

# Fund Facts Booklet

Preferred series 2

Segregated funds

Fund performance as of December 31, 2023

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

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# 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: \$80,918,028  
 Portfolio turnover rate: 66.03%

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>	--	10.77	40,806	--	10.77	165,389

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

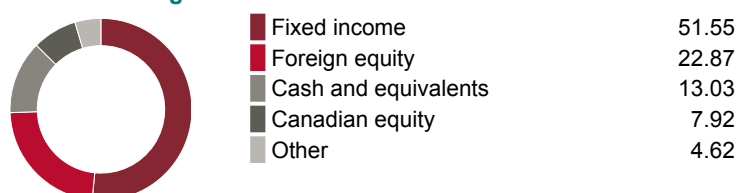
## What does the fund invest in?

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)	35.96
Canada Life Risk Reduction Pool	17.95
Global Multi-Sector Bond	10.01
Global Multi-Sector Fixed Income	6.00
Money Market	4.99
Canadian Equity Index ETF	4.53
Canadian Growth	3.52
Global Tactical	2.50
Global Low Volatility	2.50
Global Dividend	2.01
<b>Total</b>	<b>89.97</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 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 3 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.

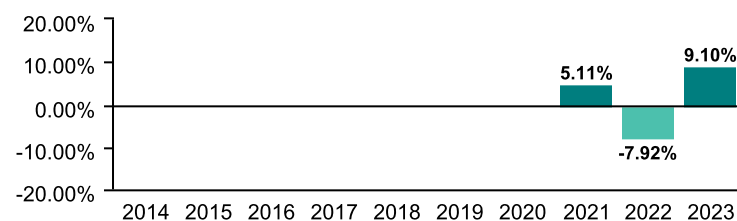
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on November 4, 2020 would have \$1,077.09 on December 31, 2023. This works out to an average of 2.38% a year.

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

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

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Email - On our website, please go to the "Contact Us" section

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: \$145,869,681  
 Portfolio turnover rate: 49.69%

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>	--	11.49	618,032	--	11.49	1,698,233

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

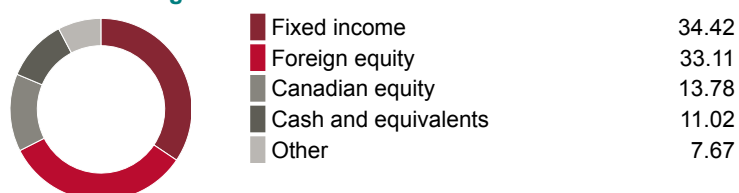
## What does the fund invest in?

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	22.92
Fixed Income (ILIM)	17.98
Global Multi-Sector Bond	9.99
Canadian Equity Index ETF	7.04
Canadian Growth	7.04
Global Multi-Sector Fixed Income	6.00
Developed Markets ex-US Index ETF	4.22
Global Low Volatility	4.00
Global Tactical	3.99
Global Dividend	3.01
<b>Total</b>	<b>86.19</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 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 3 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.

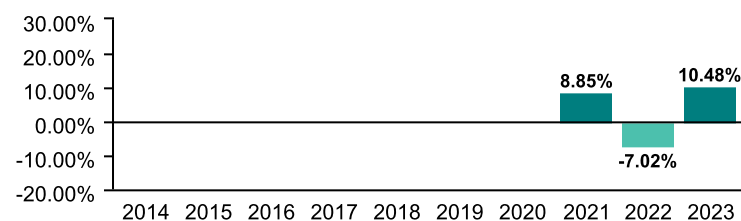
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on November 4, 2020 would have \$1,148.96 on December 31, 2023. This works out to an average of 4.50% a year.

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

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

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# 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: \$50,199,250  
 Portfolio turnover rate: 33.52%

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>	--	12.08	1,461,565	--	12.08	43,081

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

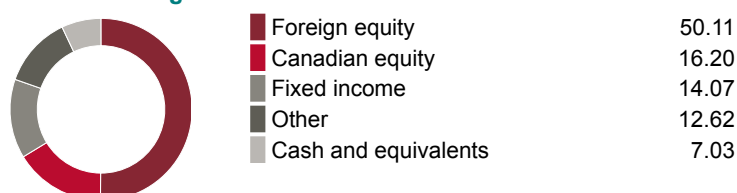
## What does the fund invest in?

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	22.77
Canadian Growth	8.56
Global Multi-Sector Bond	8.06
Canadian Equity Index ETF	7.58
Emerging Markets ETF	7.05
Global Founders	7.04
U.S. All Cap Growth	5.93
Developed Markets ex-US Index ETF	5.41
Global Tactical	4.98
Global Low Volatility	4.98
<b>Total</b>	<b>82.36</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 3 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.

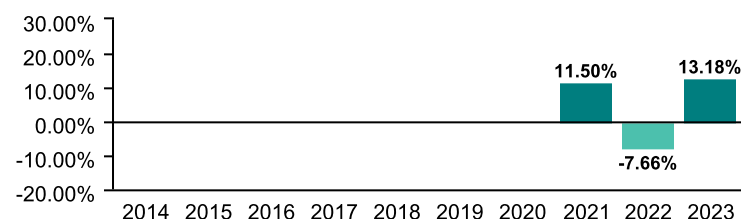
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on November 4, 2020 would have \$1,208.40 on December 31, 2023. 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 3 years. In the past 3 years, the fund was up in value 2 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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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: \$623,658,679  
 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>	--	16.85	163,158	--	16.85	283,671	--	16.83	111,772

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

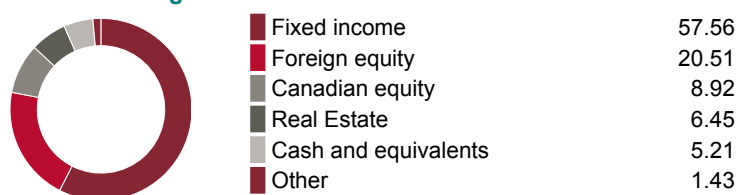
## What does the fund invest in?

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 Tactical Bond	21.38
Canadian Core Bond	11.96
Canadian Corporate Bond	7.11
Real Estate	6.45
Short-Term Bond	5.97
Unconstrained Fixed Income	4.36
Canadian Growth	4.04
Foreign Bond	3.24
Global Multi-Sector Bond	3.22
Real Return Bond	3.14
<b>Total</b>	<b>70.87</b>
<b>Total investments:</b>	<b>26</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.

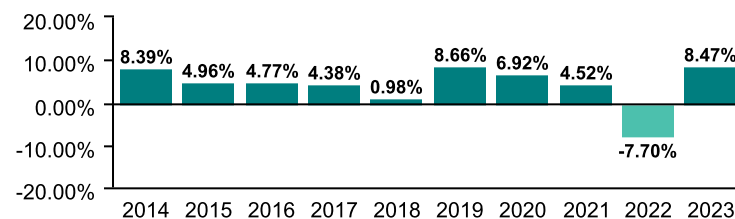
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,527.39 on December 31, 2023. This works out to an average of 4.33% a year.

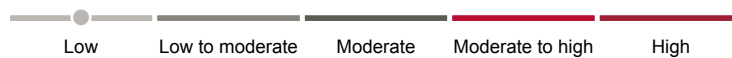
### Year-by-year returns (%)

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 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.

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

Email - On our website, please go to the "Contact Us" section

Telephone - 1-888-252-1847



## 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: \$646,240,665  
 Portfolio turnover rate: 7.41%

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>	--	18.85	777,818	--	18.88	863,228	--	--	--

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

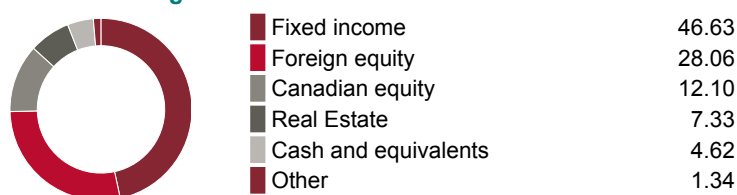
### What does the fund invest in?

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 Bond	10.58
Real Estate	7.33
Canadian Corporate Bond	5.01
Global Growth Opportunities	4.24
U.S. Value Stock	3.63
Canadian Equity	3.17
Canadian Growth	3.17
Canadian Core Dividend	3.04
Canadian Equity Value	3.03
<b>Total</b>	<b>63.62</b>
<b>Total investments:</b>	<b>27</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.

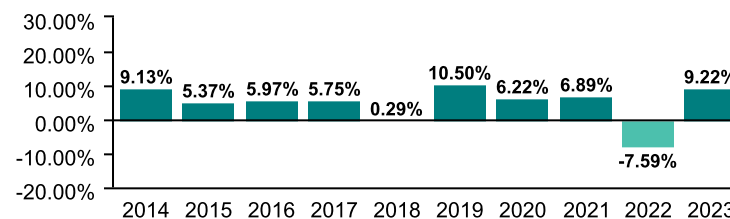
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,636.14 on December 31, 2023. This works out to an average of 5.05% 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%.

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

Email - On our website, please go to the "Contact Us" section

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: \$1,143,408,571  
 Portfolio turnover rate: 4.93%

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>	--	22.47	894,438	--	22.47	1,523,455	--	22.45	38,357

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

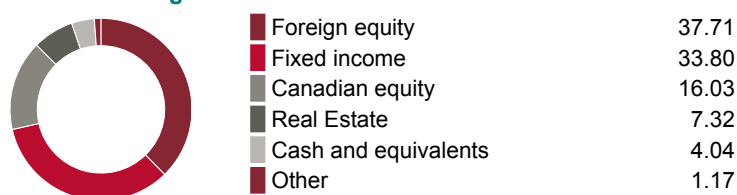
### What does the fund invest in?

This segregated fund, 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	18.62
Real Estate	7.32
Canadian Core Bond	6.75
U.S. Value Stock	5.10
Global Growth Opportunities	4.49
American Growth	4.00
International Value	4.00
Global Dividend	3.99
Canadian Equity	3.62
Canadian Growth	3.62
<b>Total</b>	<b>61.51</b>
<b>Total investments:</b>	<b>26</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.

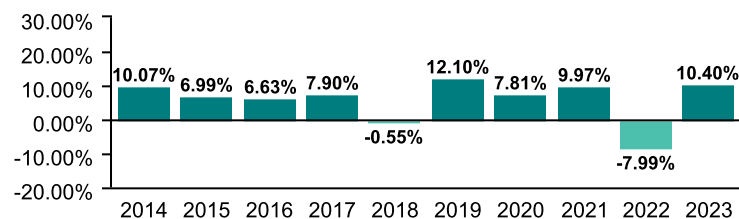
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,819.45 on December 31, 2023. This works out to an average of 6.17% 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?

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 - On our website, please go to the "Contact Us" section

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: \$310,306,446  
 Portfolio turnover rate: 4.50%

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>	--	27.17	364,897	--	27.19	667,111	--	--	--

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

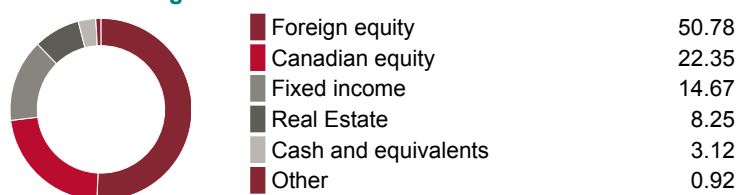
### What does the fund invest in?

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	12.85
Real Estate	8.25
U.S. Value Stock	6.86
American Growth	6.73
Canadian Equity	5.78
Canadian Growth	5.77
Global Growth Opportunities	5.47
International Value	5.01
Canadian Core Dividend	4.05
Global Small Cap (Mackenzie)	4.05
<b>Total</b>	<b>64.82</b>
<b>Total investments:</b>	<b>24</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.

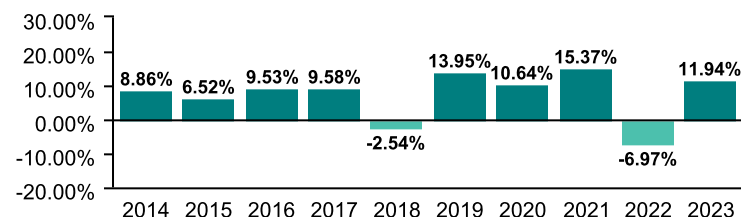
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$2,054.35 on December 31, 2023. This works out to an average of 7.47% 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?

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

Email - On our website, please go to the "Contact Us" section

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: \$200,519,567  
 Portfolio turnover rate: 5.66%

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>	--	31.19	350,829	--	31.18	81,600	--	--	--

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.

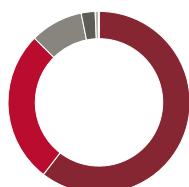
### Top 10 investments

	Assets %
Real Estate	9.40
U.S. Value Stock	8.57
American Growth	8.45
Canadian Equity	7.04
Canadian Growth	7.03
Global Growth Opportunities	6.96
International Growth	6.01
International Value	5.51
Canadian Small-Mid Cap	5.03
Global Small Cap (Mackenzie)	5.03
<b>Total</b>	<b>69.03</b>

**Total investments:** 19

### Investment segmentation

	Assets %
Foreign equity	60.52
Canadian equity	27.04
Real Estate	9.40
Cash and equivalents	2.47
Other	0.67
Fixed income	0.01



## 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.

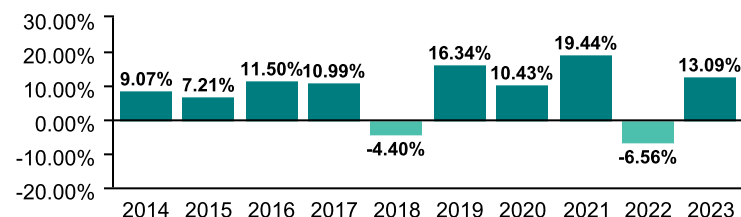
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$2,243.50 on December 31, 2023. This works out to an average of 8.42% 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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Email - On our website, please go to the "Contact Us" section

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: \$5,501,332  
 Portfolio turnover rate: 26.44%

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?

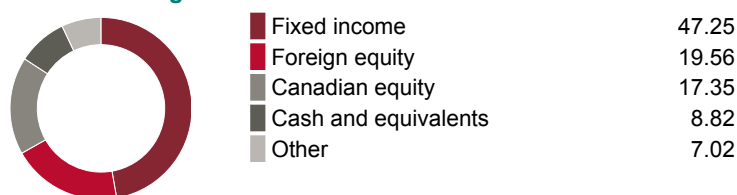
This segregated fund, through investments in other funds including exchange-traded funds, invests primarily in global fixed-income and global equity securities. It targets an asset mix of 70 per cent fixed income and 30 per cent equities.

### Top 10 investments

	Assets %
Canadian Aggregate Bond ETF	34.94
US Aggregate Bond Index ETF	26.25
US Large Cap Equity Index ETF	11.98
Canadian Equity Index ETF	9.05
International Equity Index ETF	7.53
Dev ex-NA Aggregate Bond Index ETF	7.00
Emerging Markets Bond Index ETF	1.75
Emerging Markets Equity Index ETF	1.50
<b>Total</b>	<b>100.00</b>

**Total investments:** 8

### 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 2024, this fund's risk rating has 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 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.

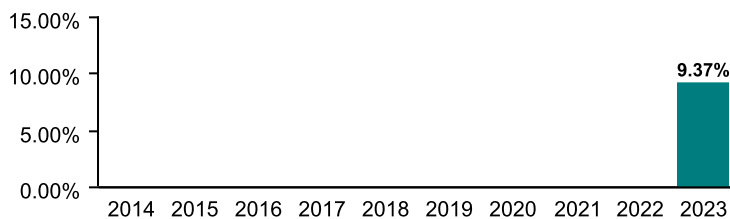
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on October 24, 2022 would have \$1,132.72 on December 31, 2023. This works out to an average of 11.08% 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.

## 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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Email - On our website, please go to the "Contact Us" section

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: \$12,028,353  
 Portfolio turnover rate: 16.99%

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>	--	11.73	64,906	--	11.73	9,425	--	--	--

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?

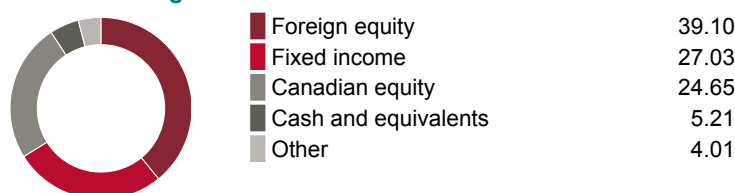
This segregated fund, through investments in other funds including exchange-traded funds, invests primarily in global fixed-income and global equity securities. It targets an asset mix of 40 per cent fixed income and 60 per cent equities.

### Top 10 investments

	Assets %
US Large Cap Equity Index ETF	24.00
Canadian Aggregate Bond ETF	20.00
Canadian Equity Index ETF	18.00
International Equity Index ETF	15.00
US Aggregate Bond Index ETF	15.00
Dev ex-NA Aggregate Bond Index ETF	4.00
Emerging Markets Equity Index ETF	3.00
Emerging Markets Bond Index ETF	1.00
<b>Total</b>	<b>100.00</b>

**Total investments:** 8

### 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 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 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.

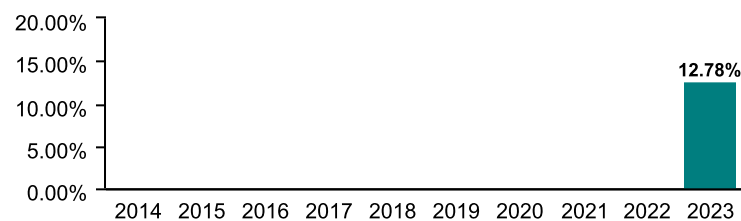
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on October 24, 2022 would have \$1,173.23 on December 31, 2023. This works out to an average of 14.43% 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.

## 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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Email - On our website, please go to the "Contact Us" section

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: \$4,606,867  
 Portfolio turnover rate: 9.64%

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?

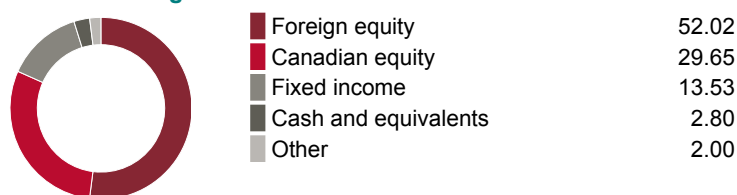
This segregated fund, through investments in other funds including exchange-traded funds, invests primarily in global fixed-income and global equity securities. It targets an asset mix of 20 per cent fixed income and 80 per cent equities.

### Top 10 investments

	Assets %
US Large Cap Equity Index ETF	31.84
Canadian Equity Index ETF	24.08
International Equity Index ETF	20.05
Canadian Aggregate Bond ETF	10.01
US Aggregate Bond Index ETF	7.50
Emerging Markets Equity Index ETF	4.02
Dev ex-NA Aggregate Bond Index ETF	2.00
Emerging Markets Bond Index ETF	0.50
<b>Total</b>	<b>100.00</b>

**Total investments:** 8

### 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 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.

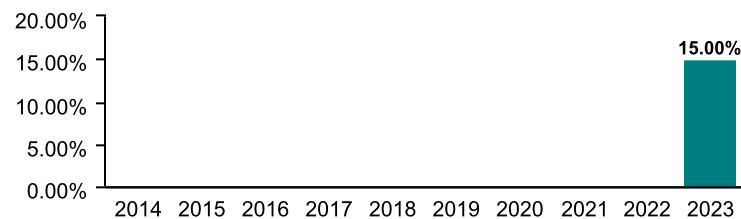
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on October 24, 2022 would have \$1,199.74 on December 31, 2023. This works out to an average of 16.60% 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.

## 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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Email - On our website, please go to the "Contact Us" section

Telephone - 1-888-252-1847

## Income Focus

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

Total fund value: \$55,246,391  
 Portfolio turnover rate: 37.66%

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>	--	15.81	2,697	--	15.85	66,161	--	--	--

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

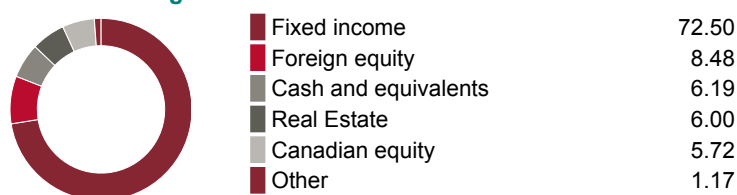
### What does the fund invest in?

This segregated fund, through investments in other funds, invests primarily in fixed-income securities but includes Canadian and foreign equities. It targets an asset mix of 70 to 90 per cent fixed income and 10 to 30 per cent equities.

#### Top 10 investments

	Assets %
Canadian Core Plus Bond II	31.80
Canadian Core Bond	19.20
Unconstrained Fixed Income	7.45
Long Term Bond	6.40
Real Estate	6.00
Real Return Bond	4.00
Short-Term Bond	3.60
Global Dividend	2.80
Canadian Core Dividend	2.80
Foreign Bond	2.60
<b>Total</b>	<b>86.65</b>
<b>Total investments:</b>	<b>18</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 10 to 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.

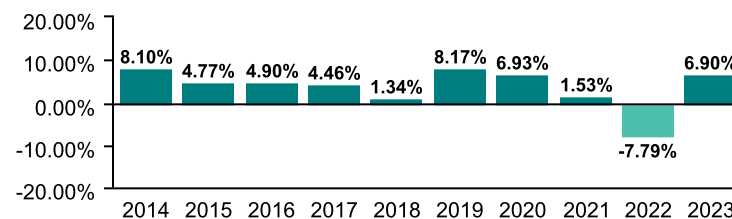
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,455.80 on December 31, 2023. This works out to an average of 3.83% 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 *Low*.



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

## Income Focus

### 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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Email - On our website, please go to the "Contact Us" section

Telephone - 1-888-252-1847



## Income Growth

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

Total fund value: \$41,513,270  
 Portfolio turnover rate: 45.25%

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>	--	17.66	16,491	--	17.66	51,812	--	--	--

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

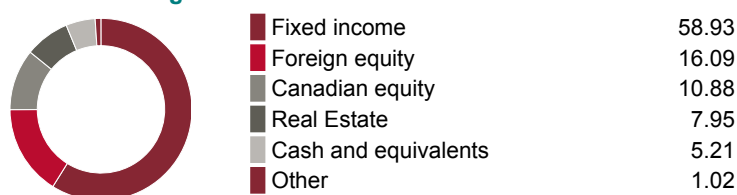
### What does the fund invest in?

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 55 to 75 per cent fixed income and 25 to 45 per cent equities.

#### Top 10 investments

	Assets %
Canadian Core Plus Bond II	25.87
Canadian Core Bond	15.61
Real Estate	7.95
Unconstrained Fixed Income	6.05
Canadian Core Dividend	5.41
Global Dividend	5.41
Long Term Bond	5.19
Canadian Growth	4.06
Global Infrastructure	4.05
U.S. Dividend	4.05
<b>Total</b>	<b>83.65</b>
<b>Total investments:</b>	<b>18</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 25 to 45 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.

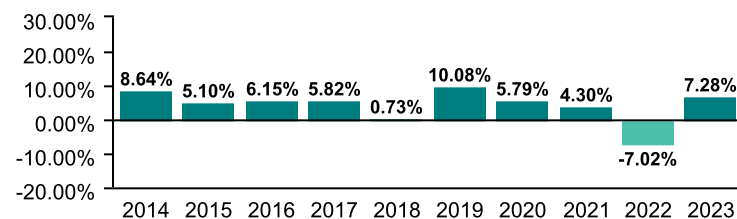
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,565.20 on December 31, 2023. 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 to moderate*.



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

## Income 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.

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Email - On our website, please go to the "Contact Us" section

Telephone - 1-888-252-1847



# Income Growth Plus

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

Total fund value: \$52,584,519  
 Portfolio turnover rate: 51.76%

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>	--	20.45	5,326	--	20.44	8,889	--	20.47	2,153

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 40 to 60 per cent fixed income and 40 to 60 per cent equities.

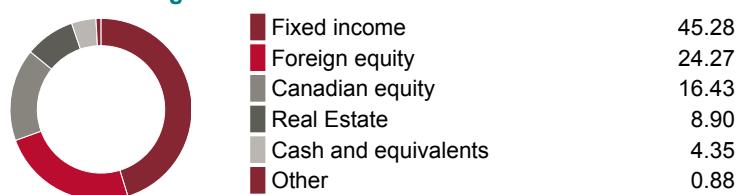
### Top 10 investments

	Assets %
Canadian Core Plus Bond II	19.93
Canadian Core Bond	12.02
Real Estate	8.90
Canadian Core Dividend	8.23
Global Dividend	8.23
Canadian Growth	6.17
U.S. Dividend	6.15
Global Infrastructure	6.15
Unconstrained Fixed Income	4.65
Global Growth Opportunities	4.09

**Total** 84.52

**Total investments:** 17

### 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 between 40 to 60 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.

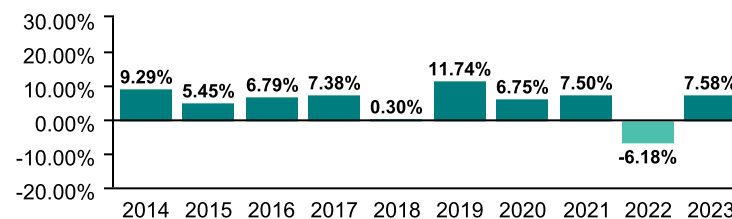
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,715.46 on December 31, 2023. This works out to an average of 5.55% a year.

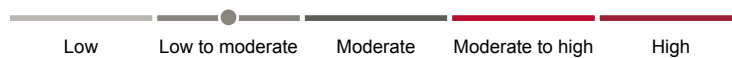
### Year-by-year returns (%)

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.

## Income 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

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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: \$72,297,585  
 Portfolio turnover rate: 5.49%

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>	--	17.70	8,593	--	17.72	107,638	--	17.68	6,126

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?

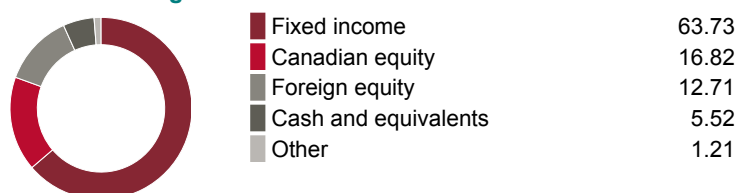
This segregated fund, through investments in other funds, invests primarily in fixed-income securities and Canadian and foreign equities. It targets an asset mix of 70 per cent fixed income and 30 per cent equities.

### Top 10 investments

	Assets %
Canadian Core Plus Bond II	69.95
Canadian Focused Dividend	9.04
Canadian Large Cap Equity Index (Mackenzie)	4.52
Canadian Equity	4.52
EAFE Equity	3.00
Global All Cap Equity	2.99
U.S. Equity Index (Mackenzie)	2.99
U.S. Value Stock	1.50
U.S. Equity (Mackenzie)	1.49
<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 30 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.

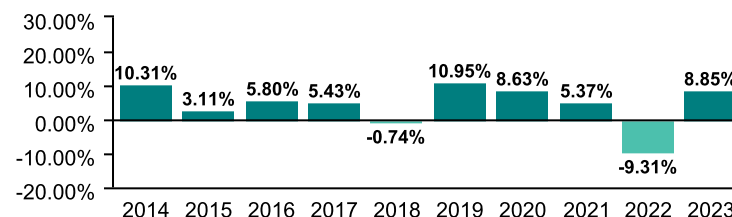
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,578.71 on December 31, 2023. This works out to an average of 4.67% 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 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.

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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: \$56,307,225  
 Portfolio turnover rate: 14.34%

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>	--	19.57	4,605	--	19.57	2,173	--	--	--

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?

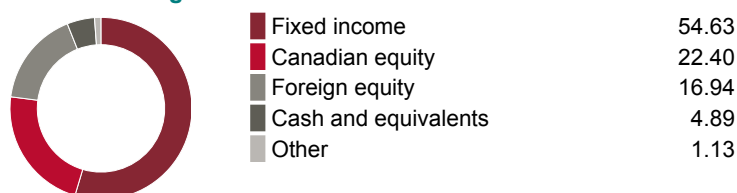
This segregated fund, through investments in other funds, invests primarily in fixed-income securities and Canadian and foreign equities. It targets an asset mix of 60 per cent fixed income and 40 per cent equities.

#### Top 10 investments

	Assets %
Canadian Core Plus Bond II	59.96
Canadian Focused Dividend	12.04
Canadian Large Cap Equity Index (Mackenzie)	6.02
Canadian Equity	6.02
EAFE Equity	4.01
Global All Cap Equity	3.99
U.S. Equity Index (Mackenzie)	3.99
U.S. Value Stock	1.99
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.

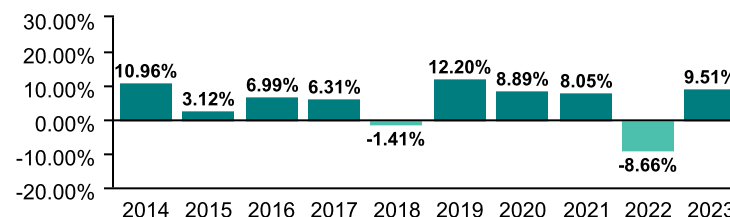
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,694.32 on December 31, 2023. This works out to an average of 5.41% 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.

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 - On our website, please go to the "Contact Us" section

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: \$42,645,242  
 Portfolio turnover rate: 10.53%

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>	--	21.48	13,687	--	21.47	29,184	--	--	--

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?

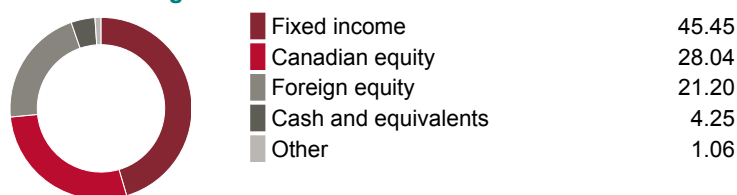
This segregated fund, through investments in other funds, invests primarily in fixed-income securities and Canadian and foreign equities. It targets an asset mix of 50 per cent fixed income and 50 per cent equities.

### Top 10 investments

	Assets %
Canadian Core Plus Bond II	49.88
Canadian Focused Dividend	15.07
Canadian Equity	7.54
Canadian Large Cap Equity Index (Mackenzie)	7.54
EAFE Equity	5.03
U.S. Equity Index (Mackenzie)	4.98
Global All Cap Equity	4.98
U.S. Value Stock	2.50
U.S. Equity (Mackenzie)	2.48
<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.

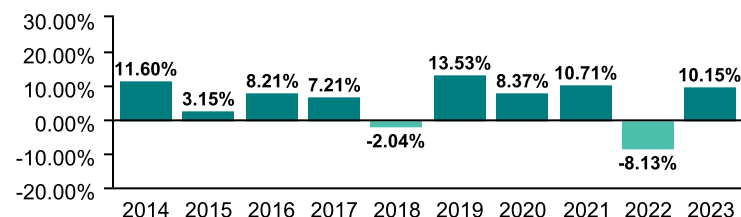
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,803.37 on December 31, 2023. This works out to an average of 6.07% 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: \$70,988,799  
 Portfolio turnover rate: 10.90%

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>	--	--	--	--	23.55	34,459	--	--	--

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?

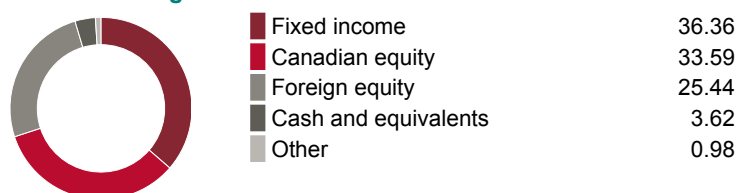
This segregated fund, through investments in other funds, invests primarily in Canadian and foreign equities and fixed-income securities. It targets an asset mix of 60 per cent equities and 40 per cent fixed income.

### Top 10 investments

	Assets %
Canadian Core Plus Bond II	39.91
Canadian Focused Dividend	18.06
Canadian Equity	9.03
Canadian Large Cap Equity Index (Mackenzie)	9.03
EAFE Equity	6.02
Global All Cap Equity	5.99
U.S. Equity Index (Mackenzie)	5.98
U.S. Value Stock	3.00
U.S. Equity (Mackenzie)	2.98
<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 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 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.

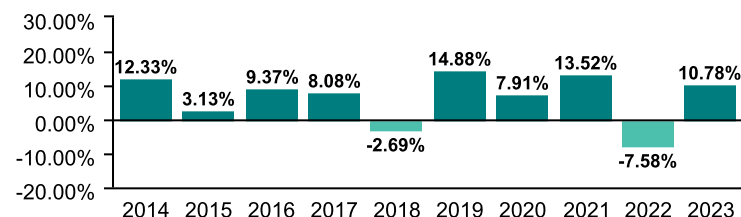
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,919.87 on December 31, 2023. This works out to an average of 6.74% 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 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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# 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: \$118,908,396  
 Portfolio turnover rate: 9.02%

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>	--	25.76	3,633	--	25.76	13,182	--	--	--

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?

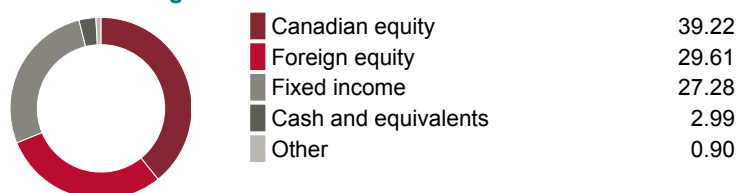
This segregated fund, through investments in other funds, invests primarily in Canadian and foreign equities and fixed-income securities. It targets an asset mix of 70 per cent equities and 30 per cent fixed income.

### Top 10 investments

	Assets %
Canadian Core Plus Bond II	29.94
Canadian Focused Dividend	21.08
Canadian Large Cap Equity Index (Mackenzie)	10.55
Canadian Equity	10.54
EAFE Equity	7.03
Global All Cap Equity	6.96
U.S. Equity Index (Mackenzie)	6.94
U.S. Value Stock	3.50
U.S. Equity (Mackenzie)	3.46
<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 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 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.

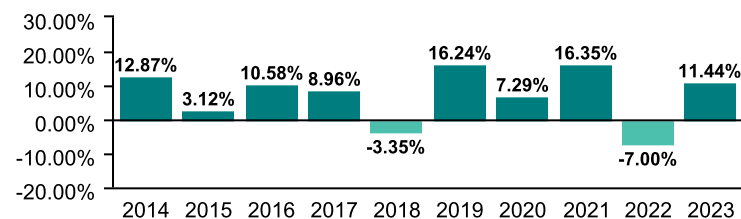
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$2,038.20 on December 31, 2023. This works out to an average of 7.38% 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 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 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.

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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: Counsel Portfolio Services Inc.

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 in the IPC 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 %
Equitable Bank High Interest Savings Account	89.90
BNS Investment Savings Account	9.50
Cash	0.20
Counsel Money Market	0.10
<b>Total</b>	<b>99.70</b>
<b>Total investments:</b>	<b>4</b>

Investment segmentation	Assets %
Other	99.80
Cash and equivalents	0.20



## 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

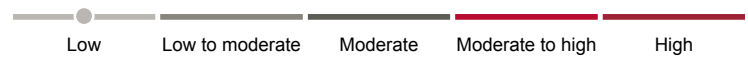
Canada Life is currently waiving a portion of the fees for this fund. There is no obligation on Canada Life to continue waiving these fees and it may cease to do so at any time without notice.

## 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

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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	0.05

#### 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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# Money Market

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

Total fund value: \$704,023,380  
 Portfolio turnover rate: 19.02%

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>	--	11.91	1,558,703	--	11.92	1,767,334	--	11.87	133,972

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?

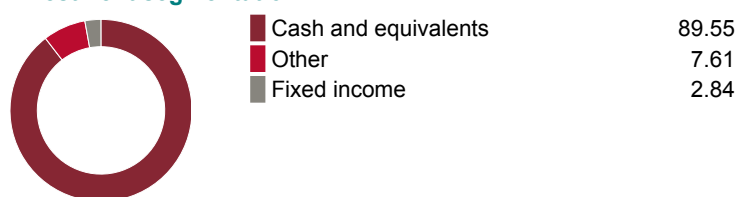
This segregated fund invests primarily in Canadian money market instruments such as high-quality commercial paper and short-term government debt securities.

### Top 10 investments

	Assets %
National Bank of Canada (FRN), 2/7/2024	4.61
Toronto-Dominion Bank, 2.85%, 3/8/2024	3.98
Royal Bank of Canada, 2.61%, 11/1/2024	3.13
Bank of Nova Scotia (The), 3/28/2024	3.13
City Of Montreal 02-29-2024	2.92
Toronto-Dominion Bank (FRN), 1/31/2025	2.84
AIMCo Realty Investors LP, 2.27%, 6/26/2024	2.76
Royal Bank of Canada, 3/26/2024	1.87
OMERS Realty Corporation, 2.86%, 2/23/2024	1.85
Royal Bank of Canada, 2.35%, 7/2/2024	1.85
<b>Total</b>	<b>28.93</b>

**Total investments:** 102

### 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.

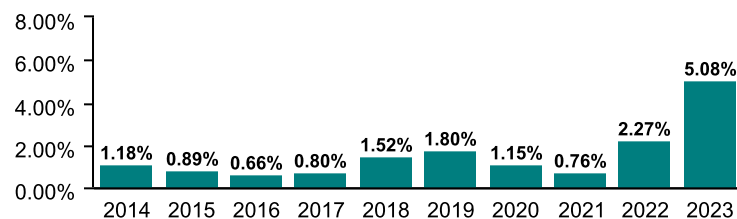
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,172.40 on December 31, 2023. This works out to an average of 1.60% 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.



## 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*.



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

## Notes

In 2023, 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.



## 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:

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

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

Email - On our website, please go to the "Contact Us" section

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: \$78,721,543  
 Portfolio turnover rate: 9.51%

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>	--	10.22	319,976	--	10.22	280,556	--	10.22	72,208

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?

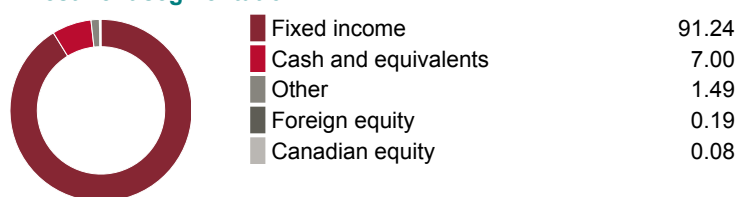
This segregated fund, through investments in other funds, invests primarily in Canadian fixed-income securities. It targets an asset mix of 100 per cent fixed income.

### Top 10 investments

	Assets %
Canadian Tactical Bond	28.99
Canadian Core Bond	23.99
Canadian Corporate Bond	9.00
Long Term Bond	8.00
Short-Term Bond	7.01
Unconstrained Fixed Income	7.00
Global Multi-Sector Bond	5.01
Foreign Bond	5.00
Real Return Bond	4.99
Private Credit (Northleaf)	1.01
<b>Total</b>	<b>100.00</b>

**Total investments:** 10

### 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.

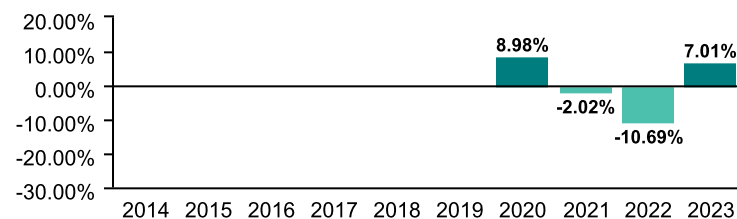
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on November 4, 2019 would have \$1,022.03 on December 31, 2023. This works out to an average of 0.53% 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 2 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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Web - [www.canadalife.com](http://www.canadalife.com)

Email - On our website, please go to the "Contact Us" section

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: \$388,798,149  
 Portfolio turnover rate: 79.10%

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>	--	11.61	911,489	--	11.61	535,990	--	--	--

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

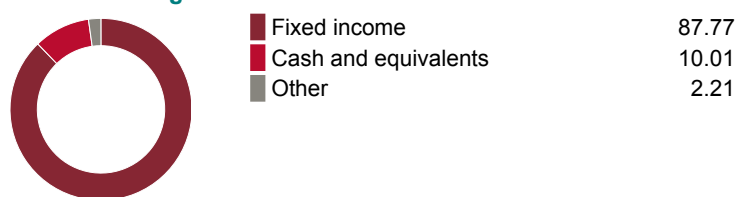
## What does the fund invest in?

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

### Top 10 investments

	Assets %
Gov. of Canada, 2.75%, 6/1/2033	9.27
Province of Ontario, 3.65%, 6/2/2033	8.17
Gov. of Canada, 2/29/2024	3.12
Province of Quebec, 4.4%, 12/1/2055	3.07
Province of Quebec, 3.6%, 9/1/2033	2.64
United States Treasury Bill RR, 0.5%, 4/15/2024	2.37
United States Treasury Note, 3.5%, 2/15/2033	1.77
Province of Ontario, 4.15%, 12/2/2054	1.57
Province of Ontario, 1.55%, 11/1/2029	1.34
Province of Alberta, 3.1%, 6/1/2050	1.15
<b>Total</b>	<b>34.45</b>
<b>Total investments:</b>	<b>1447</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 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.

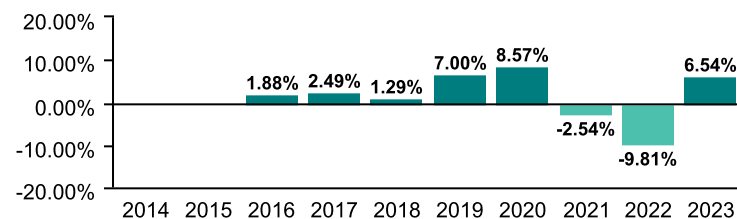
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on October 19, 2015 would have \$1,160.96 on December 31, 2023. This works out to an average of 1.84% 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 6 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.

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#### For more information

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Email - On our website, please go to the "Contact Us" section

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: \$553,157,155  
 Portfolio turnover rate: 73.67%

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>	--	--	--	--	10.22	26,139	--	--	--

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

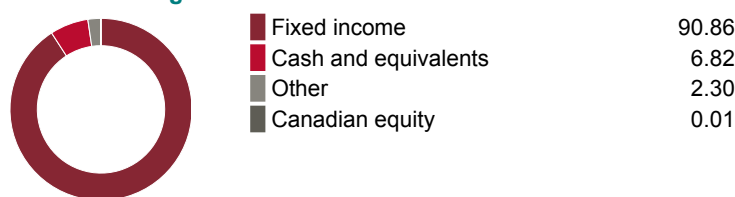
## What does the fund invest in?

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

### Top 10 investments

	Assets %
Province of Ontario, 3.65%, 6/2/2033	6.80
Gov. of Canada, 2.75%, 6/1/2033	5.91
Province of Quebec, 4.4%, 12/1/2055	4.00
United States Treasury Bill RR, 0.5%, 4/15/2024	2.53
First National Financial Corp 3.84% 11-01-2028	1.84
Province of Alberta, 3.1%, 6/1/2050	1.83
Canada Housing Trust No.1, 2.9%, 6/15/2024	1.58
Province of Quebec, 3.6%, 9/1/2033	1.46
Gov. of Canada RR, 0.5%, 12/1/2050	1.40
Rogers Communications Inc., 0.05%, 12/17/2081	1.37
<b>Total</b>	<b>28.72</b>
<b>Total investments:</b>	<b>1352</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 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.

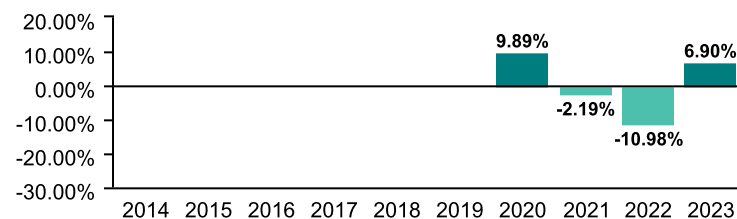
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on November 4, 2019 would have \$1,022.24 on December 31, 2023. This works out to an average of 0.53% 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 2 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

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

Email - On our website, please go to the "Contact Us" section

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: \$42,779,792  
 Portfolio turnover rate: 17.48%

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>	--	10.42	120,680	--	10.43	87,373

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?

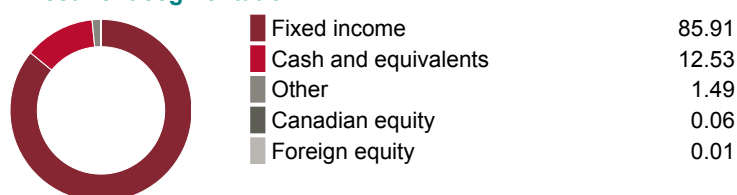
This segregated fund invests primarily in Canadian fixed-income securities issued by governments and corporations currently through the Canada Life Canadian Core Plus Fixed Income mutual fund.

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

	Assets %
Gov. of Canada, 2.75%, 6/1/2033	6.00
Province of Ontario, 3.65%, 6/2/2033	5.72
Province of Quebec, 3.6%, 9/1/2033	4.66
Province of Quebec, 4.4%, 12/1/2055	3.46
United States Treasury Bill, 0.5%, 4/15/2024	2.46
Province of Ontario, 4.15%, 12/2/2054	2.28
Province of Alberta, 3.1%, 6/1/2050	2.22
Gov. of Canada, 1.75%, 12/1/2053	0.91
Royal Bank of Canada, 2.61%, 11/1/2024	0.91
United States Treasury Note, 1.5%, 2/15/2053	0.90
<b>Total</b>	<b>29.52</b>

**Total investments: 1366**

### 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.

## Notes

Prior to October 23, 2023, this fund was named Pathways Core Plus Bond. Effective July 2023 the name of the underlying fund changed to Canada Life Canadian Core Plus Fixed Income Fund from Canada Life Pathways Core Plus Bond 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 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.

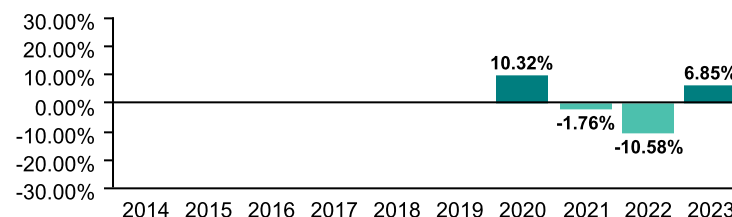
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on June 17, 2019 would have \$1,042.47 on December 31, 2023. This works out to an average of 0.92% 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 2 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

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 - On our website, please go to the "Contact Us" section

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: \$81,929,862  
 Portfolio turnover rate: 93.18%

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>	--	12.54	18,086	--	12.54	89,300	--	--	--

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

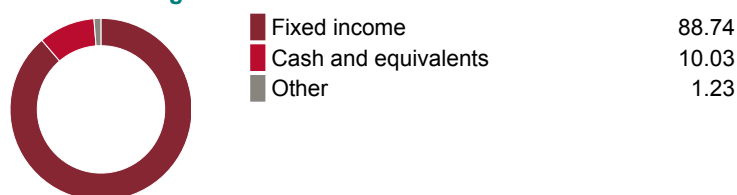
## What does the fund invest in?

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 %
Province of Ontario, 3.6%, 3/8/2028	11.60
Gov. of Canada, 3.25%, 9/1/2028	7.10
Canada Housing Trust No.1, 1.25%, 6/15/2026	6.71
Province of Ontario, 3.4%, 9/8/2028	3.61
Province of Quebec, 2.75%, 9/1/2025	3.60
Apple Inc., 2.51%, 8/19/2024	2.46
AIMCo Realty Investors LP, 0.03%, 6/1/2027	1.87
Federation des caisses Desjardins du Quebec, 1.09%, 1/21/2026	1.59
Royal Bank of Canada, 5.01%, 2/1/2033	1.57
Pembina Pipeline Corp., 3.71%, 8/11/2026	1.55
<b>Total</b>	<b>41.66</b>
<b>Total investments:</b>	<b>466</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 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 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.

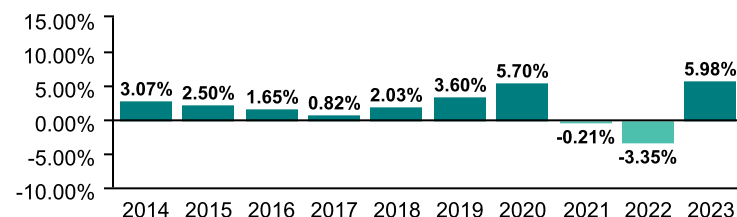
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,236.43 on December 31, 2023. This works out to an average of 2.14% 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.

## 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.

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 - On our website, please go to the "Contact Us" section

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: \$164,872,878  
 Portfolio turnover rate: 47.74%

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>	--	13.74	85,300	--	13.75	242,080	--	13.74	19,687

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?

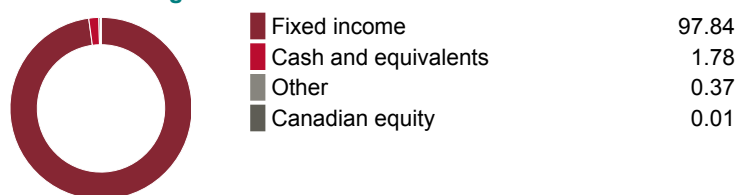
This segregated fund invests primarily in Canadian fixed-income securities issued by corporations, with some exposure to foreign fixed-income securities.

### Top 10 investments

	Assets %
Reliance L.P., 0.03%, 8/1/2028	1.41
Bank of Nova Scotia (The), 1.95%, 1/10/2025	1.39
Toronto-Dominion Bank, 4.68%, 1/8/2029	1.37
Enbridge Inc. (FRN), 0.05%, 9/27/2077	1.35
Hydro One Inc., 3.1%, 9/15/2051	1.27
Metro Inc., 4.66%, 2/7/2033	1.27
Royal Bank of Canada, 3.37%, 9/29/2025	1.24
Canadian Imperial Bank of Commerce, 1.1%, 1/19/2026	1.17
Bell Canada, 5.85%, 11/10/2032	1.15
Hydro One Inc., 4.16%, 1/27/2033	1.12
<b>Total</b>	<b>12.74</b>

**Total investments:** 966

### 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.

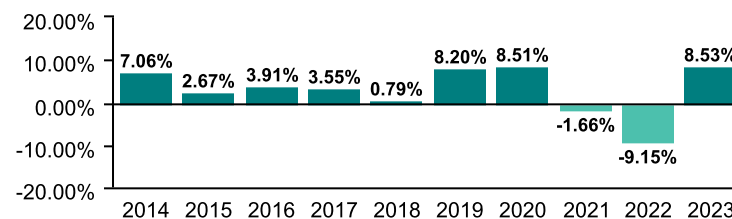
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,357.13 on December 31, 2023. This works out to an average of 3.10% 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 *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.

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 - On our website, please go to the "Contact Us" section

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: \$68,403,165  
 Portfolio turnover rate: 11.04%

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>	--	14.95	108,768	--	14.95	202,210	--	--	--

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

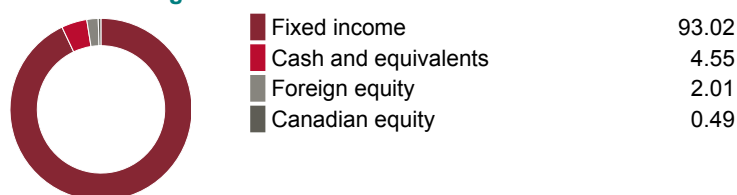
## What does the fund invest in?

This segregated fund invests primarily in 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)

	Assets %
Canada Housing Trust No.1 (FRN), 5.26%, 9/15/2026	2.00
Infobip LLC, 9/17/2026	1.64
Hunter Douglas N.V., 2/22/2029	1.53
Allied Universal Holdco LLC, 5/12/2028	1.27
1011778 B.C. UnLtd. Liability Co., 9/20/2030	1.27
Timber Servicios Empresariales SA Term Loan B 1st Lien F/R	1.24
Northleaf Private Credit II LP MI 15	1.16
Kloekner Pentaplast of America Inc., 2/4/2026	1.09
New Fortress Energy Inc., 10/30/2028	0.93
Spectrum Group Buyer Inc., 5/19/2028	0.93
<b>Total</b>	<b>13.04</b>
<b>Total investments:</b>	<b>1438</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 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 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.

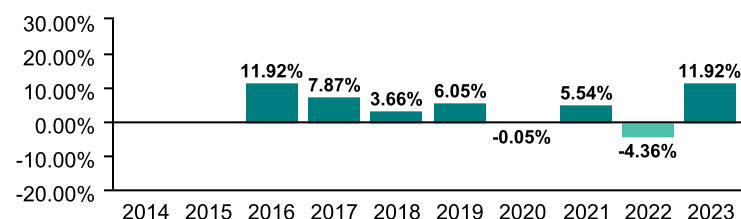
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on January 12, 2015 would have \$1,494.54 on December 31, 2023. 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 8 years. In the past 8 years, the fund was up in value 6 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.



## 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

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Email - On our website, please go to the "Contact Us" section

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: \$99  
 Portfolio turnover rate: --

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

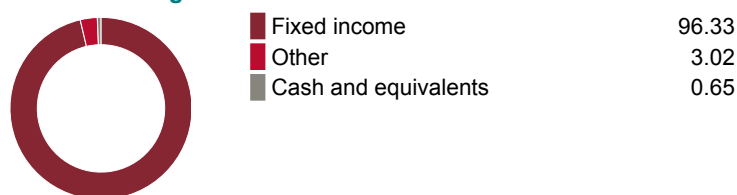
## What does the fund invest in?

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 %
Italy, 4%, 11/15/2030	4.93
HM Treasury, 3.25%, 1/31/2033	3.72
Italy, 3.4%, 4/1/2028	3.72
United States Treasury Note, 4.5%, 11/15/2033	3.58
European Union, 1%, 7/6/2032	3.16
Federal Home Loan Mortgage Corp Participation Certificates Pool Number CX-6135, 2.5%, 10/1/2051	2.63
Direction Générale du Trésor, 3%, 5/25/2054	2.28
United States Treasury Note, 4.63%, 9/30/2028	2.21
United States Treasury Note, 4.38%, 11/30/2028	2.12
Gov. of Canada, 0.02%, 6/1/2031	2.05
<b>Total</b>	<b>30.41</b>
<b>Total investments:</b>	<b>129</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 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 fund was launched on October 23, 2023. 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.

## 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.

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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# 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: \$31,384,436  
 Portfolio turnover rate: 14.41%

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>	--	15.68	6,638	--	15.68	47,933	--	15.68	8,745

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?

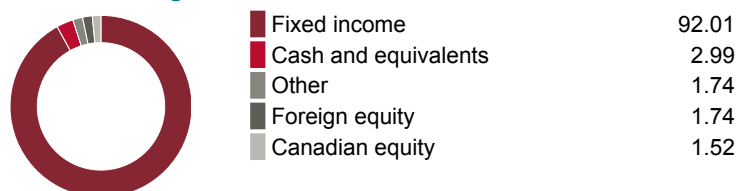
This segregated fund invests primarily in higher-yielding fixed-income securities issued by North American corporations currently through the Mackenzie North American Corporate Bond Fund.

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

Investment	Assets %
Keyera Corp. (FRN), 6.88%, 6/13/2079	1.15
Inter Pipeline Ltd. (FRN), 0.07%, 3/26/2079	1.11
Videotron Ltee, 3.63%, 6/15/2028	1.03
Enbridge Inc. (FRN), 0.05%, 9/27/2077	1.03
Northleaf Private Credit II LP MI 15	0.94
TransCanada Trust, 0.05%, 5/18/2077	0.92
Secretaria do Tesouro Nacional, 10%, 1/1/2027	0.82
Enbridge Inc., 8.75%, 1/15/2084	0.79
Rogers Communications Inc., 5.25%, 3/15/2082	0.79
Go Daddy Operating Co. LLC, 3.5%, 3/1/2029	0.77
<b>Total</b>	<b>9.33</b>

**Total investments:** 661

### 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.

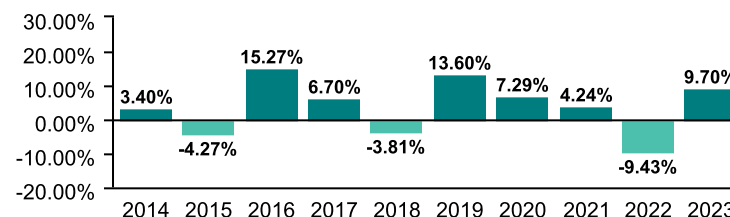
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,478.14 on December 31, 2023. This works out to an average of 3.99% 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: \$12,104,322  
 Portfolio turnover rate: 22.71%

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>	--	10.53	14,428	--	10.53	17,840

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

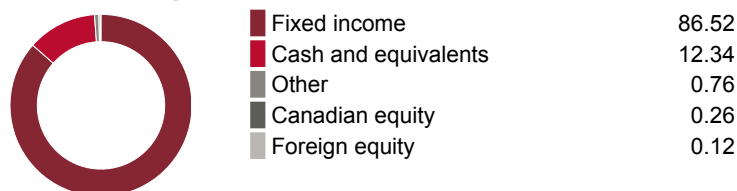
## What does the fund invest in?

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, 0.25%, 7/15/2029	4.75
United States Treasury Note, 0.13%, 1/15/2032	4.21
United States Treasury Note, 0.13%, 1/15/2031	3.89
Gov. of Canada, 3.5%, 3/1/2028	3.87
United States Treasury Note, 3.5%, 2/15/2033	3.73
New Zealand, 3.5%, 4/14/2033	2.89
Secretaria do Tesouro Nacional, 10%, 1/1/2027	2.53
United States Treasury Note, 3.88%, 8/15/2033	2.44
United States Treasury Note, 0.13%, 2/15/2052	2.03
Germany, 8/15/2052	1.79
<b>Total</b>	<b>32.12</b>
<b>Total investments:</b>	<b>1027</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.

## Notes

Prior to October 23, 2023, this fund was named Pathways Global Core Plus Bond. Effective July 2023 the name of the underlying fund changed to Canada Life Global Core Plus Bond Fund from Canada Life Pathways Global Core Plus Bond 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 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.

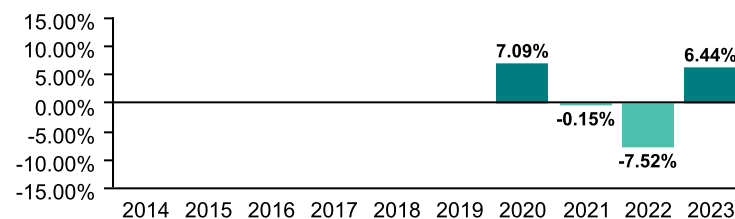
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on June 17, 2019 would have \$1,053.46 on December 31, 2023. This works out to an average of 1.15% 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 2 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?

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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# 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: \$252,002,552  
 Portfolio turnover rate: 4.69%

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>	--	11.18	361,352	--	11.18	705,259

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

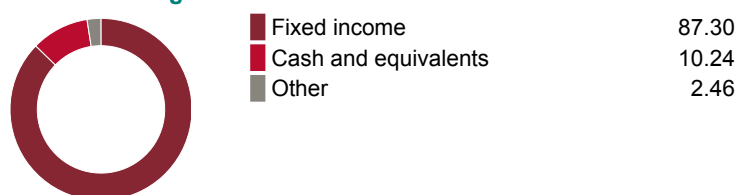
## What does the fund invest in?

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 %
United States Treasury Note (FRN), 1/31/2025	21.14
HM Treasury, 3.75%, 10/22/2053	5.77
Mexico, 8%, 7/31/2053	4.47
Ministerio De Hacienda Y Credito Publico, 7%, 3/26/2031	3.79
Secretaría General Del Tesoro Y Política Financiera, 1.9%, 10/31/2052	2.99
Petroleos Mexicanos, 5.35%, 2/12/2028	2.35
Secretaria do Tesouro Nacional, 10%, 1/1/2027	2.25
Federal Home Loan Mortgage Corp Participation Certificates Pool Number SD8245, 4.5%, 9/1/2052	1.47
New Fortress Energy Inc., 6.75%, 9/15/2025	1.44
Freddie Mac F/R 01-25-2034 [144A]	1.10
<b>Total</b>	<b>46.77</b>
<b>Total investments:</b>	<b>124</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.

## Notes

Prior to October 23, 2023, this fund was named Pathways Global Multi Sector Bond. Effective July 2023 the name of the underlying fund changed to Canada Life Global Multi-Sector Bond Fund from Canada Life Pathways Global Multi Sector Bond 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 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.

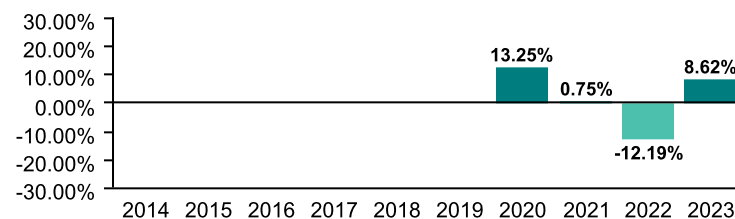
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on June 17, 2019 would have \$1,117.51 on December 31, 2023. 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 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.

## 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

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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.

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# 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: \$59,695,444  
 Portfolio turnover rate: 9.66%

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>	--	10.71	12,337	--	10.71	14,578

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

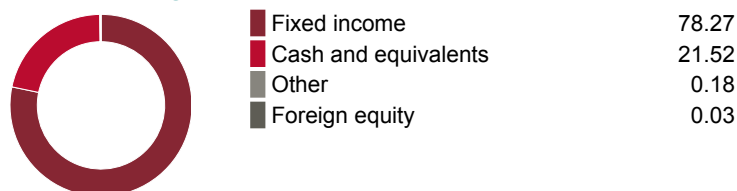
## What does the fund invest in?

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 %
Gov. of Canada Treasury Bill, 1/18/2024	5.93
JAPAN TREASURY DISC BILL 20231113 0% 20240219	4.93
Malaysia Treasury Bill, 4.5%, 4/15/2030	4.19
US TREASURY N/B 20230915 4.625% 20260915	2.79
Japan Treasury Bill, 1%, 3/20/2063	1.60
US TREASURY BILL 20230919 0% 20240116	1.56
United States Treasury Note, 0.13%, 1/15/2031	1.41
Ministry of Finance, Thailand Treasury Bill, 3.35%, 6/17/2033	1.15
TIPS 20231015 2.375% 20281015	1.08
New Zealand Treasury Bill, 2.75%, 5/15/2051	1.03
<b>Total</b>	<b>25.65</b>
<b>Total investments:</b>	<b>707</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 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 3 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.

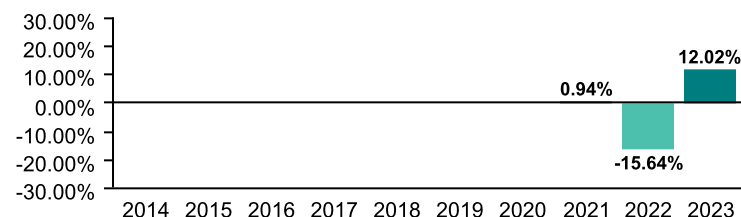
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on May 11, 2020 would have \$1,071.07 on December 31, 2023. This works out to an average of 1.90% a year.

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

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

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

# Unconstrained Fixed Income

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

Total fund value: \$158,142,177  
 Portfolio turnover rate: 8.34%

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>	--	13.63	198,269	--	13.63	282,363	--	13.63	79,717

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?

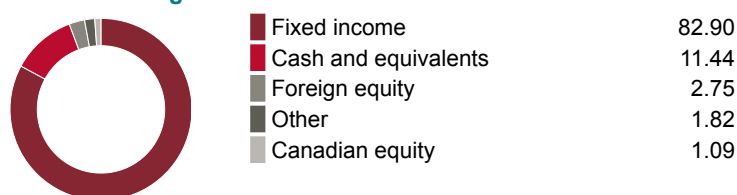
This segregated fund aims to provide a positive total return over a market cycle, regardless of market conditions, by investing primarily in fixed-income securities of issuers anywhere in the world through the Mackenzie Unconstrained Fixed Income Fund.

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

	Assets %
United States Treasury Bill, 0.5%, 4/15/2024	2.58
United States Treasury Bill, 0.13%, 7/15/2024	2.42
United States Treasury Note, 3.5%, 2/15/2033	1.95
Northleaf Private Credit II LP MI 15	1.73
United States Treasury Note, 0.13%, 2/15/2052	1.43
South Africa, 8.88%, 2/28/2035	1.25
Secretaria do Tesouro Nacional, 10%, 1/1/2027	1.04
International Finance Corp., 7.75%, 1/18/2030	1.03
Enbridge Inc. (FRN), 0.05%, 9/27/2077	1.03
Enbridge Inc., 8.75%, 1/15/2084	1.02

**Total** 15.48  
**Total investments:** 2309

### 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.

## Notes

Effective October 2023, this fund's risk rating has changed from "Low to moderate" to "Low". 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 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.

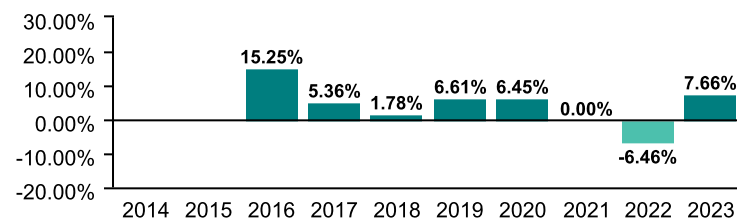
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on October 19, 2015 would have \$1,362.86 on December 31, 2023. This works out to an average of 3.85% 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.



## 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.

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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# 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: \$21,934,067  
 Portfolio turnover rate: 15.82%

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>	--	21.43	1,915	--	21.45	10,957	--	--	--

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

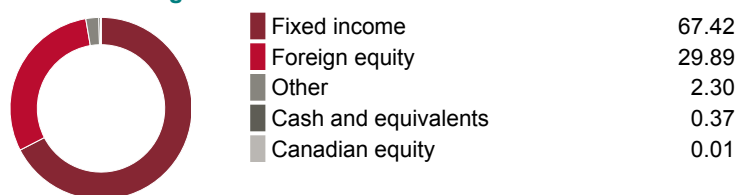
## What does the fund invest in?

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 %
Italy, 4%, 11/15/2030	3.45
HM Treasury, 3.25%, 1/31/2033	2.60
Italy, 3.4%, 4/1/2028	2.60
United States Treasury Note, 4.5%, 11/15/2033	2.50
European Union, 1%, 7/6/2032	2.21
Federal Home Loan Mortgage Corp Participation Certificates Pool Number CX-6135, 2.5%, 10/1/2051	1.84
Direction Générale du Trésor, 3%, 5/25/2054	1.60
Microsoft Corp.	1.59
United States Treasury Note, 4.63%, 9/30/2028	1.55
United States Treasury Note, 4.38%, 11/30/2028	1.49
<b>Total</b>	<b>21.44</b>
<b>Total investments:</b>	<b>763</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 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.

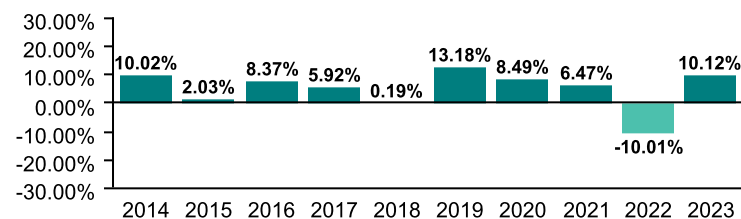
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,672.55 on December 31, 2023. This works out to an average of 5.28% 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.

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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: \$121,117,273  
 Portfolio turnover rate: 3.71%

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>	--	21.51	38,187	--	21.52	88,187	--	21.52	393

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

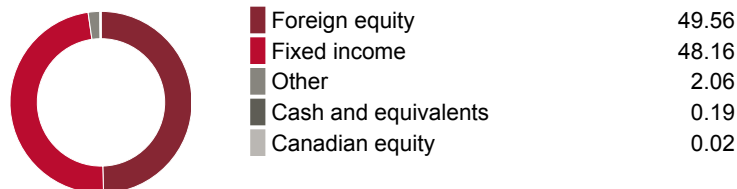
## What does the fund invest in?

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 %
Microsoft Corp.	2.63
Italy, 4%, 11/15/2030	2.47
HM Treasury, 3.25%, 1/31/2033	1.86
Italy, 3.4%, 4/1/2028	1.86
United States Treasury Note, 4.5%, 11/15/2033	1.79
Amazon.com Inc.	1.70
European Union, 1%, 7/6/2032	1.58
Federal Home Loan Mortgage Corp Participation Certificates Pool Number CX-6135, 2.5%, 10/1/2051	1.32
Apple Inc.	1.26
Direction Générale du Trésor, 3%, 5/25/2054	1.14
<b>Total</b>	<b>17.60</b>
<b>Total investments:</b>	<b>763</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.

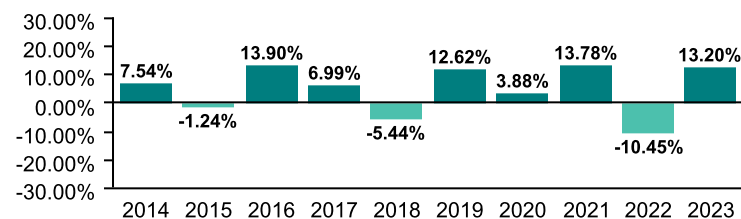
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,651.50 on December 31, 2023. This works out to an average of 5.14% 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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# 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: \$82,701,546  
 Portfolio turnover rate: 3.51%

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>	--	21.32	15,515	--	21.32	42,541	--	21.31	1,118

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

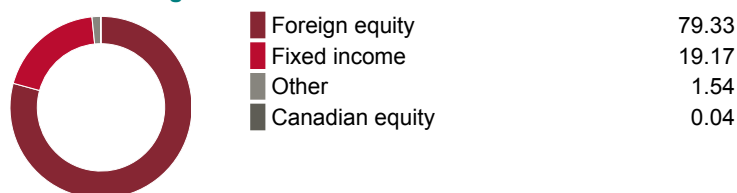
## What does the fund invest in?

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.	4.22
Amazon.com Inc.	2.71
Apple Inc.	2.02
NVIDIA Corp.	1.74
UnitedHealth Group Inc.	1.60
Mastercard Inc. CI A	1.51
Taiwan Semiconductor Manufacturing Co. Ltd.	1.45
ASML Holding N.V. Asml Holding N V	1.25
Progressive Corp.	1.09
Nestle S.A.Nom	1.06
<b>Total</b>	<b>18.66</b>
<b>Total investments:</b>	<b>763</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.

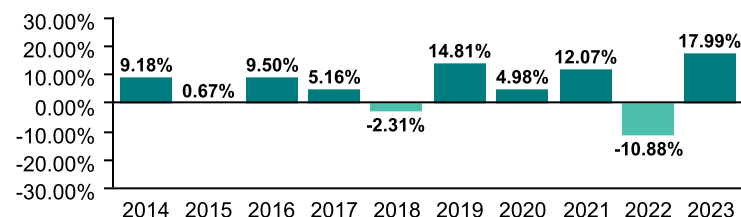
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,755.95 on December 31, 2023. This works out to an average of 5.79% 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.

#### For more information

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Email - On our website, please go to the "Contact Us" section

Telephone - 1-888-252-1847

# 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: \$191,468,954  
 Portfolio turnover rate: 64.93%

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>	--	16.99	86,398	--	16.99	559,656	--	16.96	8,205

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 %
Province of Ontario, 3.65%, 6/2/2033	9.49
Gov. of Canada, 2.75%, 6/1/2033	4.41
Province of Ontario, 4.15%, 12/2/2054	3.03
Province of Quebec, 4.4%, 12/1/2055	2.99
Province of Quebec, 3.6%, 9/1/2033	2.93
Gov. of Canada, 2/29/2024	2.18
United States Treasury Bill RR, 0.5%, 4/15/2024	1.47
Royal Bank of Canada	1.06
Gov. of Canada, 2.5%, 12/1/2032	0.99
Bank of Montreal, 2.7%, 9/11/2024	0.92
<b>Total</b>	<b>29.47</b>
<b>Total investments:</b>	<b>2148</b>

### Investment segmentation

	Assets %
Fixed income	60.95
Foreign equity	13.85
Canadian equity	13.68
Cash and equivalents	8.86
Other	2.67

## 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.

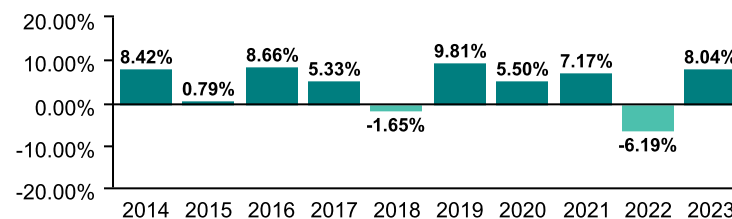
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,547.94 on December 31, 2023. This works out to an average of 4.47% 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?

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

Email - On our website, please go to the "Contact Us" section

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: \$221,026,631  
 Portfolio turnover rate: 7.75%

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>	--	21.61	9,065	--	21.61	241,491	--	--	--

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?

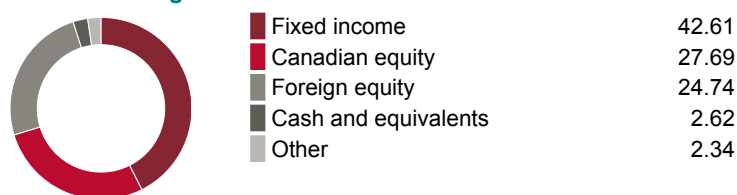
This segregated fund invests primarily in fixed-income and/or income-oriented equity securities anywhere in the world currently through the Canada Life Strategic Income mutual fund.

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

	Assets %
Royal Bank of Canada	2.16
Bank of Montreal	1.78
Toronto-Dominion Bank Com New	1.46
Canadian Natural Resources Ltd.	1.32
Microsoft Corp.	1.32
Canadian Pacific Kansas City Limited	1.20
Canadian National Railwaypany	1.03
Loblaw Cos. Ltd.	0.98
TC Energy Corp.	0.96
Mackenzie Credit Absolute Return Fund Series CL	0.91
<b>Total</b>	<b>13.12</b>

**Total investments:** 2527

#### 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.

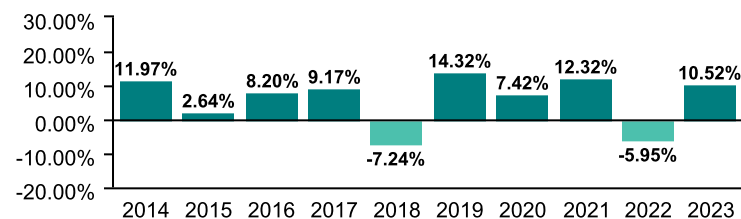
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,805.29 on December 31, 2023. This works out to an average of 6.09% 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?

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 - On our website, please go to the "Contact Us" section

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: \$82,259,529  
 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>	--	13.60	10,643	--	13.60	104,098	--	--	--

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?

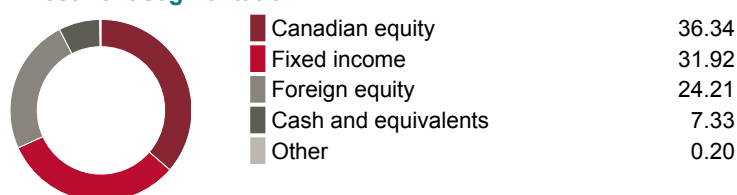
This segregated fund invests in Canadian and foreign fixed-income securities and Canadian and foreign equities currently through the Canada Life Canadian Growth Balanced mutual fund.

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

	Assets %
Intact Financial Corporation	3.49
CAE Inc.	3.31
Stantec Inc.	3.30
Province of Ontario, 3.65%, 6/2/2033	3.30
Royal Bank of Canada	3.16
Province of Quebec, 3.6%, 9/1/2033	2.99
Schneider Electric S.E. Shs	2.87
Premium Brands Holdings Corporation	2.63
Boyd Group Services Inc.	2.58
Dollarama Inc.	2.19
<b>Total</b>	<b>30.19</b>

**Total investments: 1325**

### 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 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.

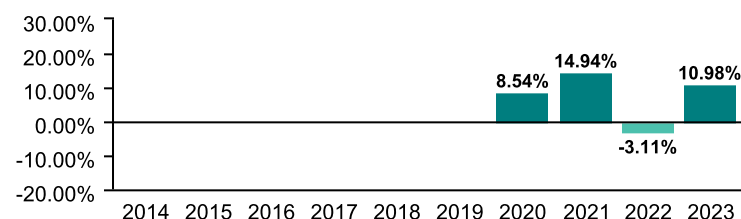
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on November 4, 2019 would have \$1,360.23 on December 31, 2023. This works out to an average of 7.68% 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.

## 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%.

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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?

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Email - On our website, please go to the "Contact Us" section

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: \$39,282,721  
 Portfolio turnover rate: 8.20%

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>	--	13.18	5,229	--	13.19	112,907	--	13.15	4,178

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

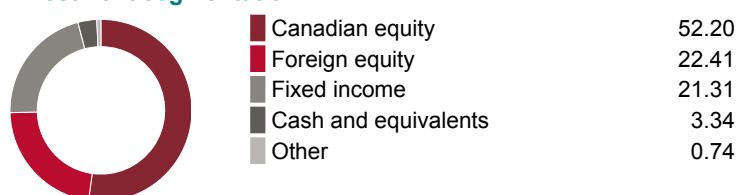
## What does the fund invest in?

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	3.48
Intact Financial Corporation	3.38
Restaurant Brands International Inc.	3.34
Royal Bank of Canada	3.28
Toronto-Dominion Bank Com New	3.15
Alimentation Couche-Tard Inc.	2.86
Telus Corp.	2.56
Emera Inc.	2.54
Dollarama Inc.	2.49
Visa Inc. Com CIA	2.45
<b>Total</b>	<b>29.52</b>
<b>Total investments:</b>	<b>1932</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 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.

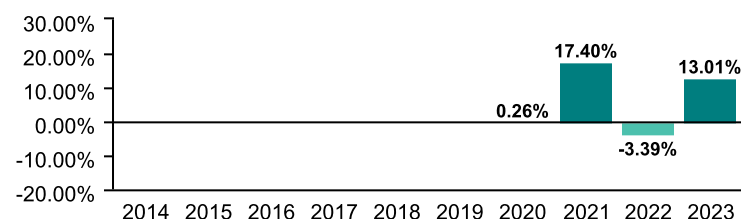
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on November 4, 2019 would have \$1,318.43 on December 31, 2023. This works out to an average of 6.88% 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.

## 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.

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

Email - On our website, please go to the "Contact Us" section

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: \$602,582,689  
 Portfolio turnover rate: 40.10%

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>	--	13.16	311,494	--	13.16	1,762,884	--	--	--

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

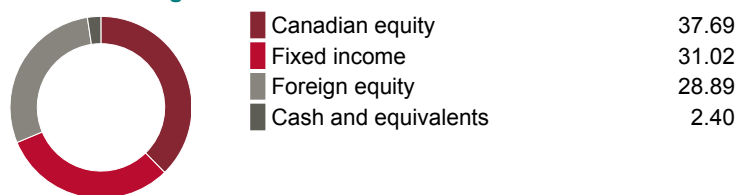
## What does the fund invest in?

This segregated fund invests primarily in Canadian fixed-income securities and stocks with exposure to foreign stocks.

### Top 10 investments

	Assets %
Royal Bank of Canada	3.35
Toronto-Dominion Bank Com New	2.83
Canadian National Railwaypany	1.79
Bank of Montreal	1.71
Manulife Financial Corporation	1.66
Rogers Communications Inc. Cl B Non Vtg	1.61
TC Energy Corp.	1.60
Sun Life Financial Inc.	1.51
Amgen Inc.	1.49
Restaurant Brands International Inc.	1.45
<b>Total</b>	<b>19.00</b>
<b>Total investments:</b>	<b>218</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 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.

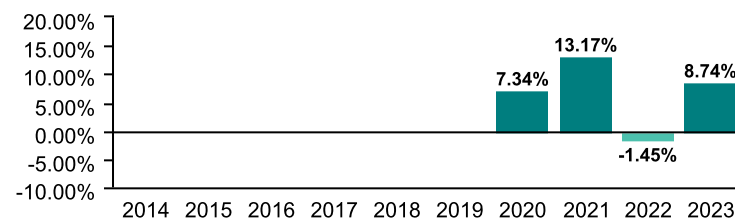
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on November 4, 2019 would have \$1,316.43 on December 31, 2023. This works out to an average of 6.84% 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.



## 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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Email - On our website, please go to the "Contact Us" section

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: \$291,591,673  
 Portfolio turnover rate: 11.44%

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>	--	25.75	40,948	--	25.74	342,165	--	25.70	21,901

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

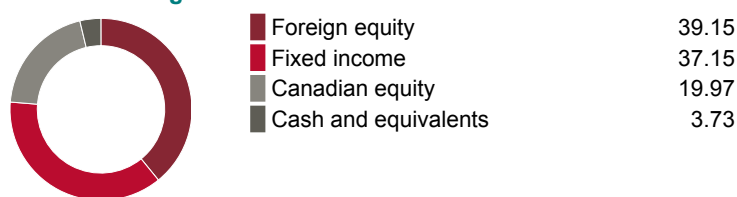
## What does the fund invest in?

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)

Investment	Assets %
Gov. of Canada, 2.75%, 6/1/2033	6.09
Canada Housing Trust No.1, 3.1%, 6/15/2028	2.00
Gov. of Canada, 0.02%, 6/1/2031	1.97
Microsoft Corp.	1.81
Royal Bank of Canada	1.76
Canada Housing Trust No.1, 1.75%, 6/15/2030	1.75
Toronto-Dominion Bank Com New	1.55
Apple Inc.	1.45
Province of Ontario, 2.05%, 6/2/2030	1.45
Bank of Montreal	1.41
<b>Total</b>	<b>21.23</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 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.

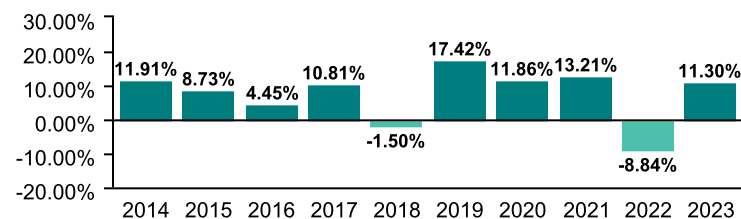
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$2,092.60 on December 31, 2023. This works out to an average of 7.66% 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 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

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 Premier Balanced

**Quick facts:** Date fund available: May 14, 2012  
 Date fund created: November 27, 1998  
 Managed by: Invesco Canada Ltd.

Total fund value: \$273,191,458  
 Portfolio turnover rate: 7.74%

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>	--	29.28	76,534	--	29.32	203,320	--	29.11	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?

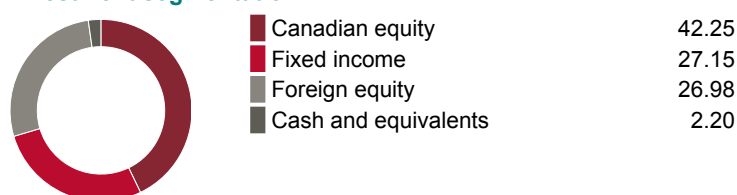
This segregated fund invests primarily in Canadian fixed-income securities and stocks currently through the Invesco Income Growth Fund.

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

	Assets %
Brookfield Corporation VtgCI A	6.08
Royal Bank of Canada	4.09
ICON PLC Shs	3.44
UnitedHealth Group Inc.	3.10
Toronto-Dominion Bank Com New	2.98
Canadian Natural Resources Ltd.	2.91
Telus Corp.	2.83
Aon PLCCI A	2.65
Colliers International Group Inc. Sub Vtg Sh	2.51
Alphabet Inc. Cap Stk CI C	2.23
<b>Total</b>	<b>32.82</b>

**Total investments:** 271

### 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 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 2024, this fund's risk rating has changed from "Low to moderate" 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.

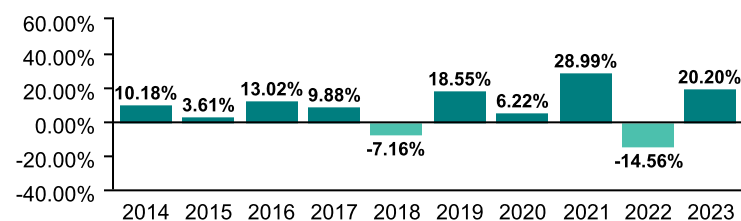
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$2,195.44 on December 31, 2023. This works out to an average of 8.18% 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 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.

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#### For more information

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Email - On our website, please go to the "Contact Us" section

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: \$29,891,636  
 Portfolio turnover rate: 7.04%

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>	--	14.74	29,348	--	14.74	145,840	--	--	--

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?

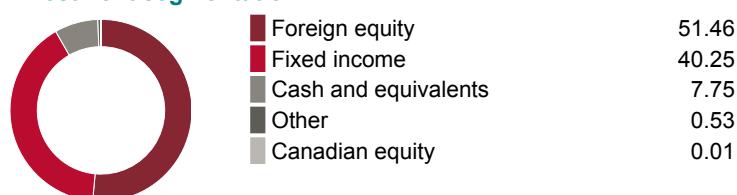
This segregated fund invests primarily in fixed-income securities and income-oriented stocks from around the world currently through the Canada Life Global Strategic Income mutual fund.

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

	Assets %
Microsoft Corp.	2.68
Gov. of Canada, 3.5%, 3/1/2028	2.13
United States Treasury Note, 3.5%, 2/15/2033	2.06
United States Treasury Note, 0.13%, 2/15/2052	1.78
United States Treasury Note, 0.13%, 1/15/2031	1.56
SAP SE Shs	1.46
Broadcom Inc.	1.42
JPMorgan Chase & Co.	1.39
Amazon.com Inc.	1.33
United States Treasury Note, 4%, 2/29/2028	1.32
<b>Total</b>	<b>17.13</b>

**Total investments:** 1733

### Investment segmentation



## How has the fund performed?

This section tells you how the fund has performed over the past 7 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.

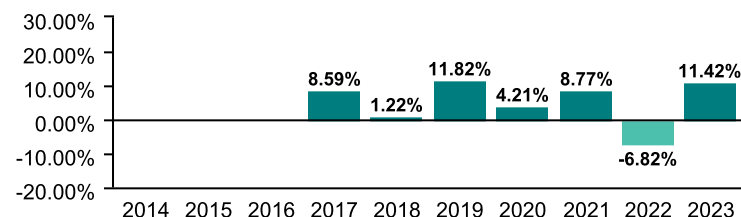
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on November 14, 2016 would have \$1,473.97 on December 31, 2023. This works out to an average of 5.59% a year.

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

This chart shows how the fund has performed in each of the past 7 years. In the past 7 years, the fund was up in value 6 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.

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

Email - On our website, please go to the "Contact Us" section

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: \$54,913,597  
 Portfolio turnover rate: 8.20%

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>	--	11.96	2,538	--	11.97	105,399

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

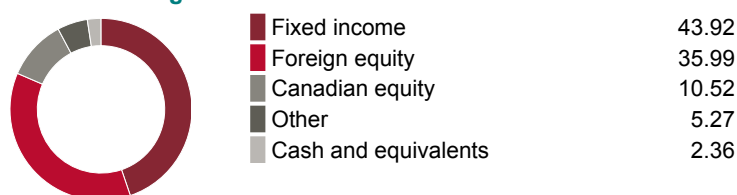
## What does the fund invest in?

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 %
Fidelity Global High Yield Investment Trust	1.99
Fidelity High Income Commercial Real Estate Currency Neutral Multi-Asset Base Fund	1.82
High Yield Investments Directly Held	1.58
iShares Comex Gold Trust ETF	1.52
United States Treasury Note, 4.63%, 10/15/2026	1.38
United States Treasury Note, 3.75%, 5/31/2030	1.29
Microsoft Corp.	1.17
Gov. of Canada, 3%, 10/1/2025	0.99
Apple Inc.	0.94
SECTOR SPDRTR-ENERGY ETF	0.90
<b>Total</b>	<b>13.57</b>
<b>Total investments:</b>	<b>4414</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 3 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.

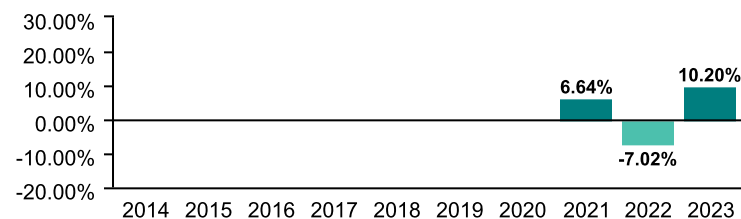
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on May 11, 2020 would have \$1,196.47 on December 31, 2023. This works out to an average of 5.05% a year.

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

This chart shows how the fund has performed in each of the past 3 years. In the past 3 years, the fund was up in value 2 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: \$109,125,042  
 Portfolio turnover rate: 6.21%

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>	--	12.98	70,737	--	12.98	231,070

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?

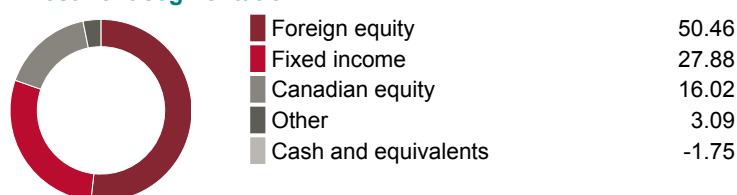
This segregated fund invests primarily in global equity securities but includes global fixed-income securities currently through the Fidelity Global Balanced Portfolio Fund.

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

	Assets %
Microsoft Corp.	1.57
iShares Comex Gold Trust ETF	1.51
Meta Platforms Inc. CIA	1.40
NVIDIA Corp.	1.27
High Yield Investments Directly Held	1.12
Amazon.com Inc.	1.05
United States Treasury Note, 4.63%, 10/15/2026	1.00
SECTOR SPDRTR-ENERGY ETF	0.99
Fidelity Global High Yield Investment Trust	0.96
Apple Inc.	0.94
<b>Total</b>	<b>11.80</b>

**Total investments:** **4345**

### Investment segmentation



## How has the fund performed?

This section tells you how the fund has performed over the past 3 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.

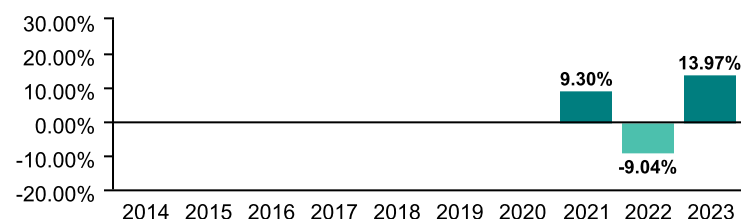
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on May 11, 2020 would have \$1,298.04 on December 31, 2023. This works out to an average of 7.43% a year.

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

This chart shows how the fund has performed in each of the past 3 years. In the past 3 years, the fund was up in value 2 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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Email - On our website, please go to the "Contact Us" section

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: \$37,841,036  
 Portfolio turnover rate: 49.15%

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>	--	13.62	7,310	--	13.62	24,354

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

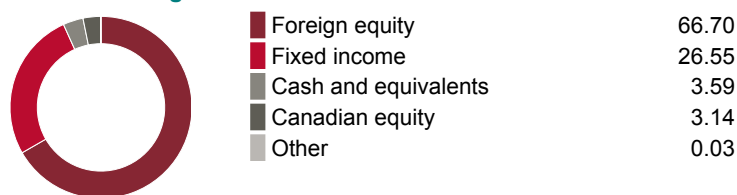
## What does the fund invest in?

This segregated fund invests primarily in foreign stocks and a combination of domestic and foreign fixed-income securities.

### Top 10 investments

	Assets %
Amgen Inc.	2.67
Qualcomm Inc.	2.49
NetApp Inc.	2.45
American Express Co.	2.39
Province of Ontario, 3.65%, 6/2/2033	2.32
Amdocs Ltd. Shs	2.13
Gen Digital Inc.	1.89
Masco Corp.	1.87
Flowserve Corp.	1.78
Harley-Davidson Inc.	1.77
<b>Total</b>	<b>21.76</b>
<b>Total investments:</b>	<b>181</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 3 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.

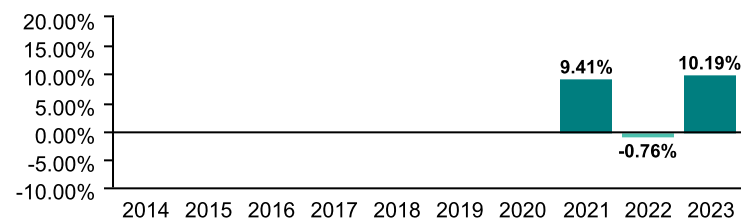
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on May 11, 2020 would have \$1,362.24 on December 31, 2023. This works out to an average of 8.87% a year.

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

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

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Email - On our website, please go to the "Contact Us" section

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: \$255,714,457  
 Portfolio turnover rate: 4.41%

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>	--	28.00	68,834	--	28.01	231,534	--	28.02	48,209

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?

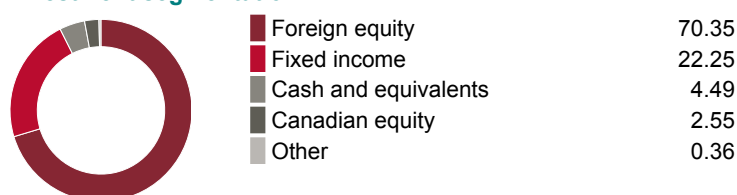
This segregated fund invests primarily in foreign fixed-income securities and foreign stocks currently through the Canada Life Global Balanced mutual fund.

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

	Assets %
Danaher Corp.	3.37
Colgate-Palmolive Co.	2.84
Alphabet Inc. Cl A	2.48
Brookfield Corporation VtgCl A	2.46
Berkshire Hathaway Inc. Cl B New	2.40
Johnson & Johnson	2.35
Reckitt Benckiser Group PLC Shs	2.24
Compass Group PLC Ord Gbp0.1105	2.21
Seven & i Holdings Co. Ltd. Shs	2.18
Grainger (W.W.) Inc.	2.13
<b>Total</b>	<b>24.65</b>

**Total investments: 1198**

### 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.

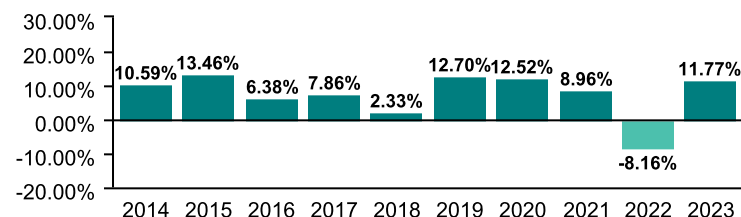
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$2,089.86 on December 31, 2023. 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 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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#### For more information

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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: \$43,819,341  
 Portfolio turnover rate: 9.17%

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>	--	12.50	21,370	--	12.50	249,844

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?

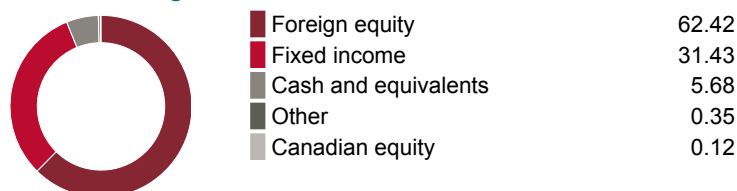
This segregated fund invests primarily in global equities and fixed-income securities anywhere in the world currently through the Mackenzie Global Growth Balanced Fund.

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

	Assets %
Schneider Electric S.E. Shs	2.74
Microsoft Corp.	2.71
Roper Technologies Inc.	2.59
Linde PLC Shs	2.45
Accenture PLCClass A	2.33
Aon PLCCI A	2.29
Alcon Inc. ADR Act Nom	2.24
S&P Global Inc.	1.96
Trane Technologies PLC Shs	1.92
Thermo Fisher Scientific Inc.	1.89
<b>Total</b>	<b>23.13</b>

**Total investments:** **2808**

### Investment segmentation



## How has the fund performed?

This section tells you how the fund has performed over the past 3 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.

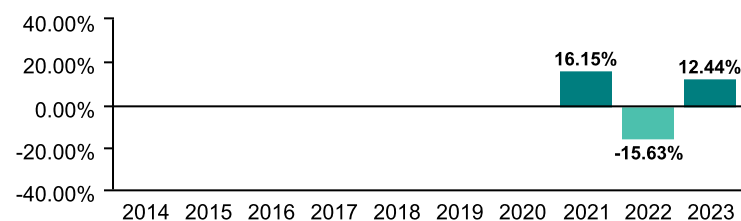
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on May 11, 2020 would have \$1,249.86 on December 31, 2023. This works out to an average of 6.32% a year.

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

This chart shows how the fund has performed in each of the past 3 years. In the past 3 years, the fund was up in value 2 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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# 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: \$66,248,529  
 Portfolio turnover rate: 9.81%

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>	--	12.36	51,947	--	12.36	250,738

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?

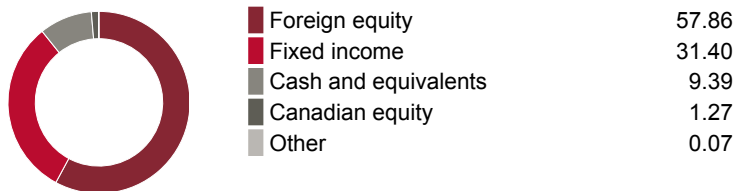
This segregated fund invests primarily in foreign equities and fixed-income securities currently through the Canada Life Global Growth Equity and Canada Life Global Multi-Sector Fixed Income segregated funds.

### Top 10 investments

Global Growth Equity	Assets %	59.88
Global Multi-Sector Fixed Income		40.12

**Total** 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 3 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.

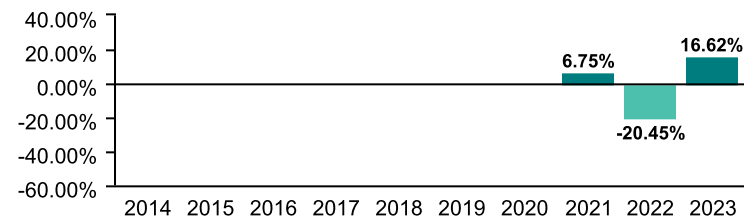
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on May 11, 2020 would have \$1,236.40 on December 31, 2023. This works out to an average of 6.01% a year.

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

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

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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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# Canadian Low Volatility

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

Total fund value: \$9,558,791  
 Portfolio turnover rate: 81.13%

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>	--	13.09	407	--	13.10	14,390	--	--	--

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?

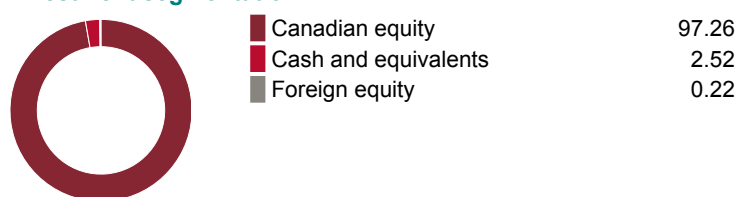
This segregated fund invests primarily in Canadian stocks with a focus on those companies and/or sectors that are believed to likely have lower sensitivity to broader market movements.

### Top 10 investments

	Assets %
Sun Life Financial Inc.	4.12
Intact Financial Corporation	3.60
Thomson Reuters Corp. Com No Par	3.18
Royal Bank of Canada	2.88
Pembina Pipeline Corp.	2.83
Toronto-Dominion Bank Com New	2.77
Manulife Financial Corporation	2.73
Canadian National Railwaypany	2.63
CGI Inc. Cl A Sub Vtg	2.62
Bank of Nova Scotia (The)	2.57
<b>Total</b>	<b>29.93</b>

**Total investments: 89**

### 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 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.

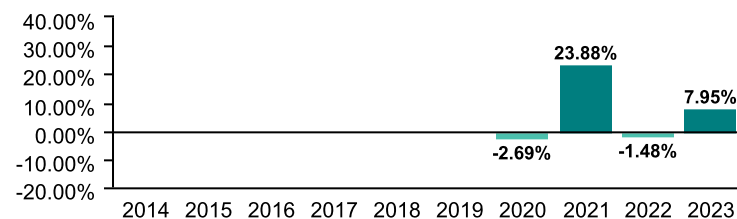
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on November 4, 2019 would have \$1,309.30 on December 31, 2023. This works out to an average of 6.70% 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 2 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 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

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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	0.21

#### 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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# Canadian Core Dividend

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

Total fund value: \$1,331,717,163  
 Portfolio turnover rate: 57.02%

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>	--	28.65	715,191	--	28.64	1,556,519	--	28.63	20,214

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

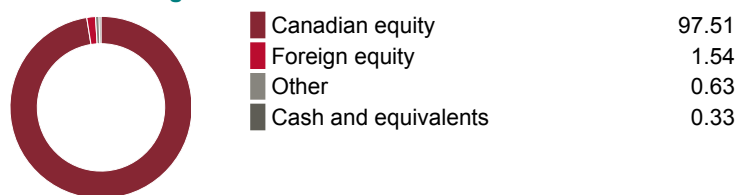
## What does the fund invest in?

This segregated fund invests primarily in dividend yielding Canadian stocks.

### Top 10 investments

	Assets %
Royal Bank of Canada	8.17
Bank of Montreal	6.17
Toronto-Dominion Bank Com New	5.89
Telus Corp.	4.46
Canadian Natural Resources Ltd.	4.45
Sun Life Financial Inc.	4.30
TC Energy Corp.	4.26
Enbridge Inc.	3.54
Canadian Pacific Kansas City Limited	3.44
Bank of Nova Scotia (The)	3.32
<b>Total</b>	<b>48.01</b>
<b>Total investments:</b>	<b>50</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.

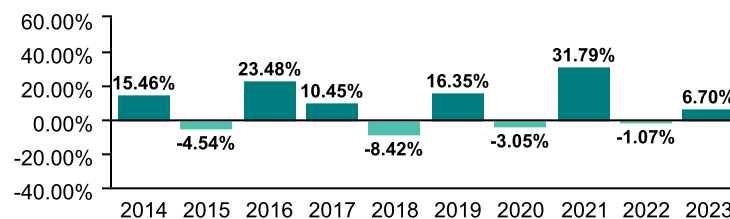
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$2,160.17 on December 31, 2023. 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%.

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

Email - On our website, please go to the "Contact Us" section

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: \$333,336,336  
 Portfolio turnover rate: 47.27%

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>	--	26.26	308,172	--	26.27	455,144	--	26.23	11,795

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

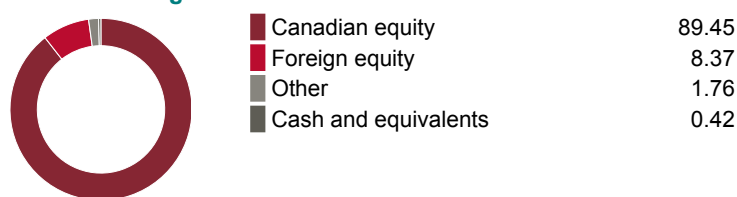
## What does the fund invest in?

This segregated fund invests primarily in dividend yielding Canadian stocks with exposure to foreign stocks.

### Top 10 investments

	Assets %
Royal Bank of Canada	7.49
Bank of Montreal	5.71
Toronto-Dominion Bank Com New	5.47
Telus Corp.	4.13
Canadian Natural Resources Ltd.	4.10
Sun Life Financial Inc.	3.91
TC Energy Corp.	3.85
Enbridge Inc.	3.25
Canadian Pacific Kansas City Limited	3.18
Bank of Nova Scotia (The)	3.02
<b>Total</b>	<b>44.11</b>
<b>Total investments:</b>	<b>60</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.

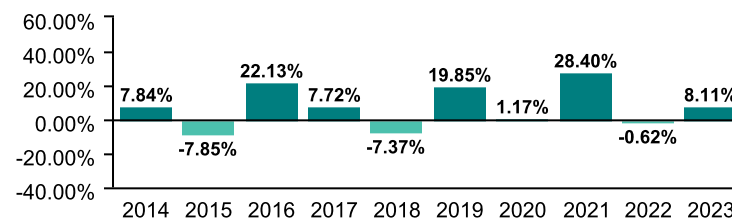
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$2,025.35 on December 31, 2023. This works out to an average of 7.31% 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 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.

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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# Canadian Dividend

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

Total fund value: \$128,675,247  
 Portfolio turnover rate: 7.38%

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>	--	13.99	98,194	--	14.00	300,147	--	--	--

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

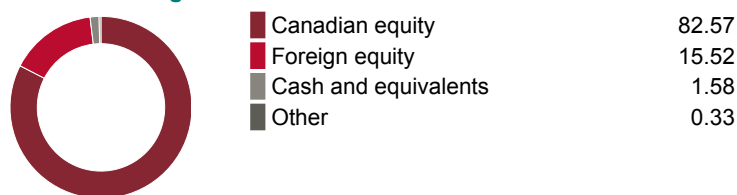
## What does the fund invest in?

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	6.94
Bank of Montreal	5.26
Toronto-Dominion Bank Com New	5.02
Telus Corp.	3.80
Canadian Natural Resources Ltd.	3.77
Sun Life Financial Inc.	3.62
TC Energy Corp.	3.60
Enbridge Inc.	3.00
Canadian Pacific Kansas City Limited	2.92
Bank of Nova Scotia (The)	2.82
<b>Total</b>	<b>40.76</b>
<b>Total investments:</b>	<b>139</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 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.

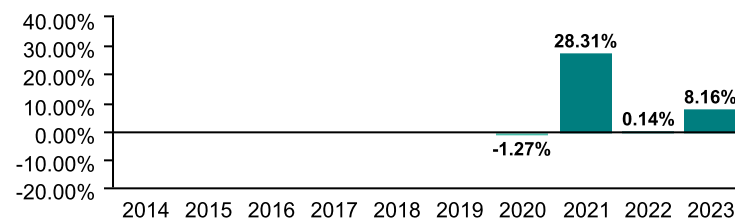
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on November 4, 2019 would have \$1,399.47 on December 31, 2023. This works out to an average of 8.42% 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 *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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# Canadian Growth

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

Total fund value: \$162,615,235  
 Portfolio turnover rate: 86.66%

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>	--	14.73	15,629	--	14.73	54,085

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

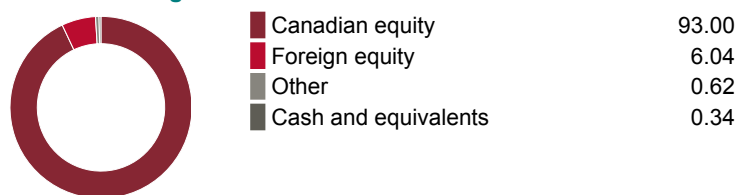
## What does the fund invest in?

This segregated fund invests primarily in Canadian stocks currently through the Canada Life Canadian Growth mutual fund.

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

	Assets %
Royal Bank of Canada	7.65
Toronto-Dominion Bank Com New	6.60
Bank of Montreal	4.89
Canadian Natural Resources Ltd.	4.03
Canadian Pacific Kansas City Limited	3.70
Shopify Inc. Cl A	3.05
Constellation Software Inc.	3.04
Canadian National Railwaypany	3.01
Alimentation Couche-Tard Inc.	2.56
Brookfield Corporation VtgCl A	2.54
<b>Total</b>	<b>41.07</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.

## Notes

Prior to October 23, 2023, this fund was named Pathways Canadian Equity. 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 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.

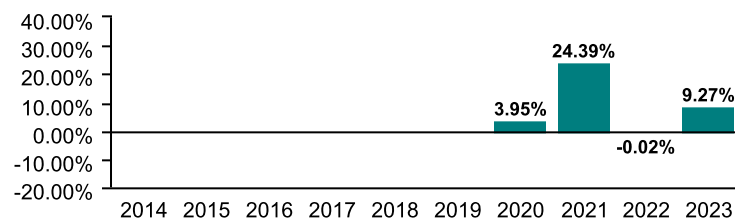
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on June 17, 2019 would have \$1,472.81 on December 31, 2023. This works out to an average of 8.90% 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.



## 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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# Canadian Equity

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

Total fund value: \$212,028,228  
 Portfolio turnover rate: 70.87%

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>	--	27.67	47,933	--	27.63	19,361	--	27.60	729

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.

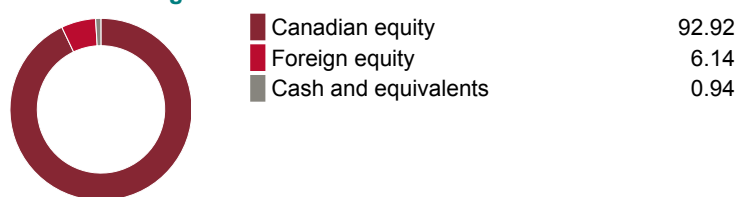
### Top 10 investments

	Assets %
Royal Bank of Canada	7.65
Toronto-Dominion Bank Com New	6.60
Bank of Montreal	4.89
Canadian Natural Resources Ltd.	4.04
Canadian Pacific Kansas City Limited	3.76
Shopify Inc. Cl A	3.07
Constellation Software Inc.	3.04
Canadian National Railwaypany	3.00
Alimentation Couche-Tard Inc.	2.57
Brookfield Corporation VtgCl A	2.54
<b>Total</b>	<b>41.15</b>

**Total investments:**

**57**

### 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.

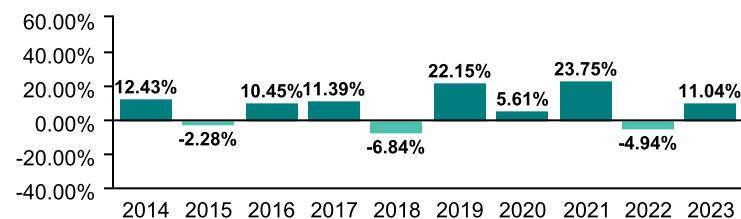
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$2,122.15 on December 31, 2023. This works out to an average of 7.81% 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.



## 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%.

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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 - On our website, please go to the "Contact Us" section

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: \$126,370,529  
 Portfolio turnover rate: 3.15%

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>	--	26.22	34,721	--	26.22	13,217	--	--	--

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

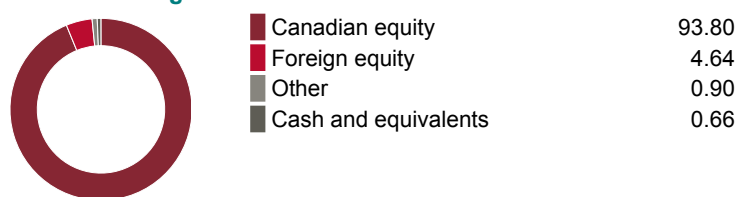
## What does the fund invest in?

This segregated fund invests primarily in Canadian stocks with exposure to foreign stocks.

### Top 10 investments

	Assets %
Royal Bank of Canada	6.77
Toronto-Dominion Bank Com New	5.98
Canadian Natural Resources Ltd.	3.91
Bank of Montreal	3.87
Canadian Pacific Kansas City Limited	3.82
Canadian National Railwaypany	3.61
Alimentation Couche-Tard Inc.	2.95
CGI Inc. CI A Sub Vtg	2.71
Suncor Energy Inc.	2.57
Bank of Nova Scotia (The)	2.51
<b>Total</b>	<b>38.71</b>
<b>Total investments:</b>	<b>559</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.

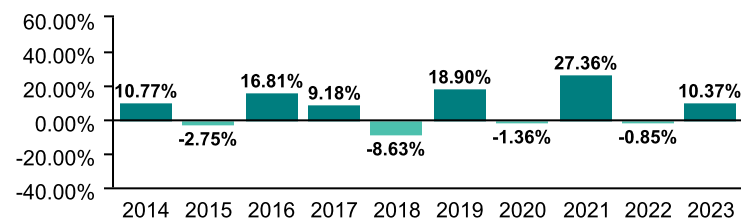
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$2,052.02 on December 31, 2023. This works out to an average of 7.45% 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 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.

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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 London, ON N6A 4K1

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

Email - On our website, please go to the "Contact Us" section

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: \$131,265,744  
 Portfolio turnover rate: 5.32%

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>	--	31.82	94,896	--	31.83	124,507	--	31.82	13,931

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

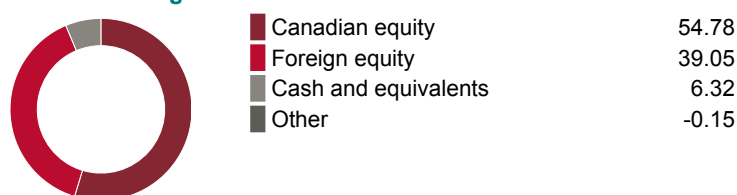
### What does the fund invest in?

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 %
Intact Financial Corporation	5.23
Stantec Inc.	5.18
CAE Inc.	5.11
Royal Bank of Canada	4.73
Premium Brands Holdings Corporation	4.35
Schneider Electric S.E. Shs	4.24
Accenture PLCClass A	4.22
Boyd Group Services Inc.	4.05
Dollarama Inc.	3.88
Aon PLCCI A	3.82
<b>Total</b>	<b>44.81</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 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

Effective October 2023, this fund's risk rating has changed from "Low to moderate" 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.

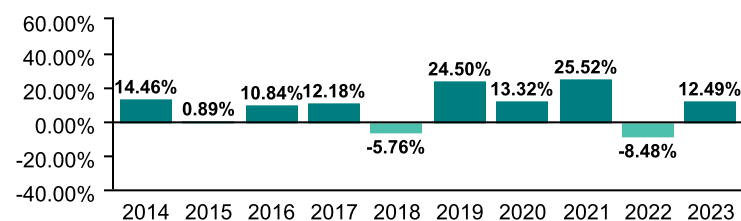
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$2,467.14 on December 31, 2023. 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.



### 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%.

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

Email - On our website, please go to the "Contact Us" section

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: \$242,204,826  
 Portfolio turnover rate: 10.08%

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>	--	14.33	451,111	--	14.33	736,936	--	14.33	11,218

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

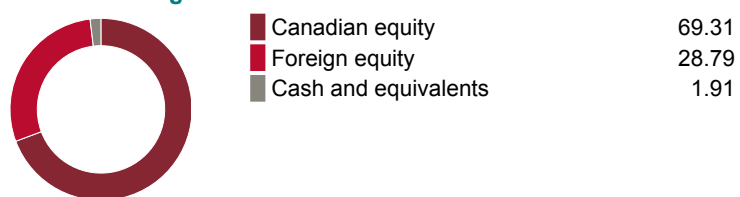
## What does the fund invest in?

This segregated fund invests primarily in Canadian stocks with exposure to foreign stocks.

### Top 10 investments

	Assets %
Royal Bank of Canada	6.17
Toronto-Dominion Bank Com New	5.21
Canadian National Railwaypany	3.28
Bank of Montreal	3.15
Manulife Financial Corporation	3.05
Rogers Communications Inc. Cl B Non Vtg	2.96
TC Energy Corp.	2.94
Sun Life Financial Inc.	2.77
Restaurant Brands International Inc.	2.67
Magna International Inc.	2.65
<b>Total</b>	<b>34.85</b>
<b>Total investments:</b>	<b>68</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 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.

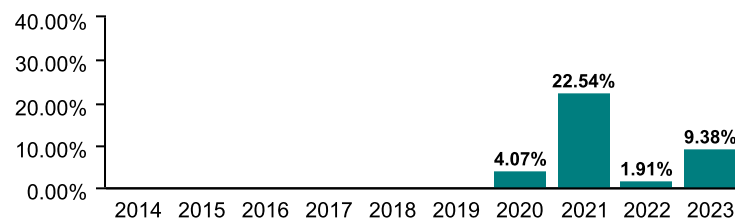
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on November 4, 2019 would have \$1,432.82 on December 31, 2023. This works out to an average of 9.04% 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.

## 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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#### For more information

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Email - On our website, please go to the "Contact Us" section

Telephone - 1-888-252-1847

# 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: \$168,138,160  
 Portfolio turnover rate: 5.71%

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>	--	35.04	53,851	--	34.98	72,586	--	34.80	9,877

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.

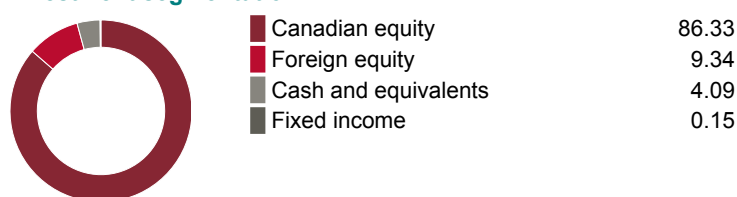
### Top 10 investments (of the underlying fund)

	Assets %
Canadian National Railwaypany	4.94
Royal Bank of Canada	4.94
Rogers Communications Inc. CI B Non Vtg	3.86
Toronto-Dominion Bank Com New	3.83
Canadian Natural Resources Ltd.	3.69
Alimentation Couche-Tard Inc.	3.47
Constellation Software Inc.	2.86
Agnico-Eagle Mines Ltd.	2.81
Intact Financial Corporation	2.69
TMX Group Limited	2.52
<b>Total</b>	<b>35.61</b>

**Total investments:**

**156**

### 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.

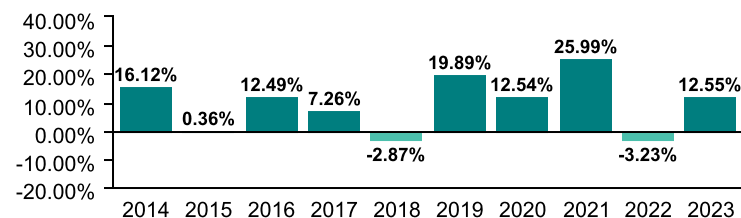
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$2,528.62 on December 31, 2023. This works out to an average of 9.72% 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?

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#### For more information

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

Email - On our website, please go to the "Contact Us" section

Telephone - 1-888-252-1847

# Canadian Fundamental Equity

**Quick facts:** Date fund available: June 17, 2019  
 Date fund created: June 17, 2019  
 Managed by: Connor, Clark & Lunn Investment Management Ltd.

Total fund value: \$53,750,076  
 Portfolio turnover rate: 9.96%

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>	--	14.02	80,513	--	14.02	78,812

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

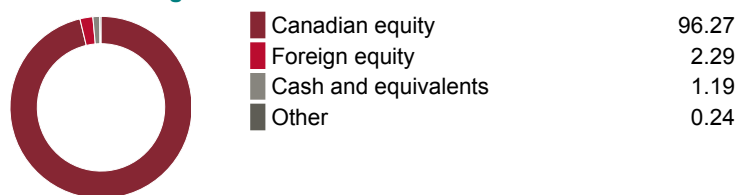
## What does the fund invest in?

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	6.66
Toronto-Dominion Bank Com New	4.82
Shopify Inc. Cl A	4.37
Canadian Natural Resources Ltd.	3.50
Bank of Montreal	3.48
Canadian Pacific Kansas City Limited	3.24
Constellation Software Inc.	3.21
Canadian National Railwaypany	2.51
Alimentation Couche-Tard Inc.	2.33
Enbridge Inc.	2.19
<b>Total</b>	<b>36.31</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 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 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.

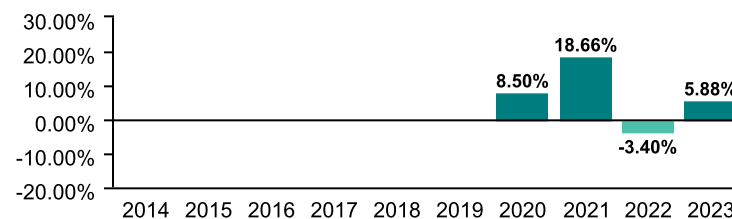
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on June 17, 2019 would have \$1,402.20 on December 31, 2023. This works out to an average of 7.73% 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.

## 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?

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 - On our website, please go to the "Contact Us" section

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: \$116,167,126  
 Portfolio turnover rate: 64.92%

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>	--	27.46	58,417	--	27.45	84,920	--	27.44	359

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?

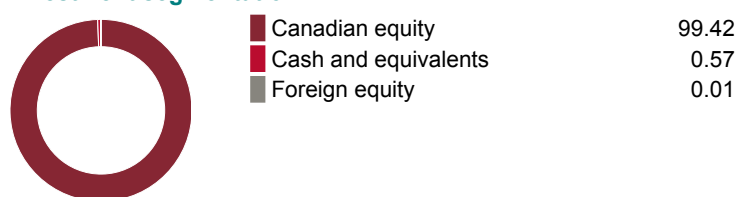
This segregated fund invests primarily in Canadian companies that are in the middle capitalization range of the equity market with exposure to foreign stocks.

### Top 10 investments

	Assets %
Boyd Group Services Inc.	3.84
EQB Inc.	3.55
Stantec Inc.	3.50
Element Fleet Management Corp.	3.40
The Descartes Systems Group Inc.	3.19
Savaria Corporation	2.96
Dream Industrial Tr Unit	2.91
Richelieu Hardware Ltd.	2.85
ATS Automation Tooling Systems Inc.	2.84
Stella-Jones Inc.	2.80
<b>Total</b>	<b>31.84</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.

## Notes

Effective October 2023, this fund's risk rating has changed from "Moderate to high" 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.

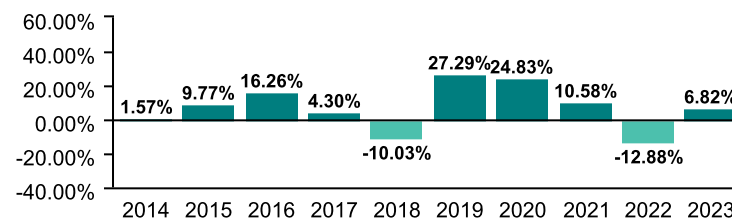
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,988.80 on December 31, 2023. This works out to an average of 7.12% 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

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

## 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: \$550,993,957  
 Portfolio turnover rate: 2.47%

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>	--	21.55	725,601	--	21.56	577,479	--	21.55	29,894

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

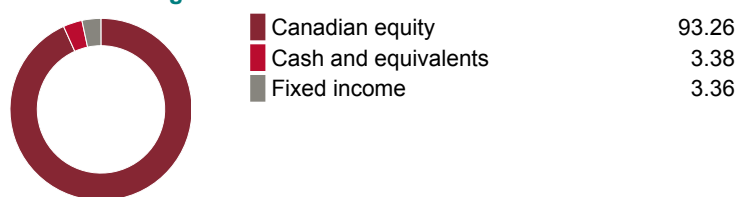
### What does the fund invest in?

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	4.45
The Livmore High Park, Toronto, ON	3.72
High Park Village - West Tower, Toronto, ON	3.56
Grenadier Square Redevelopment, Toronto, ON	3.04
The Lillian Redpath Towers, Toronto, ON	2.44
33 Yonge Street, Toronto, ON	2.38
320 McRae Avenue, Ottawa, ON	2.31
Bayview Village Place, Toronto, ON	2.18
6301, 6315, 6325 106 Avenue SE, Calgary, AB	2.05
5150 - 5160 Yonge Street, Toronto, ON	2.02
<b>Total</b>	<b>28.15</b>
<b>Total investments:</b>	<b>120</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 \$471 million worth of real property and has sold \$595 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.

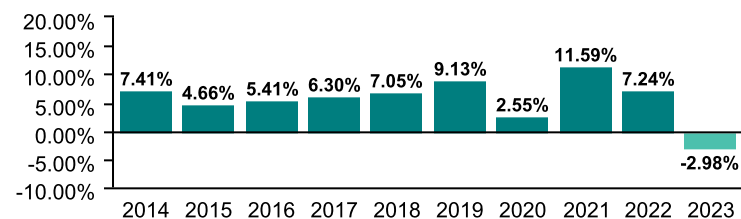
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,751.95 on December 31, 2023. This works out to an average of 5.77% 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.

## 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.

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Email - On our website, please go to the "Contact Us" section

Telephone - 1-888-252-1847

# 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: \$16,747,322  
 Portfolio turnover rate: 55.15%

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>	--	13.04	548	--	13.04	21,413	--	--	--

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

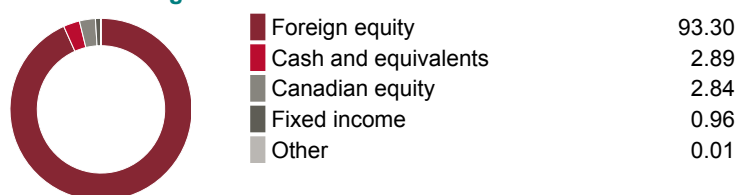
## What does the fund invest in?

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.	2.59
Microsoft Corp.	2.30
Henkel AG & Co. KGaA	1.92
Regions Financial Corp.	1.37
Home Depot Inc.	1.30
Alphabet Inc. Cl A	1.29
Manulife Financial Corporation	1.27
CVS Health Corp.	1.25
Texas Instruments Inc.	1.25
Cognizant Technology Solutions Corporation Cl A	1.23
<b>Total</b>	<b>15.76</b>
<b>Total investments:</b>	<b>4506</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.

## Notes

Effective October 2023, this fund's risk rating has 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 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.

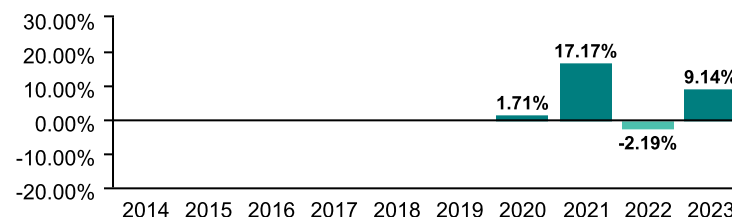
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on November 4, 2019 would have \$1,303.62 on December 31, 2023. This works out to an average of 6.59% 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 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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Email - On our website, please go to the "Contact Us" section

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: \$223,965,665  
 Portfolio turnover rate: 18.06%

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>	--	19.82	175,553	--	19.82	155,658	--	19.82	38,301

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

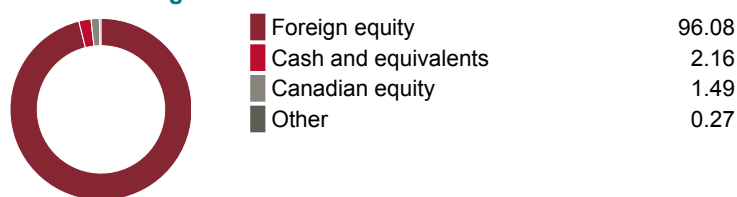
## What does the fund invest in?

This segregated fund invests primarily in dividend yielding stocks anywhere in the world.

### Top 10 investments

	Assets %
CRH PLC Shs	4.10
DCC plc Shs	3.89
Sanofi Shs	3.70
Novartis AG Namen -Akt	3.66
Allianz SE Namen -Akt Vinkuliert	3.49
Procter & Gamble Co.	3.45
Samsung Electronics Co. Ltd. PfdNon -Voting	3.38
Johnson & Johnson	3.33
L'Air Liquide S.A. Shs	3.32
Taiwan Semiconductor Manufacturing Co. Ltd.	3.08
<b>Total</b>	<b>35.41</b>
<b>Total investments:</b>	<b>41</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 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 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.

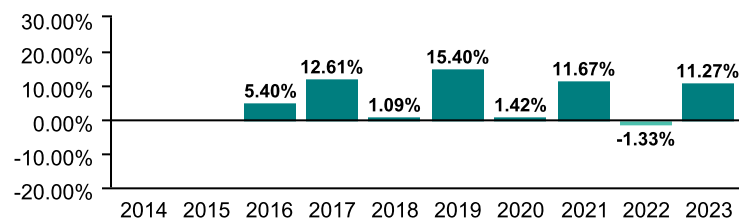
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on January 12, 2015 would have \$1,981.77 on December 31, 2023. This works out to an average of 7.93% 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.



## 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?

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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Email - On our website, please go to the "Contact Us" section

Telephone - 1-888-252-1847



# 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: \$146,668,036  
 Portfolio turnover rate: 12.39%

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>	--	39.08	167,476	--	39.08	173,474	--	39.06	1,385

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

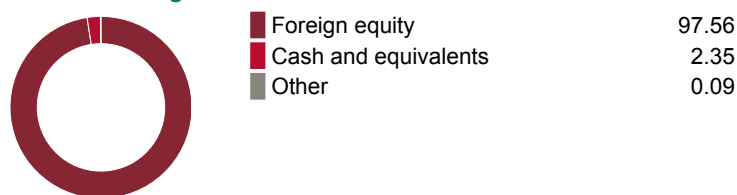
## What does the fund invest in?

This segregated fund invests primarily in stocks anywhere in the world.

### Top 10 investments

	Assets %
Microsoft Corp.	4.58
Berkshire Hathaway Inc. Cl B New	3.91
Booking Holdings Inc.	3.17
Oracle Corp.	3.15
Costco Wholesale Corp.	3.12
Alphabet Inc. Cl A	3.12
Samsung Electronics Co. Ltd. Samsungelectronics	2.94
S&P Global Inc.	2.26
McDonald's Corp.	2.10
Nike Inc. Cl B	2.07
<b>Total</b>	<b>30.42</b>
<b>Total investments:</b>	<b>78</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.

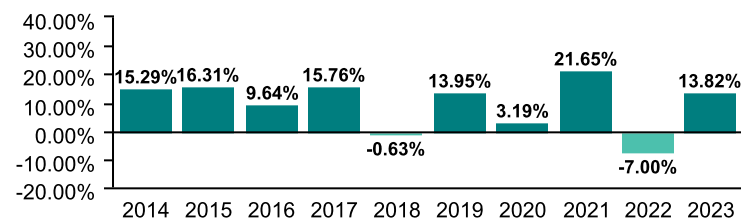
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$2,560.55 on December 31, 2023. This works out to an average of 9.86% 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.

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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: \$25,226,355  
 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>	--	15.23	39,619	--	15.23	10,031

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

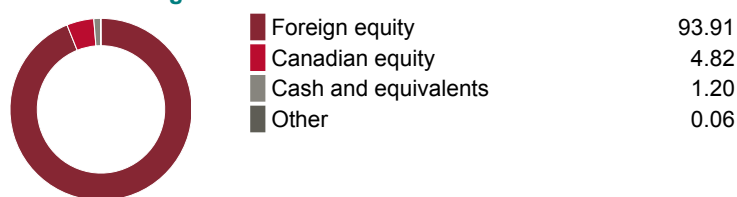
## What does the fund invest in?

This segregated fund invests primarily in stocks anywhere in the world.

### Top 10 investments

	Assets %
Amgen Inc.	3.54
Qualcomm Inc.	3.29
NetApp Inc.	3.24
American Express Co.	3.17
Amdocs Ltd. Shs	2.82
Omnicom Group Inc.	2.65
Gen Digital Inc.	2.51
Masco Corp.	2.48
Flowserve Corp.	2.35
Harley-Davidson Inc.	2.35
<b>Total</b>	<b>28.39</b>
<b>Total investments:</b>	<b>93</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 3 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.

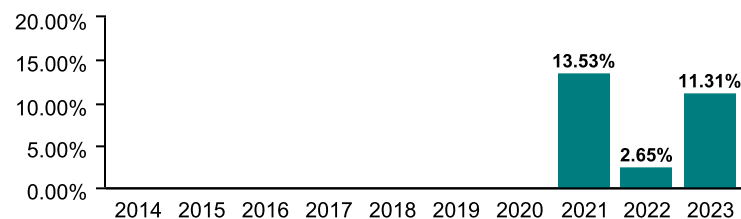
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on May 11, 2020 would have \$1,523.01 on December 31, 2023. This works out to an average of 12.26% a year.

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

This chart shows how the fund has performed in each of the past 3 years. In the past 3 years, the fund was up in value 3 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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## Foreign Equity

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

Total fund value: \$52,608,760  
 Portfolio turnover rate: 7.82%

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>	--	13.69	277,276	--	13.69	266,757	--	13.67	3,597

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

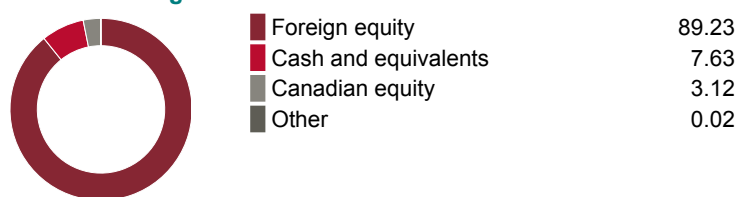
### What does the fund invest in?

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 %
Danaher Corp.	4.28
Colgate-Palmolive Co.	3.60
Alphabet Inc. Cl A	3.15
Brookfield Corporation VtgCl A	3.12
Berkshire Hathaway Inc. Cl B New	3.05
Johnson & Johnson	3.00
Reckitt Benckiser Group PLC Shs	2.85
Compass Group PLC Ord Gbp0.1105	2.80
Seven & i Holdings Co. Ltd. Shs	2.75
Grainger (W.W.) Inc.	2.70
<b>Total</b>	<b>31.31</b>
<b>Total investments:</b>	<b>46</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

Effective October 2023, this fund's risk rating has 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 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.

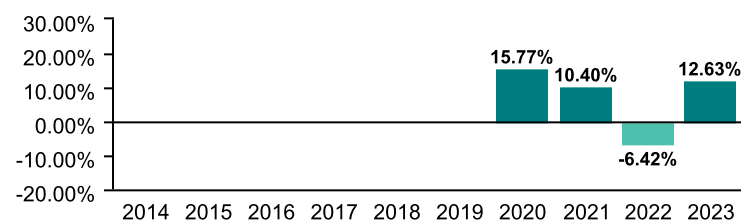
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund on November 4, 2019 would have \$1,368.94 on December 31, 2023. This works out to an average of 7.85% 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.

## 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: \$49,965  
 Portfolio turnover rate: 1.19%

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

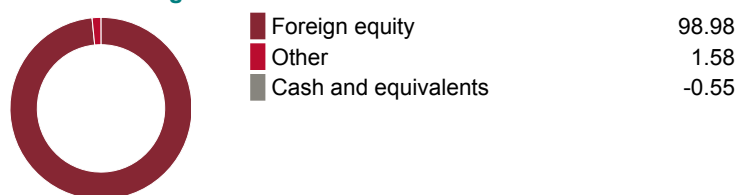
## What does the fund invest in?

This segregated fund invests primarily in 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.	6.72
Amazon.com Inc.	5.17
UnitedHealth Group Inc.	3.59
Mastercard Inc. Cl A	3.51
Progressive Corp.	2.93
Taiwan Semiconductor Manufacturing Co. Ltd.	2.56
ASML Holding N.V. Asml Holding N V	2.54
NVIDIA Corp.	2.52
Costco Wholesale Corp.	2.44
Intuit Inc.	2.22
<b>Total</b>	<b>34.20</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 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 fund was launched on October 23, 2023. 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 *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.

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 - On our website, please go to the "Contact Us" section

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: \$55,172,697  
 Portfolio turnover rate: 8.39%

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>	--	13.40	58,272	--	13.43	109,476

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

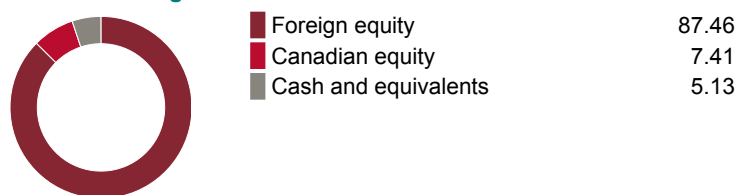
## What does the fund invest in?

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 %
Eli Lilly & Co.	3.14
NOVO NORDISK A/S B	3.10
Microsoft Corp.	3.10
Taiwan Semiconductor Manufacturing Co. Ltd. Shs	2.91
Broadcom Inc.	2.55
UnitedHealth Group Inc.	2.43
Meta Platforms Inc. Cl A	2.12
Blackstone Inc.	1.60
Caterpillar Inc.	1.56
Alphabet Inc. Cl A	1.56
<b>Total</b>	<b>24.05</b>
<b>Total investments:</b>	<b>205</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 3 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.

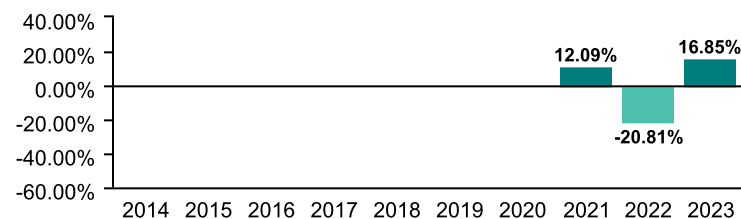
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on May 11, 2020 would have \$1,339.72 on December 31, 2023. This works out to an average of 8.37% a year.

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

This chart shows how the fund has performed in each of the past 3 years. In the past 3 years, the fund was up in value 2 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 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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# 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: \$98,683,651  
 Portfolio turnover rate: 9.93%

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>	--	44.68	23,995	--	44.68	50,083	--	44.70	13,513

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

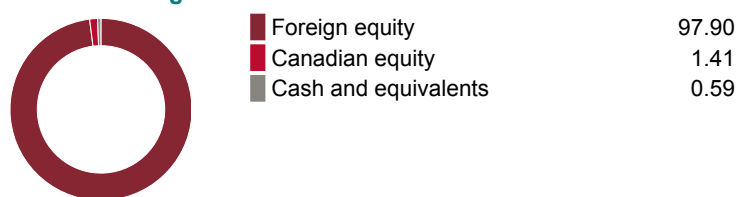
## What does the fund invest in?

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 %
Microsoft Corp.	5.53
Alphabet Inc. Cl A	3.12
Amazon.com Inc.	2.86
UnitedHealth Group Inc.	2.17
JPMorgan Chase & Co.	2.04
Mastercard Inc. Cl A	1.96
Cencora Inc.	1.86
HCA Healthcare Inc.	1.62
E.ON SE Namen -Akt	1.58
TDK Corp. Shs	1.53
<b>Total</b>	<b>24.27</b>
<b>Total investments:</b>	<b>252</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.

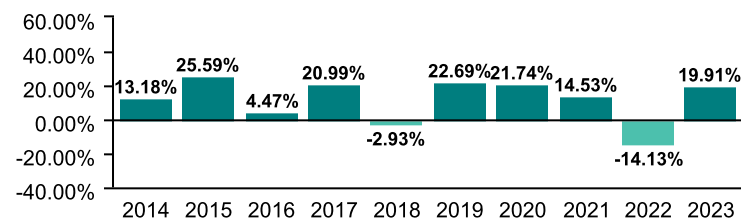
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$3,072.26 on December 31, 2023. This works out to an average of 11.88% 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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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: \$454,781,630  
 Portfolio turnover rate: 5.54%

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>	--	43.79	145,937	--	43.77	359,202	--	43.66	2,631

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

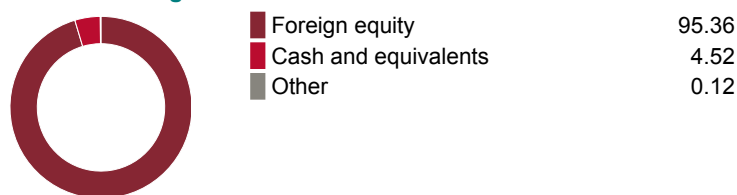
## What does the fund invest in?

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 %
Schneider Electric S.E. Shs	4.23
Microsoft Corp.	4.19
Roper Technologies Inc.	4.04
Accenture PLCClass A	3.68
Linde PLC Shs	3.68
Aon PLCCI A	3.62
Alcon Inc. ADR Act Nom	3.31
S&P Global Inc.	3.04
Thermo Fisher Scientific Inc.	2.95
Apple Inc.	2.93
<b>Total</b>	<b>35.68</b>
<b>Total investments:</b>	<b>42</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.

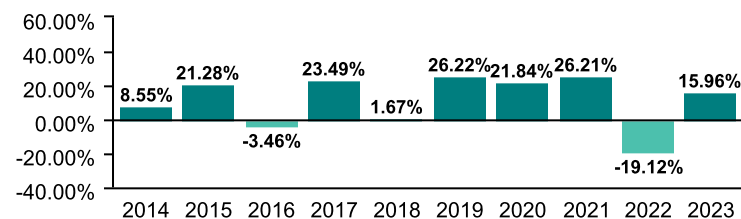
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$2,904.70 on December 31, 2023. This works out to an average of 11.25% 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?

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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: \$73,465,999  
 Portfolio turnover rate: 8.05%

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>	--	13.41	75,523	--	13.42	121,888

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.

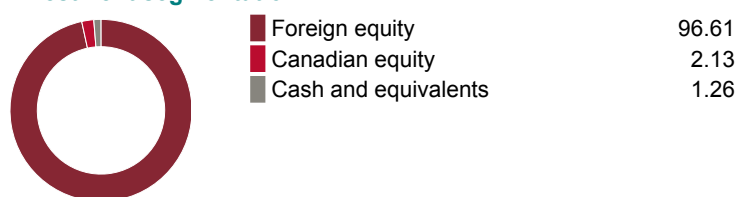
### Top 10 investments (of the underlying fund)

	Assets %
Microsoft Corp.	4.48
Apple Inc.	3.66
Amazon.com Inc.	3.07
NVIDIA Corp.	2.95
Alphabet Inc. Cap Stk Cl C	2.65
Roper Technologies Inc.	1.94
Eli Lilly & Co.	1.76
Charles Schwab Corp.	1.41
PT Sumber Alfaria Trijaya TbkNew	1.34
Linde PLC Shs	1.33
<b>Total</b>	<b>24.59</b>

**Total investments:**

**199**

### Investment segmentation



## How has the fund performed?

This section tells you how the fund has performed over the past 3 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.

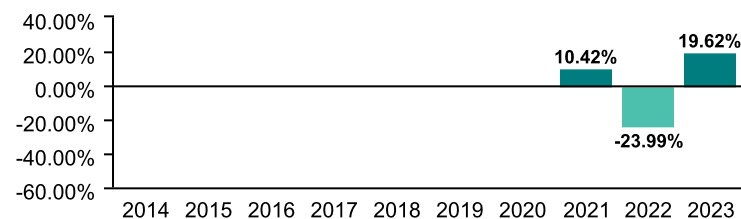
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on May 11, 2020 would have \$1,340.55 on December 31, 2023. This works out to an average of 8.39% a year.

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

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

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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: \$100,770  
 Portfolio turnover rate: 2.12%

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>	--	10.86	5,110	--	--	--

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

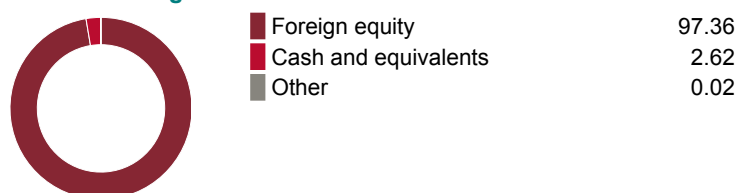
### What does the fund invest in?

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 Growth mutual fund.

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

	Assets %
Charles River Laboratories International Inc.	2.83
DexCom, Inc.	2.76
Akamai Technologies Inc.	2.71
Westinghouse Air Brake Technologies Corp.	2.57
Broadridge Financial Solutions Inc.	2.32
ExlService Holdings, Inc.	2.27
Vontier Corp.	2.25
Bio-Techne Corporation	2.22
Bright Horizons Family Solutions LLC	2.21
Maximus Inc.	2.18
<b>Total</b>	<b>24.32</b>
<b>Total investments:</b>	<b>161</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 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.

### How has the fund performed?

This fund was launched on October 23, 2023. 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 *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.

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

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

Email - On our website, please go to the "Contact Us" section

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: \$408,599,726  
 Portfolio turnover rate: 45.80%

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>	--	38.05	162,408	--	38.05	548,259	--	38.02	16,607

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

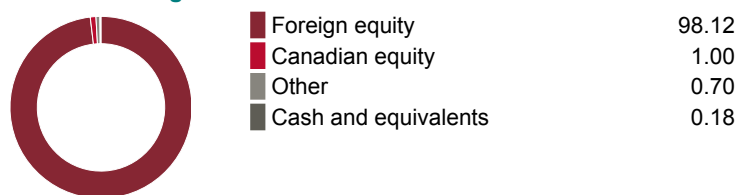
### What does the fund invest in?

This segregated fund invests primarily in U.S. dividend paying stocks.

#### Top 10 investments

	Assets %
Microsoft Corp.	6.34
Alphabet Inc. Cl A	4.03
Broadcom Inc.	3.50
Apple Inc.	3.18
Eaton Corp. PLC Shs	3.07
Amazon.com Inc.	2.72
Analog Devices Inc.	2.71
McDonald's Corp.	2.57
Eli Lilly & Co.	2.52
Mastercard Inc. Cl A	2.42
<b>Total</b>	<b>33.06</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 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.

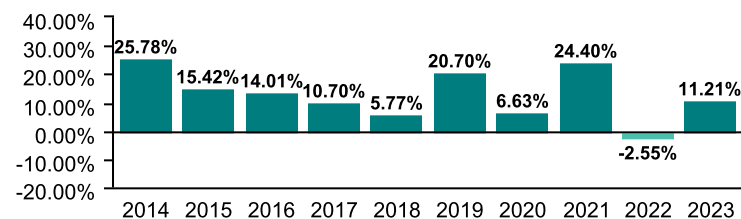
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$3,362.87 on December 31, 2023. This works out to an average of 12.89% 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?

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

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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: \$29,908,576  
 Portfolio turnover rate: 36.38%

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>	--	14.88	15,150	--	14.88	23,875	--	--	--

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

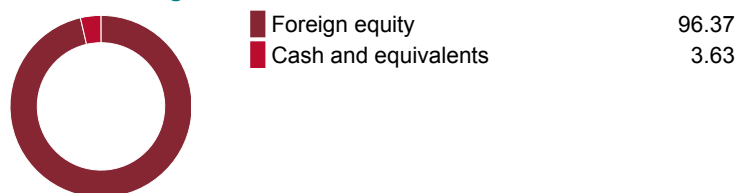
## What does the fund invest in?

This segregated fund invests primarily in United States stocks.

### Top 10 investments

	Assets %
Microsoft Corp.	5.24
Roper Technologies Inc.	4.90
Accenture PLCClass A	4.62
Aon PLCCI A	4.52
Linde PLC Shs	4.27
Schneider Electric S.E. Shs	4.00
S&P Global Inc.	3.85
Apple Inc.	3.81
Trane Technologies PLC Shs	3.65
Thermo Fisher Scientific Inc.	3.64
<b>Total</b>	<b>42.50</b>
<b>Total investments:</b>	<b>506</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 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.

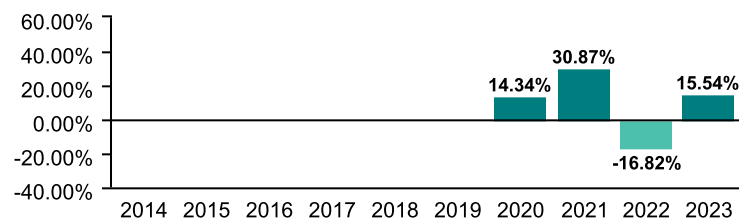
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on November 4, 2019 would have \$1,487.96 on December 31, 2023. This works out to an average of 10.03% 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.



## 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: \$24,717,601  
 Portfolio turnover rate: 103.57%

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>	--	17.02	9,814	--	17.02	85,545

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

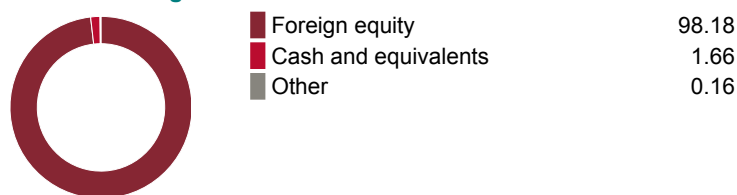
### What does the fund invest in?

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 %
Microsoft Corp.	3.58
Exxon Mobil Corp.	3.15
PulteGroup Inc.	2.95
Bank of America Corp.	2.64
Walmart Inc.	2.51
Regeneron Pharmaceuticals Inc.	2.34
Oracle Corp.	2.32
Qualcomm Inc.	2.28
Citigroup Inc. Com New	2.18
McKesson Corp.	2.17
<b>Total</b>	<b>26.10</b>
<b>Total investments:</b>	<b>70</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.

### Notes

Prior to October 23, 2023, this fund was named Pathways U.S. Equity. 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 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.

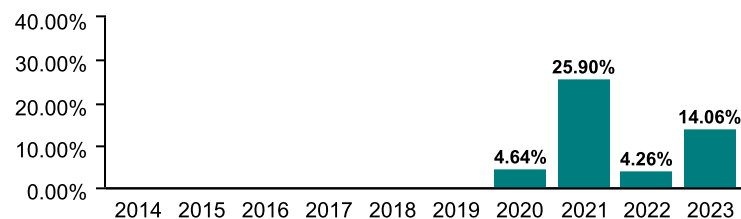
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund on June 17, 2019 would have \$1,702.37 on December 31, 2023. This works out to an average of 12.43% 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.

## 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%.

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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#### For more information

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Email - On our website, please go to the "Contact Us" section

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: \$900,764,581  
 Portfolio turnover rate: 5.75%

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>	--	75.39	88,363	--	75.49	142,037	--	75.00	48,367

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

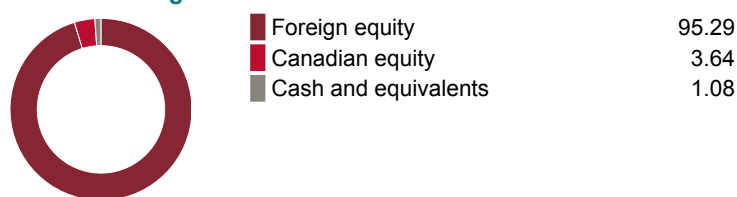
## What does the fund invest in?

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 %
Microsoft Corp.	9.97
Apple Inc.	9.58
Amazon.com Inc.	6.75
NVIDIA Corp.	5.29
Alphabet Inc. Cap Stk CI C	4.67
Broadcom Inc.	3.26
Meta Platforms Inc. CI A	2.56
Mastercard Inc. CI A	2.47
Eli Lilly & Co.	2.39
UnitedHealth Group Inc.	2.35
<b>Total</b>	<b>49.28</b>
<b>Total investments:</b>	<b>63</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.

## Notes

Putnam Investments Canada ULC assumed portfolio management responsibilities as a sub-advisor on behalf of Mackenzie Investments in September 2014 and is now the manager of the fund. The performance before that date was achieved under the previous manager.

## 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.

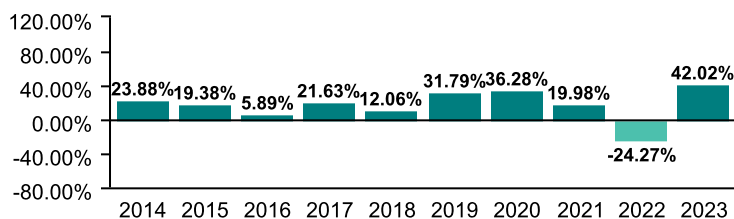
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$4,947.04 on December 31, 2023. This works out to an average of 17.34% 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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Web - [www.canadalife.com](http://www.canadalife.com)

Email - On our website, please go to the "Contact Us" section

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: \$70,395  
 Portfolio turnover rate: 2.49%

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

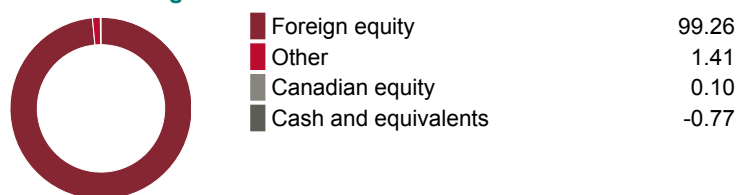
### What does the fund invest in?

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 %
Microsoft Corp.	7.33
Apple Inc.	6.98
Amazon.com Inc.	3.82
NVIDIA Corp.	3.26
Alphabet Inc. CI A	2.09
Meta Platforms Inc. CI A	1.95
Alphabet Inc. Cap Stk CI C	1.71
UnitedHealth Group Inc.	1.60
Tesla Inc.	1.57
Visa Inc. Com CI A	1.52
<b>Total</b>	<b>31.83</b>
<b>Total investments:</b>	<b>272</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 fund was launched on October 23, 2023. 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 *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.

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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: \$99  
 Portfolio turnover rate: --

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>	--	--	--	--	--	--

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.

### How has the fund performed?

This fund was launched on October 23, 2023. 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 *Moderate*.

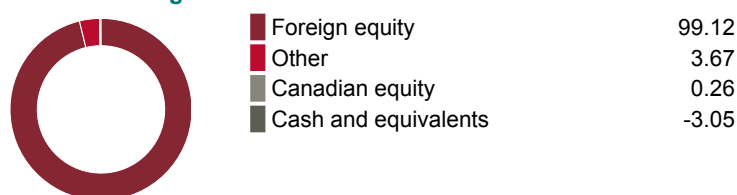


The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

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

	Assets %
Apple Inc.	6.74
Microsoft Corp.	6.17
Alphabet Inc. Cl A	3.30
NVIDIA Corp.	2.98
Amazon.com Inc.	2.92
Tesla Inc.	1.86
Meta Platforms Inc. Cl A	1.57
Eli Lilly & Co.	1.40
UnitedHealth Group Inc.	1.36
Visa Inc. Com Cl A	1.24
<b>Total</b>	<b>29.53</b>
<b>Total investments:</b>	<b>411</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.

## 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	0.21	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

# 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: \$166,920,662  
 Portfolio turnover rate: 7.07%

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>	--	15.21	201,824	--	15.21	235,606	--	15.21	7,536

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

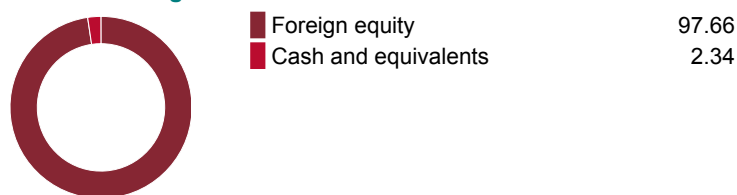
## What does the fund invest in?

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 %
Qualcomm Inc.	4.91
Harley-Davidson Inc.	4.81
Amgen Inc.	4.67
Omnicom Group Inc.	4.59
NetApp Inc.	4.56
Kellogg Co.	4.36
Gen Digital Inc.	4.31
Kimberly-Clark Corp.	4.17
Biogen Inc.	4.07
Polaris Inc.	4.05
<b>Total</b>	<b>44.49</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 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.

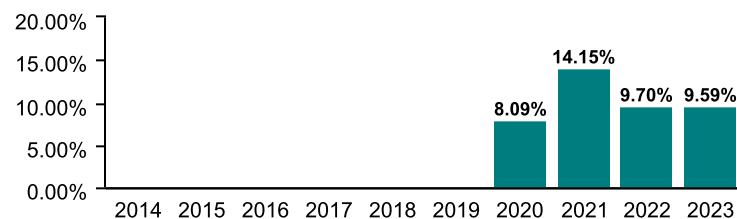
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on November 4, 2019 would have \$1,520.65 on December 31, 2023. This works out to an average of 10.61% 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 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.

## 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?

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Telephone - 1-888-252-1847

# American Growth

**Quick facts:** Date fund available: May 14, 2012  
 Date fund created: December 3, 1999  
 Managed by: AGF Investments Inc.

Total fund value: \$555,789,368  
 Portfolio turnover rate: 4.79%

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>	--	67.92	40,572	--	67.91	68,081	--	67.89	24,134

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

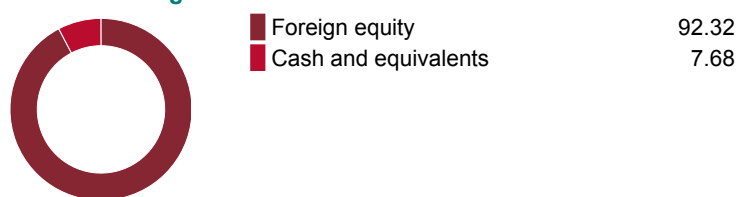
## What does the fund invest in?

This segregated fund invests primarily in equities of U.S. companies currently through the AGF American Growth Class.

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

	Assets %
Amazon.com Inc.	7.48
NVIDIA Corp.	4.40
Palo Alto Networks, Inc.	4.09
Eli Lilly & Co.	3.98
Boston Scientific Corp.	3.82
ServiceNow Inc.	3.75
Intuitive Surgical, Inc. Com New	3.72
Cheniere Energy Inc. Com New	3.71
Lam Research Corp.	3.67
Quanta Services Inc.	3.60
<b>Total</b>	<b>42.21</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 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.

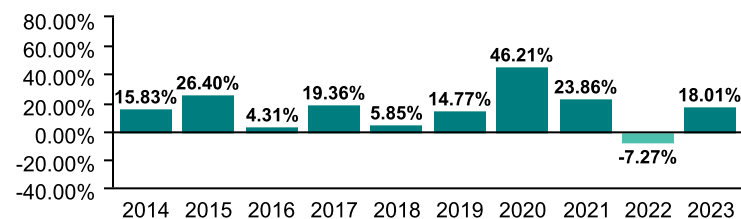
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$4,388.82 on December 31, 2023. This works out to an average of 15.94% 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.

## American 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

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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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# 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: \$48,196,011  
 Portfolio turnover rate: 13.12%

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>	--	16.50	85,823	--	16.50	64,805

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

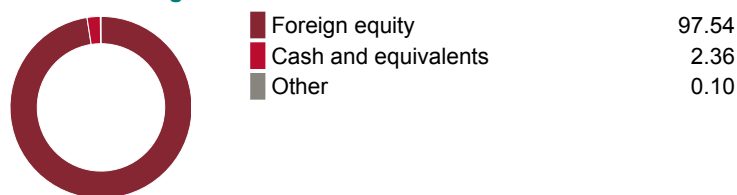
## What does the fund invest in?

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)

Investment	Assets %
Microsoft Corp.	4.36
Adobe Inc.	3.56
Parker-Hannifin Corp.	3.55
Lennar Corp. CI A	3.47
Martin Marietta Materials Inc.	3.19
ANSYS, Inc.	3.02
Microchip Technology Inc.	2.96
Ameriprise Financial Inc.	2.94
Corteva Inc.	2.74
Capital One Financial Corp.	2.64
<b>Total</b>	<b>32.42</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.

## Notes

Prior to October 23, 2023, this fund was named Pathways U.S. Concentrated Equity. Effective July 2023 the name of the underlying fund changed to Canada Life U.S. Concentrated Equity Fund from Canada Life Pathways U.S. Concentrated Equity 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 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.

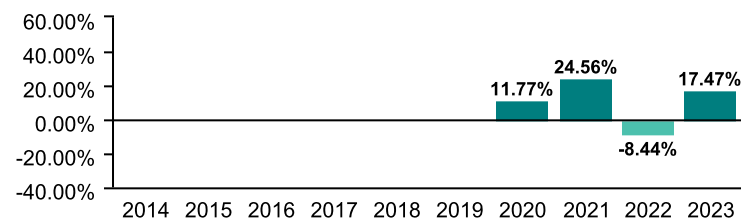
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on June 17, 2019 would have \$1,649.50 on December 31, 2023. This works out to an average of 11.66% 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.



## 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.

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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# 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: \$35,720,094  
 Portfolio turnover rate: 24.61%

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>	--	14.22	35,359	--	14.22	154,795	--	--	--

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

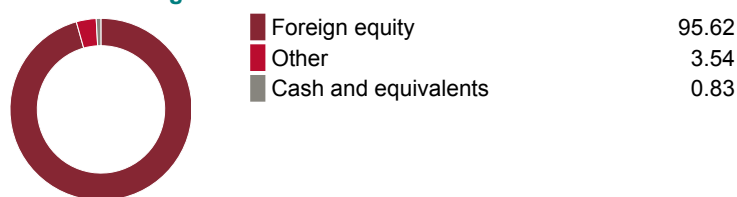
## What does the fund invest in?

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.	5.02
Charles River Laboratories International Inc.	4.95
Akamai Technologies, Inc.	4.85
Westinghouse Air Brake Technologies Corp.	4.63
Broadridge Financial Solutions Inc.	4.42
ExlService Holdings, Inc.	4.15
Vontier Corp.	4.11
Bio-Techne Corporation	4.08
Cirrus Logic Inc.	4.07
Maximus Inc.	4.01
<b>Total</b>	<b>44.28</b>
<b>Total investments:</b>	<b>31</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.

## Notes

Effective October 2023, this fund's risk rating has changed from "Moderate to high" 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 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.

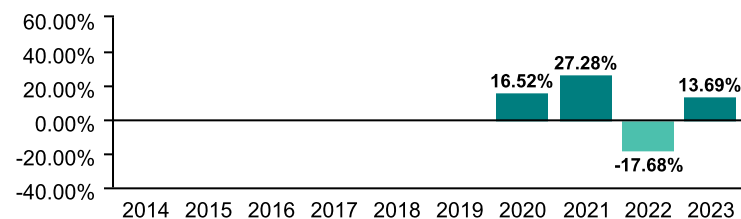
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on November 4, 2019 would have \$1,421.59 on December 31, 2023. This works out to an average of 8.83% 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.

## 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?

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 - On our website, please go to the "Contact Us" section

Telephone - 1-888-252-1847

## 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: \$108,301,736  
 Portfolio turnover rate: 6.63%

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>	--	11.78	3,257	--	11.74	1,081

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.

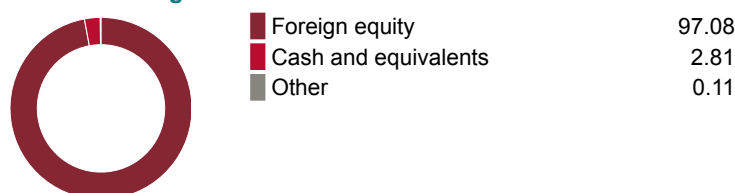
#### Top 10 investments (of the underlying fund)

	Assets %
DCC PLC	6.18
Samsung Electronics Co. Ltd. Samsungelectronics	5.37
Ryanair Holdings PLC New	5.23
Alcon Inc. ADR Act Nom	4.83
EssilorLuxottica Shs	4.65
Ferguson PLC Ord Gbp0.10	3.98
Deutsche Boerse AG Namen -Akt	3.85
Novartis AG Namen -Akt	3.63
CRH PLC Shs	3.62
Sanofi Shs	3.61
<b>Total</b>	<b>44.95</b>

**Total investments:**

**36**

#### 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.

### Notes

Prior to October 23, 2023, this fund was named Pathways International Equity. Effective July 2023 the name of the underlying fund changed to Canada Life International Value Fund from Canada Life Pathways International Equity 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 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.

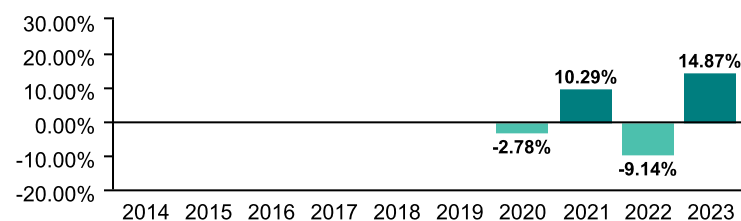
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund on June 17, 2019 would have \$1,178.02 on December 31, 2023. This works out to an average of 3.68% 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 2 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.

## 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

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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# 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: \$78,863,267  
 Portfolio turnover rate: 5.55%

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>	--	15.50	156,120	--	15.50	174,385

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

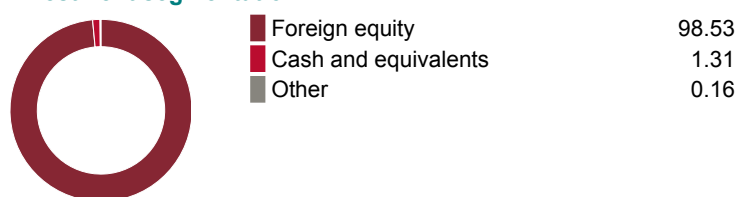
## What does the fund invest in?

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 %
Novo Nordisk A/S Almindelig Aktie B	6.78
HDFC Bank Ltd. ADR Adr Repstg 3 Shs	5.76
ASML Holding N.V. Asml Holding N V	5.73
Ferguson PLC Ord Gbp0.10	5.44
Linde PLC Shs	4.47
Siemens AG Namen -Akt	4.44
HOYA Corp. Shs	3.95
Nestle S.A.Nom	3.89
Sony Group Corp. Shs	3.74
L'Oreal S.A. Shs	3.72
<b>Total</b>	<b>47.92</b>
<b>Total investments:</b>	<b>28</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.

## Notes

Prior to October 23, 2023, this fund was named Pathways International Concentrated Equity. Effective July 2023 the name of the underlying fund changed to Canada Life International Concentrated Equity Fund from Canada Life Pathways International Concentrated Equity 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 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.

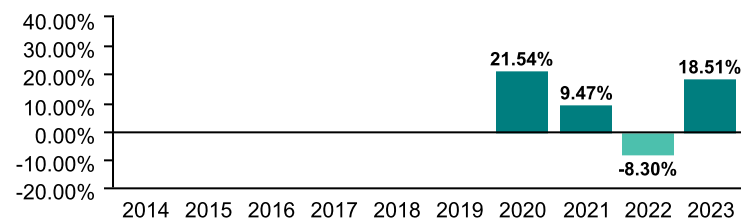
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on June 17, 2019 would have \$1,550.13 on December 31, 2023. This works out to an average of 10.14% 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.

## 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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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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#### For more information

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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: \$13,588,525  
 Portfolio turnover rate: 36.03%

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>	--	12.40	13,411	--	12.40	63,811	--	12.41	31,781

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

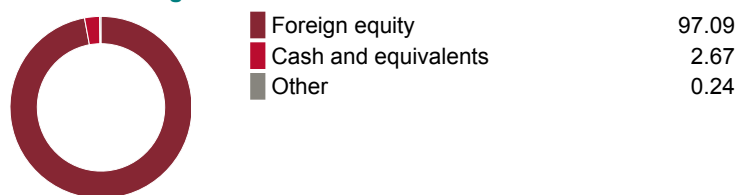
### What does the fund invest in?

This segregated fund invests primarily in stocks outside of Canada and the U.S.

#### Top 10 investments

	Assets %
ASML Holding N.V.	3.19
Shell PLC Ord Sh	3.07
Nestle S.A.Nom	2.91
BHP Group Ltd. Shs	2.36
Shin-Etsu Chemical Co. Ltd. Shs	2.33
Novo Nordisk AS	2.19
AstraZeneca PLC Shs	2.09
Allianz SE Namen -Akt Vinkuliert	1.99
Roche Holding AG Dividend Right Cert	1.92
L'Air Liquide S.A. Shs	1.92
<b>Total</b>	<b>23.95</b>
<b>Total investments:</b>	<b>74</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.

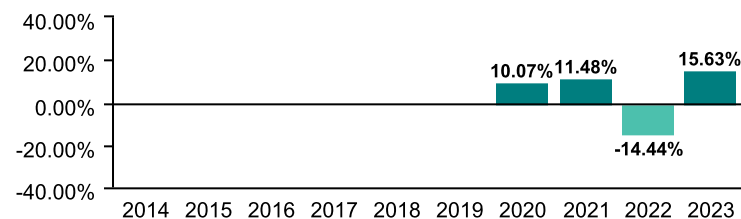
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund on November 4, 2019 would have \$1,240.45 on December 31, 2023. This works out to an average of 5.32% 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.

## 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 - On our website, please go to the "Contact Us" section

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: \$93,060,485  
 Portfolio turnover rate: 50.19%

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>	--	13.03	45,901	--	13.03	60,958	--	--	--

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

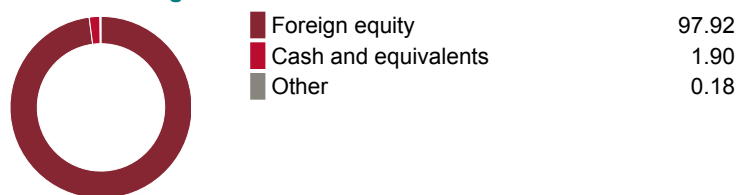
### What does the fund invest in?

This segregated fund invests primarily in stocks outside of Canada and the U.S.

#### Top 10 investments

	Assets %
ASML Holding N.V.	5.24
Nestle S.A.Nom	5.08
Novo Nordisk AS	4.42
LVMH Moet Hennessy Louis Vuitton S.E. Shs	3.40
L'Air Liquide S.A. Shs	2.94
AstraZeneca PLC Shs	2.92
Sony Group Corp. Shs	2.75
Atlas Copco AB Share Ak A	2.72
Shin-Etsu Chemical Co. Ltd. Shs	2.70
RELX PLC Shs	2.62
<b>Total</b>	<b>34.80</b>
<b>Total investments:</b>	<b>66</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.

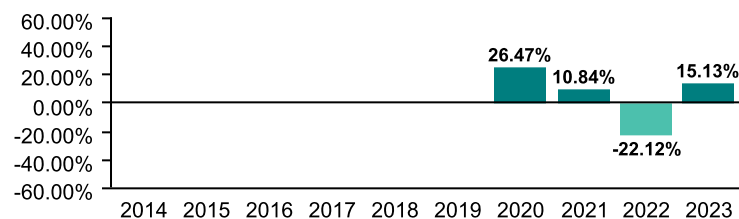
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund on November 4, 2019 would have \$1,303.09 on December 31, 2023. This works out to an average of 6.58% 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.

## 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 - On our website, please go to the "Contact Us" section

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: \$1,146,946  
 Portfolio turnover rate: 0.35%

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>	--	10.48	16,411	--	--	--

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

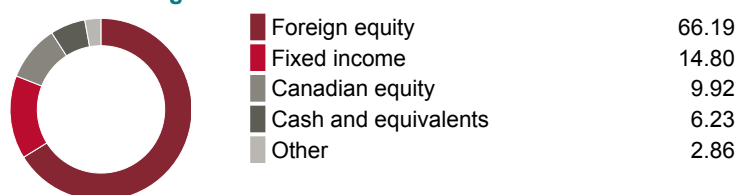
### What does the fund invest in?

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	2.98
American Tower Corp.	2.58
SPDR Portfolio Short Term Corporate Bond ETF	2.41
BHP Group Ltd. Shs	2.06
Shell PLC Ord Sh	1.87
Vinci S.A. Shs	1.76
TC Energy Corp.	1.76
National Grid PLC Ord Gbp0.12431289	1.40
CF Industries Holdings Inc.	1.39
Chevron Corp.	1.37
<b>Total</b>	<b>19.57</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 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 fund was launched on October 23, 2023. 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.

## 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®

**Quick facts:** Date fund available: May 14, 2012  
 Date fund created: November 21, 2005  
 Managed by: Fidelity Investments Canada ULC

Total fund value: \$71,848,877  
 Portfolio turnover rate: 5.05%

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>	--	40.53	6,962	--	40.51	45,789	--	--	--

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?

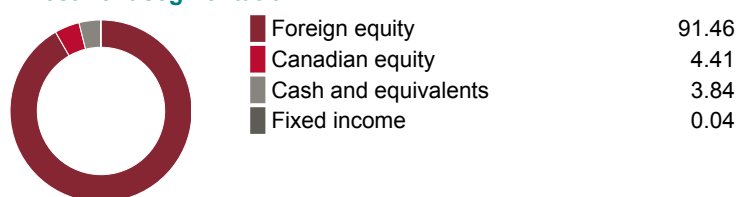
This segregated fund invests primarily in companies anywhere in the world currently through the *Fidelity NorthStar®* Fund.

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

	Assets %
Microsoft Corp.	2.58
NVIDIA Corp.	2.06
Metro Inc.	1.33
Meta Platforms Inc. CI A	1.30
Alphabet Inc. Cap Stk CI C	1.30
Amazon.com Inc.	1.27
Johnson & Johnson	1.06
Imperial Brands PLC Shs	1.05
Diageo PLC Shs	1.05
Nestle S.A.Nom	1.02
<b>Total</b>	<b>14.03</b>

**Total investments: 820**

### 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.

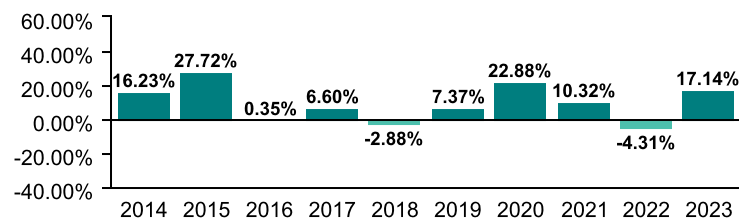
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$2,516.28 on December 31, 2023. This works out to an average of 9.67% 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 NorthStar®

### 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

# Emerging Markets Equity

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

Total fund value: \$6,193,010  
 Portfolio turnover rate: 0.94%

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>	--	17.99	3,860	--	17.99	9,178	--	--	--

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

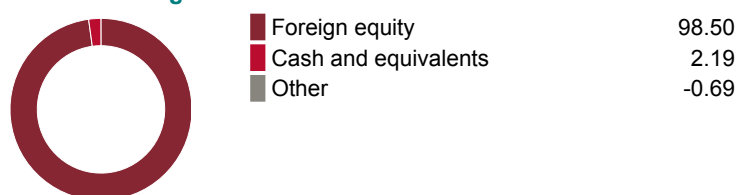
## What does the fund invest in?

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. Shs	6.26
Tencent Holdings Ltd.Par New Hkd 0.00002	4.57
Samsung Electronics Co. Ltd. Samsungelectronics	3.39
Petroleo Brasileiro S.A. - Petrobras Preferred Shares	2.39
Kia Corp. Shs	2.05
BYD Company Limited-H -	1.92
Banco BTG Pactual S.A. Units Units Representing 1 Common Share And 2 Preferred A	1.85
Novatek Microelectronics Corp. Shs	1.84
Chimei Innolux Corp. Twse Listed Stocks	1.74
BYD Electronic (International) Company Limited Shs	1.69
<b>Total</b>	<b>27.70</b>
<b>Total investments:</b>	<b>160</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.

## Notes

Effective October 2023, this fund's risk rating has changed from "High" to "Moderate to high". 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 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.

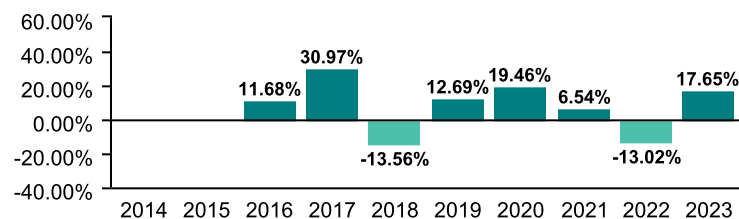
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on October 19, 2015 would have \$1,799.30 on December 31, 2023. This works out to an average of 7.43% 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 6 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.

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Email - On our website, please go to the "Contact Us" section

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: \$18,095,952  
 Portfolio turnover rate: 7.51%

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>	--	14.03	28,634	--	14.03	85,496

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?

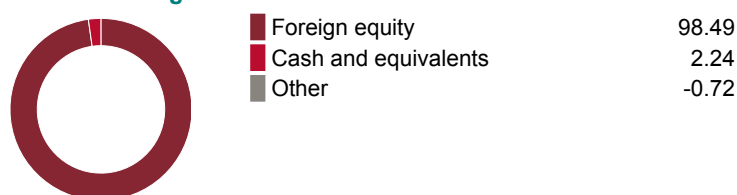
This segregated fund invests primarily in equities of companies operating in emerging markets currently through the Canada Life Emerging Markets Large Cap Equity mutual fund.

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

	Assets %
Taiwan Semiconductor Manufacturing Co. Ltd. Shs	6.85
Tencent Holdings Ltd.Par New Hkd 0.00002	4.87
Samsung Electronics Co. Ltd. Samsungelectronics	4.07
Petroleo Brasileiro S.A. - Petrobras Preferred Shares	2.53
Kia Corp. Shs	2.09
Grupo Financiero Banorte, S.A.B. de C.V.-O -	2.05
BYD Company Limited-H -	1.99
Banco BTG Pactual S.A. Units Units Representing 1	1.86
Common Share And 2 Preferred A	1.80
MediaTek Inc. Shs	1.77
Indian Oil Corp. Ltd.Dematerialised	1.77
<b>Total</b>	<b>29.87</b>

**Total investments:** 108

### 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.

## Notes

Prior to October 23, 2023, this fund was named Pathways Emerging Markets Large Cap Equity. Effective July 2023 the name of the underlying fund changed to Canada Life Emerging Markets Large Cap Equity Fund from Canada Life Pathways Emerging Markets Large Cap Equity 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 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.

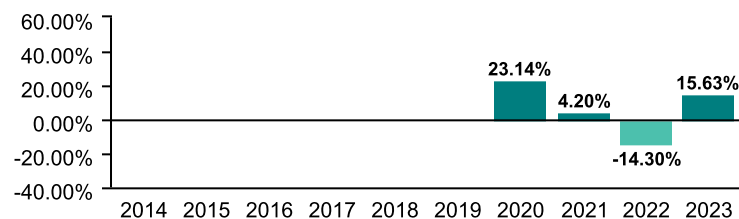
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on June 17, 2019 would have \$1,402.67 on December 31, 2023. This works out to an average of 7.74% 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 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.

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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# 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: \$118,563,262  
 Portfolio turnover rate: 5.88%

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>	--	14.02	102,293	--	14.02	52,409

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

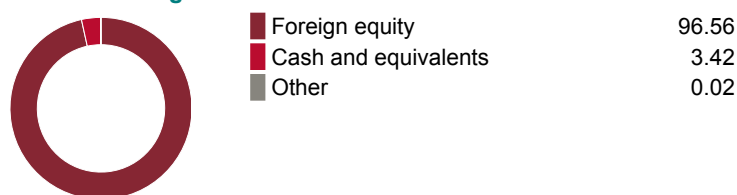
## What does the fund invest in?

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.	8.10
Samsung Electronics Co. Ltd. Samsungelectronics	7.50
Fomento Economico Mexicano S.A.B. de C.V. Repstg Unit 1 Ser B Sh	5.97
Maruti Suzuki India Limited Shs	5.30
HDFC Bank Ltd. ADR Adr Repstg 3 Shs	4.90
Dino Polska S.A. Dino Polska Sa	4.89
Tata Consultancy Services Ltd.Dematerialised	4.88
PT Bank Central Asia Tbk Shs	4.40
Grupo Aeroportuario del Pacifico S.A.B. de C.V. Repstg 10 Ser B Shs	3.90
COWAY Co., Ltd. Shs	3.83
<b>Total</b>	<b>53.67</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.

## Notes

Prior to October 23, 2023, this fund was named Pathways Emerging Markets Equity. Effective July 2023 the name of the underlying fund changed to Canada Life Emerging Markets Equity Fund from Canada Life Pathways Emerging Markets Equity 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 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.

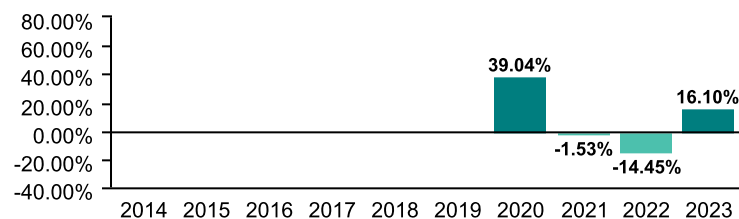
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on June 17, 2019 would have \$1,402.49 on December 31, 2023. This works out to an average of 7.74% 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 2 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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# 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: \$6,523  
 Portfolio turnover rate: 13.82%

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>	--	--	--	--	--	--

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

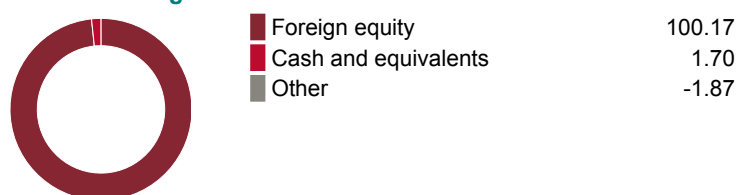
## What does the fund invest in?

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.	8.93
Tencent Holdings Ltd.Par New Hkd 0.00002	5.31
HDFC Bank Ltd. ADR Adr Repstg 3 Shs	2.90
PT Bank Central Asia Tbk Shs	2.86
FirstRand Ltd. Shs	2.77
Kotak Mahindra Bank Shs	2.50
NetEase, Inc. Usd Ord Shs	2.47
MercadoLibre Inc.	2.45
HDFC Bank Ltd. Eq New Fv Re 1	2.36
Delta Electronics Inc. Shs	2.36
<b>Total</b>	<b>34.92</b>
<b>Total investments:</b>	<b>60</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 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 fund was launched on October 23, 2023. 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 *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: \$77,544,638  
 Portfolio turnover rate: 90.74%

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>	--	26.37	11,921	--	26.35	40,043	--	26.37	17,842

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

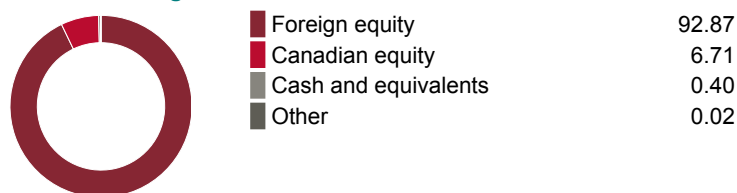
## What does the fund invest in?

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	5.95
Iberdrola S.A. Shs	3.80
Enel SpA Shs	3.70
NextEra Energy Inc.	3.35
Transurban Group Stapled Security	3.28
Cheniere Energy Inc. Com New	3.17
Enbridge Inc.	3.04
Getlink Ord Regroup	2.41
Grupo Aeroportuario del Pacifico S.A.B. de C.V. Repstg 10 Ser B Shs	2.08
NiSource Inc.	2.03
<b>Total</b>	<b>32.80</b>
<b>Total investments:</b>	<b>146</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.

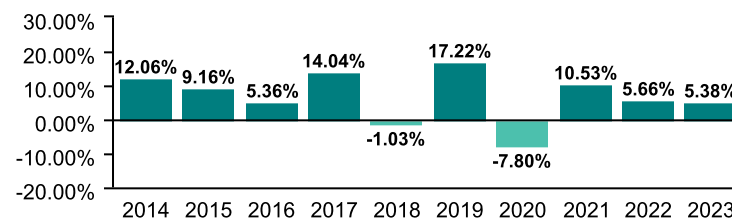
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,934.68 on December 31, 2023. This works out to an average of 6.82% 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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The Canada Life Assurance Company  
 255 Dufferin Avenue  
 London, ON N6A 4K1

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

Email - On our website, please go to the "Contact Us" section

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: \$399,986,600  
 Portfolio turnover rate: 67.50%

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>	--	20.17	138,419	--	20.17	347,566	--	20.17	103,095

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?

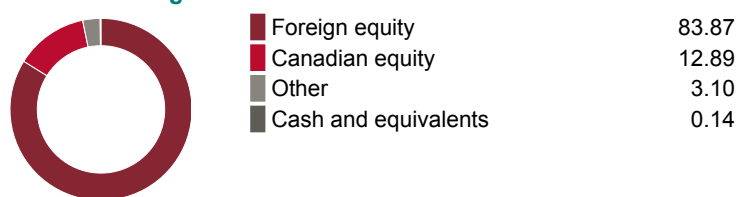
This segregated fund invests primarily in the Canadian and U.S. science and technology companies.

#### Top 10 investments

	Assets %
Alphabet Inc. CIA	7.92
Constellation Software Inc.	7.86
Microsoft Corp.	7.82
NVIDIA Corp.	7.38
Apple Inc.	7.14
Amazon.com Inc.	6.65
Roper Technologies Inc.	4.16
Synopsys, Inc.	3.48
ServiceNow Inc.	3.38
The Descartes Systems Group Inc.	2.82
<b>Total</b>	<b>58.60</b>

**Total investments: 29**

#### 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 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.

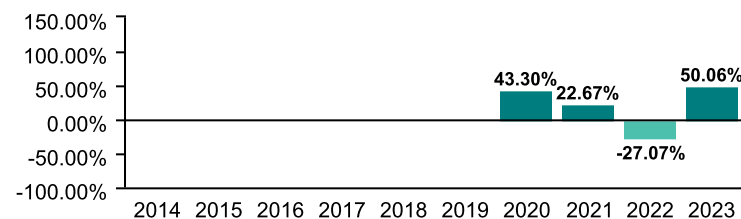
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund on November 4, 2019 would have \$2,016.69 on December 31, 2023. This works out to an average of 18.39% 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 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?

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 Resources

**Quick facts:** Date fund available: May 14, 2012  
 Date fund created: November 21, 2003  
 Managed by: Mackenzie Investments

Total fund value: \$122,551,888  
 Portfolio turnover rate: 5.20%

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>	--	19.49	120,279	--	19.51	109,856	--	19.49	11,009

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.

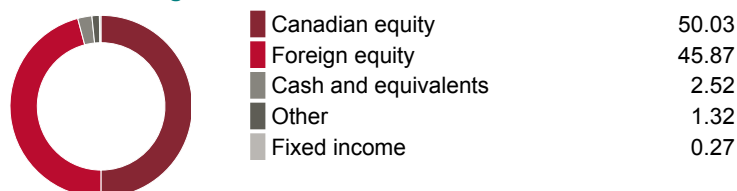
#### Top 10 investments (of the underlying fund)

	Assets %
Shell PLC Repstg Ord Sh	4.71
TotalEnergies SE	4.24
Advantage Energy Ltd.	3.48
Tourmaline Oil Corp.	3.46
ARC Resources Ltd.	2.83
Interfor Corporation	2.65
Vale S.A. ADR Adr	2.47
Petroleo Brasileiro S.A. - Petrobras	2.46
BP PLC	2.43
Stelco Holdings Inc.	2.36
<b>Total</b>	<b>31.09</b>

**Total investments:**

**161**

#### 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 companies operating in the natural resource industries and is comfortable with higher 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 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.

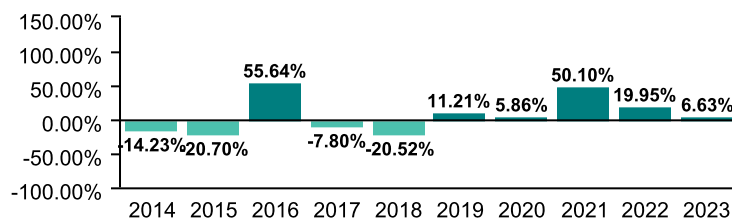
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,753.32 on December 31, 2023. 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 6 years and down in value 4 years.



### 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.



## 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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### What if I change my mind?

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