

# Fund Facts Booklet

## Managed-money program

Canada Life segregated funds policy  
Originally with Great-West Life

Fund performance as of December 31, 2023

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

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

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

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

# Fund Facts

This fund facts booklet, which forms part of the Canada Life investment fund information folder, contains individual *fund facts* for the investment 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 investment 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 investment fund contract, 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: On our website please go to the "[Contact Us](#)" section

Phone: 1-888-252-1847

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# Annual investment management fees by fund

The following table shows the current investment management fee for each of our investment funds.

The MERs of each investment fund available under the policy are provided on each of the Fund Facts. Also included on the Funds Facts is the cost of holding the fund using the minimum advisory and management service fee.

We have the right to change the investment management fees at any time. If we do, we'll tell you in writing 60 days before we make the change.

Fund name	Basic investment management fee
<b>Asset allocation funds</b>	
Conservative Portfolio	0.85%
Moderate Portfolio	0.90%
Balanced Portfolio	1.00%
Advanced Portfolio	1.10%
Aggressive Portfolio	1.20%
<b>Income allocation funds</b>	
Conservative Income Portfolio	0.85%
Moderate Income Portfolio	0.90%
Balanced Income Portfolio	1.00%
Advanced Income Portfolio	1.10%
<b>Cash and cash equivalent funds</b>	
Money Market	0.65%
<b>Fixed income funds</b>	
Diversified Fixed Income Portfolio	0.90%
Canadian Core Bond	0.75%
Canadian Core Plus Bond	0.85%
Canadian Bond	0.75%
Mortgage	0.85%
Government Bond	0.75%
Global Bond	1.10%
<b>Balanced funds</b>	
Canadian Fixed Income Balanced	0.85%
Canadian Growth Balanced	0.90%
Canadian Stock Balanced	1.10%
Strategic Income	1.10%
Canadian Premier Balanced	1.10%

<b>Fund name</b>	<b>Basic investment management fee</b>
Canadian Value Balanced	1.10%
Sustainable Conservative Portfolio	0.80%
<b>Canadian equity funds</b>	
Canadian Equity Portfolio	1.20%
Canadian Growth	0.90%
Canadian SRI Equity	1.00%
Canadian Focused Growth	1.10%
Canadian Stock	1.10%
Equity Index	0.90%
Canadian Focused Stock	1.10%
Canadian Focused Value	1.10%
Canadian Value	1.10%
Canadian Focused Dividend	0.90%
Canadian Dividend	1.10%
Canadian Small-Mid Cap	1.10%
Canadian Small Cap Growth	1.40%
<b>Canadian specialty and alternative funds</b>	
Real Estate	1.40%
<b>North American funds</b>	
Global Small-Mid Cap Growth	1.10%
Science and Technology	1.25%
<b>Foreign equity funds</b>	
Global Equity Portfolio	1.40%
Global Low Volatility	1.25%
Foreign Equity	1.25%
Global All Cap Equity	1.25%
U.S. Growth	1.05%
American Growth	1.25%
U.S. Value Stock	1.05%
U.S. Mid Cap Growth	1.25%
EAFE Equity	1.25%
International Equity	1.25%
International Stock	1.21%
International Growth	1.40%

Fund name	Basic investment management fee
<b>Foreign specialty and alternative funds</b>	
European Equity	1.25%
Far East Equity	1.30%
Emerging Markets Equity	1.40%
Global Resources	1.40%

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# Conservative Portfolio

**Quick facts:** Date fund available: December 12, 2000  
 Date fund created: September 24, 1996  
 Managed by: Canada Life Investment Management Ltd.

Total fund value: \$150,688,534  
 Portfolio turnover rate: 8.95%

Guarantee option	MER (%) <sup>1</sup>	Minimum AMS fee (%) <sup>1</sup>	MER plus minimum AMS fee (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
75% maturity and 75% death benefit guarantee	1.13	0.50	1.63	502.25	1,809

<sup>1</sup> The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

<sup>1</sup> MER – Management expense ratio  
 NAV – Net asset value  
 AMS – Advisory and management services  
 UOS – Units outstanding

**Minimum investment**  
 •\$250,000

## What does the fund invest in?

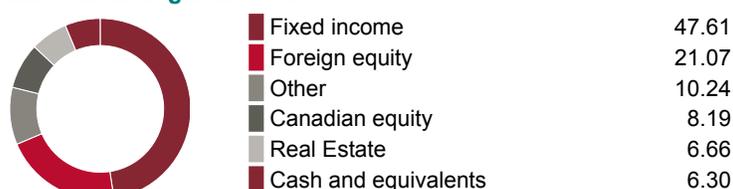
This segregated fund, through investments in other funds, invests primarily in fixed-income securities but includes Canadian and foreign equities. It targets an asset mix of 70 per cent fixed income and 30 per cent equities.

### Top 10 investments

	Assets %
Canadian Bond	17.95
Mortgage	11.44
Canadian Core Bond	9.00
Canadian Corporate Bond	7.00
Real Estate	6.66
Global Bond	6.44
Unconstrained Fixed Income	4.35
Canadian Growth	3.99
Foreign Equity	3.97
Real Return Bond	3.13
<b>Total</b>	<b>73.93</b>

**Total investments:** 24

### 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 MER includes the insurance cost for the guarantee. 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 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. Returns are after the MER has been deducted.

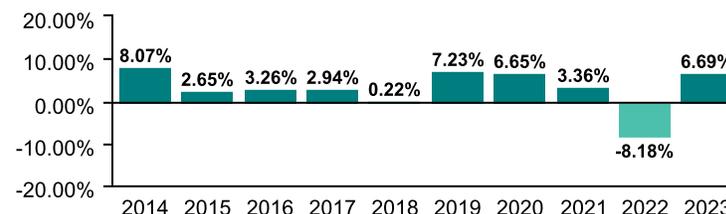
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,368.44 on December 31, 2023. This works out to an average of 3.19% a year.

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

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 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 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
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> <li>You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over.</li> <li>The fee is deducted from your plan monthly based on the value of your plan.</li> <li>You can exchange to units of other funds under the contract at any time.</li> </ul>

#### 2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantee works, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.13

\* Advisory and management services fee is not included in the MER.

#### Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or exchange within 90 days of investing in the fund.

### What if I change my mind?

You can change your mind and cancel the investment fund contract, 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

## Moderate Portfolio

**Quick facts:** Date fund available: December 12, 2000  
 Date fund created: September 24, 1996  
 Managed by: Canada Life Investment Management Ltd.

Total fund value: \$188,835,874  
 Portfolio turnover rate: 5.63%

Guarantee option	MER (%) <sup>1</sup>	Minimum AMS fee (%) <sup>1</sup>	MER plus minimum AMS fee (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
75% maturity and 75% death benefit guarantee	1.19	0.50	1.69	535.09	2,843

<sup>1</sup> The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

<sup>1</sup> MER – Management expense ratio  
 NAV – Net asset value  
 AMS – Advisory and management services  
 UOS – Units outstanding

**Minimum investment**  
 •\$250,000

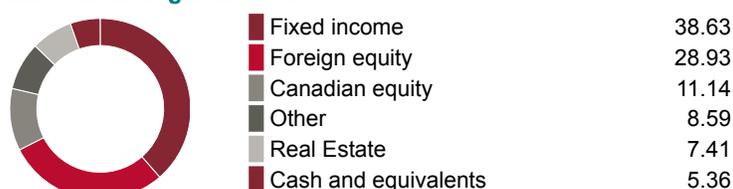
### What does the fund invest in?

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 Bond	13.71
Mortgage	9.26
Real Estate	7.41
Canadian Core Bond	6.90
Global Bond	5.54
Canadian Corporate Bond	5.00
Foreign Equity	5.00
Long Term Bond	4.53
Canadian Focused Dividend	3.51
American Growth	3.39
<b>Total</b>	<b>64.25</b>
<b>Total investments:</b>	<b>25</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 MER includes the insurance cost for the guarantee. 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. Returns are after the MER has been deducted.

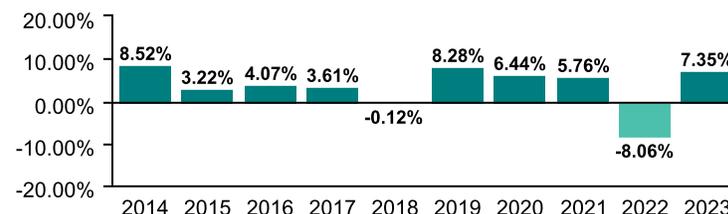
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,451.17 on December 31, 2023. This works out to an average of 3.79% 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.

## Moderate 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
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> <li>You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over.</li> <li>The fee is deducted from your plan monthly based on the value of your plan.</li> <li>You can exchange to units of other funds under the contract at any time.</li> </ul>

#### 2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantee works, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.19

\* Advisory and management services fee is not included in the MER.

#### Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or exchange within 90 days of investing in the fund.

### What if I change my mind?

You can change your mind and cancel the investment fund contract, 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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## Balanced Portfolio

**Quick facts:** Date fund available: December 12, 2000  
 Date fund created: September 24, 1996  
 Managed by: Canada Life Investment Management Ltd.

Total fund value: \$376,793,208  
 Portfolio turnover rate: 1.46%

Guarantee option	MER (%) <sup>1</sup>	Minimum AMS fee (%) <sup>1</sup>	MER plus minimum AMS fee (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
75% maturity and 75% death benefit guarantee	1.28	0.50	1.78	537.82	2,798

<sup>1</sup> The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

<sup>1</sup> MER – Management expense ratio  
 NAV – Net asset value  
 AMS – Advisory and management services  
 UOS – Units outstanding

**Minimum investment**  
 •\$250,000

### 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 Bond	11.64
Real Estate	7.27
Mortgage	6.58
U.S. Value Stock	6.55
Canadian Core Bond	5.87
Global Bond	5.23
Canadian Focused Dividend	4.55
American Growth	4.50
Canadian Focused Value	4.06
International Equity (Setanta)	4.03
<b>Total</b>	<b>60.28</b>
<b>Total investments:</b>	<b>25</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 MER includes the insurance cost for the guarantee. 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. Returns are after the MER has been deducted.

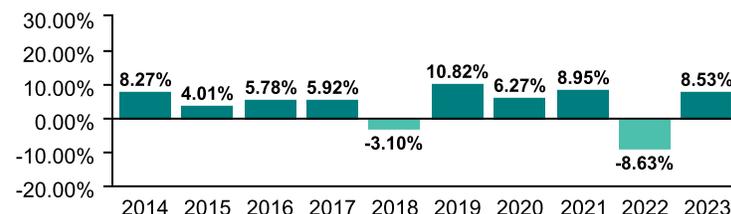
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,555.61 on December 31, 2023. This works out to an average of 4.52% a year.

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

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



### How risky is it?

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



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

## Balanced 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
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> <li>You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over.</li> <li>The fee is deducted from your plan monthly based on the value of your plan.</li> <li>You can exchange to units of other funds under the contract at any time.</li> </ul>

#### 2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantee works, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.28

\* Advisory and management services fee is not included in the MER.

#### Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or exchange within 90 days of investing in the fund.

### What if I change my mind?

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

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

#### For more information

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

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Telephone - 1-888-252-1847

## Advanced Portfolio

**Quick facts:** Date fund available: December 12, 2000  
 Date fund created: September 24, 1996  
 Managed by: Canada Life Investment Management Ltd.

Total fund value: \$154,080,728  
 Portfolio turnover rate: 1.40%

Guarantee option	MER (%) <sup>1</sup>	Minimum AMS fee (%) <sup>1</sup>	MER plus minimum AMS fee (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
75% maturity and 75% death benefit guarantee	1.39	0.50	1.89	622.60	605

<sup>1</sup> The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

<sup>1</sup> MER – Management expense ratio  
 NAV – Net asset value  
 AMS – Advisory and management services  
 UOS – Units outstanding

**Minimum investment**  
 •\$250,000

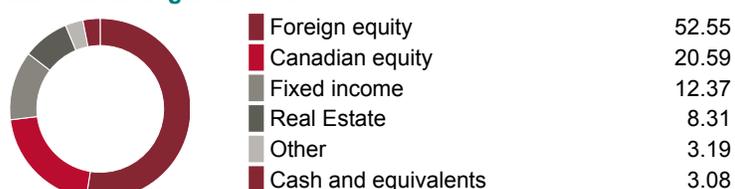
### What does the fund invest in?

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 Bond	10.31
Real Estate	8.31
Foreign Equity	7.99
U.S. Value Stock	7.78
American Growth	6.71
Canadian Growth	6.04
Canadian Equity (Mackenzie)	6.04
International Equity (Setanta)	5.03
International Growth	5.02
U.S. Growth	4.94
<b>Total</b>	<b>68.17</b>
<b>Total investments:</b>	<b>22</b>

#### Investment segmentation



### Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes the insurance cost for the guarantee. 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. Returns are after the MER has been deducted.

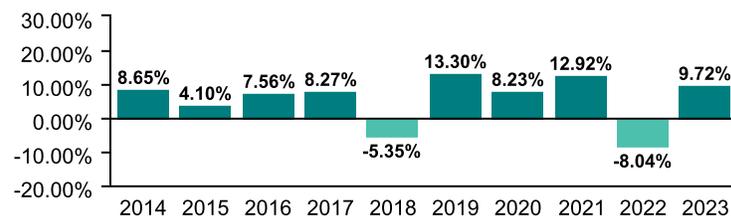
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,741.80 on December 31, 2023. This works out to an average of 5.71% a year.

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

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 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 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
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> <li>You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over.</li> <li>The fee is deducted from your plan monthly based on the value of your plan.</li> <li>You can exchange to units of other funds under the contract at any time.</li> </ul>

#### 2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantee works, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.39

\* Advisory and management services fee is not included in the MER.

#### Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or exchange within 90 days of investing in the fund.

### What if I change my mind?

You can change your mind and cancel the investment fund contract, 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

# Aggressive Portfolio

**Quick facts:** Date fund available: December 12, 2000  
 Date fund created: September 24, 1996  
 Managed by: Canada Life Investment Management Ltd.

Total fund value: \$113,057,992  
 Portfolio turnover rate: 0.60%

Guarantee option	MER (%) <sup>1</sup>	Minimum AMS fee (%) <sup>1</sup>	MER plus minimum AMS fee (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
75% maturity and 75% death benefit guarantee	1.50	0.50	2.00	605.08	1,893

<sup>1</sup> The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

<sup>1</sup> MER – Management expense ratio  
 NAV – Net asset value  
 AMS – Advisory and management services  
 UOS – Units outstanding

**Minimum investment**  
 •\$250,000

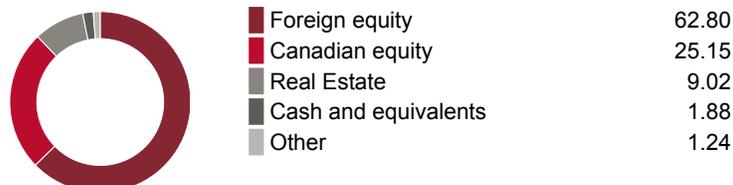
## What does the fund invest in?

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 %
Foreign Equity	9.99
Real Estate	9.02
U.S. Value Stock	8.55
American Growth	8.48
Canadian Growth	7.84
Canadian Equity (Mackenzie)	7.84
International Growth	7.04
U.S. Growth	5.94
International Equity (Setanta)	5.55
Canadian Small-Mid Cap	5.06
<b>Total</b>	<b>75.31</b>
<b>Total investments:</b>	<b>17</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 MER includes the insurance cost for the guarantee. 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 has the fund performed?

This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted.

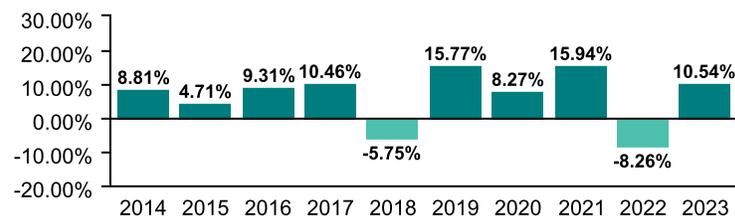
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,910.85 on December 31, 2023. This works out to an average of 6.69% 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.

## Aggressive 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
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> <li>You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over.</li> <li>The fee is deducted from your plan monthly based on the value of your plan.</li> <li>You can exchange to units of other funds under the contract at any time.</li> </ul>

#### 2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantee works, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.50

\* Advisory and management services fee is not included in the MER.

#### Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or exchange within 90 days of investing in the fund.

### What if I change my mind?

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## Conservative Income Portfolio

**Quick facts:** Date fund available: June 12, 2006  
 Date fund created: June 12, 2006  
 Managed by: Canada Life Investment Management Ltd.

Total fund value: \$22,224,335  
 Portfolio turnover rate: 38.82%

Guarantee option	MER (%) <sup>1</sup>	Minimum AMS fee (%) <sup>1</sup>	MER plus minimum AMS fee (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
75% maturity and 75% death benefit guarantee	1.13	0.50	1.63	364.67	171

<sup>1</sup> The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

<sup>1</sup> MER – Management expense ratio  
 NAV – Net asset value  
 AMS – Advisory and management services  
 UOS – Units outstanding

**Minimum investment**  
 •\$250,000

### What does the fund invest in?

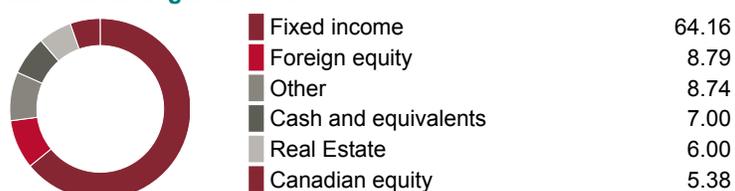
This segregated fund, through investments in other funds, invests primarily in fixed-income securities but includes Canadian and foreign equities. It targets an asset mix of 60 to 80 per cent fixed income and 20 to 40 per cent equities.

#### Top 10 investments

	Assets %
Canadian Bond	27.60
Canadian Core Bond	16.80
Mortgage	10.00
Unconstrained Fixed Income	7.45
Long Term Bond	6.40
Real Estate	6.00
Global Bond	4.80
Real Return Bond	4.00
Canadian Focused Dividend	2.80
Global Dividend	2.80
<b>Total</b>	<b>88.65</b>

**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 MER includes the insurance cost for the guarantee. 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 to 40 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. Returns are after the MER has been deducted.

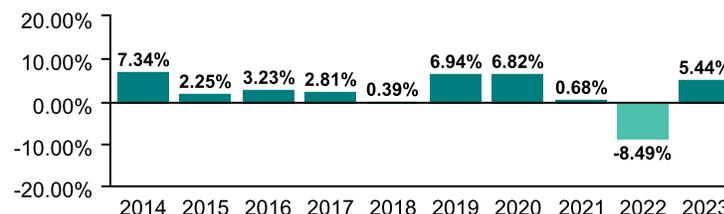
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,297.74 on December 31, 2023. This works out to an average of 2.64% a year.

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

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



### How risky is it?

The risk rating for this fund is *Low*.



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

## 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
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> <li>You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over.</li> <li>The fee is deducted from your plan monthly based on the value of your plan.</li> <li>You can exchange to units of other funds under the contract at any time.</li> </ul>

#### 2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantee works, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.13

\* Advisory and management services fee is not included in the MER.

#### Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or exchange within 90 days of investing in the fund.

### What if I change my mind?

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

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## Moderate Income Portfolio

**Quick facts:** Date fund available: June 12, 2006  
 Date fund created: June 12, 2006  
 Managed by: Canada Life Investment Management Ltd.

Total fund value: \$29,906,420  
 Portfolio turnover rate: 14.17%

Guarantee option	MER (%) <sup>1</sup>	Minimum AMS fee (%) <sup>1</sup>	MER plus minimum AMS fee (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
75% maturity and 75% death benefit guarantee	1.20	0.50	1.70	406.10	562

<sup>1</sup> The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

<sup>1</sup> MER – Management expense ratio  
 NAV – Net asset value  
 AMS – Advisory and management services  
 UOS – Units outstanding

**Minimum investment**  
 •\$250,000

### 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 70 per cent fixed income and 30 to 60 per cent equities.

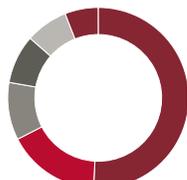
#### Top 10 investments

	Assets %
Canadian Bond	20.69
Canadian Core Bond	13.74
Mortgage	9.98
Real Estate	7.57
Unconstrained Fixed Income	6.08
Canadian Focused Dividend	5.46
Global Dividend	5.40
Long Term Bond	5.27
Canadian Growth	4.09
Global Infrastructure	4.03
<b>Total</b>	<b>82.31</b>

**Total investments:** 17

#### Investment segmentation

	Assets %
Fixed income	50.89
Foreign equity	16.62
Canadian equity	10.31
Other	8.71
Real Estate	7.57
Cash and equivalents	5.97



### 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 MER includes the insurance cost for the guarantee. 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 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. Returns are after the MER has been deducted.

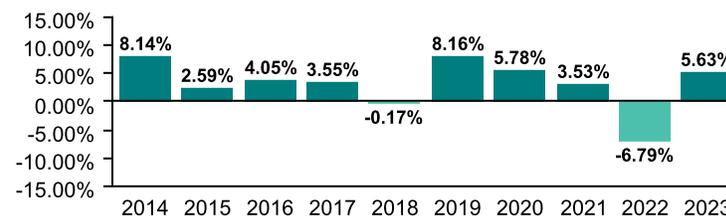
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,391.76 on December 31, 2023. This works out to an average of 3.36% a year.

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

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



### 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 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
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> <li>You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over.</li> <li>The fee is deducted from your plan monthly based on the value of your plan.</li> <li>You can exchange to units of other funds under the contract at any time.</li> </ul>

#### 2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantee works, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.20

\* Advisory and management services fee is not included in the MER.

#### Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or exchange within 90 days of investing in the fund.

### What if I change my mind?

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## Balanced Income Portfolio

**Quick facts:** Date fund available: June 12, 2006  
 Date fund created: June 12, 2006  
 Managed by: Canada Life Investment Management Ltd.

Total fund value: \$31,449,944  
 Portfolio turnover rate: 16.91%

Guarantee option	MER (%) <sup>1</sup>	Minimum AMS fee (%) <sup>1</sup>	MER plus minimum AMS fee (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
75% maturity and 75% death benefit guarantee	1.29	0.50	1.79	442.61	77

<sup>1</sup> The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

<sup>1</sup> MER – Management expense ratio  
 NAV – Net asset value  
 AMS – Advisory and management services  
 UOS – Units outstanding

**Minimum investment**  
 •\$250,000

### What does the fund invest in?

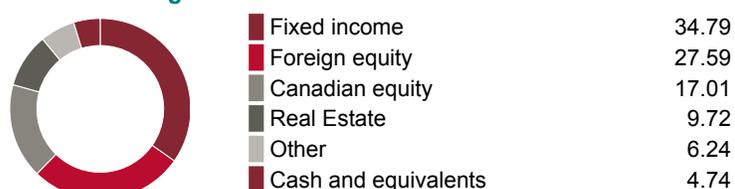
This segregated fund, through investments in other funds, invests primarily in Canadian and foreign equities but includes fixed-income securities. It targets an asset mix of 25 to 50 per cent fixed income and 50 to 75 per cent equities.

#### Top 10 investments

	Assets %
Canadian Bond	14.49
Real Estate	9.72
Canadian Core Bond	9.48
Canadian Focused Dividend	9.08
Global Dividend	9.02
Mortgage	7.02
Canadian Growth	6.81
U.S. Dividend	6.75
Global Infrastructure	6.73
Foreign Equity	4.49
<b>Total</b>	<b>83.59</b>

**Total investments: 16**

#### 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 MER includes the insurance cost for the guarantee. 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 50 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. Returns are after the MER has been deducted.

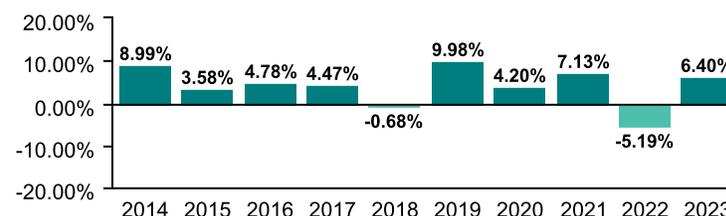
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,520.09 on December 31, 2023. This works out to an average of 4.28% 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 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 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
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> <li>You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over.</li> <li>The fee is deducted from your plan monthly based on the value of your plan.</li> <li>You can exchange to units of other funds under the contract at any time.</li> </ul>

#### 2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantee works, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.29

\* Advisory and management services fee is not included in the MER.

#### Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or exchange within 90 days of investing in the fund.

### What if I change my mind?

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## Advanced Income Portfolio

**Quick facts:** Date fund available: June 12, 2006  
 Date fund created: June 12, 2006  
 Managed by: Canada Life Investment Management Ltd.

Total fund value: \$5,614,420  
 Portfolio turnover rate: 31.60%

Guarantee option	MER (%) <sup>1</sup>	Minimum AMS fee (%) <sup>1</sup>	MER plus minimum AMS fee (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
75% maturity and 75% death benefit guarantee	1.39	0.50	1.89	465.62	100

<sup>1</sup> The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

<sup>1</sup> MER – Management expense ratio  
 NAV – Net asset value  
 AMS – Advisory and management services  
 UOS – Units outstanding

**Minimum investment**  
 •\$250,000

### 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 10 to 30 per cent fixed income and 70 to 90 per cent equities.

#### Top 10 investments

	Assets %
Canadian Focused Dividend	13.27
Global Dividend	13.11
Canadian Growth	9.91
U.S. Dividend	9.77
Global Infrastructure	9.76
Real Estate	9.29
Canadian Bond	8.06
Foreign Equity	6.50
Canadian Core Bond	5.23
Mortgage	3.89
<b>Total</b>	<b>88.79</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 MER includes the insurance cost for the guarantee. 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 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. Returns are after the MER has been deducted.

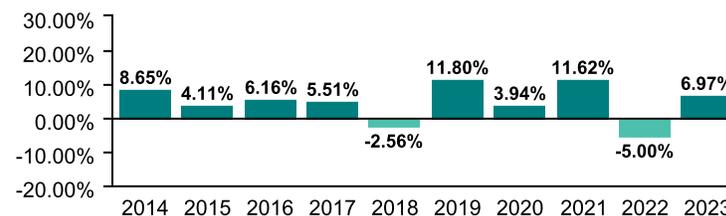
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,627.21 on December 31, 2023. This works out to an average of 4.99% 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 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 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
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> <li>You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over.</li> <li>The fee is deducted from your plan monthly based on the value of your plan.</li> <li>You can exchange to units of other funds under the contract at any time.</li> </ul>

#### 2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantee works, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.39

\* Advisory and management services fee is not included in the MER.

#### Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or exchange within 90 days of investing in the fund.

### What if I change my mind?

You can change your mind and cancel the investment fund contract, 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

# Money Market

**Quick facts:** Date fund available: December 12, 2000  
 Date fund created: April 30, 1989  
 Managed by: Mackenzie Investments

Total fund value: \$115,961,417  
 Portfolio turnover rate: 22.51%

Guarantee option	MER (%) <sup>1</sup>	Minimum AMS fee (%) <sup>1</sup>	MER plus minimum AMS fee (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
75% maturity and 75% death benefit guarantee	0.90	0.50	1.40	272.34	2,862

<sup>1</sup> The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

<sup>1</sup> MER – Management expense ratio  
 NAV – Net asset value  
 AMS – Advisory and management services  
 UOS – Units outstanding

**Minimum investment**  
 •\$250,000

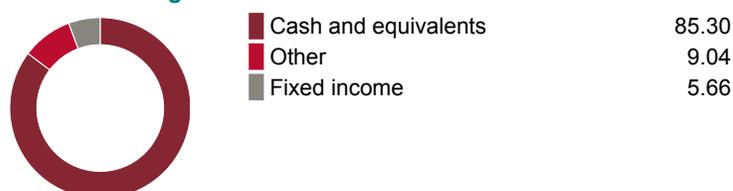
## What does the fund invest in?

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 %
Toronto-Dominion Bank (FRN), 1/31/2025	5.66
Bank of Nova Scotia (The), 3/28/2024	5.15
National Bank of Canada (FRN), 2/7/2024	5.04
City Of Montreal 02-29-2024	2.91
Royal Bank of Canada, 2.35%, 7/2/2024	2.84
Royal Bank of Canada, 2.61%, 11/1/2024	2.68
MUFG Bank Ltd. 01-25-2024	2.56
OMERS Realty Corporation, 2.86%, 2/23/2024	2.55
Bank of Montreal (FRN), 3/27/2024	2.14
Bank of Montreal, 2.85%, 3/6/2024	2.14
<b>Total</b>	<b>33.67</b>
<b>Total investments:</b>	<b>97</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 MER includes the insurance cost for the guarantee. For details, please refer to the information folder and contract.

## Who is this fund for?

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

## How has the fund performed?

This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted.

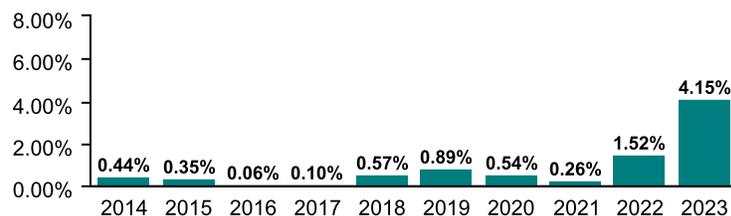
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,091.68 on December 31, 2023. This works out to an average of 0.88% 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 10 years and down in value 0 years.



## How risky is it?

The risk rating for this fund is *Low*.



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

## Money Market

### How much does it cost?

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

#### 1. Sales charges

Sales charge option	What you pay	How it works
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> <li>You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over.</li> <li>The fee is deducted from your plan monthly based on the value of your plan.</li> <li>You can exchange to units of other funds under the contract at any time.</li> </ul>

#### 2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantee works, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	0.90

\* Advisory and management services fee is not included in the MER.

#### Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or exchange within 90 days of investing in the fund.

### What if I change my mind?

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## Diversified Fixed Income Portfolio

**Quick facts:** Date fund available: December 12, 2000  
 Date fund created: December 12, 2000  
 Managed by: Canada Life Investment Management Ltd.

Total fund value: \$21,054,476  
 Portfolio turnover rate: 5.71%

Guarantee option	MER (%) <sup>1</sup>	Minimum AMS fee (%) <sup>1</sup>	MER plus minimum AMS fee (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
75% maturity and 75% death benefit guarantee	1.20	0.50	1.70	404.94	613

<sup>1</sup> The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

<sup>1</sup> MER – Management expense ratio  
 NAV – Net asset value  
 AMS – Advisory and management services  
 UOS – Units outstanding

**Minimum investment**  
 •\$250,000

### What does the fund invest in?

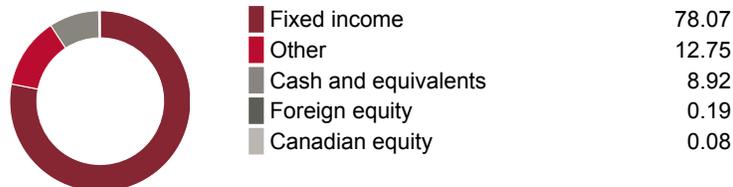
This segregated fund, through investments in other funds, invests primarily in Canadian fixed-income securities. It targets an asset mix of 100 per cent fixed income.

#### Top 10 investments

	Assets %
Canadian Bond	24.00
Canadian Core Bond	19.00
Mortgage	15.00
Global Bond	10.00
Long Term Bond	9.98
Canadian Corporate Bond	9.00
Unconstrained Fixed Income	7.00
Real Return Bond	4.99
Private Credit (Northleaf)	1.03
<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 MER includes the insurance cost for the guarantee. 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 has the fund performed?

This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted.

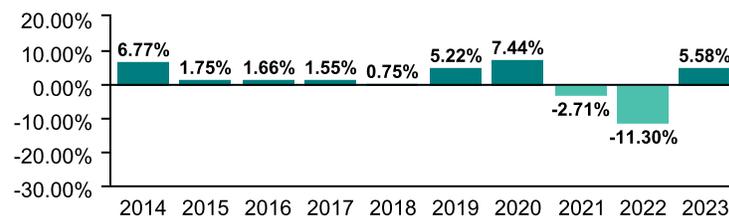
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,163.89 on December 31, 2023. This works out to an average of 1.53% 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.

## Diversified Fixed 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
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> <li>You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over.</li> <li>The fee is deducted from your plan monthly based on the value of your plan.</li> <li>You can exchange to units of other funds under the contract at any time.</li> </ul>

#### 2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantee works, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.20

\* Advisory and management services fee is not included in the MER.

#### Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or exchange within 90 days of investing in the fund.

### What if I change my mind?

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# Canadian Core Bond

**Quick facts:** Date fund available: December 12, 2000  
 Date fund created: January 23, 1996  
 Managed by: Mackenzie Investments

Total fund value: \$112,018,856  
 Portfolio turnover rate: 72.51%

Guarantee option	MER (%) <sup>1</sup>	Minimum AMS fee (%) <sup>1</sup>	MER plus minimum AMS fee (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
75% maturity and 75% death benefit guarantee	1.02	0.50	1.52	416.77	833

<sup>1</sup> The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

<sup>1</sup> MER – Management expense ratio  
 NAV – Net asset value  
 AMS – Advisory and management services  
 UOS – Units outstanding

**Minimum investment**  
 •\$250,000

## What does the fund invest in?

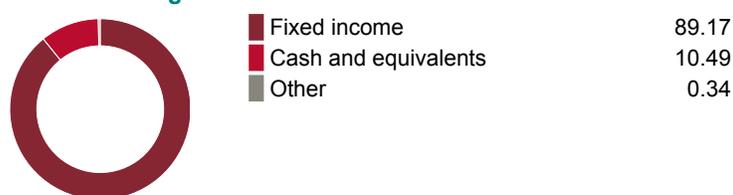
This segregated fund invests primarily in Canadian fixed-income securities issued by governments and corporations.

### Top 10 investments

Investment	Assets %
Province of Ontario, 3.65%, 6/2/2033	6.95
Gov. of Canada, 2.75%, 6/1/2033	5.32
Gov. of Canada, 2/29/2024	4.26
Province of Quebec, 4.4%, 12/1/2055	3.66
United States Treasury Note, 3.5%, 2/15/2033	2.82
United States Treasury Bill RR, 0.5%, 4/15/2024	2.64
Province of Alberta, 3.1%, 6/1/2050	2.51
Royal Bank of Canada, 2.09%, 6/30/2030	1.92
North West Redwater Partnership, 3.2%, 4/24/2026	1.74
Province of Quebec, 3.6%, 9/1/2033	1.36

**Total** 33.18  
**Total investments:** 1428

### 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 MER includes the insurance cost for the guarantee. 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. Returns are after the MER has been deducted.

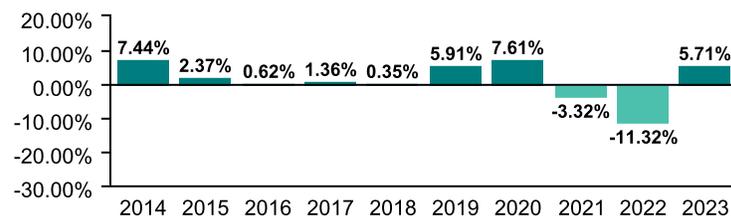
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,162.79 on December 31, 2023. This works out to an average of 1.52% a year.

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

This chart shows how the fund has performed in each of the past 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 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
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> <li>You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over.</li> <li>The fee is deducted from your plan monthly based on the value of your plan.</li> <li>You can exchange to units of other funds under the contract at any time.</li> </ul>

#### 2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantee works, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.02

\* Advisory and management services fee is not included in the MER.

#### Trailing commission

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#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or exchange within 90 days of investing in the fund.

### What if I change my mind?

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Telephone - 1-888-252-1847

# Canadian Core Plus Bond

**Quick facts:** Date fund available: June 12, 2006  
 Date fund created: June 12, 2006  
 Managed by: Mackenzie Investments

Total fund value: \$15,875,481  
 Portfolio turnover rate: 72.39%

Guarantee option	MER (%) <sup>1</sup>	Minimum AMS fee (%) <sup>*1</sup>	MER plus minimum AMS fee (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
75% maturity and 75% death benefit guarantee	1.13	0.50	1.63	313.11	1,685

<sup>\*</sup> The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

<sup>1</sup> MER – Management expense ratio  
 NAV – Net asset value  
 AMS – Advisory and management services  
 UOS – Units outstanding

**Minimum investment**  
 •\$250,000

## What does the fund invest in?

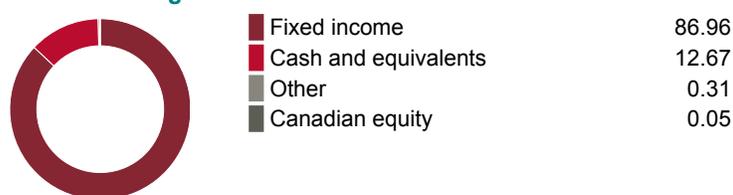
This segregated fund invests primarily in Canadian and foreign fixed-income securities issued by governments and corporations.

### Top 10 investments

	Assets %
Province of Ontario, 3.65%, 6/2/2033	6.66
Province of Quebec, 4.4%, 12/1/2055	4.36
Gov. of Canada, 2/29/2024	3.81
Province of Alberta, 3.1%, 6/1/2050	2.83
Province of Quebec, 3.6%, 9/1/2033	2.78
United States Treasury Bill RR, 0.5%, 4/15/2024	2.68
Gov. of Canada, 2.75%, 6/1/2033	2.27
Province of Saskatchewan, 2.8%, 12/2/2052	1.28
Gov. of Canada, 2.5%, 12/1/2032	1.21
Province of Alberta, 2.95%, 6/1/2052	1.17

**Total** 29.04  
**Total investments:** **1318**

### 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 MER includes the insurance cost for the guarantee. 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 10 years. Returns are after the MER has been deducted.

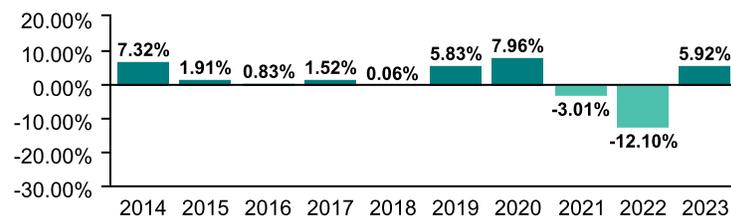
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,155.67 on December 31, 2023. This works out to an average of 1.46% a year.

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

This chart shows how the fund has performed in each of the past 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 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
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> <li>You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over.</li> <li>The fee is deducted from your plan monthly based on the value of your plan.</li> <li>You can exchange to units of other funds under the contract at any time.</li> </ul>

#### 2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantee works, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.13

\* Advisory and management services fee is not included in the MER.

#### Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or exchange within 90 days of investing in the fund.

### 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 Bond

**Quick facts:** Date fund available: December 12, 2000  
 Date fund created: April 30, 1989  
 Managed by: Mackenzie Investments

Total fund value: \$358,893,191  
 Portfolio turnover rate: 71.72%

Guarantee option	MER (%) <sup>1</sup>	Minimum AMS fee (%) <sup>1</sup>	MER plus minimum AMS fee (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
75% maturity and 75% death benefit guarantee	1.01	0.50	1.51	424.33	225

<sup>1</sup> The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

<sup>1</sup> MER – Management expense ratio  
 NAV – Net asset value  
 AMS – Advisory and management services  
 UOS – Units outstanding

**Minimum investment**  
 •\$250,000

## What does the fund invest in?

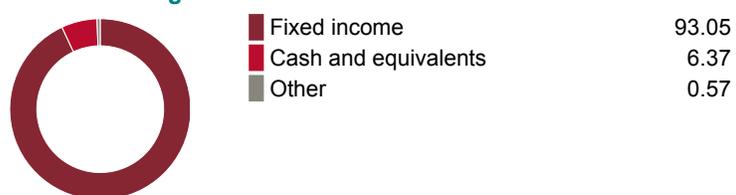
This segregated fund invests primarily in Canadian fixed-income securities issued by governments and corporations.

### Top 10 investments

	Assets %
Province of Ontario, 3.65%, 6/2/2033	9.36
Gov. of Canada, 2.75%, 6/1/2033	8.56
Gov. of Canada, 2/29/2024	3.33
Province of Quebec, 4.4%, 12/1/2055	2.79
Gov. of Canada, 1.75%, 12/1/2053	2.35
Province of Alberta, 3.1%, 6/1/2050	1.94
Gov. of Canada RR, 0.5%, 12/1/2050	1.90
Province of Quebec, 3.6%, 9/1/2033	1.84
Royal Bank of Canada, 2.88%, 12/23/2029	1.69
First National Financial Corp 3.84% 11-01-2028	1.67

**Total** 35.43  
**Total investments:** 1413

### 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 MER includes the insurance cost for the guarantee. 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. Returns are after the MER has been deducted.

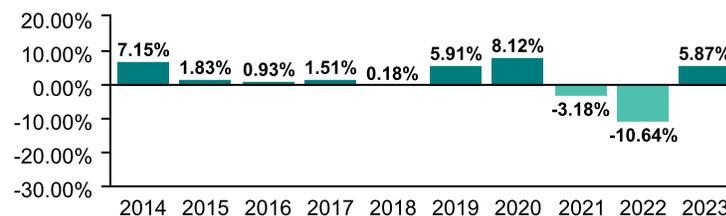
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,174.65 on December 31, 2023. This works out to an average of 1.62% 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 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
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> <li>You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over.</li> <li>The fee is deducted from your plan monthly based on the value of your plan.</li> <li>You can exchange to units of other funds under the contract at any time.</li> </ul>

#### 2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantee works, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.01

\* Advisory and management services fee is not included in the MER.

#### Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or exchange within 90 days of investing in the fund.

### What if I change my mind?

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

#### For more information

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# Mortgage

**Quick facts:** Date fund available: December 12, 2000  
 Date fund created: April 30, 1989  
 Managed by: The Canada Life Assurance Company

Total fund value: \$456,035,996  
 Portfolio turnover rate: 6.67%

Guarantee option	MER (%) <sup>1</sup>	Minimum AMS fee (%) <sup>1</sup>	MER plus minimum AMS fee (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
75% maturity and 75% death benefit guarantee	1.12	0.50	1.62	428.66	2,398

<sup>1</sup> The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

<sup>1</sup> MER – Management expense ratio  
 NAV – Net asset value  
 AMS – Advisory and management services  
 UOS – Units outstanding

**Minimum investment**  
 •\$250,000

## What does the fund invest in?

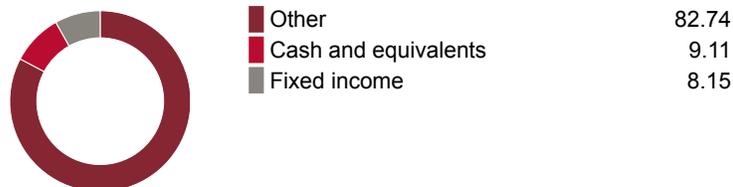
This segregated fund invests primarily in mortgages on Canadian residential and commercial properties.

### Top 10 investments

Investment	Assets %
Gov. of Canada, 1/18/2024	3.28
Gov. of Canada, 2.25%, 6/1/2025	3.21
Gov. of Canada, 3/28/2024	3.14
Gov. of Canada, 1.5%, 6/1/2026	2.09
Gov. of Canada, 2/29/2024	1.54
Georgia & Seymour Properties Limited Partnership, 3.4%, 7/22/2025	1.36
Original WEMPI Inc. 7.791% 10-04-2027	1.16
Gov. of Canada, 1.5%, 9/1/2024	1.07
Broadcast Centre Trust, 7.53%, 5/1/2027	0.33
<b>Total</b>	<b>17.19</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 MER includes the insurance cost for the guarantee. 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 mortgages 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. Returns are after the MER has been deducted.

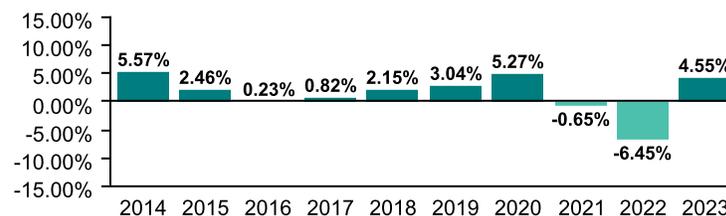
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,176.81 on December 31, 2023. This works out to an average of 1.64% a year.

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

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



## How risky is it?

The risk rating for this fund is *Low*.



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

# Mortgage

## 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
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> <li>You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over.</li> <li>The fee is deducted from your plan monthly based on the value of your plan.</li> <li>You can exchange to units of other funds under the contract at any time.</li> </ul>

### 2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantee works, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.12

\* Advisory and management services fee is not included in the MER.

### Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or exchange within 90 days of investing in the fund.

## What if I change my mind?

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# Government Bond

**Quick facts:** Date fund available: December 12, 2000  
 Date fund created: November 8, 1994  
 Managed by: Mackenzie Investments

Total fund value: \$8,479,267  
 Portfolio turnover rate: 123.29%

Guarantee option	MER (%) <sup>1</sup>	Minimum AMS fee (%) <sup>*1</sup>	MER plus minimum AMS fee (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
75% maturity and 75% death benefit guarantee	1.03	0.50	1.53	342.74	367

<sup>\*</sup> The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

<sup>1</sup> MER – Management expense ratio  
 NAV – Net asset value  
 AMS – Advisory and management services  
 UOS – Units outstanding

**Minimum investment**  
 •\$250,000

## What does the fund invest in?

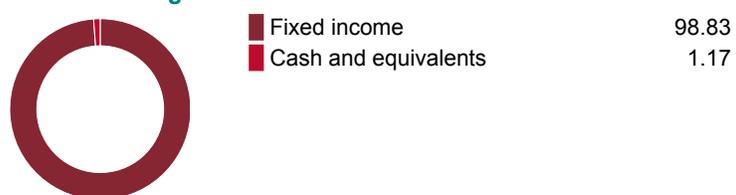
This segregated fund invests primarily in fixed-income securities issued by Canadian governments.

### Top 10 investments

Investment	Assets %
Canada Housing Trust No.1, 1.9%, 9/15/2026	21.41
Province of Ontario, 3.65%, 6/2/2033	16.24
Gov. of Canada, 3.25%, 9/1/2028	15.27
Canada Housing Trust No.1, 1.95%, 12/15/2025	10.73
Gov. of Canada, 1.25%, 3/1/2027	8.95
Canada Housing Trust No.1 (FRN), 3/15/2026	5.91
First National Financial Corp 3.84% 11-01-2028	3.56
Canada Housing Trust No.1 (FRN), 9/15/2026	3.54
Province of Quebec, 2.75%, 9/1/2027	3.47
Province of Ontario, 2.4%, 6/2/2026	1.80

**Total** 90.87  
**Total investments:** 19

### 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 MER includes the insurance cost for the guarantee. 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. Returns are after the MER has been deducted.

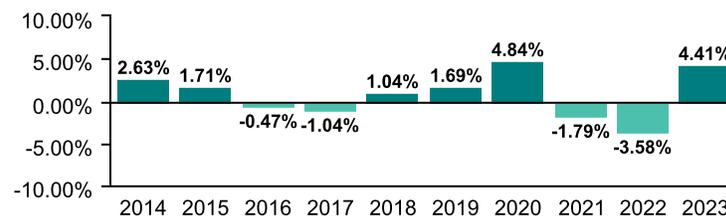
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,094.99 on December 31, 2023. This works out to an average of 0.91% a year.

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

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 6 years and down in value 4 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.

## Government 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
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> <li>You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over.</li> <li>The fee is deducted from your plan monthly based on the value of your plan.</li> <li>You can exchange to units of other funds under the contract at any time.</li> </ul>

#### 2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantee works, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.03

\* Advisory and management services fee is not included in the MER.

#### Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or exchange within 90 days of investing in the fund.

### What if I change my mind?

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# Global Bond

**Quick facts:** Date fund available: December 12, 2000  
 Date fund created: November 8, 1994  
 Managed by: Brandywine Global Investment Management

Total fund value: \$59,805,508  
 Portfolio turnover rate: 2.03%

Guarantee option	MER (%) <sup>1</sup>	Minimum AMS fee (%) <sup>1</sup>	MER plus minimum AMS fee (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
75% maturity and 75% death benefit guarantee	1.45	0.50	1.95	366.19	790

<sup>1</sup> The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

<sup>1</sup> MER – Management expense ratio  
 NAV – Net asset value  
 AMS – Advisory and management services  
 UOS – Units outstanding

**Minimum investment**  
 •\$250,000

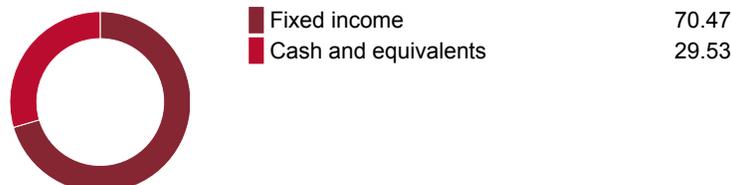
## What does the fund invest in?

This segregated fund invests primarily in fixed-income securities issued by governments and corporations currently through the Legg Mason Brandywine Global Fixed Income Fund.

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

	Assets %
United States Treasury Note, 2/15/2052	9.79
HM Treasury, 1.25%, 7/31/2051	7.58
Australia, 2.75%, 4/21/2024	7.03
Mexico, 8%, 7/31/2053	5.90
Norway, 3%, 3/14/2024	5.58
KfW, 0.25%, 3/8/2024	5.46
Direction Générale du Trésor, 0.75%, 5/25/2053	4.31
Asian Development Bank, 4.13%, 9/27/2024	4.06
Mexico, 8%, 11/7/2047	3.54
European Investment Bank, 2.63%, 3/15/2024	3.47
<b>Total</b>	<b>56.72</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 MER includes the insurance cost for the guarantee. 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 wants exposure to foreign fixed-income securities 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 10 years. Returns are after the MER has been deducted.

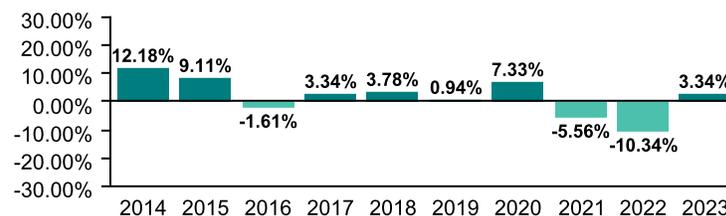
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,224.46 on December 31, 2023. This works out to an average of 2.05% 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 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.

## 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
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> <li>You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over.</li> <li>The fee is deducted from your plan monthly based on the value of your plan.</li> <li>You can exchange to units of other funds under the contract at any time.</li> </ul>

#### 2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantee works, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.45

\* Advisory and management services fee is not included in the MER.

#### Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or exchange within 90 days of investing in the fund.

### What if I change my mind?

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# Canadian Fixed Income Balanced

**Quick facts:** Date fund available: December 12, 2000  
 Date fund created: November 8, 1994  
 Managed by: Mackenzie Investments

Total fund value: \$116,102,481  
 Portfolio turnover rate: 64.81%

Guarantee option	MER (%) <sup>1</sup>	Minimum AMS fee (%) <sup>1</sup>	MER plus minimum AMS fee (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
75% maturity and 75% death benefit guarantee	1.13	0.50	1.63	539.80	1,973

<sup>1</sup> The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

<sup>1</sup> MER – Management expense ratio  
 NAV – Net asset value  
 AMS – Advisory and management services  
 UOS – Units outstanding

**Minimum investment**  
 •\$250,000

## What does the fund invest in?

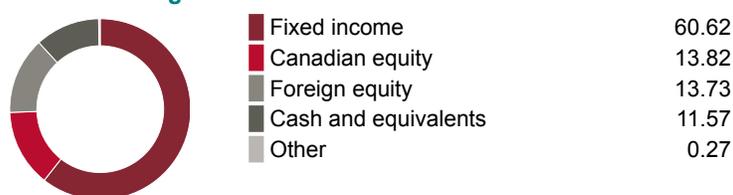
This segregated fund invests primarily in Canadian fixed-income securities with some exposure to Canadian and foreign stocks.

### Top 10 investments

Investment	Assets %
Gov. of Canada, 2.75%, 6/1/2033	4.89
Province of Ontario, 3.65%, 6/2/2033	3.72
Province of Quebec, 4.4%, 12/1/2055	3.16
Province of Quebec, 3.6%, 9/1/2033	2.69
Bank of Montreal, 2.7%, 9/11/2024	2.47
Gov. of Canada, 2/29/2024	2.33
United States Treasury Bill RR, 0.5%, 4/15/2024	1.89
Province of Alberta, 3.1%, 6/1/2050	1.59
Royal Bank of Canada	1.09
Province of British Columbia, 3.55%, 6/18/2033	0.94

**Total** 24.76  
**Total investments:** 2120

### 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 MER includes the insurance cost for the guarantee. 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 Canadian bonds and 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. Returns are after the MER has been deducted.

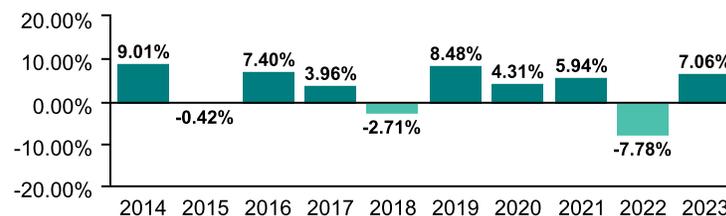
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,395.80 on December 31, 2023. This works out to an average of 3.39% 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*.



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
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> <li>You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over.</li> <li>The fee is deducted from your plan monthly based on the value of your plan.</li> <li>You can exchange to units of other funds under the contract at any time.</li> </ul>

#### 2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantee works, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.13

\* Advisory and management services fee is not included in the MER.

#### Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or exchange within 90 days of investing in the fund.

### What if I change my mind?

You can change your mind and cancel the investment fund contract, 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 Growth Balanced

**Quick facts:** Date fund available: December 12, 2000  
 Date fund created: March 31, 1988  
 Managed by: Mackenzie Investments

Total fund value: \$62,760,081  
 Portfolio turnover rate: 53.51%

Guarantee option	MER (%) <sup>1</sup>	Minimum AMS fee (%) <sup>1</sup>	MER plus minimum AMS fee (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
75% maturity and 75% death benefit guarantee	1.15	0.50	1.65	601.41	958

<sup>1</sup> The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

<sup>1</sup> MER – Management expense ratio  
 NAV – Net asset value  
 AMS – Advisory and management services  
 UOS – Units outstanding

**Minimum investment**  
 •\$250,000

## What does the fund invest in?

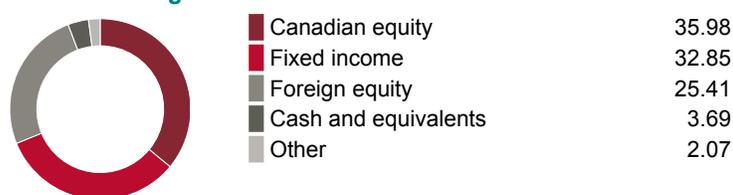
This segregated fund invests primarily in Canadian fixed-income securities and stocks with exposure to foreign stocks.

### Top 10 investments

	Assets %
Intact Financial Corporation	3.45
CAE Inc.	3.43
Stantec Inc.	3.39
Province of Ontario, 3.65%, 6/2/2033	3.09
Royal Bank of Canada	2.96
Premium Brands Holdings Corporation	2.87
Schneider Electric S.E. Shs	2.83
Accenture PLCClass A	2.74
Boyd Group Services Inc.	2.59
Dollarama Inc.	2.52
<b>Total</b>	<b>29.87</b>

**Total investments:** **1360**

### 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 MER includes the insurance cost for the guarantee. 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 10 years. Returns are after the MER has been deducted.

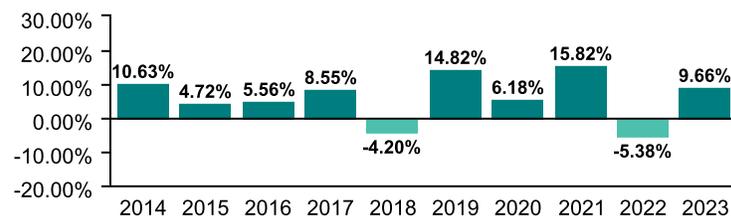
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,862.95 on December 31, 2023. This works out to an average of 6.42% 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.



## 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
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> <li>You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over.</li> <li>The fee is deducted from your plan monthly based on the value of your plan.</li> <li>You can exchange to units of other funds under the contract at any time.</li> </ul>

#### 2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantee works, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.15

\* Advisory and management services fee is not included in the MER.

#### Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or exchange within 90 days of investing in the fund.

### What if I change my mind?

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Telephone - 1-888-252-1847

# Canadian Stock Balanced

**Quick facts:** Date fund available: December 12, 2000  
 Date fund created: January 23, 1996  
 Managed by: Mackenzie Investments

Total fund value: \$26,001,890  
 Portfolio turnover rate: 26.35%

Guarantee option	MER (%) <sup>1</sup>	Minimum AMS fee (%) <sup>1</sup>	MER plus minimum AMS fee (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
75% maturity and 75% death benefit guarantee	1.38	0.50	1.88	652.42	564

<sup>1</sup> The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

<sup>1</sup> MER – Management expense ratio  
 NAV – Net asset value  
 AMS – Advisory and management services  
 UOS – Units outstanding

**Minimum investment**  
 •\$250,000

## What does the fund invest in?

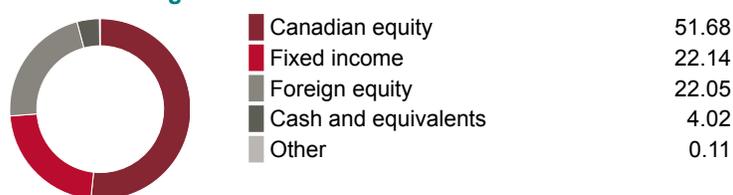
This segregated fund invests primarily in Canadian fixed-income securities and stocks with exposure to foreign stocks.

### Top 10 investments

	Assets %
Brookfield Corporation VtgCI A	3.45
Intact Financial Corporation	3.35
Restaurant Brands International Inc.	3.31
Royal Bank of Canada	3.25
Toronto-Dominion Bank Com New	3.12
Alimentation Couche-Tard Inc.	2.84
Telus Corp.	2.54
Emera Inc.	2.52
Dollarama Inc.	2.47
Visa Inc. Com CI A	2.43
<b>Total</b>	<b>29.27</b>

**Total investments:** **482**

### 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 MER includes the insurance cost for the guarantee. 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 10 years. Returns are after the MER has been deducted.

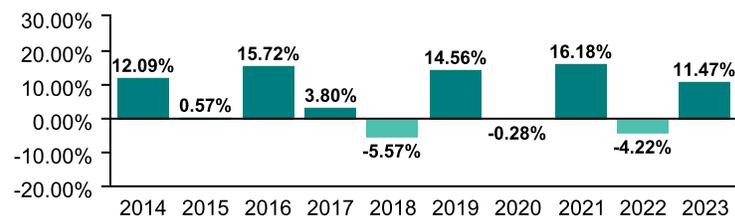
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,811.84 on December 31, 2023. This works out to an average of 6.12% 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 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.

## 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
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> <li>You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over.</li> <li>The fee is deducted from your plan monthly based on the value of your plan.</li> <li>You can exchange to units of other funds under the contract at any time.</li> </ul>

#### 2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantee works, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.38

\* Advisory and management services fee is not included in the MER.

#### Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or exchange within 90 days of investing in the fund.

### What if I change my mind?

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# Strategic Income

**Quick facts:** Date fund available: December 12, 2000  
 Date fund created: December 12, 2000  
 Managed by: Mackenzie Investments

Total fund value: \$317,496,206  
 Portfolio turnover rate: 63.51%

Guarantee option	MER (%) <sup>1</sup>	Minimum AMS fee (%) <sup>1</sup>	MER plus minimum AMS fee (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
75% maturity and 75% death benefit guarantee	1.40	0.50	1.90	584.73	1,363

<sup>1</sup> The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

<sup>1</sup> MER – Management expense ratio  
 NAV – Net asset value  
 AMS – Advisory and management services  
 UOS – Units outstanding

**Minimum investment**  
 •\$250,000

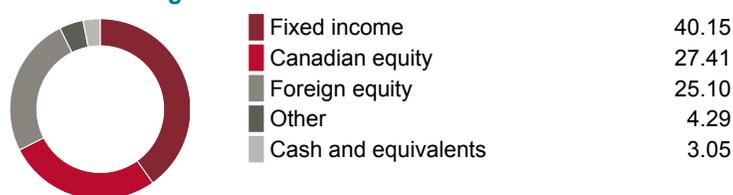
## What does the fund invest in?

This segregated fund invests primarily in fixed-income and/or income-oriented equity securities anywhere in the world.

### Top 10 investments

	Assets %
Royal Bank of Canada	2.16
Bank of Montreal	1.78
Toronto-Dominion Bank Com New	1.48
Canadian Natural Resources Ltd.	1.33
Microsoft Corp.	1.33
Canadian Pacific Kansas City Limited	1.21
United States Treasury Bill RR, 0.5%, 4/15/2024	1.13
Canadian National Railwaypany	1.03
Sun Life Financial Inc.	0.99
Loblaw Cos. Ltd.	0.98
<b>Total</b>	<b>13.43</b>
<b>Total investments:</b>	<b>2551</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 MER includes the insurance cost for the guarantee. 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 10 years. Returns are after the MER has been deducted.

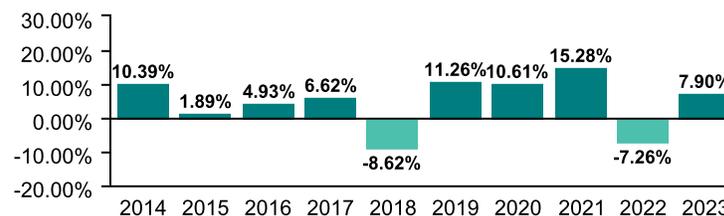
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,632.59 on December 31, 2023. This works out to an average of 5.02% a year.

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

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

## 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
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> <li>You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over.</li> <li>The fee is deducted from your plan monthly based on the value of your plan.</li> <li>You can exchange to units of other funds under the contract at any time.</li> </ul>

#### 2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantee works, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.40

\* Advisory and management services fee is not included in the MER.

#### Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or exchange within 90 days of investing in the fund.

### What if I change my mind?

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# Canadian Premier Balanced

**Quick facts:** Date fund available: December 12, 2000  
 Date fund created: January 23, 1996  
 Managed by: Invesco Canada Ltd.

Total fund value: \$24,706,731  
 Portfolio turnover rate: 26.60%

Guarantee option	MER (%) <sup>1</sup>	Minimum AMS fee (%) <sup>1</sup>	MER plus minimum AMS fee (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
75% maturity and 75% death benefit guarantee	1.39	0.50	1.89	729.77	762

<sup>1</sup> The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

<sup>1</sup> MER – Management expense ratio  
 NAV – Net asset value  
 AMS – Advisory and management services  
 UOS – Units outstanding

**Minimum investment**  
 •\$250,000

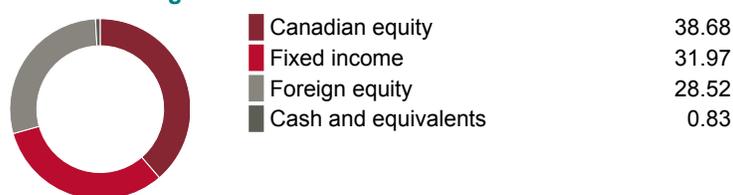
## What does the fund invest in?

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	5.85
Brookfield Corporation VtgCI A	4.07
Toronto-Dominion Bank Com New	4.00
Manulife Financial Corporation	2.70
ICON PLC Shs	2.21
Berkshire Hathaway Inc. CI B New	2.12
Marriott International Inc. CI A	2.11
Fairfax Financial Holdings Ltd. Sub Vtg	2.08
UnitedHealth Group Inc.	2.05
Expeditors International of Washington, Inc.	2.04
<b>Total</b>	<b>29.22</b>
<b>Total investments:</b>	<b>184</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 MER includes the insurance cost for the guarantee. 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 10 years. Returns are after the MER has been deducted.

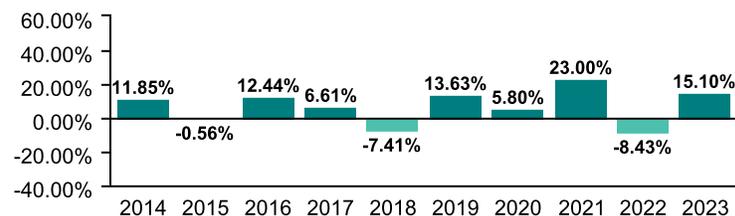
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,924.08 on December 31, 2023. This works out to an average of 6.76% 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.

## 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
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> <li>You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over.</li> <li>The fee is deducted from your plan monthly based on the value of your plan.</li> <li>You can exchange to units of other funds under the contract at any time.</li> </ul>

#### 2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantee works, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.39

\* Advisory and management services fee is not included in the MER.

#### Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or exchange within 90 days of investing in the fund.

### What if I change my mind?

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# Canadian Value Balanced

**Quick facts:** Date fund available: December 12, 2000  
 Date fund created: January 23, 1996  
 Managed by: Beutel, Goodman & Company Ltd.

Total fund value: \$218,013,023  
 Portfolio turnover rate: 42.07%

Guarantee option	MER (%) <sup>1</sup>	Minimum AMS fee (%) <sup>1</sup>	MER plus minimum AMS fee (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
75% maturity and 75% death benefit guarantee	1.41	0.50	1.91	803.19	9,967

<sup>1</sup> The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

<sup>1</sup> MER – Management expense ratio  
 NAV – Net asset value  
 AMS – Advisory and management services  
 UOS – Units outstanding

**Minimum investment**  
 •\$250,000

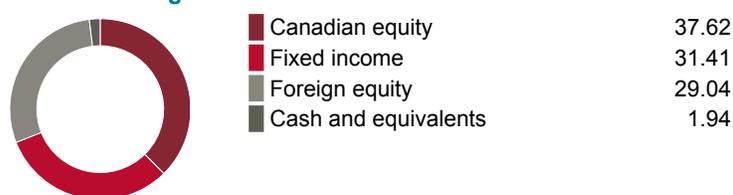
## What does the fund invest in?

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
Gov. of Canada, 2%, 6/1/2032	1.92
Canadian National Railwaypany	1.78
Bank of Montreal	1.71
Manulife Financial Corporation	1.65
Rogers Communications Inc. CI B Non Vtg	1.61
TC Energy Corp.	1.60
Sun Life Financial Inc.	1.50
Amgen Inc.	1.49
<b>Total</b>	<b>19.44</b>
<b>Total investments:</b>	<b>212</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 MER includes the insurance cost for the guarantee. 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 10 years. Returns are after the MER has been deducted.

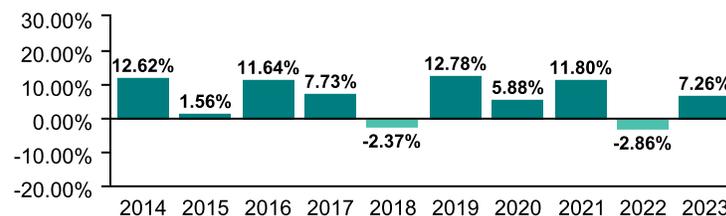
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,867.90 on December 31, 2023. This works out to an average of 6.45% 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 *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
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> <li>You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over.</li> <li>The fee is deducted from your plan monthly based on the value of your plan.</li> <li>You can exchange to units of other funds under the contract at any time.</li> </ul>

#### 2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantee works, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.41

\* Advisory and management services fee is not included in the MER.

#### Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or exchange within 90 days of investing in the fund.

### What if I change my mind?

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Telephone - 1-888-252-1847

# Sustainable Conservative Portfolio

**Quick facts:** Date fund available: December 12, 2000  
 Date fund created: January 23, 1996  
 Managed by: JPMorgan Asset Management (Canada) Inc.

Total fund value: \$12,247,362  
 Portfolio turnover rate: 0.83%

Guarantee option	MER (%) <sup>1</sup>	Minimum AMS fee (%) <sup>1</sup>	MER plus minimum AMS fee (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
75% maturity and 75% death benefit guarantee	1.10	0.50	1.60	568.71	257

<sup>1</sup> The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

<sup>1</sup> MER – Management expense ratio  
 NAV – Net asset value  
 AMS – Advisory and management services  
 UOS – Units outstanding

**Minimum investment**  
 •\$250,000

## What does the fund invest in?

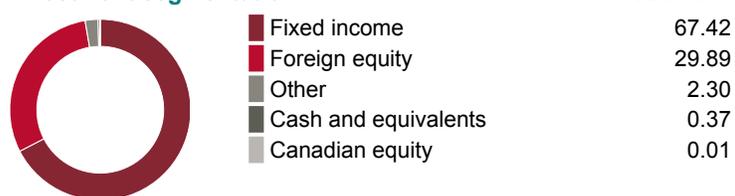
This segregated fund invests primarily in global fixed income securities and stocks anywhere in the world currently through the Canada Life Sustainable Conservative Portfolio mutual fund. The Fund follows a responsible approach to investing.

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

Investment	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>

**Total investments:** **763**

### 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 MER includes the insurance cost for the guarantee. 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. Returns are after the MER has been deducted.

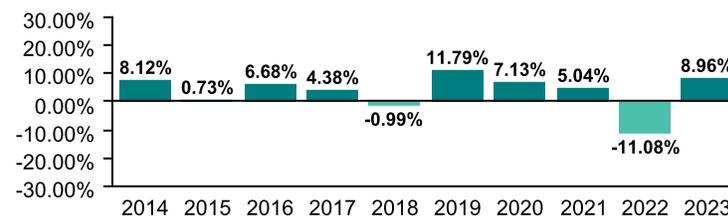
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,463.45 on December 31, 2023. This works out to an average of 3.88% 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 *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
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> <li>You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over.</li> <li>The fee is deducted from your plan monthly based on the value of your plan.</li> <li>You can exchange to units of other funds under the contract at any time.</li> </ul>

#### 2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantee works, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.10

\* Advisory and management services fee is not included in the MER.

#### Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or exchange within 90 days of investing in the fund.

### What if I change my mind?

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# Canadian Equity Portfolio

**Quick facts:** Date fund available: December 12, 2000  
 Date fund created: December 12, 2000  
 Managed by: Canada Life Investment Management Ltd.

Total fund value: \$14,711,125  
 Portfolio turnover rate: 3.59%

Guarantee option	MER (%) <sup>1</sup>	Minimum AMS fee (%) <sup>1</sup>	MER plus minimum AMS fee (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
75% maturity and 75% death benefit guarantee	1.50	0.50	2.00	740.09	1,967

<sup>1</sup> The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

<sup>1</sup> MER – Management expense ratio  
 NAV – Net asset value  
 AMS – Advisory and management services  
 UOS – Units outstanding

**Minimum investment**  
 •\$250,000

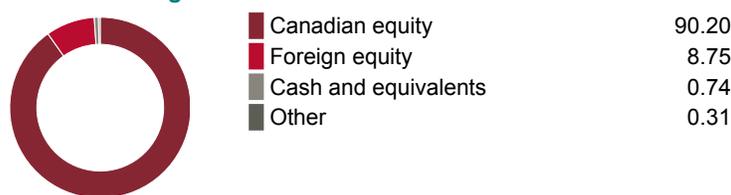
## What does the fund invest in?

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

### Top 10 investments

	Assets %
Canadian Equity (Mackenzie)	25.00
Canadian Growth	25.00
Canadian Focused Dividend	15.00
Canadian Focused Value	15.00
Canadian Stock	10.00
Canadian Small-Mid Cap	10.00
<b>Total</b>	<b>100.00</b>
<b>Total investments:</b>	<b>6</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 MER includes the insurance cost for the guarantee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the 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 has the fund performed?

This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted.

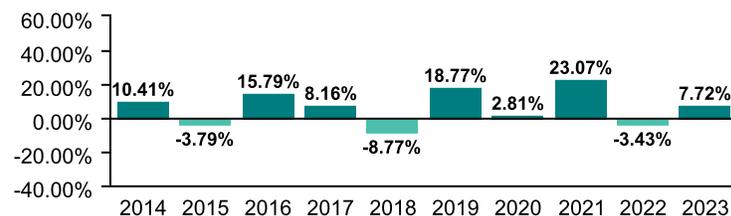
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,897.05 on December 31, 2023. This works out to an average of 6.61% 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 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
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> <li>You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over.</li> <li>The fee is deducted from your plan monthly based on the value of your plan.</li> <li>You can exchange to units of other funds under the contract at any time.</li> </ul>

#### 2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantee works, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.50

\* Advisory and management services fee is not included in the MER.

#### Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or exchange within 90 days of investing in the fund.

### What if I change my mind?

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## Canadian Growth

**Quick facts:** Date fund available: December 12, 2000  
 Date fund created: April 30, 1989  
 Managed by: Mackenzie Investments

Total fund value: \$348,402,727  
 Portfolio turnover rate: 43.93%

Guarantee option	MER (%) <sup>1</sup>	Minimum AMS fee (%) <sup>1</sup>	MER plus minimum AMS fee (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
75% maturity and 75% death benefit guarantee	1.16	0.50	1.66	734.62	3,610

<sup>1</sup> The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

<sup>1</sup> MER – Management expense ratio  
 NAV – Net asset value  
 AMS – Advisory and management services  
 UOS – Units outstanding

**Minimum investment**  
 •\$250,000

### What does the fund invest in?

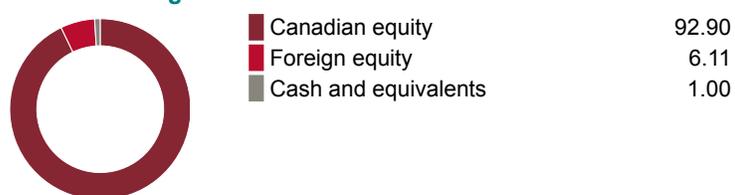
This segregated fund invests primarily in Canadian stocks with exposure to foreign stocks.

#### Top 10 investments

	Assets %
Royal Bank of Canada	7.65
Toronto-Dominion Bank Com New	6.59
Bank of Montreal	4.89
Canadian Natural Resources Ltd.	4.03
Canadian Pacific Kansas City Limited	3.65
Shopify Inc. CIA	3.07
Constellation Software Inc.	3.05
Canadian National Railwaypany	2.99
Alimentation Couche-Tard Inc.	2.56
Brookfield Corporation VtgCI A	2.54
<b>Total</b>	<b>41.02</b>

**Total investments:** **58**

#### Investment segmentation



### Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes the insurance cost for the guarantee. 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. Returns are after the MER has been deducted.

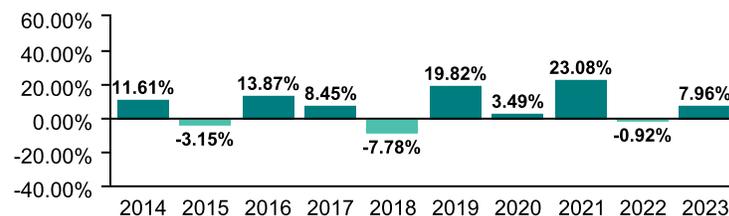
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$2,009.53 on December 31, 2023. This works out to an average of 7.23% 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 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
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> <li>You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over.</li> <li>The fee is deducted from your plan monthly based on the value of your plan.</li> <li>You can exchange to units of other funds under the contract at any time.</li> </ul>

#### 2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantee works, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.16

\* Advisory and management services fee is not included in the MER.

#### Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or exchange within 90 days of investing in the fund.

### What if I change my mind?

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# Canadian SRI Equity

**Quick facts:** Date fund available: December 12, 2000  
 Date fund created: December 12, 2000  
 Managed by: Mackenzie Investments

Total fund value: \$12,948,068  
 Portfolio turnover rate: 48.51%

Guarantee option	MER (%) <sup>1</sup>	Minimum AMS fee (%) <sup>1</sup>	MER plus minimum AMS fee (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
75% maturity and 75% death benefit guarantee	1.27	0.50	1.77	902.65	205

<sup>1</sup> The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

<sup>1</sup> MER – Management expense ratio  
 NAV – Net asset value  
 AMS – Advisory and management services  
 UOS – Units outstanding

**Minimum investment**  
 •\$250,000

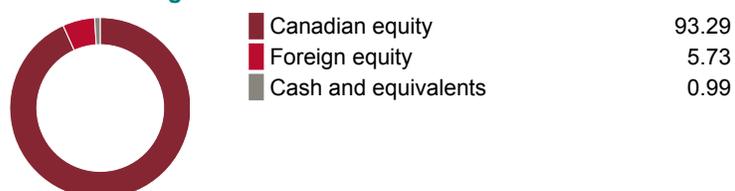
## What does the fund invest in?

This segregated fund invests primarily in Canadian stocks that conduct their business in a socially responsible manner with exposure to foreign stocks.

### Top 10 investments

	Assets %
Royal Bank of Canada	8.29
Toronto-Dominion Bank Com New	6.59
Bank of Montreal	5.11
Canadian Natural Resources Ltd.	3.96
Canadian Pacific Kansas City Limited	3.57
Shopify Inc. CI A	3.00
Constellation Software Inc.	2.99
Canadian National Railwaypany	2.93
Brookfield Corporation VtgCI A	2.76
Alimentation Couche-Tard Inc.	2.50
<b>Total</b>	<b>41.70</b>
<b>Total investments:</b>	<b>57</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 MER includes the insurance cost for the guarantee. 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. Returns are after the MER has been deducted.

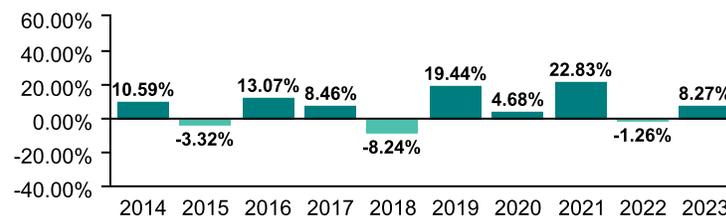
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,975.58 on December 31, 2023. This works out to an average of 7.05% 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 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 SRI 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
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> <li>You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over.</li> <li>The fee is deducted from your plan monthly based on the value of your plan.</li> <li>You can exchange to units of other funds under the contract at any time.</li> </ul>

#### 2. Ongoing expenses

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Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.27

\* Advisory and management services fee is not included in the MER.

#### Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or exchange within 90 days of investing in the fund.

### What if I change my mind?

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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

## Canadian Focused Growth

**Quick facts:** Date fund available: December 12, 2000  
 Date fund created: December 12, 2000  
 Managed by: Mackenzie Investments

Total fund value: \$12,098,095  
 Portfolio turnover rate: 50.80%

Guarantee option	MER (%) <sup>1</sup>	Minimum AMS fee (%) <sup>1</sup>	MER plus minimum AMS fee (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
75% maturity and 75% death benefit guarantee	1.39	0.50	1.89	802.85	2,731

<sup>1</sup> The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

<sup>1</sup> MER – Management expense ratio  
 NAV – Net asset value  
 AMS – Advisory and management services  
 UOS – Units outstanding

**Minimum investment**  
 •\$250,000

### What does the fund invest in?

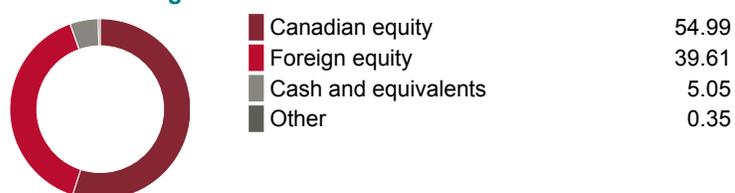
This segregated fund invests primarily in Canadian stocks with exposure to foreign stocks.

#### Top 10 investments

	Assets %
Intact Financial Corporation	5.17
CAE Inc.	5.17
Stantec Inc.	5.14
Royal Bank of Canada	4.77
Premium Brands Holdings Corporation	4.34
Accenture PLC Class A	4.28
Schneider Electric S.E. Shs	4.28
Boyd Group Services Inc.	4.06
Dollarama Inc.	3.91
Thomson Reuters Corp. Com No Par	3.88
<b>Total</b>	<b>45.00</b>

**Total investments:** **33**

#### 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 MER includes the insurance cost for the guarantee. 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 low to moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

### How has the fund performed?

This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted.

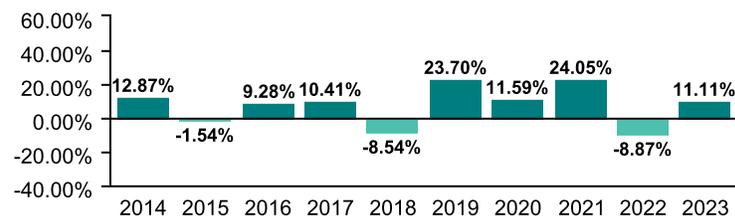
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$2,126.00 on December 31, 2023. This works out to an average of 7.83% 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 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.

## 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
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> <li>You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over.</li> <li>The fee is deducted from your plan monthly based on the value of your plan.</li> <li>You can exchange to units of other funds under the contract at any time.</li> </ul>

#### 2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantee works, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.39

\* Advisory and management services fee is not included in the MER.

#### Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or exchange within 90 days of investing in the fund.

### What if I change my mind?

You can change your mind and cancel the investment fund contract, 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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## Canadian Stock

**Quick facts:** Date fund available: December 12, 2000  
 Date fund created: January 23, 1996  
 Managed by: Bissett Investment Management

Total fund value: \$37,511,824  
 Portfolio turnover rate: 20.74%

Guarantee option	MER (%) <sup>1</sup>	Minimum AMS fee (%) <sup>1</sup>	MER plus minimum AMS fee (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
75% maturity and 75% death benefit guarantee	1.39	0.50	1.89	799.55	393

<sup>1</sup> The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

<sup>1</sup> MER – Management expense ratio  
 NAV – Net asset value  
 AMS – Advisory and management services  
 UOS – Units outstanding

**Minimum investment**  
 •\$250,000

### What does the fund invest in?

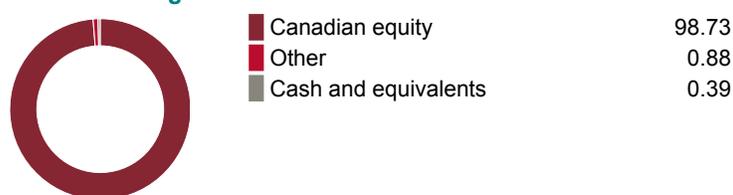
This segregated fund invests primarily in Canadian stocks with exposure to foreign stocks.

#### Top 10 investments

	Assets %
Toronto-Dominion Bank Com New	5.48
Royal Bank of Canada	5.21
Alimentation Couche-Tard Inc.	4.36
Canadian Pacific Kansas City Limited	4.25
Canadian National Railwaypany	4.11
Agnico-Eagle Mines Ltd.	3.92
Fortis Inc.	3.52
Bank of Nova Scotia (The)	3.42
Open Text Corp.	3.41
Waste Connections Inc.	3.20

**Total** 40.88  
**Total investments:** 46

#### Investment segmentation



### Are there any guarantees?

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### 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 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 10 years. Returns are after the MER has been deducted.

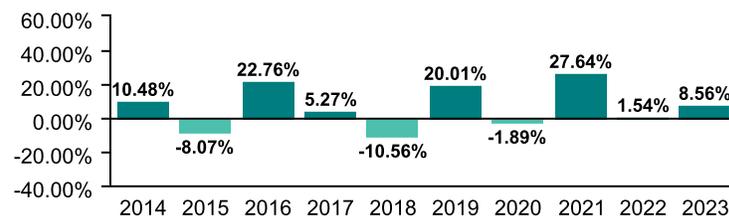
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,944.88 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 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.

## Canadian Stock

### 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
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> <li>You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over.</li> <li>The fee is deducted from your plan monthly based on the value of your plan.</li> <li>You can exchange to units of other funds under the contract at any time.</li> </ul>

#### 2. Ongoing expenses

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Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.39

\* Advisory and management services fee is not included in the MER.

#### Trailing commission

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#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or exchange within 90 days of investing in the fund.

### What if I change my mind?

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# Equity Index

**Quick facts:** Date fund available: December 12, 2000  
 Date fund created: April 30, 1989  
 Managed by: Mackenzie Investments

Total fund value: \$36,462,434  
 Portfolio turnover rate: 7.13%

Guarantee option	MER (%) <sup>1</sup>	Minimum AMS fee (%) <sup>1</sup>	MER plus minimum AMS fee (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
75% maturity and 75% death benefit guarantee	1.16	0.50	1.66	641.40	279

<sup>1</sup> The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

<sup>1</sup> MER – Management expense ratio  
 NAV – Net asset value  
 AMS – Advisory and management services  
 UOS – Units outstanding

**Minimum investment**  
 •\$250,000

## What does the fund invest in?

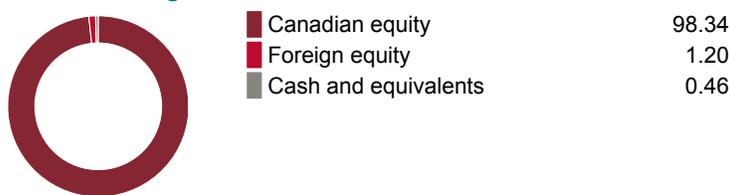
This segregated fund invests primarily in Canadian stocks.

### Top 10 investments

	Assets %
Royal Bank of Canada	6.24
Toronto-Dominion Bank Com New	5.22
Shopify Inc. CIA	4.10
Enbridge Inc.	3.35
Canadian Pacific Kansas City Limited	3.25
Canadian National Railwaypany	3.23
Canadian Natural Resources Ltd.	3.13
Bank of Montreal	3.13
Bank of Nova Scotia (The)	2.56
Brookfield Corporation VtgCIA	2.53
<b>Total</b>	<b>36.75</b>

**Total investments:** 225

### Investment segmentation



## Are there any guarantees?

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## Who is this fund for?

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

## How has the fund performed?

This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted.

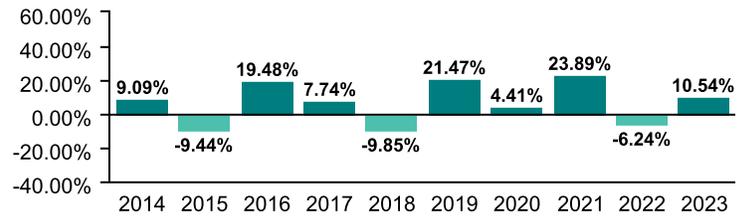
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,867.10 on December 31, 2023. This works out to an average of 6.44% 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.

## Equity Index

### 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
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> <li>You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over.</li> <li>The fee is deducted from your plan monthly based on the value of your plan.</li> <li>You can exchange to units of other funds under the contract at any time.</li> </ul>

#### 2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantee works, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.16

\* Advisory and management services fee is not included in the MER.

#### Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or exchange within 90 days of investing in the fund.

### What if I change my mind?

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# Canadian Focused Stock

**Quick facts:** Date fund available: December 12, 2000  
 Date fund created: January 23, 1996  
 Managed by: Mackenzie Investments

Total fund value: \$25,963,850  
 Portfolio turnover rate: 12.26%

Guarantee option	MER (%) <sup>1</sup>	Minimum AMS fee (%) <sup>1</sup>	MER plus minimum AMS fee (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
75% maturity and 75% death benefit guarantee	1.39	0.50	1.89	693.53	1,113

<sup>1</sup> The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

<sup>1</sup> MER – Management expense ratio  
 NAV – Net asset value  
 AMS – Advisory and management services  
 UOS – Units outstanding

**Minimum investment**  
 •\$250,000

## What does the fund invest in?

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

### Top 10 investments

	Assets %
Brookfield Corporation VtgCI A	4.57
Intact Financial Corporation	4.43
Restaurant Brands International Inc.	4.39
Toronto-Dominion Bank Com New	4.14
Royal Bank of Canada	4.02
Visa Inc. Com CI A	3.48
Alimentation Couche-Tard Inc.	3.41
Telus Corp.	3.37
Emera Inc.	3.34
Dollarama Inc.	3.27

**Total** 38.43  
**Total investments:** 40

### Investment segmentation



	Assets %
Canadian equity	68.27
Foreign equity	31.43
Cash and equivalents	0.28
Other	0.02

## 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 MER includes the insurance cost for the guarantee. 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 low to moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

## How has the fund performed?

This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted.

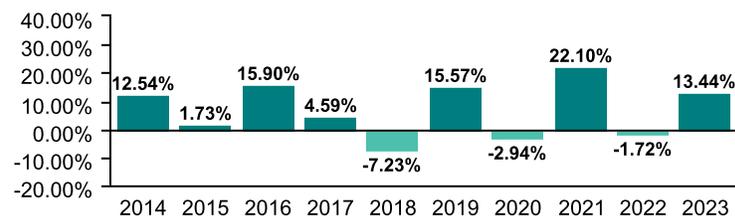
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,965.95 on December 31, 2023. This works out to an average of 6.99% 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.



## 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 Focused Stock

### 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
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> <li>You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over.</li> <li>The fee is deducted from your plan monthly based on the value of your plan.</li> <li>You can exchange to units of other funds under the contract at any time.</li> </ul>

#### 2. Ongoing expenses

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Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.39

\* Advisory and management services fee is not included in the MER.

#### Trailing commission

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#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or exchange within 90 days of investing in the fund.

### What if I change my mind?

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## Canadian Focused Value

**Quick facts:** Date fund available: December 12, 2000  
 Date fund created: January 23, 1996  
 Managed by: Beutel, Goodman & Company Ltd.

Total fund value: \$154,580,609  
 Portfolio turnover rate: 8.61%

Guarantee option	MER (%) <sup>1</sup>	Minimum AMS fee (%) <sup>1</sup>	MER plus minimum AMS fee (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
75% maturity and 75% death benefit guarantee	1.40	0.50	1.90	1,007.97	4,008

<sup>1</sup> The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

<sup>1</sup> MER – Management expense ratio  
 NAV – Net asset value  
 AMS – Advisory and management services  
 UOS – Units outstanding

**Minimum investment**  
 •\$250,000

### What does the fund invest in?

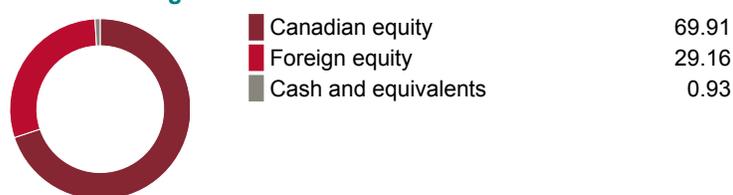
This segregated fund invests primarily in Canadian stocks with exposure to foreign stocks.

#### Top 10 investments

	Assets %
Royal Bank of Canada	6.22
Toronto-Dominion Bank Com New	5.26
Canadian National Railwaypany	3.31
Bank of Montreal	3.17
Manulife Financial Corporation	3.07
Rogers Communications Inc. CI B Non Vtg	2.99
TC Energy Corp.	2.97
Sun Life Financial Inc.	2.80
Restaurant Brands International Inc.	2.69
Magna International Inc.	2.67

**Total** 35.16  
**Total investments:** 65

#### Investment segmentation



### Are there any guarantees?

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### How has the fund performed?

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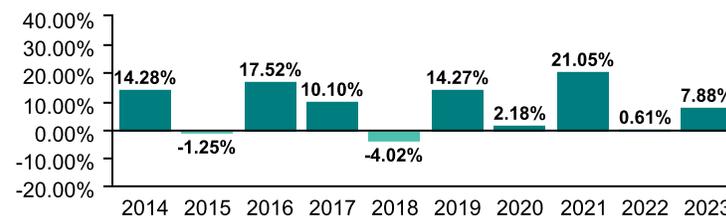
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$2,150.07 on December 31, 2023. This works out to an average of 7.96% 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 Value

### How much does it cost?

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#### 1. Sales charges

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#### 2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantee works, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.40

\* Advisory and management services fee is not included in the MER.

#### Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or exchange within 90 days of investing in the fund.

### What if I change my mind?

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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 Value

**Quick facts:** Date fund available: December 12, 2000  
 Date fund created: November 25, 1997  
 Managed by: Foyston Gordon and Payne

Total fund value: \$16,676,694  
 Portfolio turnover rate: 44.27%

Guarantee option	MER (%) <sup>1</sup>	Minimum AMS fee (%) <sup>1</sup>	MER plus minimum AMS fee (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
75% maturity and 75% death benefit guarantee	1.39	0.50	1.89	603.30	727

<sup>1</sup> The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

<sup>1</sup> MER – Management expense ratio  
 NAV – Net asset value  
 AMS – Advisory and management services  
 UOS – Units outstanding

**Minimum investment**  
 •\$250,000

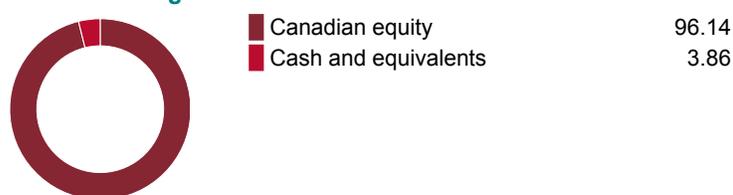
### What does the fund invest in?

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

#### Top 10 investments

	Assets %
Royal Bank of Canada	7.85
Toronto-Dominion Bank Com New	7.39
Bank of Nova Scotia (The)	5.45
Canadian Natural Resources Ltd.	5.21
Suncor Energy Inc.	5.04
Imperial Oil Ltd. Com New	5.01
Teck Resources Ltd. Cl B Sub Vtg	3.96
Canadian Imperial Bank of Commerce	3.92
Cenovus Energy Inc.	3.91
Quebecor Inc. Cl B	3.43
<b>Total</b>	<b>51.18</b>
<b>Total investments:</b>	<b>34</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 MER includes the insurance cost for the guarantee. 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.

### Notes

In November 2016 Foyston, Gordon & Payne Inc. (FGP) assumed portfolio management responsibilities from Invesco Canada Ltd. The performance before that date was achieved under the previous investment manager. 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. Returns are after the MER has been deducted.

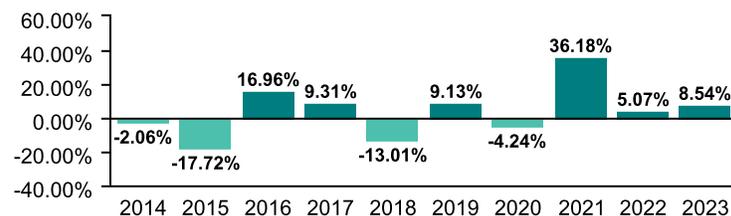
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,454.57 on December 31, 2023. This works out to an average of 3.82% 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 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 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
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> <li>You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over.</li> <li>The fee is deducted from your plan monthly based on the value of your plan.</li> <li>You can exchange to units of other funds under the contract at any time.</li> </ul>

#### 2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantee works, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.39

\* Advisory and management services fee is not included in the MER.

#### Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or exchange within 90 days of investing in the fund.

### What if I change my mind?

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## Canadian Focused Dividend

**Quick facts:** Date fund available: December 12, 2000  
 Date fund created: November 25, 1997  
 Managed by: Mackenzie Investments

Total fund value: \$365,523,325  
 Portfolio turnover rate: 43.33%

Guarantee option	MER (%) <sup>1</sup>	Minimum AMS fee (%) <sup>1</sup>	MER plus minimum AMS fee (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
75% maturity and 75% death benefit guarantee	1.17	0.50	1.67	1,039.47	14,713

<sup>1</sup> The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

<sup>1</sup> MER – Management expense ratio  
 NAV – Net asset value  
 AMS – Advisory and management services  
 UOS – Units outstanding

**Minimum investment**  
 •\$250,000

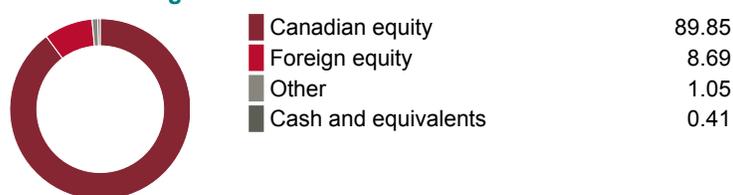
### What does the fund invest in?

This segregated fund invests primarily in dividend yielding Canadian stocks.

#### Top 10 investments

	Assets %
Royal Bank of Canada	7.55
Bank of Montreal	5.70
Toronto-Dominion Bank Com New	5.45
Telus Corp.	4.12
Canadian Natural Resources Ltd.	4.11
Sun Life Financial Inc.	3.94
TC Energy Corp.	3.90
Enbridge Inc.	3.27
Canadian Pacific Kansas City Limited	3.19
Bank of Nova Scotia (The)	3.06
<b>Total</b>	<b>44.30</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 MER includes the insurance cost for the guarantee. 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. Returns are after the MER has been deducted.

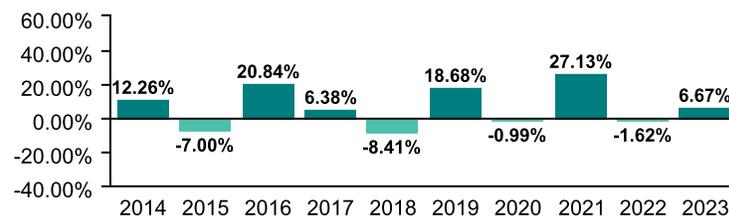
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,926.92 on December 31, 2023. This works out to an average of 6.78% 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 *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
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> <li>You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over.</li> <li>The fee is deducted from your plan monthly based on the value of your plan.</li> <li>You can exchange to units of other funds under the contract at any time.</li> </ul>

#### 2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantee works, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.17

\* Advisory and management services fee is not included in the MER.

#### Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or exchange within 90 days of investing in the fund.

### What if I change my mind?

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# Canadian Dividend

**Quick facts:** Date fund available: December 12, 2000  
 Date fund created: December 12, 2000  
 Managed by: Mackenzie Investments

Total fund value: \$46,011,583  
 Portfolio turnover rate: 28.94%

Guarantee option	MER (%) <sup>1</sup>	Minimum AMS fee (%) <sup>1</sup>	MER plus minimum AMS fee (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
75% maturity and 75% death benefit guarantee	1.39	0.50	1.89	825.74	1,751

<sup>1</sup> The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

<sup>1</sup> MER – Management expense ratio  
 NAV – Net asset value  
 AMS – Advisory and management services  
 UOS – Units outstanding

**Minimum investment**  
 •\$250,000

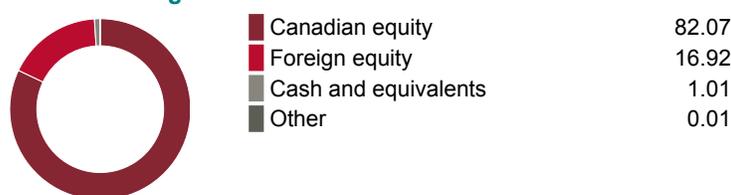
## What does the fund invest in?

This segregated fund invests primarily in dividend yielding Canadian stocks.

### Top 10 investments

	Assets %
Royal Bank of Canada	6.90
Bank of Montreal	5.21
Toronto-Dominion Bank Com New	5.00
Sun Life Financial Inc.	3.90
Telus Corp.	3.77
Canadian Natural Resources Ltd.	3.72
TC Energy Corp.	3.59
Manulife Financial Corporation	3.14
Enbridge Inc.	2.97
Bank of Nova Scotia (The)	2.96
<b>Total</b>	<b>41.16</b>
<b>Total investments:</b>	<b>127</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 MER includes the insurance cost for the guarantee. 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. Returns are after the MER has been deducted.

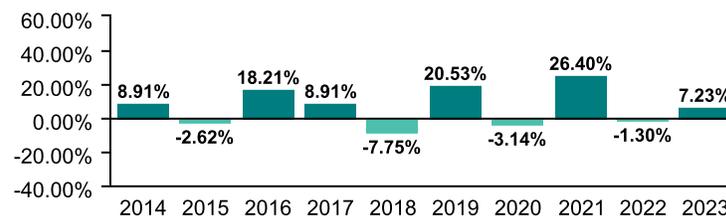
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,967.01 on December 31, 2023. This works out to an average of 7.00% a year.

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

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 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 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
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> <li>You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over.</li> <li>The fee is deducted from your plan monthly based on the value of your plan.</li> <li>You can exchange to units of other funds under the contract at any time.</li> </ul>

#### 2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantee works, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.39

\* Advisory and management services fee is not included in the MER.

#### Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or exchange within 90 days of investing in the fund.

### What if I change my mind?

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# Canadian Small-Mid Cap

**Quick facts:** Date fund available: December 12, 2000  
 Date fund created: November 25, 1997  
 Managed by: Mackenzie Investments

Total fund value: \$91,555,297  
 Portfolio turnover rate: 57.64%

Guarantee option	MER (%) <sup>1</sup>	Minimum AMS fee (%) <sup>1</sup>	MER plus minimum AMS fee (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
75% maturity and 75% death benefit guarantee	1.38	0.50	1.88	798.82	775

<sup>1</sup> The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

<sup>1</sup> MER – Management expense ratio  
 NAV – Net asset value  
 AMS – Advisory and management services  
 UOS – Units outstanding

**Minimum investment**  
 •\$250,000

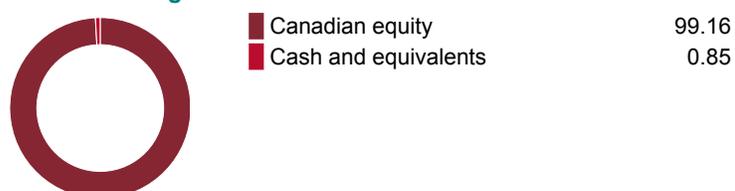
## What does the fund invest in?

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.	3.93
EQB Inc.	3.57
Stantec Inc.	3.52
The Descartes Systems Group Inc.	3.50
Element Fleet Management Corp.	3.42
ATS Automation Tooling Systems Inc.	3.11
Richelieu Hardware Ltd.	2.96
Savaria Corporation	2.93
Dream Industrial Tr Unit	2.92
iA Financial Corp. Inc.	2.83
<b>Total</b>	<b>32.71</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 MER includes the insurance cost for the guarantee. 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. Returns are after the MER has been deducted.

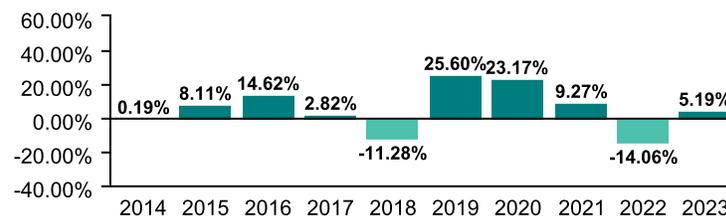
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,730.44 on December 31, 2023. This works out to an average of 5.64% a year.

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

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



## How risky is it?

The risk rating for this fund is *Moderate*.



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

## Canadian 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
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> <li>You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over.</li> <li>The fee is deducted from your plan monthly based on the value of your plan.</li> <li>You can exchange to units of other funds under the contract at any time.</li> </ul>

#### 2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantee works, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.38

\* Advisory and management services fee is not included in the MER.

#### Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or exchange within 90 days of investing in the fund.

### What if I change my mind?

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# Canadian Small Cap Growth

**Quick facts:** Date fund available: December 12, 2000  
 Date fund created: January 23, 1996  
 Managed by: AGF Investments Inc.

Total fund value: \$11,007,408  
 Portfolio turnover rate: 74.92%

Guarantee option	MER (%) <sup>1</sup>	Minimum AMS fee (%) <sup>1</sup>	MER plus minimum AMS fee (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
75% maturity and 75% death benefit guarantee	1.71	0.50	2.21	498.59	369

<sup>1</sup> The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

<sup>1</sup> MER – Management expense ratio  
 NAV – Net asset value  
 AMS – Advisory and management services  
 UOS – Units outstanding

**Minimum investment**  
 •\$250,000

## What does the fund invest in?

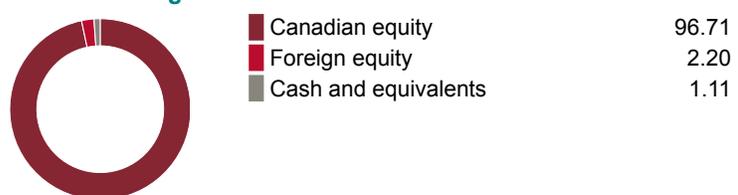
This segregated fund invests primarily in Canadian stocks with exposure to foreign stocks.

### Top 10 investments

	Assets %
Royal Bank of Canada	8.03
Toronto-Dominion Bank Com New	5.95
Bank of Montreal	5.21
Brookfield Asset Management Ltd. Cl A Ltd Vtg Shs	3.52
Canadian Natural Resources Ltd.	3.41
Brookfield Corporation VtgCl A	3.40
Canadian Pacific Kansas City Limited	3.30
Tourmaline Oil Corp.	3.25
Constellation Software Inc.	3.10
Shopify Inc. Cl A	3.05
<b>Total</b>	<b>42.23</b>

**Total investments:** **53**

### 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 MER includes the insurance cost for the guarantee. 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 to high risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

## How has the fund performed?

This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted.

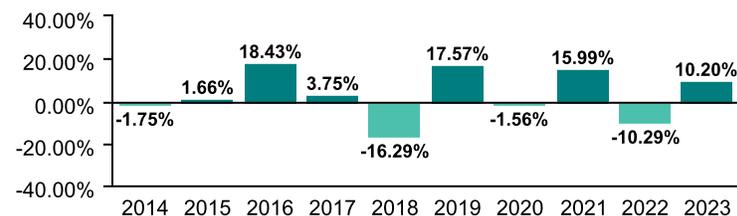
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,363.60 on December 31, 2023. This works out to an average of 3.15% 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 to high*.



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

## Canadian Small 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
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> <li>You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over.</li> <li>The fee is deducted from your plan monthly based on the value of your plan.</li> <li>You can exchange to units of other funds under the contract at any time.</li> </ul>

#### 2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantee works, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.71

\* Advisory and management services fee is not included in the MER.

#### Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or exchange within 90 days of investing in the fund.

### What if I change my mind?

You can change your mind and cancel the investment fund contract, 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: December 12, 2000  
 Date fund created: April 30, 1989  
 Managed by: GWL Realty Advisors Inc.

Total fund value: \$4,751,103,423  
 Portfolio turnover rate: 2.26%

Guarantee option	MER (%) <sup>1</sup>	Minimum AMS fee (%) <sup>1</sup>	MER plus minimum AMS fee (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
75% maturity and 75% death benefit guarantee	1.73	0.50	2.23	834.75	24,128

<sup>1</sup> The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

<sup>1</sup> MER – Management expense ratio  
 NAV – Net asset value  
 AMS – Advisory and management services  
 UOS – Units outstanding

**Minimum investment**  
 •\$250,000

### What does the fund invest in?

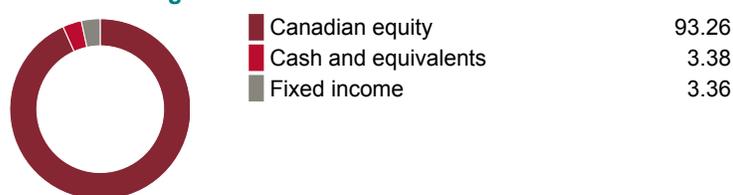
This segregated fund invests primarily, directly or indirectly, in a portfolio of income producing Canadian real estate properties.

#### 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

**Total** 28.15  
**Total investments:** 120

#### 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 MER includes the insurance cost for the guarantee. 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. Returns are after the MER has been deducted.

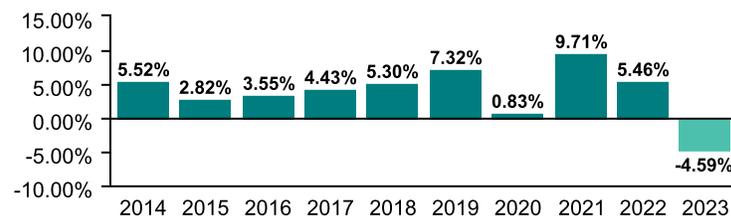
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,476.00 on December 31, 2023. This works out to an average of 3.97% 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
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> <li>You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over.</li> <li>The fee is deducted from your plan monthly based on the value of your plan.</li> <li>You can exchange to units of other funds under the contract at any time.</li> </ul>

#### 2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantee works, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.73

\* Advisory and management services fee is not included in the MER.

#### Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or exchange within 90 days of investing in the fund.

### What if I change my mind?

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# Global Small-Mid Cap Growth

**Quick facts:** Date fund available: December 12, 2000  
 Date fund created: January 23, 1996  
 Managed by: Mackenzie Investments

Total fund value: \$22,471,690  
 Portfolio turnover rate: 19.43%

Guarantee option	MER (%) <sup>1</sup>	Minimum AMS fee (%) <sup>1</sup>	MER plus minimum AMS fee (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
75% maturity and 75% death benefit guarantee	1.39	0.50	1.89	1,225.63	859

<sup>1</sup> The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

<sup>1</sup> MER – Management expense ratio  
 NAV – Net asset value  
 AMS – Advisory and management services  
 UOS – Units outstanding

**Minimum investment**  
 •\$250,000

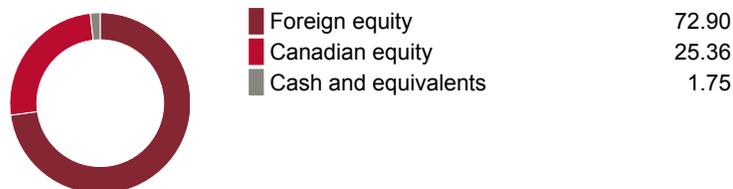
## What does the fund invest in?

This segregated fund invests primarily in stock of North American small and mid-size companies.

### Top 10 investments

	Assets %
Verra Mobility Corp. CIA	5.14
Maximus Inc.	4.70
Tenable Holdings Inc.	4.56
iRhythm Technologies, Inc.	4.49
Cirrus Logic Inc.	4.39
Grocery Outlet Holding Corp.	4.38
Neogen Corp.	4.17
ExlService Holdings, Inc.	4.09
Markel Group Inc.	3.76
Commvault Systems, Inc.	3.50
<b>Total</b>	<b>43.19</b>
<b>Total investments:</b>	<b>76</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 MER includes the insurance cost for the guarantee. 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 "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. Returns are after the MER has been deducted.

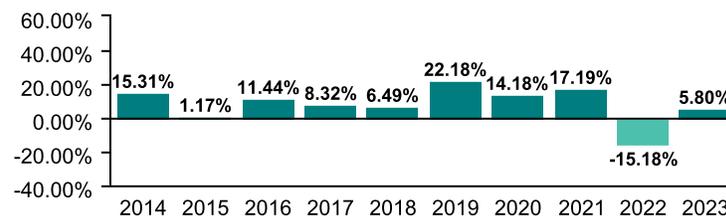
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$2,200.06 on December 31, 2023. This works out to an average of 8.20% 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.

## 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
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> <li>You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over.</li> <li>The fee is deducted from your plan monthly based on the value of your plan.</li> <li>You can exchange to units of other funds under the contract at any time.</li> </ul>

#### 2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantee works, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.39

\* Advisory and management services fee is not included in the MER.

#### Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or exchange within 90 days of investing in the fund.

### What if I change my mind?

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## Science and Technology

**Quick facts:** Date fund available: December 12, 2000  
 Date fund created: December 12, 2000  
 Managed by: Mackenzie Investments

Total fund value: \$95,841,855  
 Portfolio turnover rate: 75.75%

Guarantee option	MER (%) <sup>1</sup>	Minimum AMS fee (%) <sup>1</sup>	MER plus minimum AMS fee (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
75% maturity and 75% death benefit guarantee	1.56	0.50	2.06	1,015.58	353

<sup>1</sup> The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

<sup>1</sup> MER – Management expense ratio  
 NAV – Net asset value  
 AMS – Advisory and management services  
 UOS – Units outstanding

**Minimum investment**  
 •\$250,000

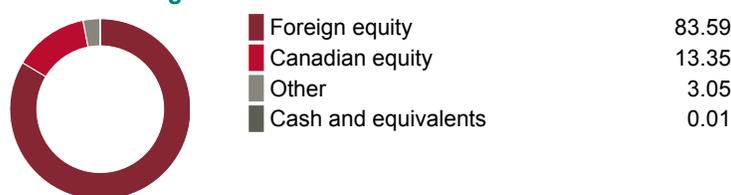
### What does the fund invest in?

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

#### Top 10 investments

	Assets %
Constellation Software Inc.	8.14
Alphabet Inc. Cl A	7.79
Microsoft Corp.	7.78
NVIDIA Corp.	7.35
Apple Inc.	7.16
Amazon.com Inc.	6.61
Roper Technologies Inc.	4.18
ServiceNow Inc.	3.40
Synopsys, Inc.	3.37
The Descartes Systems Group Inc.	2.92
<b>Total</b>	<b>58.70</b>
<b>Total investments:</b>	<b>29</b>

#### Investment segmentation



### Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes the insurance cost for the guarantee. 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 10 years. Returns are after the MER has been deducted.

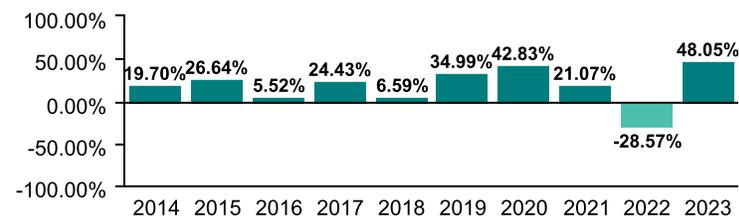
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$5,237.11 on December 31, 2023. This works out to an average of 18.01% 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 9 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
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> <li>You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over.</li> <li>The fee is deducted from your plan monthly based on the value of your plan.</li> <li>You can exchange to units of other funds under the contract at any time.</li> </ul>

#### 2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantee works, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.56

\* Advisory and management services fee is not included in the MER.

#### Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or exchange within 90 days of investing in the fund.

### What if I change my mind?

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# Global Equity Portfolio

**Quick facts:** Date fund available: December 12, 2000  
 Date fund created: December 12, 2000  
 Managed by: Canada Life Investment Management Ltd.

Total fund value: \$20,499,807  
 Portfolio turnover rate: 2.77%

Guarantee option	MER (%) <sup>1</sup>	Minimum AMS fee (%) <sup>1</sup>	MER plus minimum AMS fee (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
75% maturity and 75% death benefit guarantee	1.75	0.50	2.25	418.32	2,566

<sup>1</sup> The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

<sup>1</sup> MER – Management expense ratio  
 NAV – Net asset value  
 AMS – Advisory and management services  
 UOS – Units outstanding

**Minimum investment**  
 •\$250,000

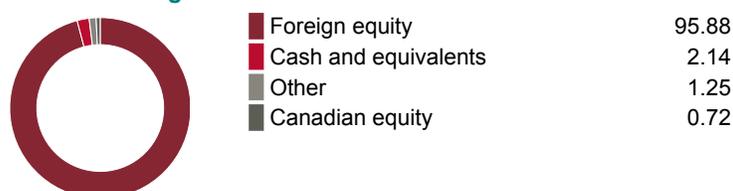
## What does the fund invest in?

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

### Top 10 investments

	Assets %
American Growth	16.46
U.S. Growth	16.41
U.S. Value Stock	11.99
Foreign Equity	10.00
International Equity (Setanta)	9.04
International Growth	9.01
Global Small Cap (Mackenzie)	7.00
Emerging Markets Equity	5.06
Emerging Markets (Putnam)	5.03
Global Dividend	5.00
<b>Total</b>	<b>95.00</b>
<b>Total investments:</b>	<b>11</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 MER includes the insurance cost for the guarantee. For details, please refer to the information folder and contract.

## Who is this fund for?

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

## How has the fund performed?

This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted.

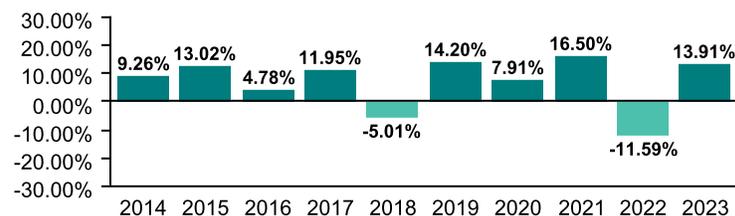
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,989.54 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.

## Global Equity 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
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> <li>You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over.</li> <li>The fee is deducted from your plan monthly based on the value of your plan.</li> <li>You can exchange to units of other funds under the contract at any time.</li> </ul>

#### 2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantee works, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.75

\* Advisory and management services fee is not included in the MER.

#### Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or exchange within 90 days of investing in the fund.

### What if I change my mind?

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# Global Low Volatility

**Quick facts:** Date fund available: December 12, 2000  
 Date fund created: November 25, 1997  
 Managed by: Irish Life Investment Managers Limited

Total fund value: \$11,656,961  
 Portfolio turnover rate: 48.54%

Guarantee option	MER (%) <sup>1</sup>	Minimum AMS fee (%) <sup>1</sup>	MER plus minimum AMS fee (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
75% maturity and 75% death benefit guarantee	1.55	0.50	2.05	681.11	26

<sup>1</sup> The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

<sup>1</sup> MER – Management expense ratio  
 NAV – Net asset value  
 AMS – Advisory and management services  
 UOS – Units outstanding

**Minimum investment**  
 •\$250,000

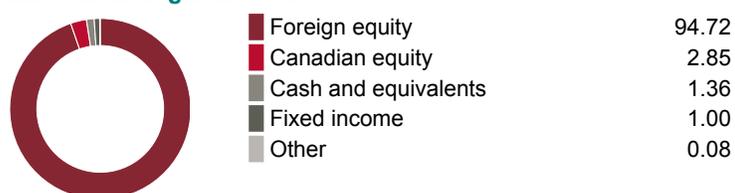
## What does the fund invest in?

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.	2.29
Henkel AG & Co. KGaA	2.00
Regions Financial Corp.	1.43
Home Depot Inc.	1.34
Manulife Financial Corporation	1.33
Alphabet Inc. Cl A	1.31
CVS Health Corp.	1.30
Texas Instruments Inc.	1.29
Cognizant Technology Solutions Corporation Cl A	1.27
<b>Total</b>	<b>16.15</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 MER includes the insurance cost for the guarantee. 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". In November 2016 Irish Life Investment Management Limited assumed portfolio management responsibilities from Mackenzie Investments. With this change the segregated fund changed from investing primarily in stocks of North American companies to investing primarily in stocks of companies anywhere in the world. The performance before that date was achieved under the previous manager and investment objective. 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. Returns are after the MER has been deducted.

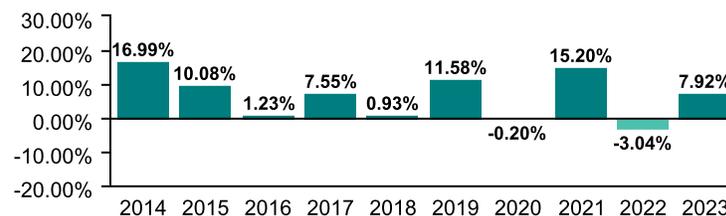
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,899.36 on December 31, 2023. This works out to an average of 6.63% 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.

## 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
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> <li>You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over.</li> <li>The fee is deducted from your plan monthly based on the value of your plan.</li> <li>You can exchange to units of other funds under the contract at any time.</li> </ul>

#### 2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantee works, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.55

\* Advisory and management services fee is not included in the MER.

#### Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or exchange within 90 days of investing in the fund.

### What if I change my mind?

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

#### For more information

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Telephone - 1-888-252-1847

## Foreign Equity

**Quick facts:** Date fund available: December 12, 2000  
 Date fund created: December 12, 2000  
 Managed by: Mackenzie Investments

Total fund value: \$180,256,161  
 Portfolio turnover rate: 0.48%

Guarantee option	MER (%) <sup>1</sup>	Minimum AMS fee (%) <sup>1</sup>	MER plus minimum AMS fee (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
75% maturity and 75% death benefit guarantee	1.55	0.50	2.05	520.36	10,658

<sup>1</sup> The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

<sup>1</sup> MER – Management expense ratio  
 NAV – Net asset value  
 AMS – Advisory and management services  
 UOS – Units outstanding

**Minimum investment**  
 •\$250,000

### What does the fund invest in?

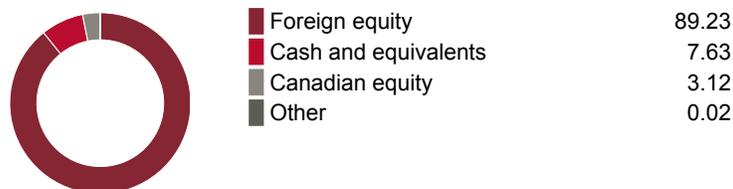
This segregated fund invests primarily in stocks worldwide currently through the Canada Life Foreign Equity mutual fund.

#### 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>

**Total investments:** **46**

#### 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 MER includes the insurance cost for the guarantee. 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 10 years. Returns are after the MER has been deducted.

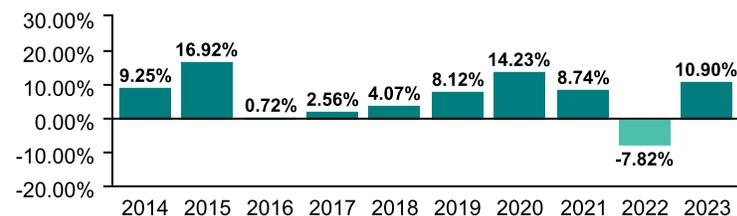
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,885.55 on December 31, 2023. This works out to an average of 6.55% 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.

## 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
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> <li>You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over.</li> <li>The fee is deducted from your plan monthly based on the value of your plan.</li> <li>You can exchange to units of other funds under the contract at any time.</li> </ul>

#### 2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantee works, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.55

\* Advisory and management services fee is not included in the MER.

#### Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or exchange within 90 days of investing in the fund.

### What if I change my mind?

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Telephone - 1-888-252-1847

# Global All Cap Equity

**Quick facts:** Date fund available: June 12, 2006  
 Date fund created: June 12, 2006  
 Managed by: Setanta Asset Management Limited

Total fund value: \$71,582,963  
 Portfolio turnover rate: 11.80%

Guarantee option	MER (%) <sup>1</sup>	Minimum AMS fee (%) <sup>1</sup>	MER plus minimum AMS fee (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
75% maturity and 75% death benefit guarantee	1.57	0.50	2.07	611.75	5,500

<sup>1</sup> The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

<sup>1</sup> MER – Management expense ratio  
 NAV – Net asset value  
 AMS – Advisory and management services  
 UOS – Units outstanding

**Minimum investment**  
 •\$250,000

## What does the fund invest in?

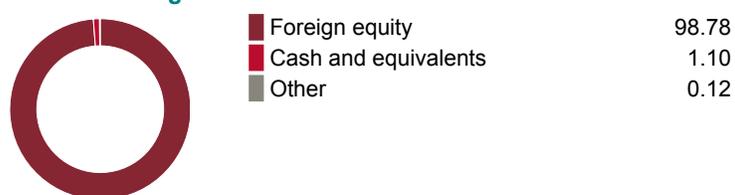
This segregated fund invests primarily in stocks anywhere in the world.

### Top 10 investments

	Assets %
Microsoft Corp.	4.71
Berkshire Hathaway Inc. Cl B New	3.91
Costco Wholesale Corp.	3.18
Booking Holdings Inc.	3.17
Oracle Corp.	3.17
Alphabet Inc. Cl A	3.14
Samsung Electronics Co. Ltd. Samsungelectronics	2.94
S&P Global Inc.	2.22
DCC plc Shs	2.12
McDonald's Corp.	2.05
<b>Total</b>	<b>30.61</b>

**Total investments:** **78**

### 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 MER includes the insurance cost for the guarantee. 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. Returns are after the MER has been deducted.

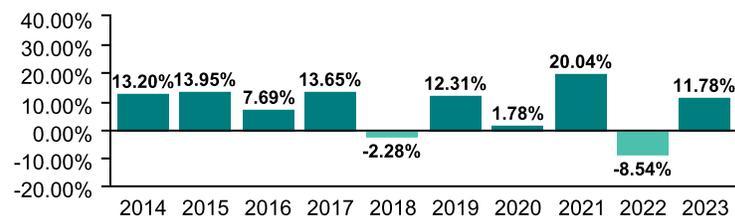
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$2,164.01 on December 31, 2023. This works out to an average of 8.03% 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
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> <li>You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over.</li> <li>The fee is deducted from your plan monthly based on the value of your plan.</li> <li>You can exchange to units of other funds under the contract at any time.</li> </ul>

#### 2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantee works, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.57

\* Advisory and management services fee is not included in the MER.

#### Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or exchange within 90 days of investing in the fund.

### What if I change my mind?

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## U.S. Growth

**Quick facts:** Date fund available: December 12, 2000  
 Date fund created: November 8, 1994  
 Managed by: Mackenzie Investments

Total fund value: \$115,609,107  
 Portfolio turnover rate: 33.85%

Guarantee option	MER (%) <sup>1</sup>	Minimum AMS fee (%) <sup>1</sup>	MER plus minimum AMS fee (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
75% maturity and 75% death benefit guarantee	1.34	0.50	1.84	503.62	2,628

<sup>1</sup> The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

<sup>1</sup> MER – Management expense ratio  
 NAV – Net asset value  
 AMS – Advisory and management services  
 UOS – Units outstanding

**Minimum investment**  
 •\$250,000

### What does the fund invest in?

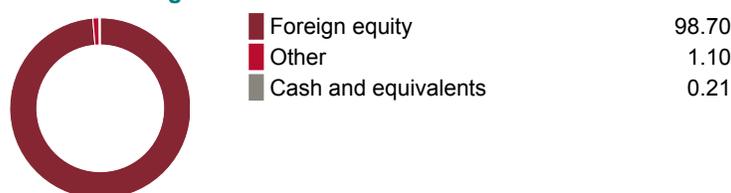
This segregated fund invests primarily in United States stocks.

#### Top 10 investments

	Assets %
Microsoft Corp.	5.48
Roper Technologies Inc.	5.07
Accenture PLCClass A	4.63
Aon PLCCI A	4.54
Linde PLC Shs	4.45
Schneider Electric S.E. Shs	4.18
S&P Global Inc.	3.93
Apple Inc.	3.88
Thermo Fisher Scientific Inc.	3.86
Trane Technologies PLC Shs	3.70
<b>Total</b>	<b>43.72</b>

**Total investments:** **506**

#### 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 MER includes the insurance cost for the guarantee. 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. Returns are after the MER has been deducted.

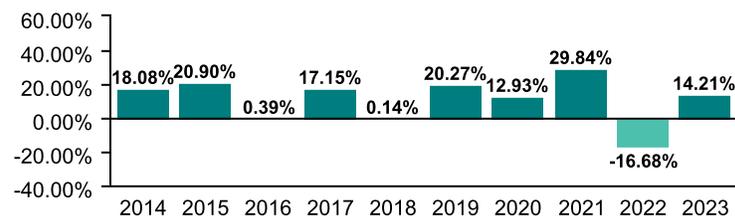
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$2,821.73 on December 31, 2023. This works out to an average of 10.93% 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. 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
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> <li>You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over.</li> <li>The fee is deducted from your plan monthly based on the value of your plan.</li> <li>You can exchange to units of other funds under the contract at any time.</li> </ul>

#### 2. Ongoing expenses

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Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.34

\* Advisory and management services fee is not included in the MER.

#### Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or exchange within 90 days of investing in the fund.

### What if I change my mind?

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# American Growth

**Quick facts:** Date fund available: December 12, 2000  
 Date fund created: November 25, 1997  
 Managed by: AGF Investments Inc.

Total fund value: \$136,321,942  
 Portfolio turnover rate: 47.19%

Guarantee option	MER (%) <sup>1</sup>	Minimum AMS fee (%) <sup>1</sup>	MER plus minimum AMS fee (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
75% maturity and 75% death benefit guarantee	1.55	0.50	2.05	749.58	4,504

<sup>1</sup> The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

<sup>1</sup> MER – Management expense ratio  
 NAV – Net asset value  
 AMS – Advisory and management services  
 UOS – Units outstanding

**Minimum investment**  
 •\$250,000

## What does the fund invest in?

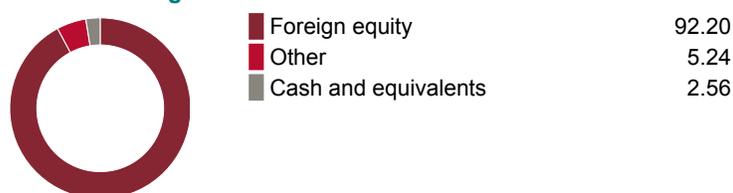
This segregated fund invests primarily in United States stocks.

### Top 10 investments

	Assets %
Amazon.com Inc.	7.47
NVIDIA Corp.	4.40
Palo Alto Networks, Inc.	4.09
Eli Lilly & Co.	3.97
Boston Scientific Corp.	3.82
ServiceNow Inc.	3.75
Intuitive Surgical, Inc. Com New	3.71
Cheniere Energy Inc. Com New	3.70
Lam Research Corp.	3.67
Quanta Services Inc.	3.60
<b>Total</b>	<b>42.16</b>

**Total investments:** **32**

### 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 MER includes the insurance cost for the guarantee. 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. Returns are after the MER has been deducted.

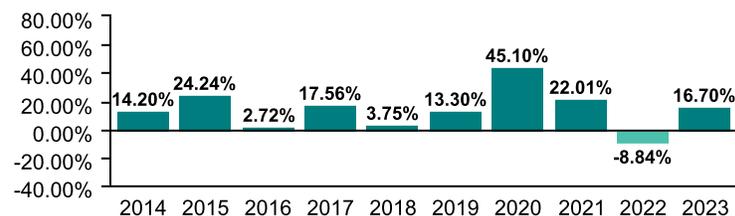
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$3,792.88 on December 31, 2023. This works out to an average of 14.26% a year.

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

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 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
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> <li>You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over.</li> <li>The fee is deducted from your plan monthly based on the value of your plan.</li> <li>You can exchange to units of other funds under the contract at any time.</li> </ul>

#### 2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantee works, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.55

\* Advisory and management services fee is not included in the MER.

#### Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or exchange within 90 days of investing in the fund.

### What if I change my mind?

You can change your mind and cancel the investment fund contract, 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. Value Stock

**Quick facts:** Date fund available: June 12, 2006  
 Date fund created: June 12, 2006  
 Managed by: Mackenzie Investments

Total fund value: \$84,644,331  
 Portfolio turnover rate: 93.34%

Guarantee option	MER (%) <sup>1</sup>	Minimum AMS fee (%) <sup>1</sup>	MER plus minimum AMS fee (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
75% maturity and 75% death benefit guarantee	1.35	0.50	1.85	635.96	1,296

<sup>1</sup> The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

<sup>1</sup> MER – Management expense ratio  
 NAV – Net asset value  
 AMS – Advisory and management services  
 UOS – Units outstanding

**Minimum investment**  
 •\$250,000

### What does the fund invest in?

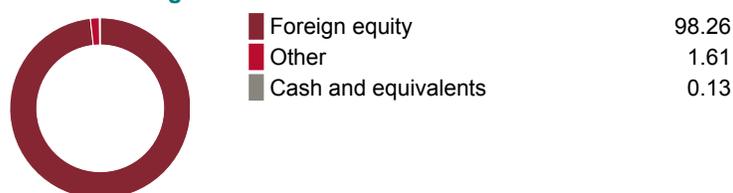
This segregated fund invests primarily in United States stocks.

#### Top 10 investments

	Assets %
JPMorgan Chase & Co.	3.53
Berkshire Hathaway Inc. CI B New	2.37
Johnson & Johnson	2.14
Bank of America Corp.	2.13
Intel Corp.	2.01
Walmart Inc.	1.99
UnitedHealth Group Inc.	1.80
Procter & Gamble Co.	1.76
Goldman Sachs Group Inc. (The)	1.57
Pfizer Inc.	1.54
<b>Total</b>	<b>20.85</b>

**Total investments: 144**

#### 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 MER includes the insurance cost for the guarantee. 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. Returns are after the MER has been deducted.

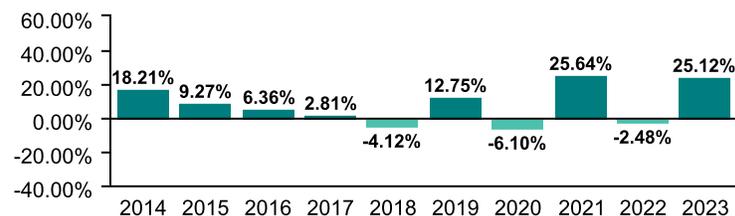
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$2,197.96 on December 31, 2023. This works out to an average of 8.19% a year.

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

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

## U.S. Value Stock

### 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
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> <li>You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over.</li> <li>The fee is deducted from your plan monthly based on the value of your plan.</li> <li>You can exchange to units of other funds under the contract at any time.</li> </ul>

#### 2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantee works, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.35

\* Advisory and management services fee is not included in the MER.

#### Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or exchange within 90 days of investing in the fund.

### What if I change my mind?

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# U.S. Mid Cap Growth

**Quick facts:** Date fund available: December 12, 2000  
 Date fund created: December 12, 2000  
 Managed by: Mackenzie Investments

Total fund value: \$18,612,802  
 Portfolio turnover rate: 20.96%

Guarantee option	MER (%) <sup>1</sup>	Minimum AMS fee (%) <sup>1</sup>	MER plus minimum AMS fee (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
75% maturity and 75% death benefit guarantee	1.55	0.50	2.05	518.43	2,577

<sup>1</sup> The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

<sup>1</sup> MER – Management expense ratio  
 NAV – Net asset value  
 AMS – Advisory and management services  
 UOS – Units outstanding

**Minimum investment**  
 •\$250,000

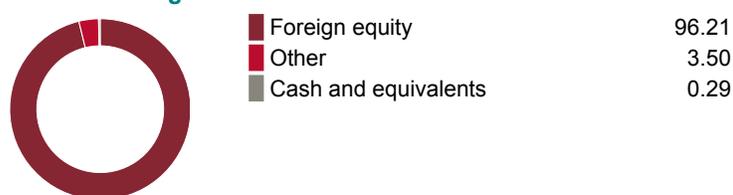
## What does the fund invest in?

This segregated fund invests primarily in U.S. companies that are in the middle capitalization range of the equity market.

### Top 10 investments

	Assets %
Charles River Laboratories International Inc.	5.03
DexCom, Inc.	4.94
Akamai Technologies, Inc.	4.78
Westinghouse Air Brake Technologies Corp.	4.56
Broadridge Financial Solutions Inc.	4.13
ExlService Holdings, Inc.	4.08
Vontier Corp.	4.04
Bio-Techne Corporation	4.01
Bright Horizons Family Solutions LLC	3.93
Maximus Inc.	3.87
<b>Total</b>	<b>43.37</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 MER includes the insurance cost for the guarantee. 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 10 years. Returns are after the MER has been deducted.

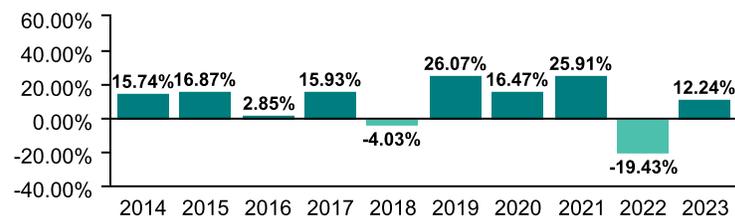
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$2,587.90 on December 31, 2023. This works out to an average of 9.98% a year.

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

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



## How risky is it?

The risk rating for this fund is *Moderate*.



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

## 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
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> <li>You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over.</li> <li>The fee is deducted from your plan monthly based on the value of your plan.</li> <li>You can exchange to units of other funds under the contract at any time.</li> </ul>

#### 2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantee works, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.55

\* Advisory and management services fee is not included in the MER.

#### Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or exchange within 90 days of investing in the fund.

### What if I change my mind?

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# EAFE Equity

**Quick facts:** Date fund available: December 12, 2000  
 Date fund created: November 8, 1994  
 Managed by: Putnam Investments Canada ULC

Total fund value: \$35,652,812  
 Portfolio turnover rate: 67.96%

Guarantee option	MER (%) <sup>1</sup>	Minimum AMS fee (%) <sup>1</sup>	MER plus minimum AMS fee (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
75% maturity and 75% death benefit guarantee	1.55	0.50	2.05	334.74	3,370

<sup>1</sup> The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

<sup>1</sup> MER – Management expense ratio  
 NAV – Net asset value  
 AMS – Advisory and management services  
 UOS – Units outstanding

**Minimum investment**  
 •\$250,000

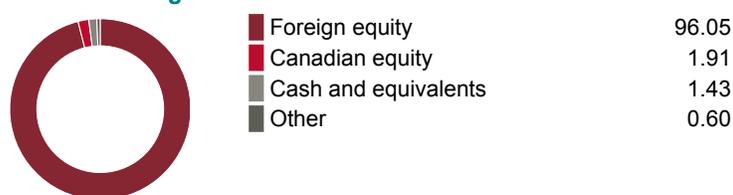
## What does the fund invest in?

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

### Top 10 investments

	Assets %
Nestle S.A.Nom	2.93
Sanofi Shs	2.72
CRH PLC Shs	2.71
Vinci S.A. Shs	2.68
London Stock Exchange Group PLC Shs	2.63
Compass Group PLC Ord Gbp0.1105	2.45
LVMH Moet Hennessy Louis Vuitton S.E. Shs	2.44
BHP Group Ltd. Shs	2.32
Nintendo Co. Ltd. Shs	2.28
Samsung Electronics Co. Ltd. PfdNon -Voting	2.25
<b>Total</b>	<b>25.40</b>
<b>Total investments:</b>	<b>61</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 MER includes the insurance cost for the guarantee. 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

In September 2014 Putnam Investments assumed portfolio management responsibilities from UBS Global Asset Management (Canada) Co. The performance before that date was achieved under the previous investment manager. 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. Returns are after the MER has been deducted.

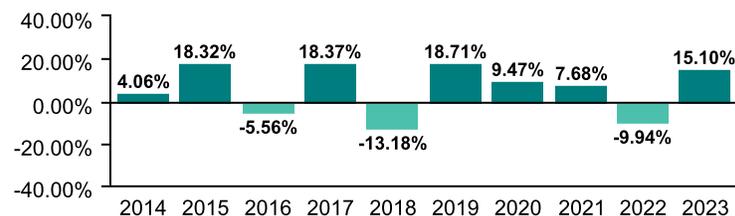
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,733.55 on December 31, 2023. This works out to an average of 5.66% a year.

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

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

## EAFE 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
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> <li>You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over.</li> <li>The fee is deducted from your plan monthly based on the value of your plan.</li> <li>You can exchange to units of other funds under the contract at any time.</li> </ul>

#### 2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantee works, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.55

\* Advisory and management services fee is not included in the MER.

#### Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or exchange within 90 days of investing in the fund.

### What if I change my mind?

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## International Equity

**Quick facts:** Date fund available: July 19, 2004  
 Date fund created: July 19, 2004  
 Managed by: JPMorgan Asset Management (Canada) Inc.

Total fund value: \$61,628,695  
 Portfolio turnover rate: 32.09%

Guarantee option	MER (%) <sup>1</sup>	Minimum AMS fee (%) <sup>1</sup>	MER plus minimum AMS fee (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
75% maturity and 75% death benefit guarantee	1.56	0.50	2.06	497.25	2,304

<sup>1</sup> The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

<sup>1</sup> MER – Management expense ratio  
 NAV – Net asset value  
 AMS – Advisory and management services  
 UOS – Units outstanding

**Minimum investment**  
 •\$250,000

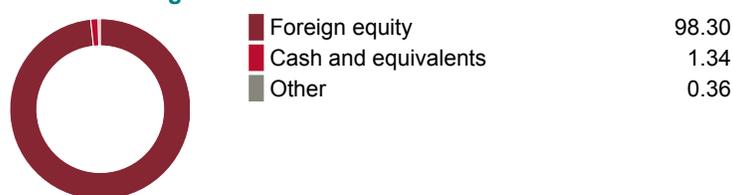
### What does the fund invest in?

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	3.04
Nestle S.A.Nom	2.72
BHP Group Ltd. Shs	2.50
Shin-Etsu Chemical Co. Ltd. Shs	2.33
Novo Nordisk AS	2.24
AstraZeneca PLC Shs	2.11
Allianz SE Namen -Akt Vinkuliert	1.97
LVMH Moet Hennessy Louis Vuitton S.E. Shs	1.96
Roche Holding AG Dividend Right Cert	1.93
<b>Total</b>	<b>23.99</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 MER includes the insurance cost for the guarantee. 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. Returns are after the MER has been deducted.

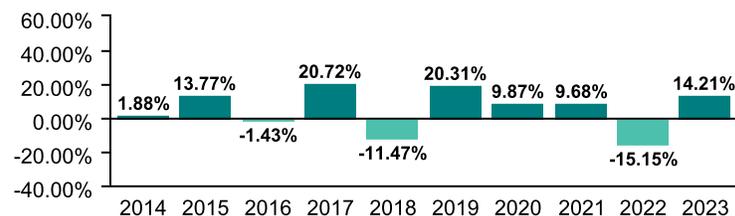
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,715.41 on December 31, 2023. This works out to an average of 5.54% 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.

## 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
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> <li>You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over.</li> <li>The fee is deducted from your plan monthly based on the value of your plan.</li> <li>You can exchange to units of other funds under the contract at any time.</li> </ul>

#### 2. Ongoing expenses

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Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.56

\* Advisory and management services fee is not included in the MER.

#### Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or exchange within 90 days of investing in the fund.

### What if I change my mind?

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## International Stock

**Quick facts:** Date fund available: December 12, 2000  
 Date fund created: December 12, 2000  
 Managed by: Mackenzie Investments

Total fund value: \$1,136,458  
 Portfolio turnover rate: 3.43%

Guarantee option	MER (%) <sup>1</sup>	Minimum AMS fee (%) <sup>1</sup>	MER plus minimum AMS fee (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
75% maturity and 75% death benefit guarantee	1.48	0.50	1.98	229.54	467

<sup>1</sup> The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

<sup>1</sup> MER – Management expense ratio  
 NAV – Net asset value  
 AMS – Advisory and management services  
 UOS – Units outstanding

**Minimum investment**  
 •\$250,000

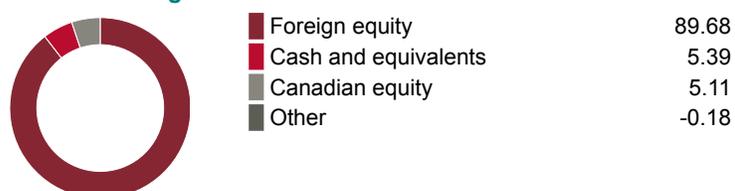
### What does the fund invest in?

This segregated fund invests primarily in equities of international companies currently through the Mackenzie Ivy International Fund.

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

	Assets %
Reckitt Benckiser Group PLC Shs	4.01
Halma PLC	3.95
Brookfield Corporation VtgCl A	3.93
Seven & i Holdings Co. Ltd. Shs	3.86
Admiral Group plc Shs	3.84
Compass Group PLC Ord Gbp0.1105	3.51
Nestle S.A.Nom	3.42
Terumo Corp. Shs	3.36
Amcor PLC Depository Receipt Cdi 1 1 Foreign Exempt Nyse	3.18
Roche Holding AG Dividend Right Cert	3.14
<b>Total</b>	<b>36.21</b>
<b>Total investments:</b>	<b>45</b>

#### Investment segmentation



### Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes the insurance cost for the guarantee. 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 international 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.

### How has the fund performed?

This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted.

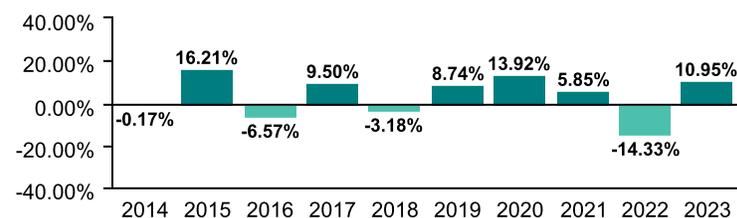
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,432.31 on December 31, 2023. This works out to an average of 3.66% 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 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.

## International Stock

### 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
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> <li>You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over.</li> <li>The fee is deducted from your plan monthly based on the value of your plan.</li> <li>You can exchange to units of other funds under the contract at any time.</li> </ul>

#### 2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantee works, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.48

\* Advisory and management services fee is not included in the MER.

#### Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or exchange within 90 days of investing in the fund.

### What if I change my mind?

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Telephone - 1-888-252-1847

## International Growth

**Quick facts:** Date fund available: December 12, 2000  
 Date fund created: November 25, 1997  
 Managed by: JPMorgan Asset Management (Canada) Inc.

Total fund value: \$77,606,747  
 Portfolio turnover rate: 45.91%

Guarantee option	MER (%) <sup>1</sup>	Minimum AMS fee (%) <sup>1</sup>	MER plus minimum AMS fee (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
75% maturity and 75% death benefit guarantee	1.74	0.50	2.24	405.69	303

<sup>1</sup> The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

<sup>1</sup> MER – Management expense ratio  
 NAV – Net asset value  
 AMS – Advisory and management services  
 UOS – Units outstanding

**Minimum investment**  
 •\$250,000

### What does the fund invest in?

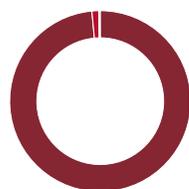
This segregated fund invests primarily in stocks outside of Canada and the U.S.

#### Top 10 investments

	Assets %
ASML Holding N.V.	5.32
Nestle S.A.Nom	5.14
Novo Nordisk AS	4.53
LVMH Moet Hennessy Louis Vuitton S.E. Shs	3.39
L'Air Liquide S.A. Shs	2.99
AstraZeneca PLC Shs	2.98
Sony Group Corp. Shs	2.80
Safran SA Shs	2.76
Shin-Etsu Chemical Co. Ltd. Shs	2.75
Keyence Corp. Shs	2.55
<b>Total</b>	<b>35.21</b>

**Total investments:** **66**

#### Investment segmentation



	Assets %
Foreign equity	98.52
Cash and equivalents	1.22
Other	0.25

### 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 MER includes the insurance cost for the guarantee. 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. Returns are after the MER has been deducted.

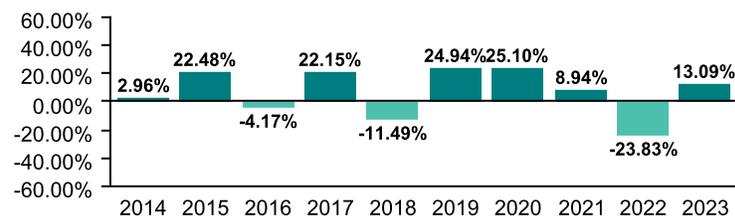
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,916.02 on December 31, 2023. This works out to an average of 6.72% 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 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.

## 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
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> <li>You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over.</li> <li>The fee is deducted from your plan monthly based on the value of your plan.</li> <li>You can exchange to units of other funds under the contract at any time.</li> </ul>

#### 2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantee works, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.74

\* Advisory and management services fee is not included in the MER.

#### Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or exchange within 90 days of investing in the fund.

### What if I change my mind?

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## European Equity

**Quick facts:** Date fund available: December 12, 2000  
 Date fund created: November 25, 1997  
 Managed by: Setanta Asset Management Limited

Total fund value: \$5,812,599  
 Portfolio turnover rate: 10.47%

Guarantee option	MER (%) <sup>1</sup>	Minimum AMS fee (%) <sup>1</sup>	MER plus minimum AMS fee (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
75% maturity and 75% death benefit guarantee	1.57	0.50	2.07	320.88	19

<sup>1</sup> The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

<sup>1</sup> MER – Management expense ratio  
 NAV – Net asset value  
 AMS – Advisory and management services  
 UOS – Units outstanding

**Minimum investment**  
 •\$250,000

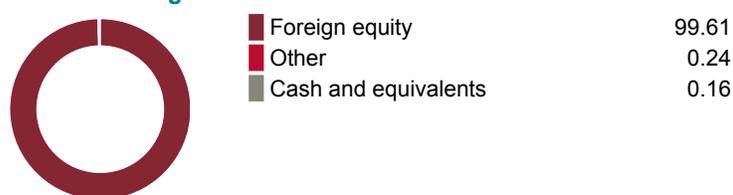
### What does the fund invest in?

This segregated fund invests primarily in companies located or active in Europe.

#### Top 10 investments

	Assets %
CRH PLC Shs	6.87
DCC plc Shs	6.70
Booking Holdings Inc.	5.66
Novartis AG Namen -Akt	5.55
Sanofi Shs	4.88
GEA Group Aktiengesellschaft Shs	4.46
Diageo PLC Shs	4.19
GSK PLC Ord Gbp0.3125	3.92
Ferguson PLC Ord Gbp0.10	3.76
EssilorLuxottica Shs	3.70
<b>Total</b>	<b>49.70</b>
<b>Total investments:</b>	<b>29</b>

#### Investment segmentation



### Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes the insurance cost for the guarantee. 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 European 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.

### How has the fund performed?

This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted.

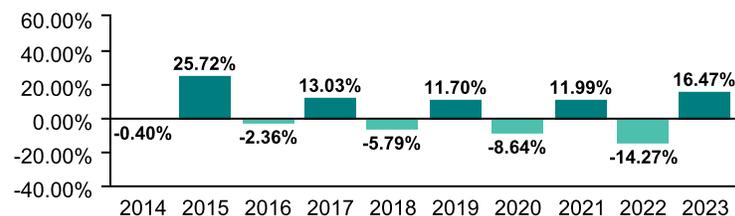
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,485.61 on December 31, 2023. This works out to an average of 4.04% 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 5 years and down in value 5 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.

## European 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
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> <li>You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over.</li> <li>The fee is deducted from your plan monthly based on the value of your plan.</li> <li>You can exchange to units of other funds under the contract at any time.</li> </ul>

#### 2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantee works, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.57

\* Advisory and management services fee is not included in the MER.

#### Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or exchange within 90 days of investing in the fund.

### What if I change my mind?

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## Far East Equity

**Quick facts:** Date fund available: December 12, 2000  
 Date fund created: November 25, 1997  
 Managed by: Canada Life Asset Management

Total fund value: \$5,610,543  
 Portfolio turnover rate: 12.99%

Guarantee option	MER (%) <sup>1</sup>	Minimum AMS fee (%) <sup>1</sup>	MER plus minimum AMS fee (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
75% maturity and 75% death benefit guarantee	1.61	0.50	2.11	491.84	42

<sup>1</sup> The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

<sup>1</sup> MER – Management expense ratio  
 NAV – Net asset value  
 AMS – Advisory and management services  
 UOS – Units outstanding

**Minimum investment**  
 •\$250,000

### What does the fund invest in?

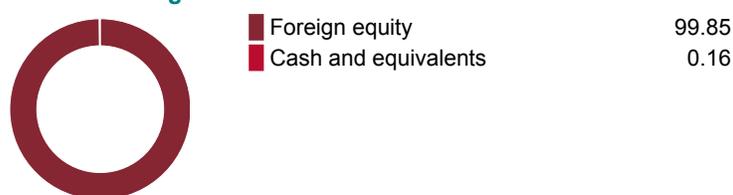
This segregated fund invests primarily in companies located or active in Asia or the Pacific Rim.

#### Top 10 investments

	Assets %
Taiwan Semiconductor Manufacturing Co. Ltd. Shs	8.17
AMUNDI MSCI India UCITS ETF	7.13
Samsung Electronics Co. Ltd. Samsungelectronics	6.09
Tencent Holdings Ltd.Par New Hkd 0.00002	3.53
Alibaba Group Holding Ltd.New	3.31
AIA Group Ltd. Shs	3.19
BHP Group Ltd. Shs	2.86
iShares Core CSI 300 ETF	2.42
Commonwealth Bank of Australia Shs	1.81
PDD Holdings Inc. Sponsored Ads	1.58
<b>Total</b>	<b>40.09</b>

**Total investments:** **229**

#### 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 MER includes the insurance cost for the guarantee. 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 Asian and Pacific Rim companies 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". In October 2015 Canada Life Asset Management Limited assumed portfolio management responsibilities from AGF Investments Inc. The performance before that date was achieved under the previous investment manager. 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. Returns are after the MER has been deducted.

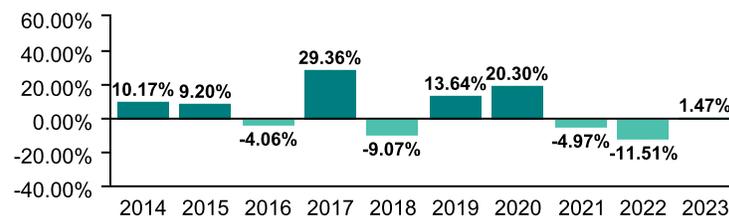
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,583.70 on December 31, 2023. This works out to an average of 4.70% 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 to high*.



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

## Far East 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
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> <li>You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over.</li> <li>The fee is deducted from your plan monthly based on the value of your plan.</li> <li>You can exchange to units of other funds under the contract at any time.</li> </ul>

#### 2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantee works, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.61

\* Advisory and management services fee is not included in the MER.

#### Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or exchange within 90 days of investing in the fund.

### What if I change my mind?

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# Emerging Markets Equity

**Quick facts:** Date fund available: December 12, 2000  
 Date fund created: December 12, 2000  
 Managed by: Mackenzie Investments

Total fund value: \$60,256,802  
 Portfolio turnover rate: 1.96%

Guarantee option	MER (%) <sup>1</sup>	Minimum AMS fee (%) <sup>1</sup>	MER plus minimum AMS fee (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
75% maturity and 75% death benefit guarantee	1.72	0.50	2.22	761.87	663

<sup>1</sup> The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

<sup>1</sup> MER – Management expense ratio  
 NAV – Net asset value  
 AMS – Advisory and management services  
 UOS – Units outstanding

**Minimum investment**  
 •\$250,000

## What does the fund invest in?

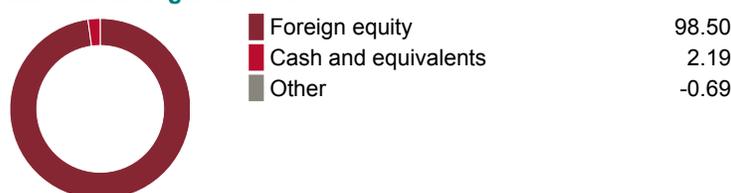
This segregated fund invests primarily in equities of companies operating in emerging markets currently through the Mackenzie Emerging Markets Fund.

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

Investment	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>

**Total investments:** 160

### 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 MER includes the insurance cost for the guarantee. 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 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 10 years. Returns are after the MER has been deducted.

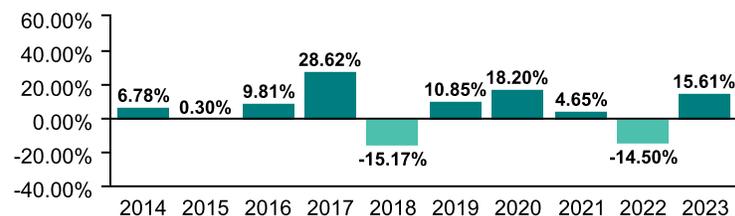
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,739.22 on December 31, 2023. This works out to an average of 5.69% 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 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
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> <li>You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over.</li> <li>The fee is deducted from your plan monthly based on the value of your plan.</li> <li>You can exchange to units of other funds under the contract at any time.</li> </ul>

#### 2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantee works, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.72

\* Advisory and management services fee is not included in the MER.

#### Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or exchange within 90 days of investing in the fund.

### What if I change my mind?

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Telephone - 1-888-252-1847

## Global Resources

**Quick facts:** Date fund available: December 12, 2000  
 Date fund created: January 23, 1996  
 Managed by: Mackenzie Investments

Total fund value: \$25,878,400  
 Portfolio turnover rate: 38.19%

Guarantee option	MER (%) <sup>1</sup>	Minimum AMS fee (%) <sup>1</sup>	MER plus minimum AMS fee (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
75% maturity and 75% death benefit guarantee	1.68	0.50	2.18	812.80	191

<sup>1</sup> The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

<sup>1</sup> MER – Management expense ratio  
 NAV – Net asset value  
 AMS – Advisory and management services  
 UOS – Units outstanding

**Minimum investment**  
 •\$250,000

### What does the fund invest in?

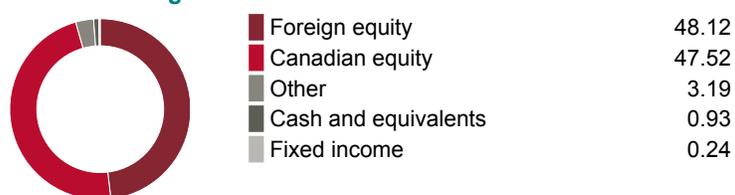
This segregated fund invests in global companies engaged in the energy and natural resource industries.

#### Top 10 investments

	Assets %
Shell PLC Repstg Ord Sh	5.00
TotalEnergies SE	4.08
Tourmaline Oil Corp.	3.45
Advantage Energy Ltd.	3.29
Vale S.A. ADR Adr	3.10
Interfor Corporation	2.88
Canadian Natural Resources Ltd.	2.84
Stelco Holdings Inc.	2.69
ARC Resources Ltd.	2.52
Champion Iron Limited Shs	2.32
<b>Total</b>	<b>32.17</b>

**Total investments: 97**

#### 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 MER includes the insurance cost for the guarantee. 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.

### Notes

In October 2015 GLC Asset Management Group Ltd. assumed portfolio management responsibilities from AGF Investments Inc. In January 2021 Mackenzie Investments assumed portfolio management responsibilities from GLC Asset Management Group Ltd. and in May 2021 the fund objective changed from investing primarily in Canadian resource companies to global resource companies. 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. Returns are after the MER has been deducted.

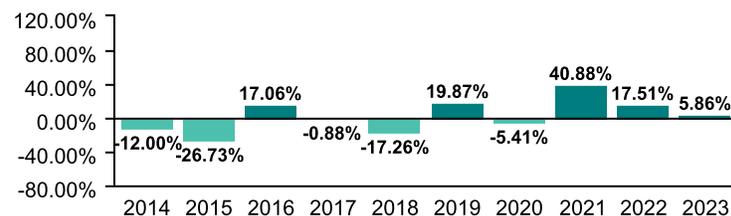
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,229.84 on December 31, 2023. This works out to an average of 2.09% 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 5 years and down in value 5 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
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> <li>You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over.</li> <li>The fee is deducted from your plan monthly based on the value of your plan.</li> <li>You can exchange to units of other funds under the contract at any time.</li> </ul>

#### 2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantee works, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.68

\* Advisory and management services fee is not included in the MER.

#### Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or exchange within 90 days of investing in the fund.

### What if I change my mind?

You can change your mind and cancel the investment fund contract, 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



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Toll-free phone: **1-888-252-1847**

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70-0624 – 05/24