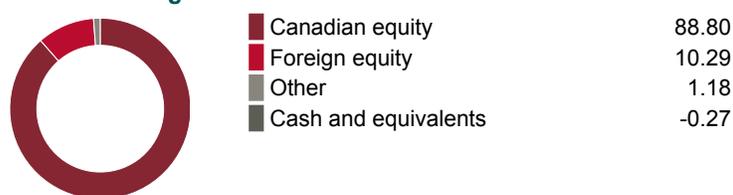
## What does the fund invest in?

This segregated fund invests primarily in dividend yielding Canadian stocks with exposure to foreign stocks.

### Top 10 investments

	Assets %
Royal Bank of Canada	7.83
Toronto-Dominion Bank Com New	5.57
Bank of Montreal	5.16
Sun Life Financial Inc.	4.12
Enbridge Inc.	4.02
Canadian Natural Resources Ltd.	3.85
Manulife Financial Corporation	3.16
Canadian Pacific Kansas City Limited	3.06
Bank of Nova Scotia (The)	3.03
TC Energy Corp.	2.81
<b>Total</b>	<b>42.61</b>
<b>Total investments:</b>	<b>80</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, seeking dividend income along with the growth potential of stocks, which includes moderate exposure to foreign stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

## How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

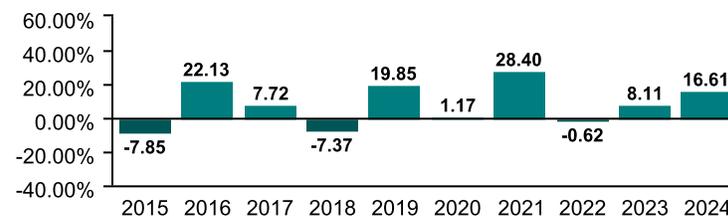
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$2,190.22 on December 31, 2024. This works out to an average of 8.16% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 7 years and down in value 3 years.



## How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Canadian Focused Dividend

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a
100 / 100	0.11	0.21

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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 Telephone - 1-888-252-1847

# Canadian Dividend

**Quick facts:** **Date fund available:** November 4, 2019  
**Date fund created:** November 4, 2019  
**Managed by:** Mackenzie Investments

**Total fund value:** \$171,731,262  
**Portfolio turnover rate:** 5.16%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	16.39	142,564	--	16.39	342,353	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

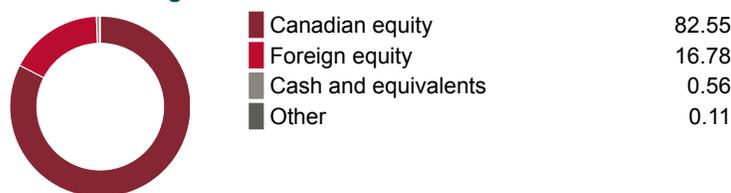
## What does the fund invest in?

This segregated fund invests primarily in Canadian stocks currently through the Canada Life Canadian Dividend mutual fund.

### Top 10 investments (of the underlying fund)

	Assets %
Royal Bank of Canada	7.31
Toronto-Dominion Bank Com New	5.08
Bank of Montreal	4.75
Sun Life Financial Inc.	3.92
Enbridge Inc.	3.72
Canadian Natural Resources Ltd.	3.57
Manulife Financial Corporation	2.94
Canadian Pacific Kansas City Limited	2.84
Bank of Nova Scotia (The)	2.79
TC Energy Corp.	2.62
<b>Total</b>	<b>39.54</b>
<b>Total investments:</b>	<b>168</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, seeking dividend income along with the growth potential of stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

## How has the fund performed?

This section tells you how the fund has performed over the past 5 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

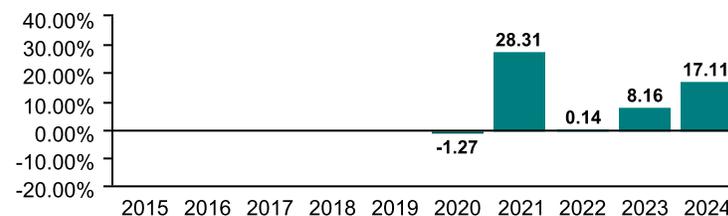
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on November 4, 2019 would have \$1,638.96 on December 31, 2024. This works out to an average of 10.05% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 5 years. In the past 5 years, the fund was up in value 4 years and down in value 1 year.



## How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Canadian Dividend

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.16	n/a
100 / 100	0.16	0.21

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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 Telephone - 1-888-252-1847

# Canadian Dividend and Income

**Quick facts:** **Date fund available:** May 14, 2012  
**Date fund created:** November 27, 1998  
**Managed by:** AGF Investments Inc.

**Total fund value:** \$25,698,996  
**Portfolio turnover rate:** 0.10%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	27.48	5,065	--	27.48	14,896	--	27.45	1,275

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

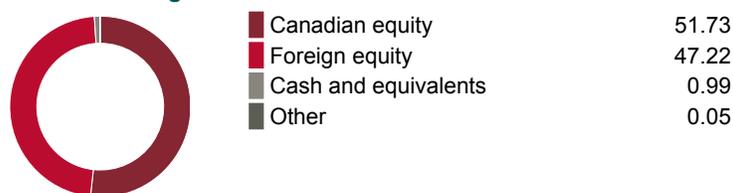
## What does the fund invest in?

This segregated fund invests primarily in Canadian equities currently through the AGF Canadian Dividend Income Fund.

### Top 10 investments (of the underlying fund)

	Assets %
Royal Bank of Canada	4.00
Amazon.com Inc.	2.58
Constellation Software Inc.	2.57
Shopify Inc. CI A	2.34
Apple Inc.	2.34
Microsoft Corp.	2.26
Aon PLCCI A	2.04
Roper Technologies Inc.	1.93
Brookfield Corporation VtgCI A	1.86
Canadian Natural Resources Ltd.	1.86
<b>Total</b>	<b>23.78</b>
<b>Total investments:</b>	<b>276</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of stocks, which includes exposure to foreign stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

## Notes

Prior to February 14, 2025, this fund was named Canadian Focused Growth II. Effective February 2025, the underlying fund changed to AGF Canadian Dividend Income Fund from Canada Life Canadian Focused Growth Fund and AGF Investments Inc. assumed portfolio management responsibilities. The performance and top 10 investments are from the Canada Life Canadian Focused Growth Fund as of December 31, 2024, achieved under the previous manager, Mackenzie Investments. No other changes were made to the segregated fund.

## How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

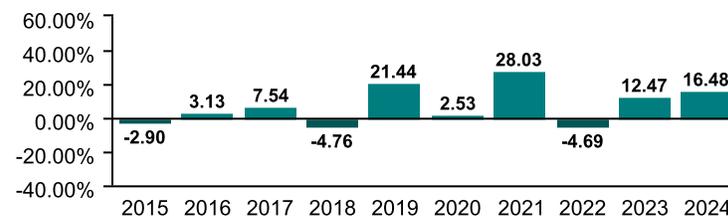
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$2,041.32 on December 31, 2024. This works out to an average of 7.40% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 7 years and down in value 3 years.



## How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Canadian Dividend and Income

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.16	n/a
100 / 100	0.16	0.21

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

#### For more information

The *Fund Facts* may not contain all the information you need. Please read the contract and the information folder or you may contact us at:

The Canada Life Assurance Company  
 255 Dufferin Avenue  
 London, ON N6A 4K1  
 Web - [www.canadalife.com](http://www.canadalife.com)  
 Email - [isp\\_customer\\_care@canadalife.com](mailto:isp_customer_care@canadalife.com)  
 Telephone - 1-888-252-1847

# Canadian Growth

**Quick facts:** **Date fund available:** June 17, 2019  
**Date fund created:** June 17, 2019  
**Managed by:** Mackenzie Investments

**Total fund value:** \$208,861,488  
**Portfolio turnover rate:** 9.17%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	17.44	31,300	--	17.43	50,229

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

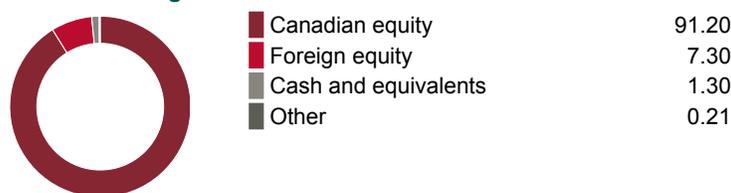
## What does the fund invest in?

This segregated fund invests primarily in Canadian stocks currently through the Canada Life Canadian Growth mutual fund.

### Top 10 investments (of the underlying fund)

	Assets %
Royal Bank of Canada	7.90
Constellation Software Inc.	5.00
Shopify Inc. Cl A	4.63
Canadian Natural Resources Ltd.	3.68
Brookfield Corporation VtgCl A	3.65
Canadian Pacific Kansas City Limited	3.28
National Bank of Canada	2.95
Pembina Pipeline Corp.	2.92
Bank of Montreal	2.70
Canadian Imperial Bank of Commerce	2.62
<b>Total</b>	<b>39.32</b>
<b>Total investments:</b>	<b>58</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

## How has the fund performed?

This section tells you how the fund has performed over the past 5 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

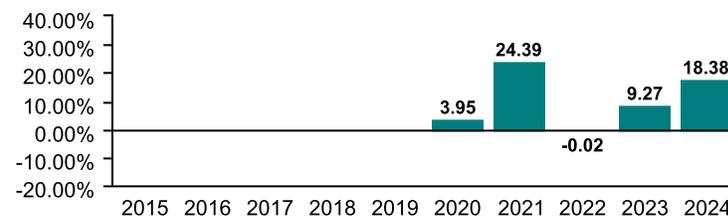
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on June 17, 2019 would have \$1,743.53 on December 31, 2024. This works out to an average of 10.55% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 5 years. In the past 5 years, the fund was up in value 4 years and down in value 1 year.



## How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Canadian Growth

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.16	n/a

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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 Telephone - 1-888-252-1847

# Canadian Equity

**Quick facts:** **Date fund available:** May 14, 2012  
**Date fund created:** November 27, 1998  
**Managed by:** Mackenzie Investments

**Total fund value:** \$126,539,138  
**Portfolio turnover rate:** 41.38%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	32.76	32,984	--	32.72	16,410	--	32.68	712

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

## What does the fund invest in?

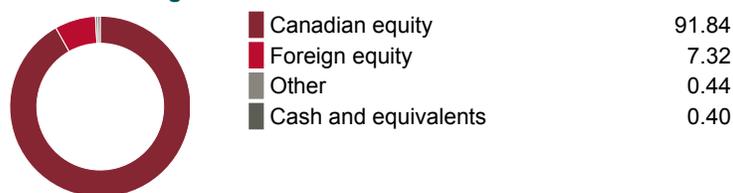
This segregated fund invests primarily in Canadian stocks with exposure to foreign stocks.

### Top 10 investments

	Assets %
Royal Bank of Canada	7.96
Constellation Software Inc.	5.06
Shopify Inc. Cl A	4.67
Canadian Natural Resources Ltd.	3.74
Brookfield Corporation VtgCl A	3.67
Canadian Pacific Kansas City Limited	3.31
National Bank of Canada	2.99
Pembina Pipeline Corp.	2.96
Bank of Montreal	2.72
Canadian Imperial Bank of Commerce	2.63
<b>Total</b>	<b>39.71</b>

**Total investments:** **58**

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of stocks, which includes moderate exposure to foreign stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

## How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

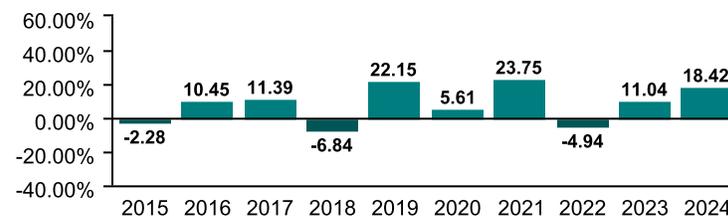
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$2,235.16 on December 31, 2024. This works out to an average of 8.38% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 7 years and down in value 3 years.



## How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Canadian Equity

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.16	n/a
100 / 100	0.16	0.21

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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 Email - [isp\\_customer\\_care@canadalife.com](mailto:isp_customer_care@canadalife.com)  
 Telephone - 1-888-252-1847

# Canadian Equity Value

**Quick facts:** **Date fund available:** May 14, 2012  
**Date fund created:** August 22, 2001  
**Managed by:** Mackenzie Investments

**Total fund value:** \$193,458,176  
**Portfolio turnover rate:** 8.73%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	31.96	36,258	--	31.96	11,803	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

## What does the fund invest in?

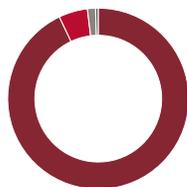
This segregated fund invests primarily in Canadian stocks with exposure to foreign stocks.

### Top 10 investments

	Assets %
Royal Bank of Canada	7.47
Toronto-Dominion Bank Com New	4.44
Canadian Natural Resources Ltd.	3.47
Canadian Pacific Kansas City Limited	3.38
Canadian National Railway Company	3.23
Bank of Montreal	3.22
Brookfield Corporation VtgCI A	2.95
Agnico-Eagle Mines Ltd.	2.82
Suncor Energy Inc.	2.72
Sun Life Financial Inc.	2.69
<b>Total</b>	<b>36.37</b>
<b>Total investments:</b>	<b>555</b>

### Investment segmentation

	Assets %
Canadian equity	92.94
Foreign equity	5.15
Other	1.44
Cash and equivalents	0.47



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, seeking dividend income along with the growth potential of stocks, which includes moderate exposure to foreign stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

## How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

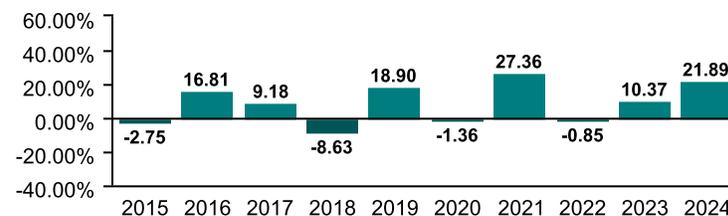
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$2,257.94 on December 31, 2024. This works out to an average of 8.49% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 6 years and down in value 4 years.



## How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Canadian Equity Value

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a
100 / 100	0.11	0.21

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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 Telephone - 1-888-252-1847

# Canadian Focused Growth

**Quick facts:** **Date fund available:** May 14, 2012  
**Date fund created:** November 27, 1998  
**Managed by:** Mackenzie Investments

**Total fund value:** \$151,301,480  
**Portfolio turnover rate:** 7.48%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	37.07	89,051	--	37.08	92,888	--	37.07	13,064

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

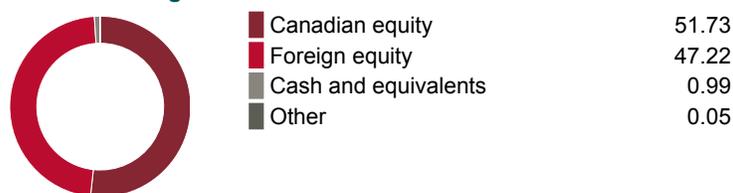
## What does the fund invest in?

This segregated fund invests primarily in Canadian equities currently through the Canada Life Canadian Focused Growth mutual fund.

### Top 10 investments (of the underlying fund)

	Assets %
Royal Bank of Canada	4.00
Amazon.com Inc.	2.58
Constellation Software Inc.	2.57
Shopify Inc. CI A	2.34
Apple Inc.	2.34
Microsoft Corp.	2.26
Aon PLCCI A	2.04
Roper Technologies Inc.	1.93
Brookfield Corporation VtgCI A	1.86
Canadian Natural Resources Ltd.	1.86
<b>Total</b>	<b>23.78</b>
<b>Total investments:</b>	<b>276</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

## How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

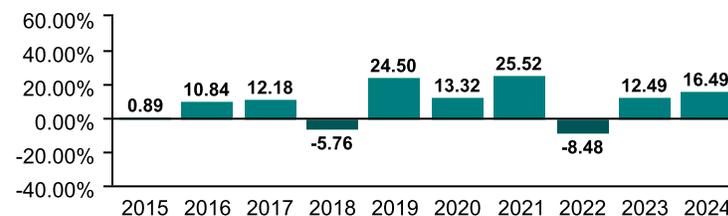
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$2,510.91 on December 31, 2024. This works out to an average of 9.64% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 8 years and down in value 2 years.



## How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Canadian Focused Growth

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

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Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.16	n/a
100 / 100	0.16	0.21

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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#### For more information

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The Canada Life Assurance Company  
 255 Dufferin Avenue  
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 Email - [isp\\_customer\\_care@canadalife.com](mailto:isp_customer_care@canadalife.com)  
 Telephone - 1-888-252-1847

# Canadian Focused Value

**Quick facts:** **Date fund available:** November 4, 2019  
**Date fund created:** November 4, 2019  
**Managed by:** Beutel, Goodman & Company Ltd.

**Total fund value:** \$319,183,807  
**Portfolio turnover rate:** 26.69%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	16.64	466,523	--	16.64	872,239	--	16.64	14,748

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

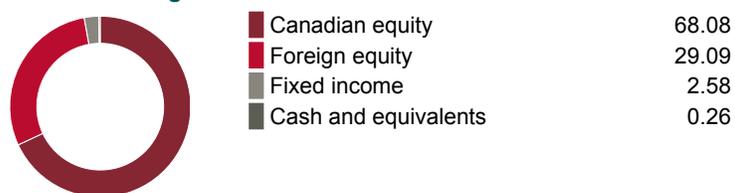
## What does the fund invest in?

This segregated fund invests primarily in Canadian stocks with exposure to foreign stocks.

### Top 10 investments

	Assets %
Toronto-Dominion Bank Com New	5.38
Royal Bank of Canada	5.37
Bank of Montreal	3.96
RB Global, Inc	3.40
Metro Inc.	2.78
Canadian National Railway Company	2.58
Alimentation Couche-Tard Inc.	2.56
Manulife Financial Corporation	2.39
CGI Inc. CI A Sub Vtg	2.37
Rogers Communications Inc. CI B Non Vtg	2.22
<b>Total</b>	<b>33.00</b>
<b>Total investments:</b>	<b>71</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of stocks which includes moderate exposure to foreign stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

## How has the fund performed?

This section tells you how the fund has performed over the past 5 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

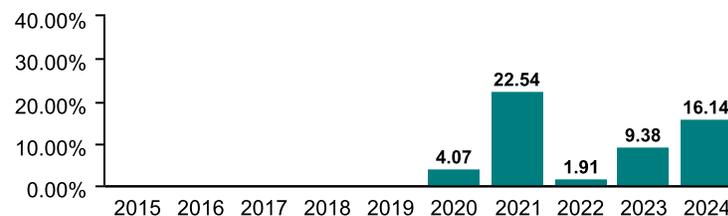
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on November 4, 2019 would have \$1,664.09 on December 31, 2024. This works out to an average of 10.38% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 5 years. In the past 5 years, the fund was up in value 5 years and down in value 0 years.



## How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Canadian Focused Value

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a
100 / 100	0.11	0.21

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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# Fidelity True North<sup>®</sup>

**Quick facts:** **Date fund available:** May 14, 2012  
**Date fund created:** November 27, 1998  
**Managed by:** Fidelity Investments Canada ULC

**Total fund value:** \$211,631,923  
**Portfolio turnover rate:** 5.15%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
Series	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	41.65	68,939	--	41.58	78,262	--	41.37	10,085

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

## What does the fund invest in?

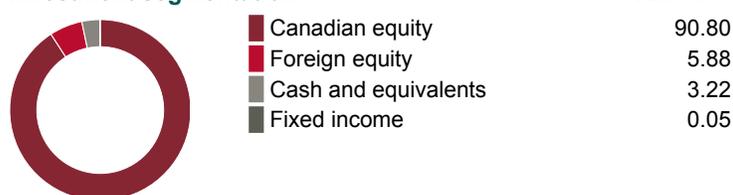
This segregated fund invests primarily in Canadian equities currently through the *Fidelity True North<sup>®</sup>* Fund.

### Top 10 investments (of the underlying fund)

	Assets %
Royal Bank of Canada	5.51
Toronto-Dominion Bank Com New	4.42
Alimentation Couche-Tard Inc.	3.79
Fairfax Financial Holdings Ltd. Sub Vtg	3.78
Shopify Inc. Cl A	3.54
Agnico-Eagle Mines Ltd.	3.43
Constellation Software Inc.	3.35
Canadian Natural Resources Ltd.	3.23
Intact Financial Corporation	3.17
SNC-Lavalin Group Inc.	3.09
<b>Total</b>	<b>37.30</b>

**Total investments:** **153**

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of stocks, which includes moderate exposure to foreign stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

## How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$2,588.50 on December 31, 2024. This works out to an average of 9.98% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 8 years and down in value 2 years.



## How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Fidelity True North<sup>®</sup>

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.16	n/a
100 / 100	0.16	0.21

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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 Telephone - 1-888-252-1847

# Canadian Fundamental Equity

**Quick facts:** **Date fund available:** June 17, 2019 **Total fund value:** \$62,500,855  
**Date fund created:** June 17, 2019 **Portfolio turnover rate:** 14.82%  
**Managed by:** Connor, Clark & Lunn Investment Management Ltd.

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	17.30	129,643	--	17.30	170,037

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

- <sup>1</sup> FEL - Front-end load
  - MER - Management expense ratio
  - NAV - Net asset value
  - UOS - Units outstanding
- Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

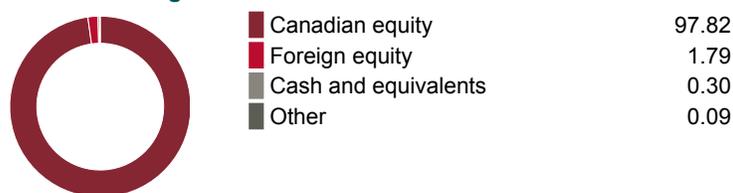
## What does the fund invest in?

This segregated fund invests primarily in Canadian stocks currently through the Canada Life Canadian Fundamental Equity mutual fund.

### Top 10 investments (of the underlying fund)

	Assets %
Royal Bank of Canada	6.91
Shopify Inc. Cl A	5.19
Constellation Software Inc.	3.24
Canadian Imperial Bank of Commerce	3.14
Toronto-Dominion Bank Com New	3.11
Manulife Financial Corporation	3.03
Agnico-Eagle Mines Ltd.	2.99
Brookfield Corporation VtgCl A	2.93
Canadian Natural Resources Ltd.	2.85
TC Energy Corp.	2.71
<b>Total</b>	<b>36.11</b>
<b>Total investments:</b>	<b>96</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

## Notes

Prior to May 10, 2024, this fund was named Canadian Concentrated Equity and prior to October 23, 2023, this fund was named Pathways Canadian Concentrated Equity. In July 2023 the name of the underlying fund changed to Canada Life Canadian Concentrated Equity Fund from Canada Life Pathways Canadian Concentrated Equity Fund and effective November 27, 2023, the name of the underlying fund changed to Canada Life Canadian Fundamental Equity Fund and Connor, Clark & Lunn Investment Management Ltd. assumed portfolio management responsibilities. No other changes were made to the segregated fund.

## How has the fund performed?

This section tells you how the fund has performed over the past 5 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

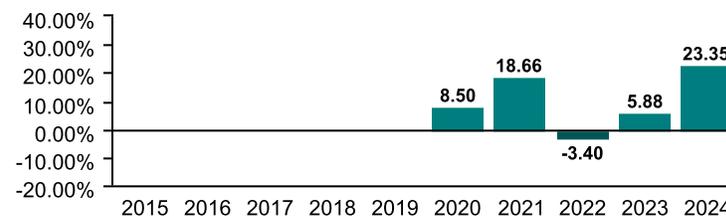
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on June 17, 2019 would have \$1,729.64 on December 31, 2024. This works out to an average of 10.39% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 5 years. In the past 5 years, the fund was up in value 4 years and down in value 1 year.



## How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Canadian Fundamental Equity

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.16	n/a

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

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 Telephone - 1-888-252-1847

# Canadian Small-Mid Cap

**Quick facts:** **Date fund available:** May 14, 2012  
**Date fund created:** November 21, 2003  
**Managed by:** Mackenzie Investments

**Total fund value:** \$118,513,228  
**Portfolio turnover rate:** 40.23%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	31.76	49,681	--	31.74	77,011	--	31.74	350

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

## What does the fund invest in?

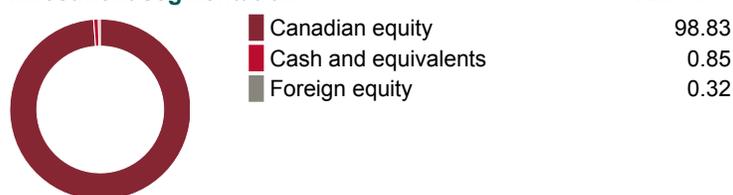
This segregated fund invests primarily in Canadian companies that are in the middle capitalization range of the equity market with exposure to foreign stocks.

### Top 10 investments

	Assets %
Definity Financial Corporation	4.59
Element Fleet Management Corp.	4.47
The Descartes Systems Group Inc.	4.03
Savaria Corporation	3.83
Aritzia Inc. Sub Vtg Shs	3.51
Alamos Gold Inc. Com Cl A	3.42
Tecsys Inc.	3.29
Trisura Group Ltd. Com New	3.19
Colliers International Group Inc. Sub Vtg Sh	3.11
Richelieu Hardware Ltd.	2.95
<b>Total</b>	<b>36.38</b>

**Total investments:** **179**

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of stocks of smaller companies, which includes moderate exposure to foreign stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

## How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

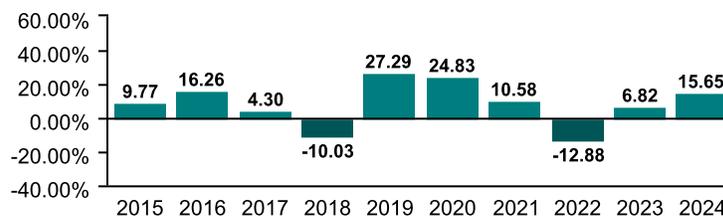
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$2,264.50 on December 31, 2024. This works out to an average of 8.52% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 8 years and down in value 2 years.



## How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Canadian Small-Mid Cap

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

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Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.21	n/a
100 / 100	0.21	0.27

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

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 Telephone - 1-888-252-1847

# Real Estate

**Quick facts:** **Date fund available:** May 14, 2012  
**Date fund created:** November 21, 2005  
**Managed by:** GWL Realty Advisors Inc.

**Total fund value:** \$515,403,016  
**Portfolio turnover rate:** 3.19%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	21.42	470,493	--	21.43	398,132	--	21.41	29,701

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

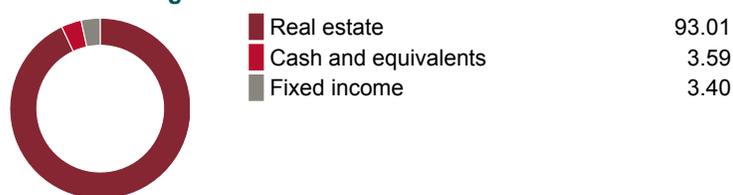
## What does the fund invest in?

This segregated fund invests primarily, directly or indirectly, in a portfolio of income producing Canadian real estate properties.

### Top 10 investments

	Assets %
Laird Business Park, Mississauga, ON	4.66
The Livmore High Park, Toronto, ON	4.08
High Park Village - West Tower, Toronto, ON	3.78
Grenadier Square Redevelopment, Toronto, ON	3.39
320 McRae Avenue, Ottawa, ON	3.08
The Lillian Redpath Towers, Toronto, ON	2.65
33 Yonge Street, Toronto, ON	2.40
Bayview Village Place, Toronto, ON	2.33
6301, 6315, 6325 106 Avenue SE, Calgary, AB	2.16
50 Prince Arthur Avenue, Toronto, ON	2.09
<b>Total</b>	<b>30.62</b>
<b>Total investments:</b>	<b>105</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term and seeking the potential for long-term growth by investing in a portfolio of Canadian real estate properties and are comfortable with low to moderate risk due to the ups and downs of the real estate market. Redemptions may be suspended during any period that the segregated fund does not have sufficient cash or readily marketable securities to meet requests for redemptions. **This fund should be considered as a long-term investment and is not suitable for a person who may need to quickly convert their holdings to cash.**

## Notes

Over the past five years, the Real Estate fund has bought \$294 million worth of real property and has sold \$994 million worth.

## How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,620.99 on December 31, 2024. This works out to an average of 4.95% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 8 years and down in value 2 years.



## How risky is it?

The risk rating for this fund is *Low to moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Real Estate

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.16	n/a
100 / 100	0.16	0.21

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

#### For more information

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# Global Low Volatility

**Quick facts:** **Date fund available:** November 4, 2019  
**Date fund created:** November 4, 2019  
**Managed by:** Irish Life Investment Managers Limited

**Total fund value:** \$24,416,092  
**Portfolio turnover rate:** 48.84%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	16.04	12,008	--	16.04	11,788	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

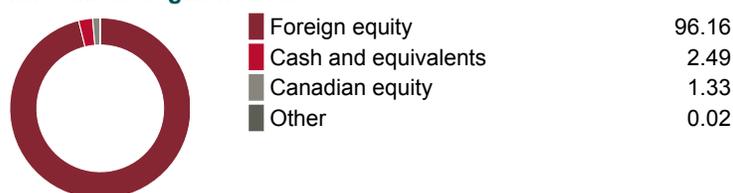
## What does the fund invest in?

This segregated fund invests primarily in stock of companies anywhere in the world with a focus on those companies and/or sectors that are believed to likely have lower sensitivity to broader market movements.

### Top 10 investments

	Assets %
Apple Inc.	5.15
Microsoft Corp.	4.20
NVIDIA Corp.	2.41
Amazon.com Inc.	1.50
Alphabet Inc. Cl A	1.47
Bank Hapoalim B.M. Share	1.31
Kroger Co.	1.27
Walmart Inc.	1.26
AbbVie Inc.	1.25
Visa Inc. Com Cl A	1.25
<b>Total</b>	<b>21.07</b>
<b>Total investments:</b>	<b>4393</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of global stocks and is comfortable with low to moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

## How has the fund performed?

This section tells you how the fund has performed over the past 5 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

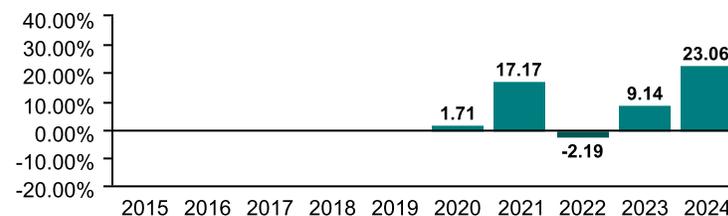
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on November 4, 2019 would have \$1,604.29 on December 31, 2024. This works out to an average of 9.60% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 5 years. In the past 5 years, the fund was up in value 4 years and down in value 1 year.



## How risky is it?

The risk rating for this fund is *Low to moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Global Low Volatility

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a
100 / 100	0.11	0.21

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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 Telephone - 1-888-252-1847

# Global Dividend

**Quick facts:** **Date fund available:** January 12, 2015  
**Date fund created:** January 12, 2015  
**Managed by:** Setanta Asset Management Limited

**Total fund value:** \$253,161,724  
**Portfolio turnover rate:** 20.81%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	22.05	216,016	--	22.05	145,411	--	22.05	37,219

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

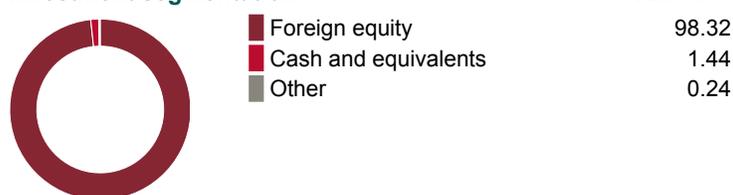
## What does the fund invest in?

This segregated fund invests primarily in dividend yielding stocks anywhere in the world.

### Top 10 investments

	Assets %
Taiwan Semiconductor Manufacturing Co. Ltd.	4.21
Procter & Gamble Co.	4.05
Sanofi Ord	3.73
Novartis AG Namen Akt	3.63
Allianz SE Allianz Sevink Namens Aktien O N	3.56
DCC plc Ordinary Shares	3.47
CRH PLC Shs	3.30
Johnson & Johnson	3.15
L'Air Liquide S.A. Air Liquide	3.14
Terna SpA Terna Rete Elettrica Nazionale Spa Azioni Ordinarie Ordinary	3.11
<b>Total</b>	<b>35.34</b>
<b>Total investments:</b>	<b>40</b>

### Investment segmentation



## How has the fund performed?

This section tells you how the fund has performed over the past 9 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

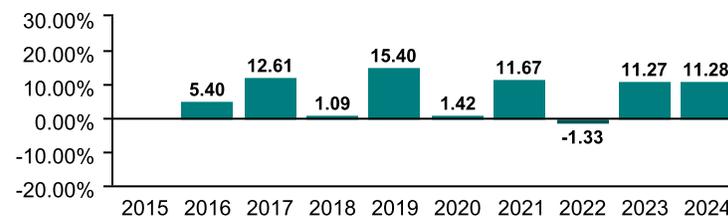
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on January 12, 2015 would have \$2,205.37 on December 31, 2024. This works out to an average of 8.26% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 9 years. In the past 9 years, the fund was up in value 8 years and down in value 1 year.



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, seeking growth potential of foreign stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

## How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Global Dividend

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a
100 / 100	0.11	0.21

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

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 Telephone - 1-888-252-1847

# Global Dividend and Income

**Quick facts:** **Date fund available:** May 14, 2012  
**Date fund created:** October 5, 2009  
**Managed by:** AGF Investments Inc.

**Total fund value:** \$14,561,859  
**Portfolio turnover rate:** 1.15%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	28.94	583	--	28.93	14,671	--	28.95	14,870

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

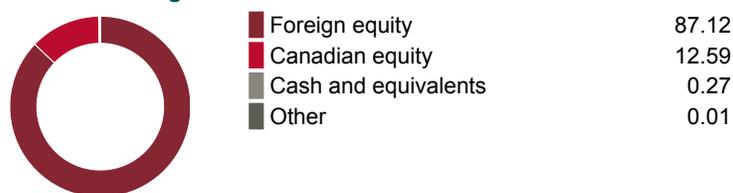
## What does the fund invest in?

This segregated fund currently invests primarily in companies anywhere in the world through the AGF Global Dividend Fund.

### Top 10 investments (of the underlying fund)

Investment	Assets %
Celestica Inc.	3.63
Alstom S.A. Ord Regroup	3.40
Wells Fargo & Co. Com, 12/31/2099	3.40
SNC-Lavalin Group Inc.	3.37
Citigroup Inc. Com New	3.36
Brookfield Corporation VtgCl A	3.35
Salesforce.com Inc.	3.34
Broadcom Inc.	3.06
Siemens AG Siemens Agnamens Aktien O N	2.96
Hewlett Packard Enterprise Co.	2.81
<b>Total</b>	<b>32.68</b>
<b>Total investments:</b>	<b>58</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of foreign stocks and is comfortable with low to moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

## Notes

Prior to February 14, 2025, this fund was named Global Value Stock. Effective February 2025, the underlying fund changed to AGF Global Dividend Fund from Mackenzie Cundill Value Fund and AGF Investments Inc. assumed portfolio management responsibilities. The performance and top 10 investments are from the Mackenzie Cundill Value Fund as of December 31, 2024, achieved under the previous manager, Mackenzie Investments. Effective February 14, 2025, this fund's risk rating was changed from "Moderate" to "Low to moderate". No other changes were made to the segregated fund.

## How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

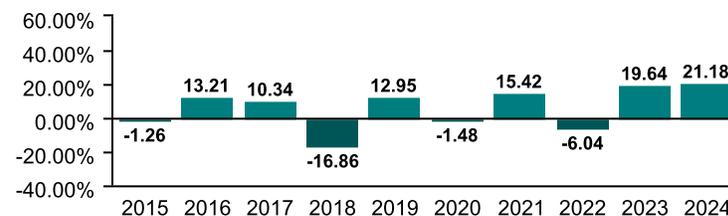
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,794.60 on December 31, 2024. This works out to an average of 6.02% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 6 years and down in value 4 years.



## How risky is it?

The risk rating for this fund is *Low to moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Global Dividend and Income

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.21	n/a
100 / 100	0.21	0.27

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

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# Global All Cap Equity

**Quick facts:** **Date fund available:** May 14, 2012  
**Date fund created:** November 27, 1998  
**Managed by:** Setanta Asset Management Limited

**Total fund value:** \$175,370,724  
**Portfolio turnover rate:** 26.74%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	46.73	168,700	--	46.74	178,180	--	46.72	1,397

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

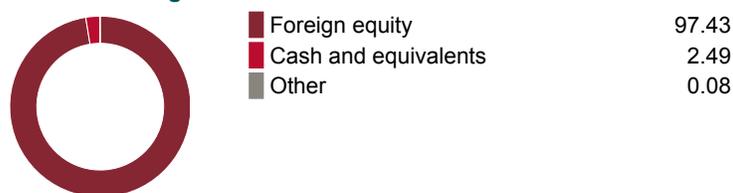
## What does the fund invest in?

This segregated fund invests primarily in stocks anywhere in the world.

### Top 10 investments

	Assets %
Alphabet Inc. CI A	4.59
Berkshire Hathaway Inc. CI B New	4.47
Microsoft Corp.	4.31
Oracle Corp.	3.93
Booking Holdings Inc.	3.71
Taiwan Semiconductor Manufacturing Co. Ltd.	3.28
CRH PLC Shs	2.29
Marsh & McLennan Cos.	2.25
S&P Global Inc.	2.18
McDonald's Corp.	1.97
<b>Total</b>	<b>32.97</b>
<b>Total investments:</b>	<b>72</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of foreign stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

## How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

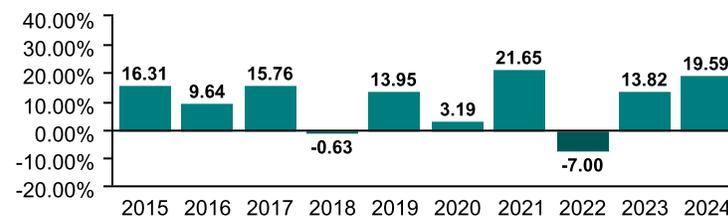
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$2,656.12 on December 31, 2024. This works out to an average of 10.26% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 8 years and down in value 2 years.



## How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

# Global All Cap Equity

## How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.21	n/a
100 / 100	0.21	0.27

### Trailing commission

No trailing commission.

### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

## What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

### For more information

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 Telephone - 1-888-252-1847

# Global Founders

**Quick facts:** **Date fund available:** May 11, 2020  
**Date fund created:** May 11, 2020  
**Managed by:** Beutel, Goodman & Company Ltd.

**Total fund value:** \$37,210,451  
**Portfolio turnover rate:** 25.38%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	18.00	57,932	--	18.00	9,073

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

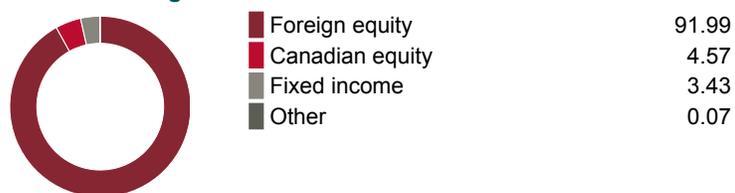
## What does the fund invest in?

This segregated fund invests primarily in stocks anywhere in the world.

### Top 10 investments

	Assets %
Gen Digital Inc.	3.27
eBay Inc.	3.08
Merck & Co. Inc.	3.07
American Express Co.	3.06
Amdocs Ltd. Shs	2.95
Comcast Corp. Cl A	2.86
Kimberly-Clark Corp.	2.78
PPG Industries Inc.	2.76
Qualcomm Inc.	2.64
Medtronic PLC Shs	2.62
<b>Total</b>	<b>29.10</b>
<b>Total investments:</b>	<b>100</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of foreign stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

## How has the fund performed?

This section tells you how the fund has performed over the past 4 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

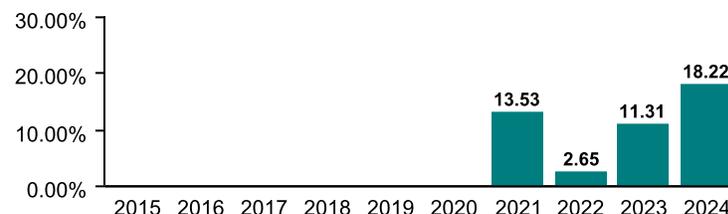
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on May 11, 2020 would have \$1,800.47 on December 31, 2024. This works out to an average of 13.51% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 4 years. In the past 4 years, the fund was up in value 4 years and down in value 0 years.



## How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Global Founders

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.21	n/a

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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 Telephone - 1-888-252-1847

## Foreign Equity

**Quick facts:** **Date fund available:** November 4, 2019  
**Date fund created:** November 4, 2019  
**Managed by:** Mackenzie Investments

**Total fund value:** \$61,566,761  
**Portfolio turnover rate:** 7.24%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	17.15	302,642	--	17.15	287,774	--	17.13	4,989

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

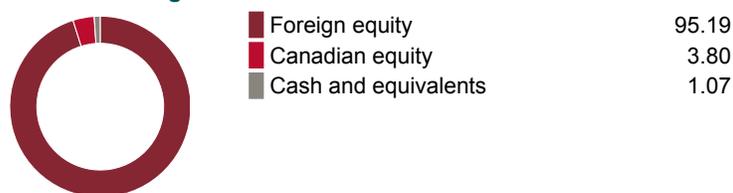
### What does the fund invest in?

This segregated fund invests primarily in stocks worldwide currently through the Canada Life Foreign Equity mutual fund.

#### Top 10 investments (of the underlying fund)

	Assets %
Alphabet Inc. CI A	4.81
Berkshire Hathaway Inc. CI B New	4.14
Brookfield Corporation VtgCI A	3.80
Amazon.com Inc.	3.77
Microsoft Corp.	3.76
Apple Inc.	3.49
Texas Instruments Inc.	3.28
Amphenol Corp. CI A	3.27
Automatic Data Processing Inc.	3.23
Accenture PLCClass A	3.07
<b>Total</b>	<b>36.63</b>
<b>Total investments:</b>	<b>45</b>

#### Investment segmentation



### Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

### Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of foreign stocks and is comfortable with low to moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

### How has the fund performed?

This section tells you how the fund has performed over the past 5 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

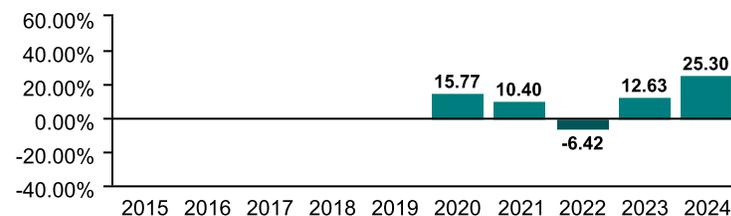
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund on November 4, 2019 would have \$1,715.34 on December 31, 2024. This works out to an average of 11.03% a year.

#### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 5 years. In the past 5 years, the fund was up in value 4 years and down in value 1 year.



### How risky is it?

The risk rating for this fund is *Low to moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Foreign Equity

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.21	n/a
100 / 100	0.21	0.27

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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 Telephone - 1-888-252-1847

# Sustainable Global Equity

**Quick facts:** **Date fund available:** October 23, 2023  
**Date fund created:** October 23, 2023  
**Managed by:** JPMorgan Asset Management (Canada) Inc.

**Total fund value:** \$756,651  
**Portfolio turnover rate:** 27.06%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	--	--	--	12.98	833

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

- <sup>1</sup> FEL - Front-end load
  - MER - Management expense ratio
  - NAV - Net asset value
  - UOS - Units outstanding
- Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

## What does the fund invest in?

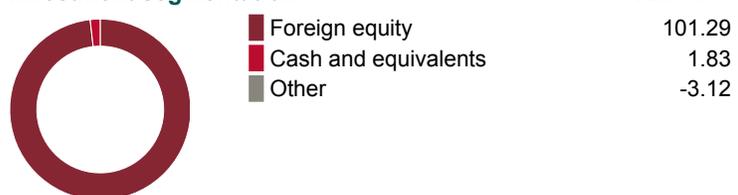
This segregated fund invests primarily in global equity securities selected by using a responsible investing approach currently through the Canada Life Sustainable Global Equity mutual fund.

### Top 10 investments (of the underlying fund)

	Assets %
Microsoft Corp.	7.06
Amazon.com Inc.	5.98
NVIDIA Corp.	5.86
Mastercard Inc. Cl A	3.79
Taiwan Semiconductor Manufacturing Co. Ltd.	2.67
NextEra Energy Inc.	2.45
AbbVie Inc.	2.31
Linde PLC Shs	2.24
LVMH Moët Hennessy Louis Vuitton S.E. Shs	2.21
London Stock Exchange Group PLC Ord Gbp0.06918604	2.20
<b>Total</b>	<b>36.79</b>

**Total investments:** **61**

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who desires to invest in a fund that follows a responsible approach to investing, seeking the growth potential over the longer term, of global stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time along with exchange rates between currencies.

## How has the fund performed?

This section tells you how the fund has performed over the past year, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

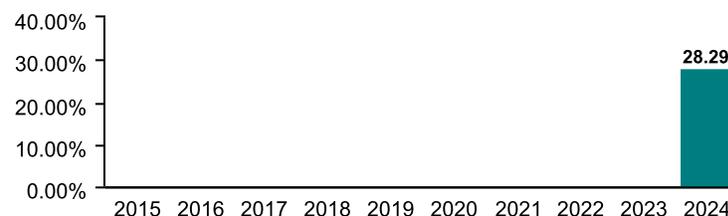
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on October 23, 2023 would have \$1,297.89 on December 31, 2024. This works out to an average of 24.47% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past year. In the past year the fund was up in value.



## How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Sustainable Global Equity

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.21	n/a

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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 Email - [isp\\_customer\\_care@canadalife.com](mailto:isp_customer_care@canadalife.com)  
 Telephone - 1-888-252-1847

# Global Equity

**Quick facts:** **Date fund available:** May 11, 2020  
**Date fund created:** May 11, 2020  
**Managed by:** Capital Group

**Total fund value:** \$72,249,887  
**Portfolio turnover rate:** 11.21%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	17.35	60,914	--	17.39	50,562

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

## What does the fund invest in?

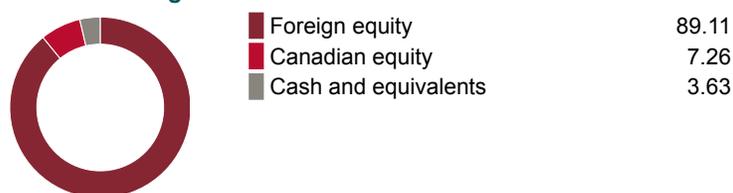
This segregated fund invests primarily in global equities anywhere in the world currently through the Capital Group Global Equity Pool.

### Top 10 investments (of the underlying fund)

	Assets %
Broadcom Inc.	5.83
Taiwan Semiconductor Manufacturing Co. Ltd. Twse Listed Stocks	5.76
Microsoft Corp.	3.89
NVIDIA Corp.	2.72
Eli Lilly & Co.	2.52
Novo Nordisk A/S Almindelig Aktie B	2.25
UnitedHealth Group Inc.	2.11
Meta Platforms Inc. CI A	1.86
Alphabet Inc. CI A	1.80
Amazon.com Inc.	1.72
<b>Total</b>	<b>30.46</b>

**Total investments:** **216**

### Investment segmentation



## How has the fund performed?

This section tells you how the fund has performed over the past 4 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

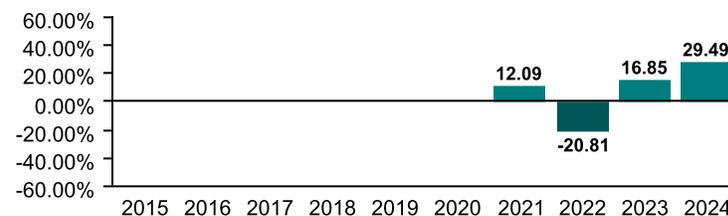
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on May 11, 2020 would have \$1,734.86 on December 31, 2024. This works out to an average of 12.61% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 4 years. In the past 4 years, the fund was up in value 3 years and down in value 1 year.



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of foreign stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

## How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Global Equity

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.21	n/a

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

#### For more information

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 Telephone - 1-888-252-1847

# Fidelity Global Equity

**Quick facts:** **Date fund available:** May 14, 2012  
**Date fund created:** November 27, 1998  
**Managed by:** Fidelity Investments Canada ULC

**Total fund value:** \$127,535,309  
**Portfolio turnover rate:** 4.71%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	51.11	27,196	--	51.11	47,854	--	51.13	12,663

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

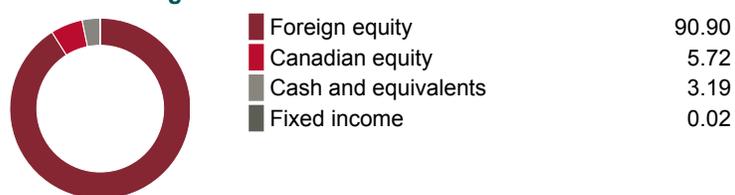
## What does the fund invest in?

This segregated fund invests primarily in stocks anywhere in the world currently through the Fidelity Global Fund.

### Top 10 investments (of the underlying fund)

	Assets %
Prosus N.V. Shs	4.95
Alibaba Group Holding Ltd.New	4.05
Finning International Inc. Com New	3.90
Barclays PLC Shs, 0.52%, 12/31/2099	3.45
Clarivate Plc Shs	3.39
Banco Bilbao Vizcaya Argentaria S.A. Reg Shs	3.15
Siemens Energy Siemens Energy Agnamens Aktien O N	2.76
Airbus SE Airbus Group N V	2.74
Elis S.A. Ord	2.53
Reckitt Benckiser Group PLC Ord Gbp0.10	2.39
<b>Total</b>	<b>33.31</b>
<b>Total investments:</b>	<b>255</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of foreign stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

## How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

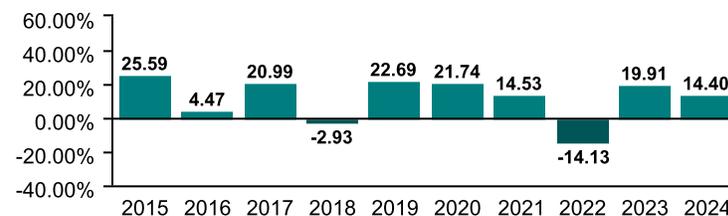
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$3,105.39 on December 31, 2024. This works out to an average of 12.00% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 8 years and down in value 2 years.



## How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Fidelity Global Equity

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.21	n/a
100 / 100	0.21	0.27

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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 Email - [isp\\_customer\\_care@canadalife.com](mailto:isp_customer_care@canadalife.com)  
 Telephone - 1-888-252-1847

# Global Growth Opportunities

**Quick facts:** **Date fund available:** May 14, 2012  
**Date fund created:** November 27, 1998  
**Managed by:** Mackenzie Investments

**Total fund value:** \$556,339,751  
**Portfolio turnover rate:** 4.74%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	51.29	165,424	--	51.26	361,611	--	51.13	2,262

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

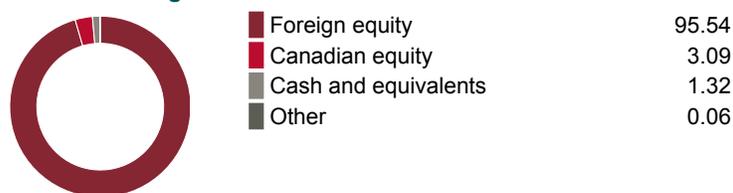
## What does the fund invest in?

This segregated fund invests primarily in stocks worldwide currently through the Canada Life Global Growth Opportunities mutual fund.

### Top 10 investments (of the underlying fund)

	Assets %
Apple Inc.	3.91
Microsoft Corp.	3.78
Aon PLCCI A	3.64
Amazon.com Inc.	3.51
Compass Group PLC Ord Gbp0.1105	3.25
Schneider Electric S.E. Ord	3.20
Roper Technologies Inc.	3.20
Waste Connections Inc.	3.09
Alcon Inc. ADR Act Nom	3.08
Verisk Analytics Inc.	2.83
<b>Total</b>	<b>33.50</b>
<b>Total investments:</b>	<b>403</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of foreign stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

## How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

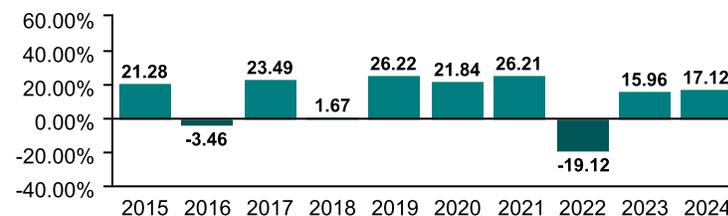
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$3,134.19 on December 31, 2024. This works out to an average of 12.10% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 8 years and down in value 2 years.



## How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Global Growth Opportunities

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.21	n/a
100 / 100	0.21	0.27

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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 Telephone - 1-888-252-1847

# Global Growth Equity

**Quick facts:** **Date fund available:** May 11, 2020  
**Date fund created:** May 11, 2020  
**Managed by:** T. Rowe Price (Canada), Inc.

**Total fund value:** \$87,360,946  
**Portfolio turnover rate:** 6.25%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	17.43	60,109	--	17.45	68,491

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

- <sup>1</sup> FEL - Front-end load
  - MER - Management expense ratio
  - NAV - Net asset value
  - UOS - Units outstanding
- Minimum investment**
- Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
  - RRIF policies: \$10,000 initial

## What does the fund invest in?

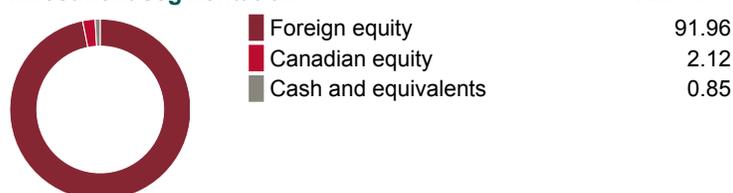
This segregated fund invests primarily in global equities anywhere in the world currently through the T. Rowe Price Global Growth Equity Pool.

### Top 10 investments (of the underlying fund)

	Assets %
NVIDIA Corp.	4.43
Apple Inc.	4.17
Microsoft Corp.	4.03
Amazon.com Inc.	3.27
Alphabet Inc. Cap Stk Cl C	2.69
Meta Platforms Inc. Cl A	2.47
Eli Lilly & Co.	1.82
Tesla Inc.	1.40
Bank of America Corp.	1.34
Netflix Inc.	1.10
<b>Total</b>	<b>26.73</b>

**Total investments:** 162

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of foreign stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

## How has the fund performed?

This section tells you how the fund has performed over the past 4 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

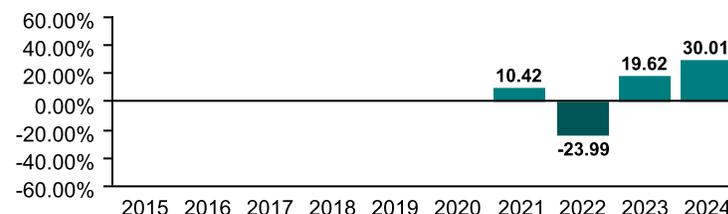
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on May 11, 2020 would have \$1,742.83 on December 31, 2024. This works out to an average of 12.72% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 4 years. In the past 4 years, the fund was up in value 3 years and down in value 1 year.



## How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Global Growth Equity

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.21	n/a

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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 Telephone - 1-888-252-1847

# Global Small-Mid Cap Growth

**Quick facts:** **Date fund available:** October 23, 2023  
**Date fund created:** October 23, 2023  
**Managed by:** Mackenzie Investments

**Total fund value:** \$2,051,172  
**Portfolio turnover rate:** 31.73%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	11.53	3,486	--	11.53	7,556

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

## What does the fund invest in?

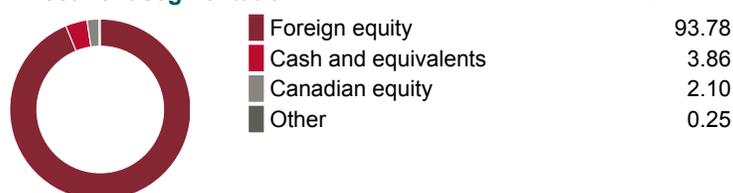
The segregated fund invests primarily, directly or indirectly, in equities of global small- to mid-capitalization companies currently through the Canada Life Global Small-Mid Cap Equity mutual fund.

### Top 10 investments (of the underlying fund)

	Assets %
Academy Sports and Outdoor Inc.	2.86
Kyndryl Holdings Inc.	2.71
Advance Auto Parts Inc.	2.56
Assured Guaranty Ltd. Shs	2.37
Kulicke & Soffa Industries Inc.	2.33
Barrett Business Services, Inc.	2.24
International General Insurance Holdings Ltd.	2.23
The Hackett Group, Inc.	2.14
Healthcare Services Group, Inc.	2.00
Air Lease Corp. Cl A	1.92
<b>Total</b>	<b>23.37</b>

**Total investments:** **115**

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of global stocks of small- to mid-capitalization companies and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time along with exchange rates between currencies.

## Notes

Effective November 26, 2024, the name of the underlying fund was renamed to Canada Life Global Small-Mid Cap Equity Fund from Canada Life Global Small-Mid Cap Growth Fund. No other changes were made to the segregated fund.

## How has the fund performed?

This section tells you how the fund has performed over the past year, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

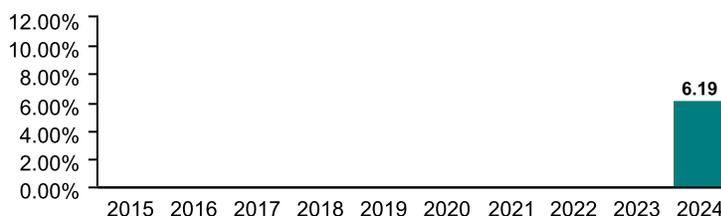
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on October 23, 2023 would have \$1,153.16 on December 31, 2024. This works out to an average of 12.71% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past year. In the past year the fund was up in value.



## How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Global Small-Mid Cap Growth

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.21	n/a

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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 Telephone - 1-888-252-1847

# U.S. Dividend

**Quick facts:** **Date fund available:** July 8, 2013  
**Date fund created:** July 8, 2013  
**Managed by:** Mackenzie Investments

**Total fund value:** \$764,211,493  
**Portfolio turnover rate:** 40.85%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	52.00	219,776	--	52.01	552,398	--	51.96	16,510

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

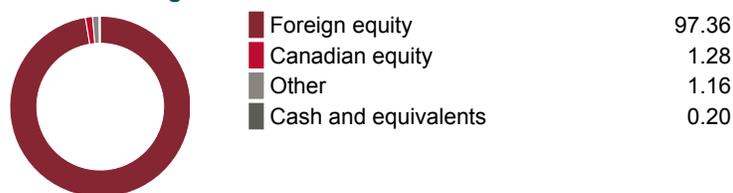
## What does the fund invest in?

This segregated fund invests primarily in U.S. dividend paying stocks.

### Top 10 investments

	Assets %
Apple Inc.	5.28
Microsoft Corp.	5.08
Alphabet Inc. Cl A	4.46
Amazon.com Inc.	4.09
Broadcom Inc.	3.47
NVIDIA Corp.	2.61
AbbVie Inc.	2.37
JPMorgan Chase & Co.	2.30
Sempra	2.28
BlackRock Inc.	2.22
<b>Total</b>	<b>34.16</b>
<b>Total investments:</b>	<b>59</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of dividend paying U.S. stocks and is comfortable with moderate risk. Since the fund invests in stocks, its value is affected by stock prices, which can rise and fall in a short period of time.

## How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

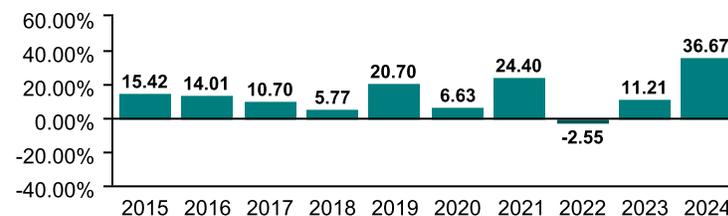
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$3,653.90 on December 31, 2024. This works out to an average of 13.83% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 9 years and down in value 1 year.



## How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## U.S. Dividend

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.16	n/a
100 / 100	0.16	0.21

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

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 Telephone - 1-888-252-1847

# U.S. Growth

**Quick facts:** **Date fund available:** November 4, 2019  
**Date fund created:** November 4, 2019  
**Managed by:** Mackenzie Investments

**Total fund value:** \$46,925,653  
**Portfolio turnover rate:** 35.78%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	18.09	15,194	--	18.09	36,641	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

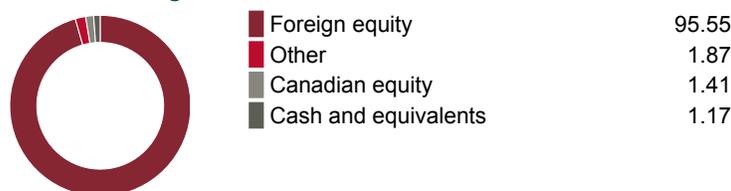
## What does the fund invest in?

This segregated fund invests primarily in United States stocks.

### Top 10 investments

	Assets %
Apple Inc.	5.39
Microsoft Corp.	5.28
Amazon.com Inc.	4.94
Aon PLCCI A	4.80
Roper Technologies Inc.	4.30
Stryker Corp. Common	3.75
Verisk Analytics Inc.	3.72
Copart, Inc.	3.71
Amphenol Corp. CI A	3.42
Gartner Inc.	3.30
<b>Total</b>	<b>42.61</b>
<b>Total investments:</b>	<b>507</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of U.S. stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

## How has the fund performed?

This section tells you how the fund has performed over the past 5 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

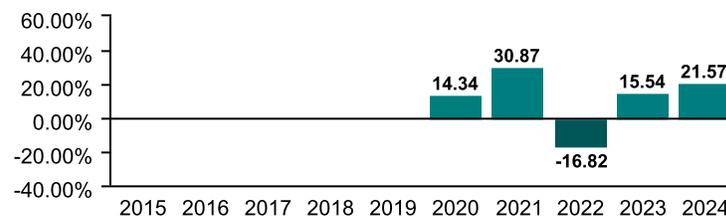
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on November 4, 2019 would have \$1,808.91 on December 31, 2024. This works out to an average of 12.18% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 5 years. In the past 5 years, the fund was up in value 4 years and down in value 1 year.



## How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## U.S. Growth

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.16	n/a
100 / 100	0.16	0.21

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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 Telephone - 1-888-252-1847

## U.S. Value

**Quick facts:** **Date fund available:** June 17, 2019  
**Date fund created:** June 17, 2019  
**Managed by:** Putnam Investments Canada ULC

**Total fund value:** \$95,251,242  
**Portfolio turnover rate:** 1.77%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	22.04	76,787	--	22.04	137,603

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

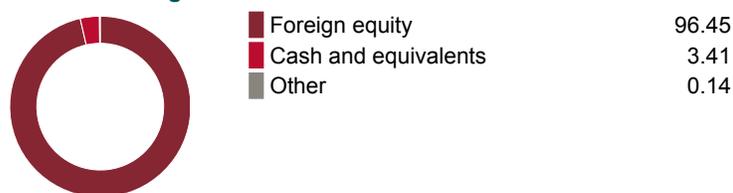
### What does the fund invest in?

This segregated fund invests primarily in U.S. stocks currently through the Canada Life U.S. Value mutual fund.

#### Top 10 investments (of the underlying fund)

	Assets %
Walmart Inc.	3.41
Citigroup Inc. Com New	2.99
Exxon Mobil Corp.	2.73
Bank of America Corp.	2.63
Microsoft Corp.	2.57
UnitedHealth Group Inc.	2.51
AbbVie Inc.	2.49
Oracle Corp.	2.29
Capital One Financial Corp.	2.19
Coca-Cola Co. (The)	2.19
<b>Total</b>	<b>26.00</b>
<b>Total investments:</b>	<b>880</b>

#### Investment segmentation



### Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

### Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of U.S. stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

### How has the fund performed?

This section tells you how the fund has performed over the past 5 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

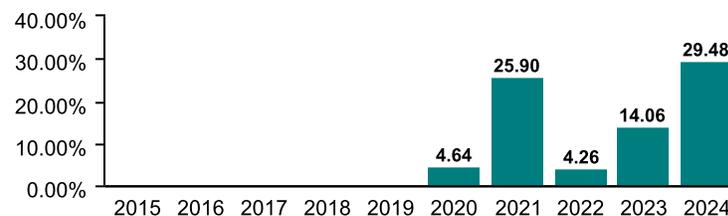
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund on June 17, 2019 would have \$2,204.19 on December 31, 2024. This works out to an average of 15.33% a year.

#### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 5 years. In the past 5 years, the fund was up in value 5 years and down in value 0 years.



### How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## U.S. Value

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

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Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.16	n/a

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

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 Telephone - 1-888-252-1847

# U.S. All Cap Growth

**Quick facts:** **Date fund available:** May 14, 2012  
**Date fund created:** August 22, 2001  
**Managed by:** Putnam Investments Canada ULC

**Total fund value:** \$1,439,256,994  
**Portfolio turnover rate:** 3.98%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	110.37	91,137	--	110.52	158,453	--	109.81	3,253

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

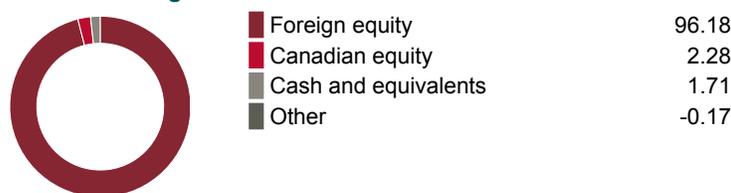
## What does the fund invest in?

This segregated fund invests primarily in U.S. equities currently through the Canada Life U.S. All Cap Growth mutual fund.

### Top 10 investments (of the underlying fund)

	Assets %
Apple Inc.	9.71
NVIDIA Corp.	9.20
Amazon.com Inc.	8.14
Microsoft Corp.	8.12
Broadcom Inc.	5.20
Alphabet Inc. Cap Stk Cl C	4.27
Meta Platforms Inc. Cl A	4.21
Tesla Inc.	3.87
Mastercard Inc. Cl A	2.98
Netflix Inc.	2.23
<b>Total</b>	<b>57.94</b>
<b>Total investments:</b>	<b>58</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of U.S. stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

## How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

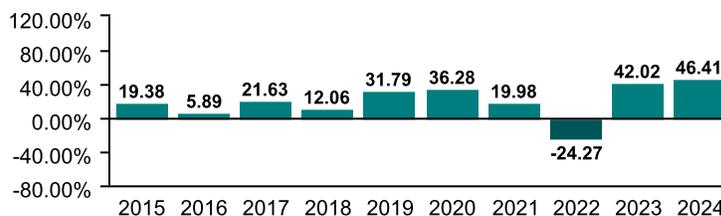
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$5,846.73 on December 31, 2024. This works out to an average of 19.31% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 9 years and down in value 1 year.



## How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## U.S. All Cap Growth

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.16	n/a
100 / 100	0.16	0.21

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

#### For more information

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The Canada Life Assurance Company  
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 Email - [isp\\_customer\\_care@canadalife.com](mailto:isp_customer_care@canadalife.com)  
 Telephone - 1-888-252-1847

# ESG U.S. Equity

**Quick facts:** **Date fund available:** October 23, 2023  
**Date fund created:** October 23, 2023  
**Managed by:** JPMorgan Asset Management (Canada) Inc.

**Total fund value:** \$5,869,377  
**Portfolio turnover rate:** 40.96%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	--	--	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

## What does the fund invest in?

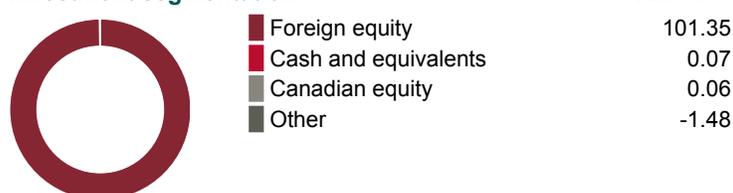
This segregated fund invests primarily in U.S. equity securities selected by using a responsible investment approach currently through the Canada Life ESG U.S. Equity mutual fund.

### Top 10 investments (of the underlying fund)

	Assets %
Apple Inc.	7.53
NVIDIA Corp.	7.13
Microsoft Corp.	6.84
Amazon.com Inc.	4.51
Meta Platforms Inc. CI A	2.86
Alphabet Inc. CI A	2.26
Tesla Inc.	2.15
Broadcom Inc.	1.97
Alphabet Inc. Cap Stk CI C	1.70
Berkshire Hathaway Inc. CI B New	1.68
<b>Total</b>	<b>38.63</b>

**Total investments:** **251**

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who desires to invest in a fund that follows a responsible approach to investing, seeking the growth potential over the longer term, of U.S. stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time along with exchange rates between currencies.

## How has the fund performed?

This section tells you how the fund has performed over the past year, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

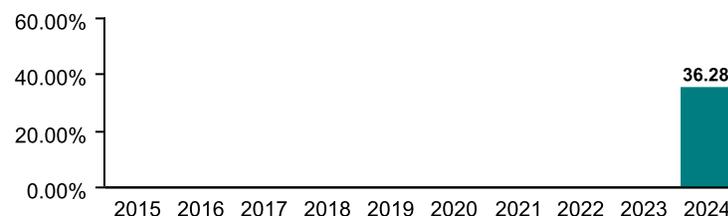
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on October 23, 2023 would have \$1,403.19 on December 31, 2024. This works out to an average of 32.90% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past year. In the past year the fund was up in value.



## How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## ESG U.S. Equity

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.16	n/a

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

#### For more information

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 Telephone - 1-888-252-1847

# U.S. Carbon Transition Equity

**Quick facts:** **Date fund available:** October 23, 2023  
**Date fund created:** October 23, 2023  
**Managed by:** JPMorgan Asset Management (Canada) Inc.

**Total fund value:** \$508,926  
**Portfolio turnover rate:** 28.04%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	--	--	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

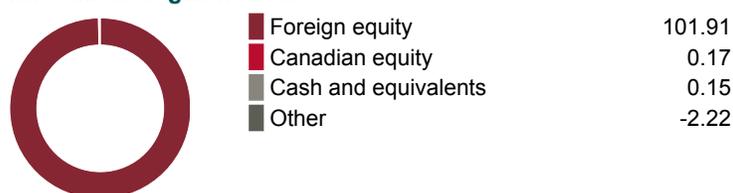
## What does the fund invest in?

This segregated fund invests primarily in U.S. companies that are positioned to benefit from a transition to a lower carbon economy currently through the Canada Life U.S. Carbon Transition Equity mutual fund.

### Top 10 investments (of the underlying fund)

	Assets %
Apple Inc.	7.13
NVIDIA Corp.	6.29
Microsoft Corp.	5.75
Amazon.com Inc.	3.71
Alphabet Inc. CI A	3.64
Tesla Inc.	2.45
Broadcom Inc.	2.43
Meta Platforms Inc. CI A	2.23
Eli Lilly & Co.	1.48
Visa Inc. Com CI A	1.26
<b>Total</b>	<b>36.36</b>
<b>Total investments:</b>	<b>432</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who desires to invest in a fund that follows a responsible approach to investing, seeking the growth potential over the longer term, of U.S. stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time along with exchange rates between currencies.

## How has the fund performed?

This section tells you how the fund has performed over the past year, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

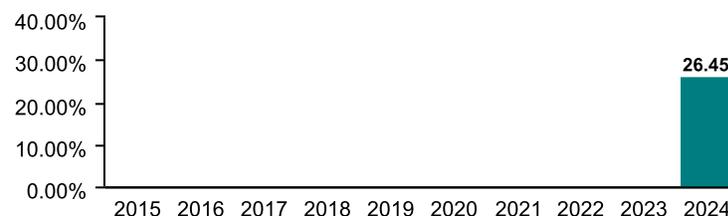
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on October 23, 2023 would have \$1,264.47 on December 31, 2024. This works out to an average of 21.78% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past year. In the past year the fund was up in value.



## How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## U.S. Carbon Transition Equity

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.16	n/a

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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 Telephone - 1-888-252-1847

# American Value

**Quick facts:** **Date fund available:** November 4, 2019  
**Date fund created:** November 4, 2019  
**Managed by:** Beutel, Goodman & Company Ltd.

**Total fund value:** \$126,357,099  
**Portfolio turnover rate:** 14.43%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	18.52	241,407	--	18.51	237,182	--	18.51	7,642

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

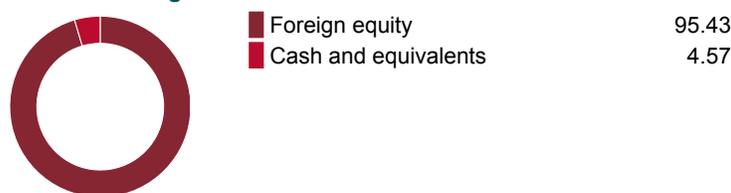
## What does the fund invest in?

This segregated fund invests primarily in U.S. stocks currently through the Beutel Goodman American Equity Fund.

### Top 10 investments (of the underlying fund)

	Assets %
Biogen Inc.	5.49
Medtronic PLC Shs	5.27
PPG Industries Inc.	5.21
Comcast Corp. CI A	5.18
Merck & Co. Inc.	4.97
Kimberly-Clark Corp.	4.51
Gen Digital Inc.	4.48
eBay Inc.	4.29
Harley-Davidson Inc.	4.15
Amdocs Ltd. Shs	4.04
<b>Total</b>	<b>47.60</b>
<b>Total investments:</b>	<b>33</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of U.S. stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

## How has the fund performed?

This section tells you how the fund has performed over the past 5 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

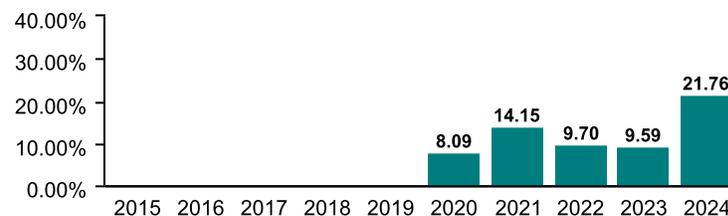
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on November 4, 2019 would have \$1,851.55 on December 31, 2024. This works out to an average of 12.69% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 5 years. In the past 5 years, the fund was up in value 5 years and down in value 0 years.



## How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## American Value

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.16	n/a
100 / 100	0.16	0.21

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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 Telephone - 1-888-252-1847

# Fidelity American Disciplined Equity<sup>®</sup>

**Quick facts:** **Date fund available:** May 14, 2012  
**Date fund created:** November 21, 2005  
**Managed by:** Fidelity Investments Canada ULC

**Total fund value:** \$62,297,882  
**Portfolio turnover rate:** 0.15%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
Series	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	--	--	--	81.27	6,465	--	81.36	2,141

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

## What does the fund invest in?

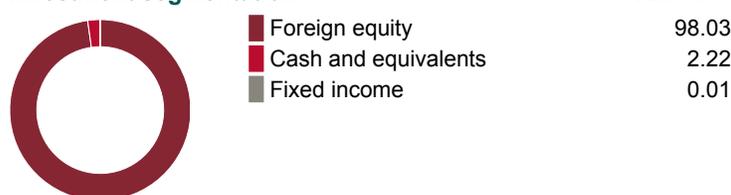
This segregated fund invests primarily in equities of U.S. companies currently through the *Fidelity American Disciplined Equity<sup>®</sup>* Fund.

### Top 10 investments (of the underlying fund)

	Assets %
Apple Inc.	8.65
NVIDIA Corp.	7.59
Microsoft Corp.	4.86
Amazon.com Inc.	4.43
Alphabet Inc. Cap Stk Cl C	3.81
Tesla Inc.	2.30
Meta Platforms Inc. Cl A	2.24
Wells Fargo & Co. Com, 12/31/2099	2.10
Eli Lilly & Co.	1.99
Exxon Mobil Corp.	1.98
<b>Total</b>	<b>39.96</b>

**Total investments:** **295**

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of U.S. stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

## How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

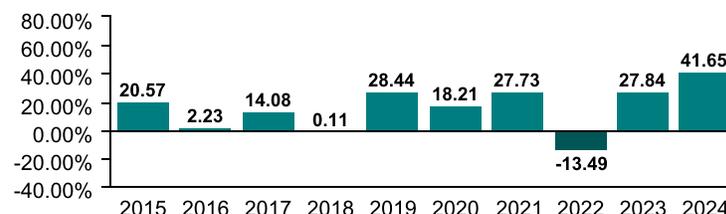
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$4,276.30 on December 31, 2024. This works out to an average of 15.64% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 9 years and down in value 1 year.



## How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Fidelity American Disciplined Equity<sup>®</sup>

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.16	n/a
100 / 100	0.16	0.21

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

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 Telephone - 1-888-252-1847

# U.S. Concentrated Equity

**Quick facts:** **Date fund available:** June 17, 2019  
**Date fund created:** June 17, 2019  
**Managed by:** Aristotle Capital Management

**Total fund value:** \$62,941,422  
**Portfolio turnover rate:** 13.59%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	19.34	90,133	--	19.34	49,807

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

- <sup>1</sup> FEL - Front-end load
  - MER - Management expense ratio
  - NAV - Net asset value
  - UOS - Units outstanding
- Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

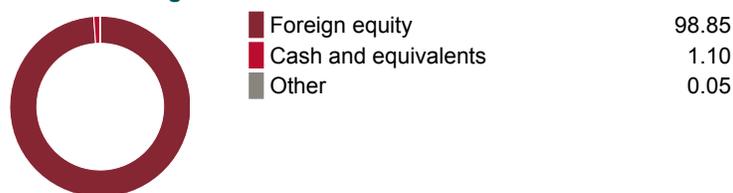
## What does the fund invest in?

This segregated fund invests primarily in U.S. stocks currently through the Canada Life U.S. Concentrated Equity mutual fund.

### Top 10 investments (of the underlying fund)

	Assets %
Parker-Hannifin Corp.	4.61
Ameriprise Financial Inc.	3.91
Microsoft Corp.	3.79
Capital One Financial Corp.	3.21
Lennar Corp. CIA	3.03
Corteva Inc.	2.98
ANSYS, Inc.	2.80
Martin Marietta Materials Inc.	2.63
Atmos Energy Corp.	2.57
Sony Group Corp. ADR Amern Sh New	2.55
<b>Total</b>	<b>32.08</b>
<b>Total investments:</b>	<b>43</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of U.S. stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

## How has the fund performed?

This section tells you how the fund has performed over the past 5 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

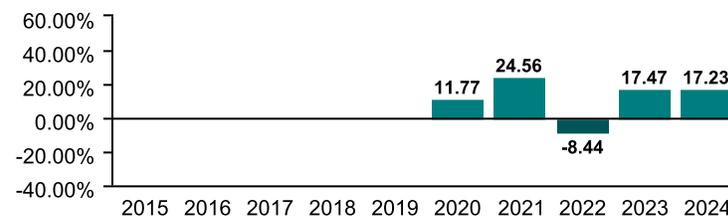
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on June 17, 2019 would have \$1,933.73 on December 31, 2024. This works out to an average of 12.64% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 5 years. In the past 5 years, the fund was up in value 4 years and down in value 1 year.



## How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## U.S. Concentrated Equity

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.16	n/a

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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# U.S. Mid Cap Growth

**Quick facts:** **Date fund available:** November 4, 2019  
**Date fund created:** November 4, 2019  
**Managed by:** Mackenzie Investments

**Total fund value:** \$49,470,583  
**Portfolio turnover rate:** 35.42%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	16.50	45,847	--	16.50	128,069	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

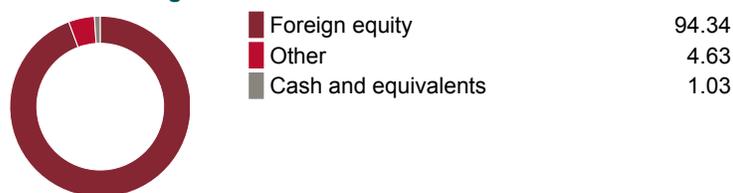
## What does the fund invest in?

This segregated fund invests primarily in U.S. companies that are in the middle capitalization range of the equity market.

### Top 10 investments

	Assets %
DexCom, Inc.	5.53
Akamai Technologies Inc.	4.95
SS&C Technologies Holdings Inc.	4.84
Bio-Techne Corporation	4.77
CoStar Group Inc.	4.66
Vontier Corp.	4.65
Charles River Laboratories International Inc.	4.45
Cirrus Logic Inc.	4.40
HealthEquity Inc.	4.17
Hologic Inc.	4.02
<b>Total</b>	<b>46.46</b>
<b>Total investments:</b>	<b>32</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of U.S. stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

## How has the fund performed?

This section tells you how the fund has performed over the past 5 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

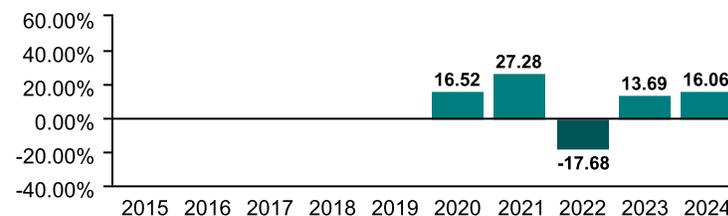
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on November 4, 2019 would have \$1,649.83 on December 31, 2024. This works out to an average of 10.19% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 5 years. In the past 5 years, the fund was up in value 4 years and down in value 1 year.



## How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## U.S. Mid Cap Growth

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.21	n/a
100 / 100	0.21	0.27

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

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## International Value

**Quick facts:** **Date fund available:** June 17, 2019  
**Date fund created:** June 17, 2019  
**Managed by:** Setanta Asset Management Limited

**Total fund value:** \$120,439,215  
**Portfolio turnover rate:** 6.30%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	13.56	9,224	--	13.51	1,051

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

### What does the fund invest in?

This segregated fund invests primarily in stocks of companies outside of North America currently through the Canada Life International Value mutual fund.

#### Top 10 investments (of the underlying fund)

	Assets %
Taiwan Semiconductor Manufacturing Co. Ltd.	4.74
DCC PLC	4.34
Thai Beverage Public Co. Ltd. Foreign Shares	4.29
CRH PLC [London Shares]	4.24
Tencent Holdings Ltd.Par New Hkd 0.00002	4.20
Deutsche Boerse AG Deutsche Borse Agnamens Aktien O N	4.18
Samsung Electronics Co. Ltd. Samsungelectronics	3.84
Alcon Inc. ADR Act Nom	3.75
Ryanair Holdings PLC New	3.64
EssilorLuxottica Shs	3.50
<b>Total</b>	<b>40.72</b>
<b>Total investments:</b>	<b>38</b>

#### Investment segmentation



	Assets %
Foreign equity	99.23
Cash and equivalents	0.68
Other	0.09

### How has the fund performed?

This section tells you how the fund has performed over the past 5 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

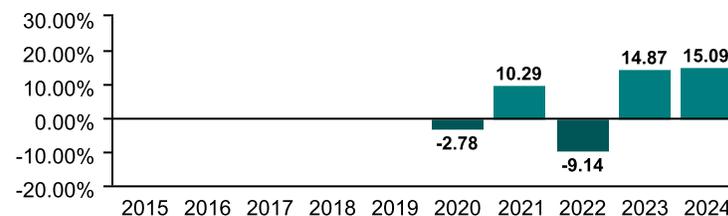
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund on June 17, 2019 would have \$1,355.76 on December 31, 2024. This works out to an average of 5.65% a year.

#### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 5 years. In the past 5 years, the fund was up in value 3 years and down in value 2 years.



### Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

### Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of foreign stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

### How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## International Value

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

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Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.21	n/a

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

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 Telephone - 1-888-252-1847

# International Concentrated Equity

**Quick facts:** **Date fund available:** June 17, 2019  
**Date fund created:** June 17, 2019  
**Managed by:** C WorldWide Asset Management

**Total fund value:** \$112,882,936  
**Portfolio turnover rate:** 4.03%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	16.80	234,400	--	16.80	212,821

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

- <sup>1</sup> FEL - Front-end load
  - MER - Management expense ratio
  - NAV - Net asset value
  - UOS - Units outstanding
- Minimum investment**
- Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
  - RRIF policies: \$10,000 initial

## What does the fund invest in?

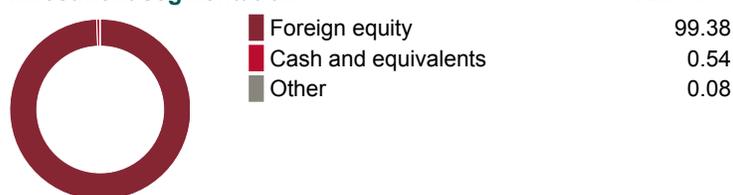
This segregated fund invests primarily in stocks of companies outside of North America currently through the Canada Life International Concentrated Equity mutual fund.

### Top 10 investments (of the underlying fund)

	Assets %
SAP SE SAP Seinhaber Aktien O N	5.98
HDFC Bank Ltd. ADR Adr Repstg 3 Shs	5.61
Taiwan Semiconductor Manufacturing Co. Ltd.	5.22
L'Air Liquide S.A. Air Liquide	4.91
Novo Nordisk A/S Almindelig Aktie B	4.46
Ferguson PLC	4.15
HOYA Corp. Com Stk	3.98
Schneider Electric S.E. Ord	3.59
AstraZeneca PLC	3.58
Sony Group Corp. Shs	3.57
<b>Total</b>	<b>45.04</b>

**Total investments:** **30**

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of foreign stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

## How has the fund performed?

This section tells you how the fund has performed over the past 5 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

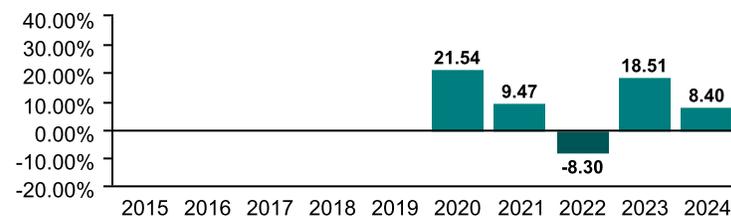
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on June 17, 2019 would have \$1,680.38 on December 31, 2024. This works out to an average of 9.82% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 5 years. In the past 5 years, the fund was up in value 4 years and down in value 1 year.



## How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## International Concentrated Equity

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

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Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.21	n/a

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

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 Telephone - 1-888-252-1847

# International Equity

**Quick facts:** **Date fund available:** November 4, 2019  
**Date fund created:** November 4, 2019  
**Managed by:** JPMorgan Asset Management (Canada) Inc.

**Total fund value:** \$16,081,007  
**Portfolio turnover rate:** 36.46%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	13.73	11,777	--	13.73	33,502	--	13.73	35,254

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

## What does the fund invest in?

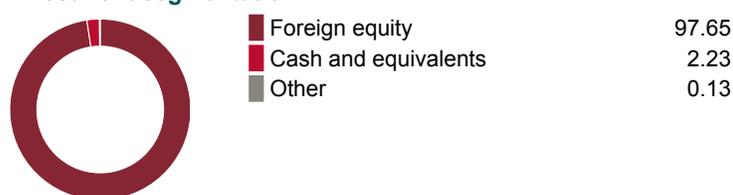
This segregated fund invests primarily in stocks outside of Canada and the U.S.

### Top 10 investments

	Assets %
Sony Group Corp. Shs	3.03
ASML Holding N.V. Asml Holding N V	2.68
Deutsche Telekom AG Deutsche Telekom Agnamens Aktien O N	2.62
3i Group PLC Ord Gbp0.738636	2.39
AstraZeneca PLC Shs	2.28
Shell PLC Ord Sh	2.27
Novo Nordisk A/S Almindelig Aktie B	2.20
SAP SE SAP Seinhaver Aktien O N	2.18
DBS Group Holdings Ltd Dbs Group Holdings Ltd	2.18
RELX PLC Shs	2.07
<b>Total</b>	<b>23.89</b>

**Total investments:** **73**

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of foreign stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

## How has the fund performed?

This section tells you how the fund has performed over the past 5 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

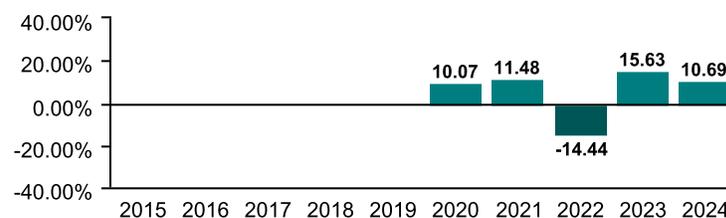
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on November 4, 2019 would have \$1,373.00 on December 31, 2024. This works out to an average of 6.34% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 5 years. In the past 5 years, the fund was up in value 4 years and down in value 1 year.



## How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## International Equity

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.21	n/a
100 / 100	0.21	0.27

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

#### For more information

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 Email - [isp\\_customer\\_care@canadalife.com](mailto:isp_customer_care@canadalife.com)  
 Telephone - 1-888-252-1847

# International Growth

**Quick facts:** **Date fund available:** November 4, 2019  
**Date fund created:** November 4, 2019  
**Managed by:** JPMorgan Asset Management (Canada) Inc.

**Total fund value:** \$125,583,596  
**Portfolio turnover rate:** 31.02%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	15.03	40,217	--	15.03	67,420	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

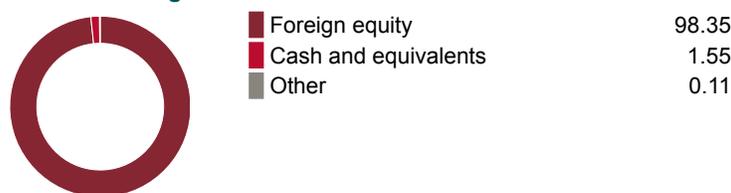
## What does the fund invest in?

This segregated fund invests primarily in stocks outside of Canada and the U.S.

### Top 10 investments

	Assets %
ASML Holding N.V. Asml Holding N V	4.34
Sony Group Corp. Shs	3.74
Novo Nordisk A/S Almindelig Aktie B	3.64
Safran SA Shs	3.38
Recruit Holdings Co. Ltd. Com Stk	3.20
RELX PLC Shs	3.09
L'Air Liquide S.A. Air Liquide	2.85
InterContinental Hotels Group PLC Ord Gbp0.208521303	2.79
London Stock Exchange Group PLC Ord Gbp0.06918604	2.71
SAP SE SAP Seinhaver Aktien O N	2.57
<b>Total</b>	<b>32.32</b>
<b>Total investments:</b>	<b>65</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of foreign stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

## How has the fund performed?

This section tells you how the fund has performed over the past 5 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

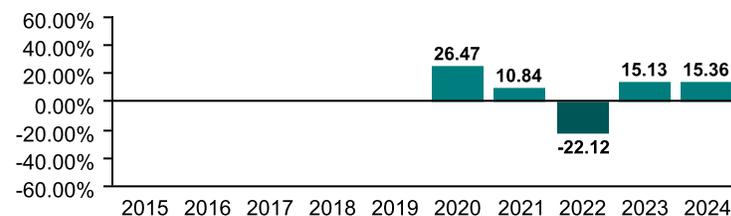
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on November 4, 2019 would have \$1,503.29 on December 31, 2024. This works out to an average of 8.22% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 5 years. In the past 5 years, the fund was up in value 4 years and down in value 1 year.



## How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## International Growth

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.21	n/a
100 / 100	0.21	0.27

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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 Email - [isp\\_customer\\_care@canadalife.com](mailto:isp_customer_care@canadalife.com)  
 Telephone - 1-888-252-1847

# Diversified Real Assets

**Quick facts:** **Date fund available:** October 23, 2023  
**Date fund created:** October 23, 2023  
**Managed by:** Cohen & Steers

**Total fund value:** \$8,483,258  
**Portfolio turnover rate:** 11.04%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	11.85	35,951	--	11.85	62,210

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

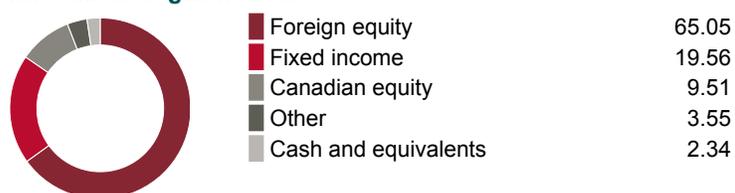
## What does the fund invest in?

This segregated fund invests primarily in a combination of equity and fixed income securities of issuers located anywhere in the world which are expected to be collectively resilient to inflation currently through the Canada Life Diversified Real Assets mutual fund.

### Top 10 investments (of the underlying fund)

	Assets %
abrdrn Bloomberg All Commodity Strategy	2.33
TC Energy Corp.	2.16
SPDR Portfolio Short Term Corporate Bond ETF	2.14
Williams Cos. Inc. (The)	1.98
American Tower Corp.	1.78
Shell PLC Ord Sh	1.72
National Grid PLC Ord Gbp0.12431289	1.68
Vinci S.A. Shs	1.58
Welltower Inc.	1.48
Corteva Inc.	1.42
<b>Total</b>	<b>18.28</b>
<b>Total investments:</b>	<b>247</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the medium term, seeking a multi-asset fund to hold as part of their portfolio and one with less exposure to inflation than is typical in other funds and is comfortable with low to moderate risk. Since the fund invests in bonds, stocks and commodity market prices its value is affected by changes in interest rates and by stock prices, which can rise and fall in a short period of time.

## How has the fund performed?

This section tells you how the fund has performed over the past year, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

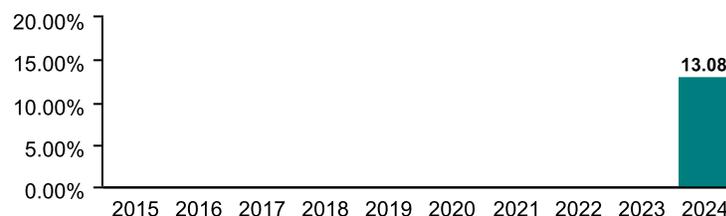
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on October 23, 2023 would have \$1,184.53 on December 31, 2024. This works out to an average of 15.28% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past year. In the past year the fund was up in value.



## How risky is it?

The risk rating for this fund is *Low to moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Diversified Real Assets

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.16	n/a

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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 Telephone - 1-888-252-1847

# Fidelity NorthStar<sup>®</sup>

**Quick facts:** **Date fund available:** May 14, 2012  
**Date fund created:** November 21, 2005  
**Managed by:** Fidelity Investments Canada ULC

**Total fund value:** \$87,456,782  
**Portfolio turnover rate:** 7.34%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
Series	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	50.17	13,513	--	50.15	44,997	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

## What does the fund invest in?

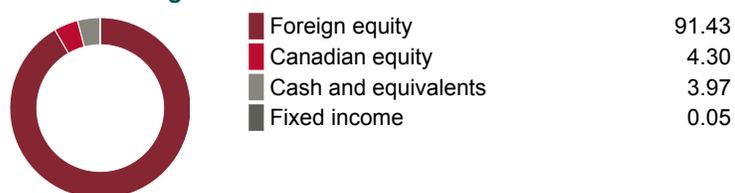
This segregated fund invests primarily in companies anywhere in the world currently through the *Fidelity NorthStar<sup>®</sup>* Fund.

### Top 10 investments (of the underlying fund)

	Assets %
NVIDIA Corp.	3.63
Microsoft Corp.	2.91
Meta Platforms Inc. CI A	2.16
Amazon.com Inc.	1.87
Alphabet Inc. Cap Stk CI C	1.43
Imperial Brands PLC Shs	1.26
Metro Inc.	1.08
British American Tobacco PLC Shs	1.04
Apple Inc.	1.03
Roku, Inc. Com CI A	0.98
<b>Total</b>	<b>17.38</b>

**Total investments: 973**

### Investment segmentation



## How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

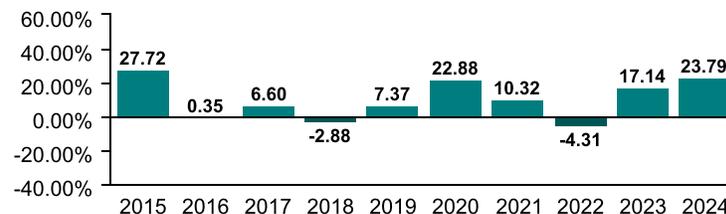
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$2,680.01 on December 31, 2024. This works out to an average of 10.36% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 8 years and down in value 2 years.



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of foreign stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

## Fidelity NorthStar<sup>®</sup>

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

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Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.16	n/a
100 / 100	0.16	0.21

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

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 Email - [isp\\_customer\\_care@canadalife.com](mailto:isp_customer_care@canadalife.com)  
 Telephone - 1-888-252-1847

# Emerging Markets Equity

**Quick facts:** **Date fund available:** October 19, 2015  
**Date fund created:** October 19, 2015  
**Managed by:** Mackenzie Investments

**Total fund value:** \$6,099,856  
**Portfolio turnover rate:** 6.61%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	21.71	4,813	--	21.71	8,566	--	21.75	1,534

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

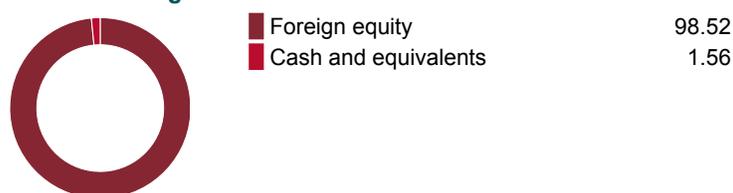
## What does the fund invest in?

This segregated fund invests primarily in equities of companies operating in emerging markets currently through the Mackenzie Emerging Markets Fund.

### Top 10 investments (of the underlying fund)

	Assets %
Taiwan Semiconductor Manufacturing Co. Ltd. Twse Listed Stocks	10.28
Tencent Holdings Ltd.Par New Hkd 0.00002	5.01
Hon Hai Precision Industry Co. Ltd. Twse Listed Stocks	2.25
China Tower Corporation Limited China Tower Registered Shares H 00788	1.83
Geely Automobile Holdings Ltd. Shs	1.82
AAC Technologies Holdings Inc.New	1.81
Sunny Optical Technology (Group) Company Limited Shs	1.78
Pop Mart International Group Limited Usd Ord Shs	1.76
Kia Corp. Kiamotors	1.75
HD Korea Shipbuilding & Offshore Engineering Co., Ltd. Korea Shipbuilding & Offshore Engineering	1.75
<b>Total</b>	<b>30.04</b>
<b>Total investments:</b>	<b>138</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, is seeking the growth potential of companies in the emerging markets and is comfortable with moderate to high risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

## How has the fund performed?

This section tells you how the fund has performed over the past 9 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

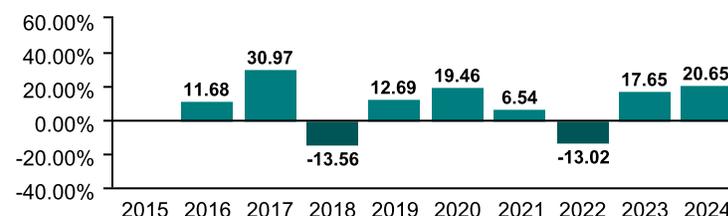
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on October 19, 2015 would have \$2,170.86 on December 31, 2024. This works out to an average of 8.79% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 9 years. In the past 9 years, the fund was up in value 7 years and down in value 2 years.



## How risky is it?

The risk rating for this fund is *Moderate to high*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Emerging Markets Equity

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.21	n/a
100 / 100	0.21	0.27

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

#### For more information

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 Telephone - 1-888-252-1847

# Emerging Markets Large Cap Equity

**Quick facts:** **Date fund available:** June 17, 2019  
**Date fund created:** June 17, 2019  
**Managed by:** Mackenzie Investments

**Total fund value:** \$18,408,433  
**Portfolio turnover rate:** 15.63%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	17.19	25,505	--	17.19	81,308

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

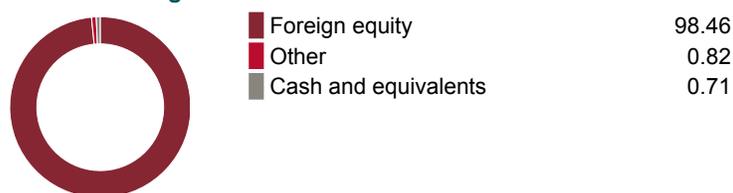
## What does the fund invest in?

This segregated fund invests primarily in equities of companies operating in emerging markets currently through the Canada Life Emerging Markets Large Cap Equity mutual fund.

### Top 10 investments (of the underlying fund)

	Assets %
Taiwan Semiconductor Manufacturing Co. Ltd. Twse Listed Stocks	10.61
Tencent Holdings Ltd.Par New Hkd 0.00002	5.97
China Construction Bank Corp.-H -	2.32
Alibaba Group Holding Ltd.New	2.00
Geely Automobile Holdings Ltd. Shs	1.85
Hon Hai Precision Industry Co. Ltd. Twse Listed Stocks	1.85
HD Korea Shipbuilding & Offshore Engineering Co., Ltd.	1.83
Korea Shipbuilding & Offshore Engineering	1.83
Qifu Technology, Inc. ADR ADR	1.81
Kia Corp. Kiamotors	1.81
Pop Mart International Group Limited Usd Ord Shs	1.80
<b>Total</b>	<b>31.85</b>
<b>Total investments:</b>	<b>356</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, is seeking the growth potential of companies in the emerging markets and is comfortable with moderate to high risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

## How has the fund performed?

This section tells you how the fund has performed over the past 5 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

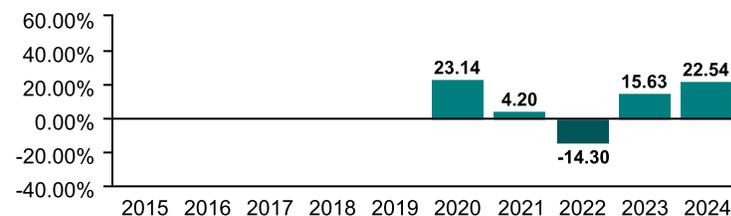
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on June 17, 2019 would have \$1,718.85 on December 31, 2024. This works out to an average of 10.27% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 5 years. In the past 5 years, the fund was up in value 4 years and down in value 1 year.



## How risky is it?

The risk rating for this fund is *Moderate to high*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Emerging Markets Large Cap Equity

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.21	n/a

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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 Telephone - 1-888-252-1847

# Emerging Markets Concentrated Equity

**Quick facts:** **Date fund available:** June 17, 2019  
**Date fund created:** June 17, 2019  
**Managed by:** Northcape Capital

**Total fund value:** \$37,028,957  
**Portfolio turnover rate:** 7.57%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100		
Series	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	14.60	161,746	--	14.60	59,033

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

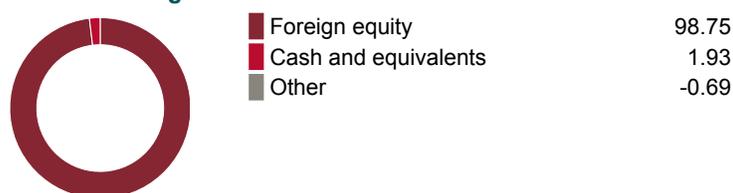
## What does the fund invest in?

This segregated fund invests primarily in equities of companies operating in emerging markets currently through the Canada Life Emerging Markets Concentrated Equity mutual fund.

### Top 10 investments (of the underlying fund)

	Assets %
Taiwan Semiconductor Manufacturing Co. Ltd. Twse Listed Stocks	9.45
Tata Consultancy Services Ltd. Eq New Fv Re 1	5.92
Maruti Suzuki India Limited Eq	5.65
PT Bank Central Asia Tbk Bank Central Asia Tbk	5.49
HDFC Bank Ltd. ADR Adr Repstg 3 Shs	5.30
SK hynix Inc. Shs	4.78
Samsung Electronics Co. Ltd. Samsungelectronics	4.73
Dino Polska S.A. Dino Polska Sa	4.67
Grupo Aeroportuario del Pacifico S.A.B. de C.V. Sponsored Ads Repstg 10 Ser B Shs	4.37
Fomento Economico Mexicano S.A.B. de C.V. Repstg Unit 1 Ser B Sh	4.26
<b>Total</b>	<b>54.62</b>
<b>Total investments:</b>	<b>35</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, is seeking the growth potential of companies in the emerging markets and is comfortable with moderate to high risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

## How has the fund performed?

This section tells you how the fund has performed over the past 5 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

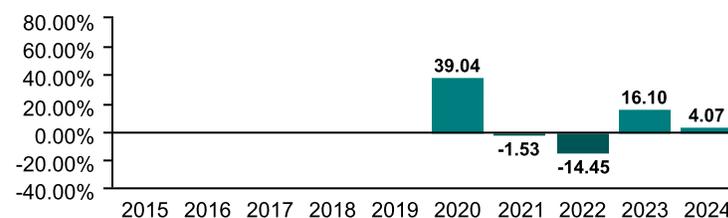
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on June 17, 2019 would have \$1,459.56 on December 31, 2024. This works out to an average of 7.06% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 5 years. In the past 5 years, the fund was up in value 3 years and down in value 2 years.



## How risky is it?

The risk rating for this fund is *Moderate to high*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Emerging Markets Concentrated Equity

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.21	n/a

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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 Telephone - 1-888-252-1847

# Sustainable Emerging Markets Equity

**Quick facts:** **Date fund available:** October 23, 2023  
**Date fund created:** October 23, 2023  
**Managed by:** JPMorgan Asset Management (Canada) Inc.

**Total fund value:** \$252,842  
**Portfolio turnover rate:** 142.74%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	--	--	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

## What does the fund invest in?

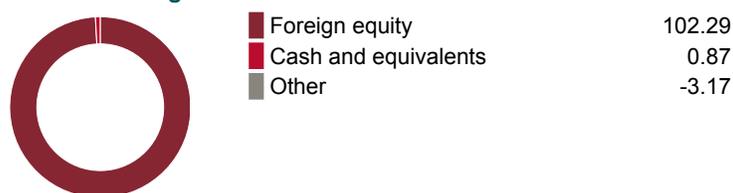
This segregated fund invests primarily in securities of emerging market sustainable companies or companies that demonstrate improving sustainable characteristics currently through the Canada Life Sustainable Emerging Markets Equity mutual fund.

### Top 10 investments (of the underlying fund)

	Assets %
Taiwan Semiconductor Manufacturing Co. Ltd.	9.43
Tencent Holdings Ltd.Par New Hkd 0.00002	7.62
Delta Electronics Inc. Twse Listed Stocks	2.63
Accton Technology Corporation Twse Listed Stocks	2.47
Yum China Holdings, Inc.	2.42
Banco Bilbao Vizcaya Argentaria S.A. Reg Shs	2.40
PT Bank Central Asia Tbk Bank Central Asia Tbk	2.39
Mahindra & Mahindra Limited Eq New F V Rs 5	2.28
HDFC Bank Ltd. Eq New Fv Re 1	2.20
Wal-Mart de México, S.A.B. de C.V. Shares Of Financial Groups And Industrial Retail	2.03
<b>Total</b>	<b>35.88</b>

**Total investments:** **65**

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who desires to invest in a fund that follows a responsible approach to investing, seeking the growth potential over the longer term, of companies in the emerging markets and is comfortable with moderate to high risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time along with exchange rates between currencies.

## How has the fund performed?

This section tells you how the fund has performed over the past year, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

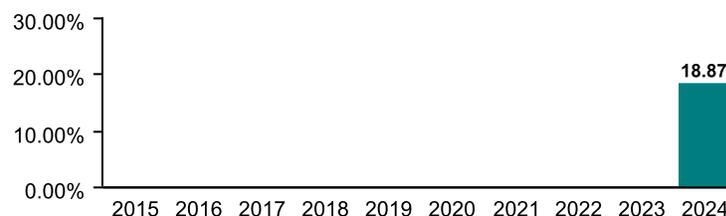
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on October 23, 2023 would have \$1,188.10 on December 31, 2024. This works out to an average of 15.57% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past year. In the past year the fund was up in value.



## How risky is it?

The risk rating for this fund is *Moderate to high*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Sustainable Emerging Markets Equity

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.21	n/a

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

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 Telephone - 1-888-252-1847

# Global Infrastructure

**Quick facts:** **Date fund available:** May 14, 2012  
**Date fund created:** October 5, 2009  
**Managed by:** Mackenzie Investments

**Total fund value:** \$49,371,840  
**Portfolio turnover rate:** 83.97%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	32.51	13,927	--	32.48	46,397	--	32.51	17,096

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

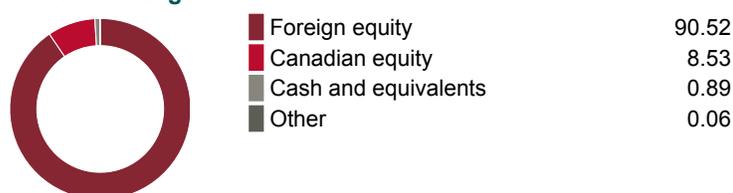
## What does the fund invest in?

This segregated fund invests primarily in companies throughout the world that are involved in, or that indirectly benefit from, infrastructure-related operations.

### Top 10 investments

	Assets %
Aena S.M.E., S.A. Aena S M E S A Ant Aena S A Acciones	5.03
NextEra Energy Inc.	3.94
Enbridge Inc.	3.53
Duke Energy Corp. Com New	3.35
Iberdrola S.A. Iberdrola S A Acciones Por Desdoblamiento	3.04
Transurban Group Fully Paid Ordinary Units Stapled Securities	2.77
Deutsche Telekom AG Deutsche Telekom Agnamens Aktien O N	2.50
ATCO Ltd. Cl I Non Vtg	2.40
Enel SpA Enel Spa Azioni Ordinarie Ordinary Shares	2.34
Williams Cos. Inc. (The)	2.25
<b>Total</b>	<b>31.15</b>
<b>Total investments:</b>	<b>144</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of global companies involved in infrastructure-related operations, and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

## How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

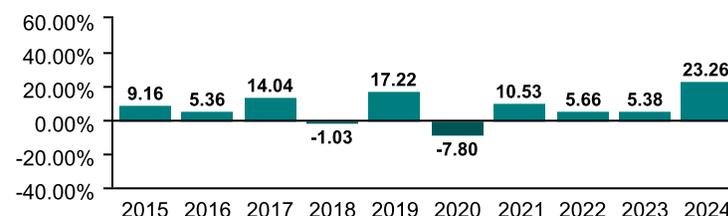
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$2,128.08 on December 31, 2024. This works out to an average of 7.84% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 8 years and down in value 2 years.



## How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Global Infrastructure

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.21	n/a
100 / 100	0.21	0.27

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

#### For more information

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 Telephone - 1-888-252-1847

# Science and Technology

**Quick facts:** **Date fund available:** November 4, 2019  
**Date fund created:** November 4, 2019  
**Managed by:** Mackenzie Investments

**Total fund value:** \$626,886,172  
**Portfolio turnover rate:** 16.72%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	27.90	175,066	--	27.90	365,751	--	27.90	7,658

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

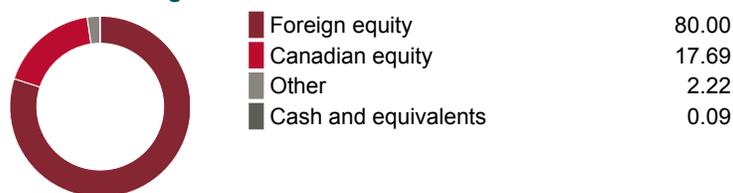
## What does the fund invest in?

This segregated fund invests primarily in the Canadian and U.S. science and technology companies.

### Top 10 investments

	Assets %
Apple Inc.	8.74
Shopify Inc. CI A	7.43
Alphabet Inc. CI A	7.39
Microsoft Corp.	6.94
NVIDIA Corp.	6.65
Amazon.com Inc.	6.59
Constellation Software Inc.	5.68
ServiceNow Inc.	4.02
Cadence Design Systems Inc.	3.64
Roper Technologies Inc.	3.52
<b>Total</b>	<b>60.61</b>
<b>Total investments:</b>	<b>29</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of Canadian and U.S. companies operating in the science and technology sector and is comfortable with moderate to high risk due to investing solely in this one economic sector.

## How has the fund performed?

This section tells you how the fund has performed over the past 5 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

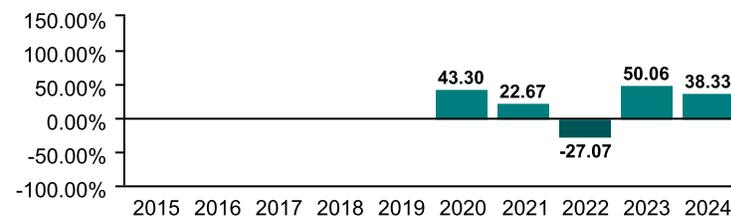
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on November 4, 2019 would have \$2,789.70 on December 31, 2024. This works out to an average of 22.01% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 5 years. In the past 5 years, the fund was up in value 4 years and down in value 1 year.



## How risky is it?

The risk rating for this fund is *Moderate to high*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Science and Technology

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.21	n/a
100 / 100	0.21	0.27

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

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 Telephone - 1-888-252-1847

## Global Resources

**Quick facts:** **Date fund available:** May 14, 2012  
**Date fund created:** November 21, 2003  
**Managed by:** Mackenzie Investments

**Total fund value:** \$116,153,435  
**Portfolio turnover rate:** 6.88%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	22.18	53,402	--	22.20	95,752	--	22.17	10,322

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

### What does the fund invest in?

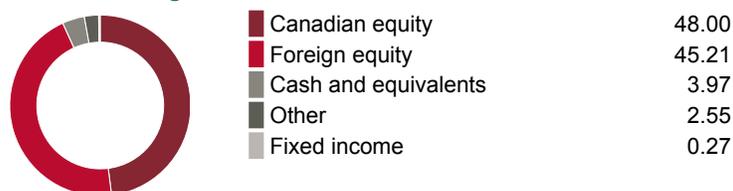
This segregated fund invests in global companies engaged in the energy and natural resource industries currently through the Canada Life Global Resources mutual fund.

#### Top 10 investments (of the underlying fund)

	Assets %
Tourmaline Oil Corp.	4.18
Shell PLC Repstg Ord Sh	3.88
TotalEnergies SE	3.49
Advantage Energy Ltd.	2.95
BP PLC	2.77
Endeavour Mining PLC Shs	2.75
Whitecap Resources Inc. Com New	2.33
Williams Cos. Inc. (The)	2.17
Interfor Corporation	2.01
Glencore PLC Ord Usd0.01	1.98
<b>Total</b>	<b>28.52</b>

**Total investments:** 163

#### Investment segmentation



### How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

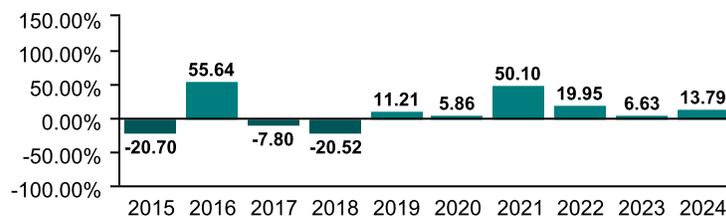
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$2,326.02 on December 31, 2024. This works out to an average of 8.81% a year.

#### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 7 years and down in value 3 years.



### Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

### How risky is it?

The risk rating for this fund is *High*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

### Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of companies operating in the natural resource industries and is comfortable with higher risk due to investing solely in this one economic sector.

## Global Resources

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

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<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.21	n/a
100 / 100	0.21	0.27

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
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