

Fund Facts Booklet

**Standard series,
Preferred series 1,
Partner series,
Preferred partner series,
Constellation series**

Segregated funds

Fund performance as of December 31, 2022

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[Canadalife.com/informationfolders](https://canadalife.com/informationfolders)

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

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

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

Fund Facts

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

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

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

What if I change my mind?

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

Your cancellation request has to be in writing, which can include email, 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:

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Investment Management Fees

We have the right to change the investment management fees at any time. If we increase them and you are a unitholder in the fund at that time, we will notify you in writing 60 days before we make the change. For more information, see *Fundamental changes to the segregated funds* in the *Information Folder*.

Standard series and Preferred series 1 segregated funds

Segregated fund name	Standard series Front-end load option Deferred sales charge option Chargeback option			Preferred series 1 Front-end load option Deferred sales charge option Chargeback option		
	75/75 guarantee policy	75/100 guarantee policy	100/100 guarantee policy	75/75 guarantee policy	75/100 guarantee policy	100/100 guarantee policy
Risk-Managed Portfolios						
Risk-Managed Conservative Income Portfolio	1.70%	1.95%	N/A	1.50%	1.60%	N/A
Risk-Managed Balanced Portfolio	2.10%	2.35%	N/A	1.95%	2.05%	N/A
Risk-Managed Growth Portfolio	2.20%	2.45%	N/A	2.05%	2.15%	N/A
Asset allocation funds						
Conservative Allocation	2.00%	2.25%	2.45%	1.80%	1.90%	2.00%
Moderate Allocation	2.05%	2.30%	2.50%	1.90%	2.00%	2.15%
Balanced Allocation	2.15%	2.40%	2.65%	2.00%	2.10%	2.25%
Advanced Allocation	2.25%	2.50%	2.80%	2.10%	2.20%	2.45%
Aggressive Allocation	2.35%	2.70%	2.95%	2.15%	2.25%	2.60%
Index ETF Conservative Portfolio	1.60%	1.85%	2.05%	1.40%	1.50%	1.60%
Index ETF Balanced Portfolio	1.95%	2.20%	2.45%	1.80%	1.90%	2.05%
Index ETF Growth Portfolio	2.00%	2.25%	2.55%	1.85%	1.95%	2.20%
Income asset allocation funds						
Income Focus	2.00%	2.20%	2.30%	1.75%	1.85%	1.95%
Income Growth	2.05%	2.30%	2.55%	1.85%	1.95%	2.10%
Income Growth Plus	2.15%	2.40%	2.60%	1.95%	2.05%	2.20%
Managed fund solutions						
Core Conservative Growth	2.04%	2.09%	2.22%	1.65%	1.70%	1.85%
Core Moderate	2.13%	2.18%	2.32%	1.70%	1.75%	1.90%
Core Moderate Growth Plus	2.23%	2.28%	2.42%	1.75%	1.80%	1.95%
Core Balanced	2.32%	2.37%	2.51%	1.80%	1.85%	2.00%
Core Balanced Growth Plus	2.42%	2.47%	2.61%	1.90%	1.95%	2.10%
Cash and cash equivalent funds						

Segregated fund name	Standard series Front-end load option Deferred sales charge option Chargeback option			Preferred series 1 Front-end load option Deferred sales charge option Chargeback option		
	75/75 guarantee policy	75/100 guarantee policy	100/100 guarantee policy	75/75 guarantee policy	75/100 guarantee policy	100/100 guarantee policy
Money Market	1.05%	1.05%	1.09%	0.75%	0.80%	0.85%
Fixed income funds						
Diversified Fixed Income Allocation	1.75%	1.85%	2.05%	1.25%	1.30%	1.40%
Canadian Core Bond	1.60%	1.65%	1.70%	1.10%	1.15%	1.25%
Canadian Tactical Bond	1.60%	1.70%	1.80%	1.10%	1.15%	1.25%
Canadian Core Plus Bond	1.60%	1.70%	N/A	1.10%	1.15%	N/A
Short-Term Bond	1.40%	1.45%	1.55%	1.10%	1.15%	1.25%
Canadian Corporate Bond	1.80%	1.90%	2.05%	1.30%	1.40%	1.55%
Floating Rate Income	1.85%	1.95%	2.10%	1.35%	1.45%	1.60%
Sustainable Global Bond	1.90%	2.05%	N/A	1.60%	1.70%	N/A
North American High Yield Fixed Income	1.85%	2.10%	2.25%	1.50%	1.60%	1.75%
Global Core Plus Bond	1.90%	2.05%	N/A	1.60%	1.70%	N/A
Global Multi-Sector Bond	1.90%	2.05%	N/A	1.60%	1.70%	N/A
Global Multi-Sector Fixed Income	1.95%	2.10%	N/A	1.65%	1.80%	N/A
Unconstrained Fixed Income	1.90%	2.00%	2.15%	1.40%	1.50%	1.65%
Balanced funds						
Sustainable Conservative Portfolio	1.75%	2.00%	2.20%	1.55%	1.65%	1.75%
Sustainable Balanced Portfolio	2.15%	2.40%	2.65%	2.00%	2.10%	2.25%
Sustainable Growth Portfolio	2.25%	2.50%	2.80%	2.10%	2.20%	2.45%
Canadian Fixed Income Balanced	1.80%	1.85%	1.90%	1.65%	1.70%	1.75%
Strategic Income	2.15%	2.44%	2.50%	1.85%	2.00%	2.20%
Canadian Growth Balanced	2.15%	2.30%	2.44%	1.80%	1.95%	2.15%
Canadian Stock Balanced	2.20%	2.24%	2.39%	1.90%	2.05%	2.25%
Canadian Value Balanced	2.25%	2.45%	2.59%	1.95%	2.10%	2.30%
Canadian Neutral Balanced	2.25%	2.52%	2.66%	1.95%	2.10%	2.30%
Canadian Premier Balanced	2.40%	2.54%	2.69%	1.95%	2.10%	2.30%
Global Strategic Income	2.15%	2.35%	2.50%	1.95%	2.10%	2.30%
Fidelity Global Income Portfolio	2.25%	2.50%	N/A	1.95%	2.20%	N/A

Segregated fund name	Standard series Front-end load option Deferred sales charge option Chargeback option			Preferred series 1 Front-end load option Deferred sales charge option Chargeback option		
	75/75 guarantee policy	75/100 guarantee policy	100/100 guarantee policy	75/75 guarantee policy	75/100 guarantee policy	100/100 guarantee policy
Fidelity Global Balanced Portfolio	2.35%	2.60%	N/A	2.10%	2.35%	N/A
Global Value Balanced	2.35%	2.60%	N/A	2.05%	2.30%	N/A
Global Balanced	2.30%	2.50%	2.64%	2.10%	2.25%	2.45%
Global Growth Opportunities Balanced	2.35%	2.60%	N/A	2.05%	2.30%	N/A
Global Growth Balanced	2.30%	2.55%	N/A	2.05%	2.30%	N/A
Canadian equity funds						
Canadian Low Volatility	2.25%	2.45%	2.75%	1.85%	2.05%	2.35%
Canadian Core Dividend	2.20%	2.35%	2.65%	1.80%	2.00%	2.30%
Canadian Focused Dividend	2.20%	2.30%	2.63%	1.80%	2.00%	2.30%
Canadian Dividend	2.30%	2.45%	2.78%	1.95%	2.15%	2.45%
Canadian Growth	2.25%	2.40%	N/A	1.85%	2.05%	N/A
Canadian Equity	2.25%	2.45%	2.75%	1.85%	2.05%	2.35%
Canadian Equity Value	2.25%	2.40%	2.73%	1.85%	2.05%	2.35%
Canadian Focused Growth	2.45%	2.55%	2.92%	2.05%	2.25%	2.55%
Canadian Focused Value	2.35%	2.54%	2.88%	2.00%	2.20%	2.50%
Fidelity True North®	2.60%	2.90%	3.15%	2.25%	2.45%	2.75%
Canadian Concentrated Equity	2.25%	2.50%	N/A	2.00%	2.25%	N/A
Canadian Small-Mid Cap	2.35%	2.55%	2.93%	1.95%	2.15%	2.50%
Canadian specialty and alternative funds						
Real Estate	2.60%	2.69%	3.09%	2.20%	2.35%	2.70%
Foreign equity funds						
Global Low Volatility	2.45%	2.59%	2.93%	2.05%	2.25%	2.55%
Global Dividend	2.40%	2.55%	2.80%	2.00%	2.25%	2.55%
Global All Cap Equity	2.40%	2.55%	2.80%	2.00%	2.30%	2.65%
Global Founders	2.35%	2.65%	N/A	2.05%	2.35%	N/A
Foreign Equity	2.50%	2.65%	3.12%	2.10%	2.40%	2.80%
Sustainable Global Equity	2.55%	2.80%	N/A	2.20%	2.45%	N/A
Global Equity	2.55%	2.85%	N/A	2.25%	2.55%	N/A

Segregated fund name	Standard series Front-end load option Deferred sales charge option Chargeback option			Preferred series 1 Front-end load option Deferred sales charge option Chargeback option		
	75/75 guarantee policy	75/100 guarantee policy	100/100 guarantee policy	75/75 guarantee policy	75/100 guarantee policy	100/100 guarantee policy
Fidelity Global Equity	2.75%	3.00%	3.30%	2.40%	2.70%	3.10%
All World Equity	2.70%	2.85%	3.20%	2.25%	2.55%	2.95%
Global Growth Opportunities	2.56%	2.75%	3.13%	2.15%	2.45%	2.85%
Global Growth Equity	2.60%	2.90%	N/A	2.30%	2.60%	N/A
Global Small-Mid Cap Growth	2.50%	2.90%	N/A	2.20%	2.60%	N/A
U.S. Dividend	2.25%	2.45%	2.70%	1.85%	2.10%	2.45%
U.S. Growth	2.30%	2.50%	2.75%	1.90%	2.15%	2.50%
U.S. Value	2.35%	2.60%	N/A	2.15%	2.40%	N/A
U.S. All Cap Growth	2.50%	2.65%	2.90%	2.05%	2.30%	2.70%
ESG U.S. Equity	2.35%	2.60%	N/A	2.05%	2.30%	N/A
U.S. Carbon Transition Equity	2.35%	2.60%	N/A	2.05%	2.30%	N/A
American Value	2.40%	2.60%	2.90%	2.00%	2.25%	2.60%
American Growth	2.55%	2.79%	3.13%	2.20%	2.45%	2.80%
U.S. Concentrated Equity	2.35%	2.60%	N/A	2.15%	2.40%	N/A
U.S. Mid Cap Growth	2.40%	2.70%	3.09%	1.95%	2.20%	2.60%
International Value	2.40%	2.65%	N/A	2.15%	2.40%	N/A
International Concentrated Equity	2.45%	2.75%	N/A	2.20%	2.50%	N/A
International Equity	2.45%	2.65%	3.03%	2.10%	2.40%	2.80%
International Growth	2.60%	2.84%	3.22%	2.15%	2.50%	2.95%
Foreign specialty and alternative funds						
Diversified Real Assets	2.45%	2.75%	N/A	2.25%	2.50%	N/A
Fidelity NorthStar®	2.70%	3.00%	3.30%	2.40%	2.70%	3.10%
Emerging Markets Equity	2.80%	3.00%	3.30%	2.15%	2.55%	2.95%
Emerging Markets Large Cap Equity	2.75%	3.05%	N/A	2.40%	2.70%	N/A
Emerging Markets Concentrated Equity	2.95%	3.25%	N/A	2.60%	2.90%	N/A
Sustainable Emerging Markets Equity	2.85%	3.20%	N/A	2.55%	2.85%	N/A
Global Infrastructure	2.50%	2.80%	3.10%	2.10%	2.40%	2.80%
Science and Technology	2.55%	2.67%	3.22%	2.10%	2.40%	2.90%

Segregated fund name	Standard series Front-end load option Deferred sales charge option Chargeback option			Preferred series 1 Front-end load option Deferred sales charge option Chargeback option		
	75/75 guarantee policy	75/100 guarantee policy	100/100 guarantee policy	75/75 guarantee policy	75/100 guarantee policy	100/100 guarantee policy
Global Resources	2.60%	2.80%	3.15%	2.20%	2.35%	2.70%

Partner series and Preferred partner series segregated funds

Segregated fund name	Partner series Front-end load option			Preferred partner series Front-end load option		
	75/75 guarantee policy	75/100 guarantee policy	100/100 guarantee policy	75/75 guarantee policy	75/100 guarantee policy	100/100 guarantee policy
Risk-Managed Portfolios						
Risk-Managed Conservative Income Portfolio	0.95%	1.20%	N/A	0.75%	0.85%	N/A
Risk-Managed Balanced Portfolio	1.10%	1.35%	N/A	0.95%	1.05%	N/A
Risk-Managed Growth Portfolio	1.20%	1.45%	N/A	1.05%	1.15%	N/A
Asset allocation funds						
Conservative Allocation	1.00%	1.25%	1.45%	0.80%	0.90%	1.00%
Moderate Allocation	1.05%	1.30%	1.50%	0.90%	1.00%	1.15%
Balanced Allocation	1.15%	1.40%	1.65%	1.00%	1.10%	1.25%
Advanced Allocation	1.25%	1.50%	1.80%	1.10%	1.20%	1.45%
Aggressive Allocation	1.35%	1.70%	1.95%	1.15%	1.25%	1.60%
Index ETF Conservative Portfolio	0.85%	1.10%	1.30%	0.65%	0.75%	0.85%
Index ETF Balanced Portfolio	0.95%	1.20%	1.45%	0.80%	0.90%	1.05%
Index ETF Growth Portfolio	1.00%	1.25%	1.55%	0.85%	0.95%	1.20%
Income asset allocation funds						
Income Focus	1.00%	1.20%	1.30%	0.75%	0.85%	0.95%
Income Growth	1.05%	1.30%	1.55%	0.85%	0.95%	1.10%
Income Growth Plus	1.15%	1.40%	1.60%	0.95%	1.05%	1.20%
Managed fund solutions						
Core Conservative Growth	1.04%	1.09%	1.22%	0.65%	0.70%	0.85%
Core Moderate	1.13%	1.18%	1.32%	0.70%	0.75%	0.90%
Core Moderate Growth Plus	1.23%	1.28%	1.42%	0.75%	0.80%	0.95%
Core Balanced	1.32%	1.37%	1.51%	0.80%	0.85%	1.00%
Core Balanced Growth Plus	1.42%	1.47%	1.61%	0.90%	0.95%	1.10%

Segregated fund name	Partner series Front-end load option			Preferred partner series Front-end load option		
	75/75 guarantee policy	75/100 guarantee policy	100/100 guarantee policy	75/75 guarantee policy	75/100 guarantee policy	100/100 guarantee policy
Cash and cash equivalent funds						
Money Market	0.80%	0.80%	0.84%	0.50%	0.55%	0.60%
Fixed income funds						
Diversified Fixed Income Allocation	1.25%	1.35%	1.55%	0.75%	0.80%	0.90%
Canadian Core Bond	1.10%	1.15%	1.20%	0.60%	0.65%	0.75%
Canadian Tactical Bond	1.10%	1.20%	1.30%	0.60%	0.65%	0.75%
Canadian Core Plus Bond	1.10%	1.20%	N/A	0.60%	0.65%	N/A
Short-Term Bond	0.90%	0.95%	1.05%	0.60%	0.65%	0.75%
Canadian Corporate Bond	1.30%	1.40%	1.55%	0.80%	0.90%	1.05%
Floating Rate Income	1.35%	1.45%	1.60%	0.85%	0.95%	1.10%
Sustainable Global Bond	1.40%	1.55%	N/A	1.10%	1.20%	N/A
North American High Yield Fixed Income	1.35%	1.60%	1.75%	1.00%	1.10%	1.25%
Global Core Plus Bond	1.40%	1.55%	N/A	1.10%	1.20%	N/A
Global Multi-Sector Bond	1.40%	1.55%	N/A	1.10%	1.20%	N/A
Global Multi-Sector Fixed Income	1.45%	1.60%	N/A	1.15%	1.30%	N/A
Unconstrained Fixed Income	1.40%	1.50%	1.65%	0.90%	1.00%	1.15%
Balanced funds						
Sustainable Conservative Portfolio	1.00%	1.25%	1.45%	0.80%	0.90%	1.00%
Sustainable Balanced Portfolio	1.15%	1.40%	1.65%	1.00%	1.10%	1.25%
Sustainable Growth Portfolio	1.25%	1.50%	1.80%	1.10%	1.20%	1.45%
Canadian Fixed Income Balanced	0.80%	0.85%	0.90%	0.65%	0.70%	0.75%
Strategic Income	1.15%	1.44%	1.50%	0.85%	1.00%	1.20%
Canadian Growth Balanced	1.15%	1.30%	1.44%	0.80%	0.95%	1.15%
Canadian Stock Balanced	1.20%	1.24%	1.39%	0.90%	1.05%	1.25%
Canadian Value Balanced	1.25%	1.45%	1.59%	0.95%	1.10%	1.30%
Canadian Neutral Balanced	1.25%	1.52%	1.66%	0.95%	1.10%	1.30%
Canadian Premier Balanced	1.40%	1.54%	1.69%	0.95%	1.10%	1.30%
Global Strategic Income	1.15%	1.35%	1.50%	0.95%	1.10%	1.30%
Fidelity Global Income Portfolio	1.25%	1.50%	N/A	0.95%	1.20%	N/A

Segregated fund name	Partner series Front-end load option			Preferred partner series Front-end load option		
	75/75 guarantee policy	75/100 guarantee policy	100/100 guarantee policy	75/75 guarantee policy	75/100 guarantee policy	100/100 guarantee policy
Fidelity Global Balanced Portfolio	1.35%	1.60%	N/A	1.10%	1.35%	N/A
Global Value Balanced	1.35%	1.60%	N/A	1.05%	1.30%	N/A
Global Balanced	1.30%	1.50%	1.64%	1.10%	1.25%	1.45%
Global Growth Opportunities Balanced	1.35%	1.60%	N/A	1.05%	1.30%	N/A
Global Growth Balanced	1.30%	1.55%	N/A	1.05%	1.30%	N/A
Canadian equity funds						
Canadian Low Volatility	1.25%	1.45%	1.75%	0.85%	1.05%	1.35%
Canadian Core Dividend	1.20%	1.35%	1.65%	0.80%	1.00%	1.30%
Canadian Focused Dividend	1.20%	1.30%	1.63%	0.80%	1.00%	1.30%
Canadian Dividend	1.30%	1.45%	1.78%	0.95%	1.15%	1.45%
Canadian Growth	1.25%	1.40%	N/A	0.85%	1.05%	N/A
Canadian Equity	1.25%	1.45%	1.75%	0.85%	1.05%	1.35%
Canadian Equity Value	1.25%	1.40%	1.73%	0.85%	1.05%	1.35%
Canadian Focused Growth	1.45%	1.55%	1.92%	1.05%	1.25%	1.55%
Canadian Focused Value	1.35%	1.54%	1.88%	1.00%	1.20%	1.50%
Fidelity True North®	1.60%	1.90%	2.15%	1.25%	1.45%	1.75%
Canadian Concentrated Equity	1.25%	1.50%	N/A	1.00%	1.25%	N/A
Canadian Small-Mid Cap	1.35%	1.55%	1.93%	0.95%	1.15%	1.50%
Canadian specialty and alternative funds						
Real Estate	1.60%	1.69%	2.09%	1.20%	1.35%	1.70%
Foreign equity funds						
Global Low Volatility	1.45%	1.59%	1.93%	1.05%	1.25%	1.55%
Global Dividend	1.40%	1.55%	1.80%	1.00%	1.25%	1.55%
Global All Cap Equity	1.40%	1.55%	1.80%	1.00%	1.30%	1.65%
Global Founders	1.35%	1.65%	N/A	1.05%	1.35%	N/A
Foreign Equity	1.50%	1.65%	2.12%	1.10%	1.40%	1.80%
Sustainable Global Equity	1.55%	1.80%	N/A	1.20%	1.45%	N/A
Global Equity	1.55%	1.85%	N/A	1.25%	1.55%	N/A
Fidelity Global Equity	1.75%	2.00%	2.30%	1.40%	1.70%	2.10%

Segregated fund name	Partner series Front-end load option			Preferred partner series Front-end load option		
	75/75 guarantee policy	75/100 guarantee policy	100/100 guarantee policy	75/75 guarantee policy	75/100 guarantee policy	100/100 guarantee policy
All World Equity	1.70%	1.85%	2.20%	1.25%	1.55%	1.95%
Global Growth Opportunities	1.56%	1.75%	2.13%	1.15%	1.45%	1.85%
Global Growth Equity	1.60%	1.90%	N/A	1.30%	1.60%	N/A
Global Small-Mid Cap Growth	1.50%	1.90%	N/A	1.20%	1.60%	N/A
U.S. Dividend	1.25%	1.45%	1.70%	0.85%	1.10%	1.45%
U.S. Growth	1.30%	1.50%	1.75%	0.90%	1.15%	1.50%
U.S. Value	1.35%	1.60%	N/A	1.15%	1.40%	N/A
U.S. All Cap Growth	1.50%	1.65%	1.90%	1.05%	1.30%	1.70%
ESG U.S. Equity	1.35%	1.60%	N/A	1.05%	1.30%	N/A
U.S. Carbon Transition Equity	1.35%	1.60%	N/A	1.05%	1.30%	N/A
American Value	1.40%	1.60%	1.90%	1.00%	1.25%	1.60%
American Growth	1.55%	1.79%	2.13%	1.20%	1.45%	1.80%
U.S. Concentrated Equity	1.35%	1.60%	N/A	1.15%	1.40%	N/A
U.S. Mid Cap Growth	1.40%	1.70%	2.09%	0.95%	1.20%	1.60%
International Value	1.40%	1.65%	N/A	1.15%	1.40%	N/A
International Concentrated Equity	1.45%	1.75%	N/A	1.20%	1.50%	N/A
International Equity	1.45%	1.65%	2.03%	1.10%	1.40%	1.80%
International Growth	1.60%	1.84%	2.22%	1.15%	1.50%	1.95%
Foreign specialty and alternative funds						
Diversified Real Assets	1.45%	1.75%	N/A	1.25%	1.50%	N/A
Fidelity NorthStar®	1.70%	2.00%	2.30%	1.40%	1.70%	2.10%
Emerging Markets Equity	1.80%	2.00%	2.30%	1.15%	1.55%	1.95%
Emerging Markets Large Cap Equity	1.75%	2.05%	N/A	1.40%	1.70%	N/A
Emerging Markets Concentrated Equity	1.95%	2.25%	N/A	1.60%	1.90%	N/A
Sustainable Emerging Markets Equity	1.85%	2.20%	N/A	1.55%	1.85%	N/A
Global Infrastructure	1.50%	1.80%	2.10%	1.10%	1.40%	1.80%
Science and Technology	1.55%	1.67%	2.22%	1.10%	1.40%	1.90%
Global Resources	1.60%	1.80%	2.15%	1.20%	1.35%	1.70%

Constellation series segregated funds

Segregated fund name	Constellation series Front-end load option		
	75/75 guarantee policy	75/100 guarantee policy	100/100 guarantee policy
Cash and cash equivalent funds			
Money Market	0.90%	0.90%	0.95%
Fixed income funds			
Canadian Core Bond	1.20%	1.30%	1.35%
Canadian Core Plus Bond	1.20%	1.30%	1.35%
Sustainable Global Bond	1.50%	1.65%	N/A
Global Core Plus Bond	1.50%	1.65%	1.80%
Global Multi-Sector Bond	1.50%	1.65%	1.80%
Canadian equity funds			
Canadian Growth	1.30%	1.60%	1.90%
Canadian Concentrated Equity	1.30%	1.60%	1.90%
Foreign equity funds			
U.S. Value	1.45%	1.80%	2.05%
U.S. Concentrated Equity	1.45%	1.80%	2.05%
ESG U.S. Equity	1.45%	1.80	N/A
International Equity	1.50%	1.85%	2.15%
International Value	1.50%	1.85%	2.15%
International Concentrated Equity	1.50%	1.85%	2.15%
Foreign specialty and alternative funds			
Emerging Markets Large Cap Equity	2.10%	2.40%	2.70%
Emerging Markets Concentrated Equity	2.10%	2.40%	2.70%
Sustainable Emerging Markets Equity	2.10%	2.40%	N/A
Global Tactical	1.50%	1.85%	2.10%

Investment Management Fee Rebate

An investment management fee rebate applies automatically once certain conditions are met. The eligibility criteria depends on the series you hold – Standard series, Partner series, Preferred series 1, Preferred partner series, or Constellation series – and is shown below.

When you are eligible, you will receive investment management fee rebates. Fee rebates will be applied if they exceed a minimum threshold as set out in our then-current administrative rules. If the rebate amount is below the threshold, the rebate will continue to accrue until the next rebate payment date.

The rebate will be calculated daily on the investment management fee and allocated to each applicable segregated fund as additional units at the end of each quarter, or when a full redemption or switch occurs. It will not be paid to you in cash and does not include a rebate to the taxes collected and remitted to the government. For more information see *Income Tax Considerations* in the *Information Folder*. Where the additional units are allocated to a deferred sales charge option, you will not have to pay a redemption charge when redeeming these units in the future. The allocation of additional units with the rebate will not increase the maturity or death benefit guarantees, or the values under the lifetime income option.

We may increase or decrease the amounts shown below, change what qualifies as eligible holdings or otherwise modify or eliminate the application of investment management fee rebates, at our sole discretion and without notice to you.

The following sections set out the criteria for each of the series.

Standard series and Partner series

For the Standard series and Partner series, to qualify for an investment management fee rebate, you must hold over \$100,000 in eligible holdings. For this rebate, eligible holdings must have the same individual as the primary policyowner and can include jointly owned policies (between you, your spouse, parents and/or children residing at the same address). Joint policies are only included once the necessary consents have been obtained in accordance with our then-current administrative practices. Joint policies can only be used once for aggregation purposes. Ask your advisor for details. If we determine that you are eligible for an investment management fee rebate, we will calculate it according to the procedures set out in our then-current administration rules. The current procedure is described below. First, we will calculate the value of all of your eligible holdings. We will then calculate what percentage of the value of your eligible holdings are within each of the following tiers:

Tier	Includes this portion of your eligible holdings
1	The first \$100,000 (i.e, the value from \$0 to \$100,000)
2	The remaining value (i.e., the value over \$100,000)

Finally, for each fund you hold, we will determine the applicable rebate to the investment management fee. For each tier we will multiply the percentage of the daily value of your eligible holdings within that tier by the daily equivalent of the rebate to the investment management fee in the table below that is applicable to that tier for the funds you hold. The investment management fee rebate equals the sum of these amounts.

Fund	Total Eligible Holdings Market Value Tier 1 (less than \$100,000)	Total Eligible Holdings Market Value Tier 2 (equal to or greater than \$100,000)
All funds (unless otherwise noted below)	nil	0.20%
Short-Term Bond	nil	0.10%
Money Market	nil	nil

For example:

Suppose that you hold the following segregated funds:

Fund	Market value (\$)
Money Market	40,000
Short-Term Bond	80,000
Canadian Premier Balanced	280,000
Total eligible holdings assets	400,000

In this case, the value of your holdings would be allocated to the tiers as follows:

Tier	Allocation	% of Total
1	\$100,000	25%
2	\$300,000	75%
Total	\$400,000	100%

The 25% of your total eligible holdings that are in tier 1 do not contribute to your investment management fee rate rebate. The 75% of your total eligible holdings that are in tier 2 are displayed under the Tier 2% of Total Eligible Holdings (A) below.

The values under Tier 2 Investment Management Fee Rate Rebate (B) in the table below correspond to the specific rates for each fund in the table preceding this example.

The investment management fee rate rebate is determined as follows:

Fund	Tier 2 % of Total Eligible Holdings (A)	Tier 2 Investment Management Fee Rate Rebate (B)	Investment Management Fee Rate Rebate (C) = (A) x (B)
Money Market	75%	nil	nil
Short-Term Bond	75%	0.10%	0.075%
Canadian Premier Balanced	75%	0.20%	0.15%

At the end of the quarter, if the amount of the rebate is greater than the minimum threshold it will be automatically allocated in additional units of each of the segregated funds.

Constellation series

For Constellation series, to qualify for the investment management fee rebate you must hold at least \$100,000 in one or more approved eligible products. See the section *Eligible products* in the *Information Folder* for the eligible products and the eligible owners.

The amount of the investment management fee rebates is based on bands, as set out below.

Fund	Total Holdings						
	Band 1 \$25,000 - \$99,999	Band 2 \$100,000 - \$249,999	Band 3 \$250,000 - \$499,999	Band 4 \$500,000 - \$999,999	Band 5 \$1,000,000 - \$2,499,999	Band 6 \$2,500,000 - \$4,999,999	Band 7 \$5,000,000 +
All funds	nil	0.10%	0.20%	0.30%	0.35%	0.40%	0.45%

For example:

Suppose that you hold the following segregated funds:

Fund	Total Holdings (\$)
Canadian Core Bond	750,000
Global Core Plus Bond	1,500,000
Total household assets	2,250,000

In this case, your rebate would be based on Band 5 as follows:

Fund	Rebate rate (%)
Canadian Core Bond	0.35
Global Core Plus Bond	0.35

At the end of the quarter the amount of the rebate will be automatically allocated in additional units of each of the segregated funds.

Another example:

Suppose that you hold the following segregated funds:

Fund	Total Holdings (\$)
Global Multi-Sector Bond	500,000
Canadian Concentrated Equity	1,000,000
U.S. Concentrated Equity	1,500,000
Total household assets	3,000,000

In this case, your rebate would be based on Band 6 as follows:

Fund	Rebate rate (%)
Global Multi-Sector Bond	0.40
Canadian Concentrated Equity	0.40
U.S. Concentrated Equity	0.40

At the end of the quarter the amount of the rebate will be automatically allocated in additional units of each of the segregated funds.

Preferred series 1 and Preferred partner series

For the Preferred series 1 and Preferred partner series, to qualify for the investment management fee rebate you must hold at least \$1,000,000 in one or more approved eligible products. See the section *Eligible products* in the *Information Folder* for the eligible products and the eligible owners.

The amount of the investment management fee rebates are based on bands, as set out below.

Fund	Total Holdings					
	Band 1 \$0 - \$499,999	Band 2 \$500,000 - \$999,999	Band 3 \$1,000,000 - \$2,499,999	Band 4 \$2,500,000 - \$4,999,999	Band 5 \$5,000,000 - \$9,999,999	Band 6 \$10,000,000 +
All funds (unless otherwise noted below)	nil	nil	nil	0.05%	0.10%	0.20%
Money Market Fund and Fixed Income funds (see investment management fee table above)	nil	nil	0.05%	0.10%	0.15%	0.15%

For example:

Suppose that you hold the following segregated funds:

Fund	Total Holdings (\$)
Canadian Core Bond	1,000,000
Conservative Allocation	500,000
Total household assets	1,500,000

In this case, your rebate would be based on Band 3 as follows:

Fund	Rebate rate (%)
Canadian Core Bond	0.05
Conservative Allocation	nil

At the end of the quarter the amount of the rebate will be automatically allocated in additional units of each of the segregated funds.

Another example:

Suppose that you hold the following segregated funds:

Fund	Total Holdings (\$)
Canadian Core Bond	1,000,000
Conservative Allocation	500,000
Canadian Equity Value	2,000,000
Total household assets	3,500,000

In this case, your rebate would be based on Band 4 as follows:

Fund	Rebate rate (%)
Canadian Core Bond	0.10
Conservative Allocation	0.05
Canadian Equity Value	0.05

At the end of the quarter the amount of the rebate will be automatically allocated in additional units of each of the segregated funds.

Risk-Managed Conservative Income Portfolio

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

Total fund value: \$79,285,622
 Portfolio turnover rate: 28.01%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100		
Series	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1,3}	2.13	9.44	1,201,015	2.41	9.38	2,686,109
Preferred 1: FEL, DSC and CB options ^{1,3}	1.90	9.48	479,128	2.01	9.46	2,103,028
Partner: FEL option ²	1.30	9.61	195,908	1.57	9.55	442,654
Preferred partner: FEL option ²	1.05	9.66	202,598	1.16	9.63	463,350

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load

CB - Chargeback – Includes both CB2 and CB4.

MER - Management expense ratio

NAV - Net asset value

UOS - Units outstanding

³ DSC - Deferred sales charge – Contributions are no longer accepted.

Minimum investment

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

•RRIF policies: \$10,000 initial

•Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

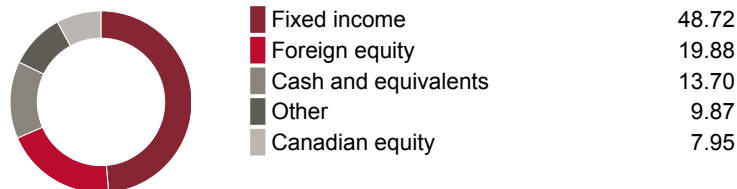
What does the fund invest in?

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

Top 10 investments

	Assets %
Canadian Aggregate Bond ETF	22.90
Canada Life Risk Reduction Pool	19.99
Global Multi-Sector Bond	9.97
Canadian All Corporate Bond ETF	8.97
Global Multi-Sector Fixed Income	5.98
Money Market	5.07
Mackenzie Multi-Strategy Absolute Return	5.07
Canadian Short Term Bond Index ETF	5.02
Canadian Low Volatility	3.01
Canadian Equity Index ETF	3.01
Total	88.99
Total investments:	15

Investment segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The 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 while seeking the potential for income along with the potential for some growth and is comfortable with low risk. Since the fund invests in stocks and bonds its value is affected by changes in interest rates and by stock prices, which can rise and fall in a short period of time.

How has the fund performed?

This section tells you how the fund has performed over the past 2 years for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

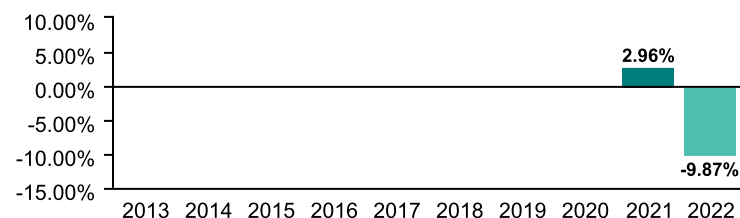
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on November 4, 2020 would have \$943.58 on December 31, 2022. This works out to an average of -2.66% a year.

Year-by-year returns (%)

This chart shows how a Standard series option has performed in each of the past 2 years. In the past 2 years, the fund was up in value 1 year and down in value 1 year.



How risky is it?

The risk rating for this fund is *Low*.



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

Risk-Managed Conservative Income Portfolio

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	2.13	1.90	1.30	1.05	n/a	n/a	n/a
75 / 100	2.41	2.01	1.57	1.16	0.11	n/a	n/a

Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

Risk-Managed Conservative Income Portfolio

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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

For more information

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

The Canada Life Assurance Company

255 Dufferin Avenue

London, ON N6A 4K1

Web - www.canadalife.com

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

Telephone - 1-888-252-1847

Risk-Managed Balanced Portfolio

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

Total fund value: \$126,599,912
 Portfolio turnover rate: 21.63%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100		
Series	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1, 3}	2.56	9.85	1,347,874	2.83	9.79	3,790,325
Preferred 1: FEL, DSC and CB options ^{1, 3}	2.36	9.89	1,449,515	2.47	9.86	3,045,908
Partner: FEL option ²	1.46	10.08	190,072	1.73	10.02	483,635
Preferred partner: FEL option ²	1.26	10.12	331,380	1.37	10.10	215,049

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load
 CB - Chargeback – Includes both CB2 and CB4.
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial
 •Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

³ DSC - Deferred sales charge – Contributions are no longer accepted.

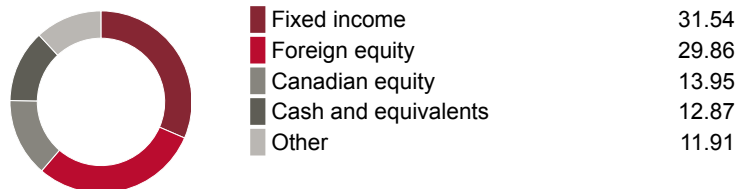
What does the fund invest in?

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

Top 10 investments

	Assets %
Canada Life Risk Reduction Pool	24.98
Global Multi-Sector Bond	9.95
Canadian All Corporate Bond ETF	6.96
Canadian Aggregate Bond ETF	6.95
Canadian Low Volatility	6.03
Global Tactical	6.00
Global Multi-Sector Fixed Income	5.97
Mackenzie Multi-Strategy Absolute Return	5.04
Canadian Short Term Bond Index ETF	5.00
Canadian Equity Index ETF	4.03
Total	80.91
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 while seeking a balance between income and capital growth and is comfortable with low to moderate risk. Since the fund invests in stocks and bonds its value is affected by changes in interest rates and by stock prices, which can rise and fall in a short period of time.

Notes

During 2022, Canada Life waived a portion of the fees for this fund for Preferred series 1 and Preferred partner series equal to 0.02 per cent. There is no obligation on Canada Life to continue waiving these fees and it may cease to do so at any time without notice.

How has the fund performed?

This section tells you how the fund has performed over the past 2 years for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

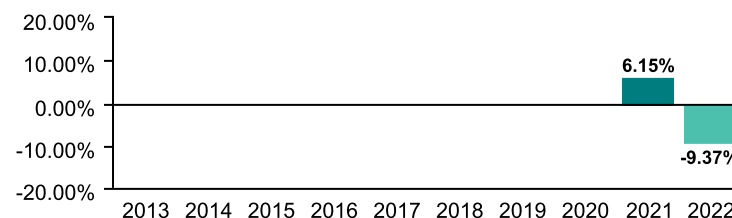
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on November 4, 2020 would have \$984.67 on December 31, 2022. This works out to an average of -0.71% a year.

Year-by-year returns (%)

This chart shows how a Standard series option has performed in each of the past 2 years. In the past 2 years, the fund was up in value 1 year and down in value 1 year.



How risky is it?

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



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

Risk-Managed Balanced Portfolio

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	2.56	2.36	1.46	1.26	n/a	n/a	n/a
75 / 100	2.83	2.47	1.73	1.37	0.11	n/a	n/a

Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

Risk-Managed Balanced Portfolio

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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

For more information

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

The Canada Life Assurance Company

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Web - www.canadalife.com

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

Telephone - 1-888-252-1847

Risk-Managed Growth Portfolio

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

Total fund value: \$45,150,186
 Portfolio turnover rate: 37.10%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100		
	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1, 3}	2.68	10.08	512,211	2.95	10.02	760,943
Preferred 1: FEL, DSC and CB options ^{1, 3}	2.47	10.13	434,495	2.60	10.10	370,756
Partner: FEL option ²	1.57	10.33	68,274	1.85	10.26	51,181
Preferred partner: FEL option ²	1.37	10.37	220,324	1.48	10.34	51,798

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load

CB - Chargeback – Includes both CB2 and CB4.

MER - Management expense ratio

NAV - Net asset value

UOS - Units outstanding

³ DSC - Deferred sales charge – Contributions are no longer accepted.

Minimum investment

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

•RRIF policies: \$10,000 initial

•Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

What does the fund invest in?

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

Top 10 investments

Canada Life Risk Reduction Pool	Assets %	24.95
Global Multi-Sector Bond		8.98
Global Tactical		8.01
Emerging Markets ETF		7.02
Global Founders		7.01
U.S. All Cap Growth		6.01
Canadian Growth		6.00
US Equity Large Cap Index ETF		5.61
Mackenzie Multi-Strategy Absolute Return		5.02
Canadian Equity Index ETF		5.01

Total

83.62

Total investments:

15

Investment segmentation



Foreign equity	Assets %	46.68
Canadian equity		16.15
Other		14.79
Fixed income		12.73
Cash and equivalents		9.74

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

Notes

During 2022, Canada Life waived a portion of the fees for this fund for Preferred series 1 and Preferred partner series equal to 0.02 per cent. There is no obligation on Canada Life to continue waiving these fees and it may cease to do so at any time without notice.

How has the fund performed?

This section tells you how the fund has performed over the past 2 years for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

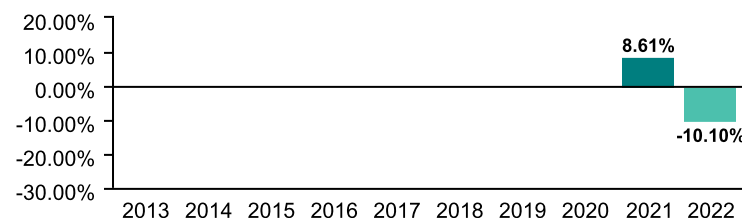
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on November 4, 2020 would have \$1,008.39 on December 31, 2022. This works out to an average of 0.39% a year.

Year-by-year returns (%)

This chart shows how a Standard series option has performed in each of the past 2 years. In the past 2 years, the fund was up in value 1 year and down in value 1 year.



How risky is it?

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



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

Risk-Managed Growth Portfolio

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	2.68	2.47	1.57	1.37	n/a	n/a	n/a
75 / 100	2.95	2.60	1.85	1.48	0.11	n/a	n/a

Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

Risk-Managed Growth Portfolio

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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

For more information

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Telephone - 1-888-252-1847

Conservative Allocation

Quick facts: Date fund available: October 5, 2009
 Date fund created: November 21, 2003
 Managed by: Canada Life Investment Management Ltd.

Total fund value: \$632,658,249
 Portfolio turnover rate: 9.99%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1, 3}	2.41	12.66	6,927,998	2.69	12.44	23,574,060	2.91	12.19	699,329
Preferred 1: FEL, DSC and CB options ^{1, 3}	2.17	12.36	2,766,581	2.28	12.22	9,122,463	2.39	12.05	521,212
Partner: FEL option ²	1.31	10.49	302,215	1.58	10.36	884,069	1.81	10.26	7,462
Preferred partner: FEL option ²	1.06	10.60	83,277	1.18	10.55	292,617	--	--	--

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load
 CB - Chargeback – Includes both CB2 and CB4.
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial
 •Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

³ DSC - Deferred sales charge – Contributions are no longer accepted.

What does the fund invest in?

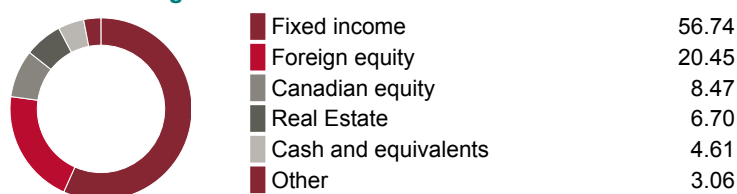
This segregated fund, through investments in other funds, invests primarily in fixed-income securities but includes Canadian and foreign equities. It targets an asset mix of 70 per cent fixed income and 30 per cent equities.

Top 10 investments

	Assets %
Canadian Tactical Bond	21.29
Canadian Core Bond	11.91
Canadian Corporate Bond	7.09
Real Estate	6.70
Short-Term Bond	6.02
Unconstrained Fixed Income	4.39
Canadian Growth	4.01
Foreign Bond	3.27
Global Multi-Sector Bond	3.19
Real Return Bond	3.13
Total	71.00

Total investments: 26

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 30 per cent invested in equities and is comfortable with low risk.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

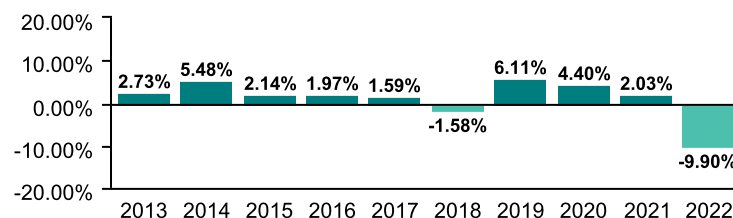
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on December 31, 2012 would have \$1,149.18 on December 31, 2022. This works out to an average of 1.40% a year.

Year-by-year returns (%)

This chart shows how a Standard series option 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.

Conservative Allocation

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Effective November 4th, 2020 the lifetime income benefit (LIB) option is no longer allowed to be added to new or existing segregated fund policies, and no subsequent contributions can be made to policies with the LIB option as of this date.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	2.41	2.17	1.31	1.06	n/a	n/a	0.50
75 / 100	2.69	2.28	1.58	1.18	0.11	n/a	0.50
100 / 100	2.91	2.39	1.81	--	0.11	0.05	n/a

Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

Conservative Allocation

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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

For more information

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

Telephone - 1-888-252-1847

Moderate Allocation

Quick facts: Date fund available: October 5, 2009
 Date fund created: November 21, 2003
 Managed by: Canada Life Investment Management Ltd.

Total fund value: \$589,390,293
 Portfolio turnover rate: 7.59%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1, 3}	2.46	14.05	4,961,797	2.74	13.80	19,317,621	2.96	13.53	584,811
Preferred 1: FEL, DSC and CB options ^{1, 3}	2.28	13.60	2,606,841	2.39	13.45	8,203,395	2.55	13.19	388,288
Partner: FEL option ²	1.37	10.71	332,517	1.63	10.58	978,982	--	--	--
Preferred partner: FEL option ²	1.17	10.80	366,385	1.28	10.75	566,861	--	--	--

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load

CB - Chargeback – Includes both CB2 and CB4.

MER - Management expense ratio

NAV - Net asset value

UOS - Units outstanding

³ DSC - Deferred sales charge – Contributions are no longer accepted.

Minimum investment

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

•RRIF policies: \$10,000 initial

•Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

What does the fund invest in?

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

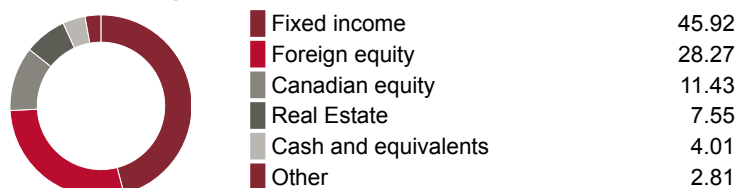
Top 10 investments

	Assets %
Canadian Tactical Bond	20.23
Canadian Core Bond	10.48
Real Estate	7.55
Canadian Corporate Bond	4.97
Global Growth Opportunities	4.28
U.S. Value Stock	3.63
Canadian Equity	3.14
Canadian Growth	3.14
Global Dividend	3.14
Unconstrained Fixed Income	3.03
Total	63.59

Total investments:

27

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 for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

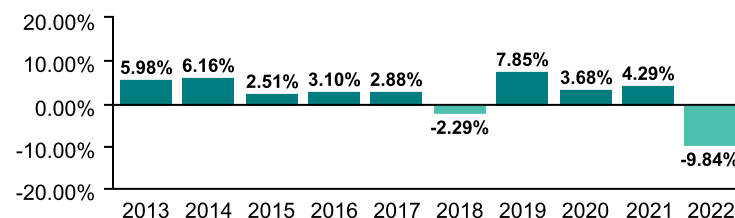
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on December 31, 2012 would have \$1,256.88 on December 31, 2022. This works out to an average of 2.31% a year.

Year-by-year returns (%)

This chart shows how a Standard series option 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 Allocation

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Effective November 4th, 2020 the lifetime income benefit (LIB) option is no longer allowed to be added to new or existing segregated fund policies, and no subsequent contributions can be made to policies with the LIB option as of this date.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	2.46	2.28	1.37	1.17	n/a	n/a	0.70
75 / 100	2.74	2.39	1.63	1.28	0.11	n/a	0.70
100 / 100	2.96	2.55	--	--	0.11	0.11	n/a

Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

Moderate Allocation

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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

For more information

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

The Canada Life Assurance Company

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Web - www.canadalife.com

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

Telephone - 1-888-252-1847

Balanced Allocation

Quick facts: Date fund available: October 5, 2009
 Date fund created: November 21, 2003
 Managed by: Canada Life Investment Management Ltd.

Total fund value: \$1,016,619,688
 Portfolio turnover rate: 3.67%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1, 3}	2.56	16.82	8,065,813	2.84	16.52	26,885,474	3.11	16.10	995,233
Preferred 1: FEL, DSC and CB options ^{1, 3}	2.38	15.82	3,461,353	2.49	15.65	10,435,171	2.66	15.38	526,445
Partner: FEL option ²	1.46	11.00	530,536	1.73	10.86	1,358,056	--	--	--
Preferred partner: FEL option ²	1.28	11.09	123,936	1.39	11.03	415,094	--	--	--

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load

CB - Chargeback – Includes both CB2 and CB4.

MER - Management expense ratio

NAV - Net asset value

UOS - Units outstanding

³ DSC - Deferred sales charge – Contributions are no longer accepted.

Minimum investment

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

•RRIF policies: \$10,000 initial

•Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

What does the fund invest in?

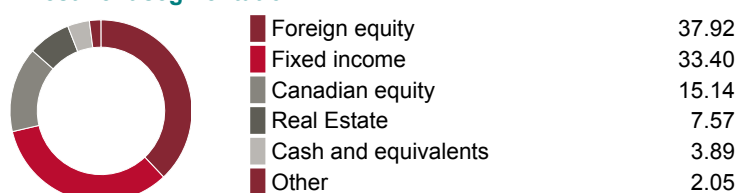
This segregated fund, through investments in other funds, invests primarily in Canadian and foreign equities but includes fixed-income securities. It targets an asset mix of 40 per cent fixed income and 60 per cent equities.

Top 10 investments

	Assets %
Canadian Tactical Bond	18.45
Real Estate	7.57
Canadian Core Bond	6.69
U.S. Value Stock	5.05
Global Growth Opportunities	4.51
International Value	4.15
Global Dividend	4.15
American Growth	3.93
Canadian Equity	3.57
Canadian Growth	3.57
Total	61.64

Total investments: **25**

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 for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

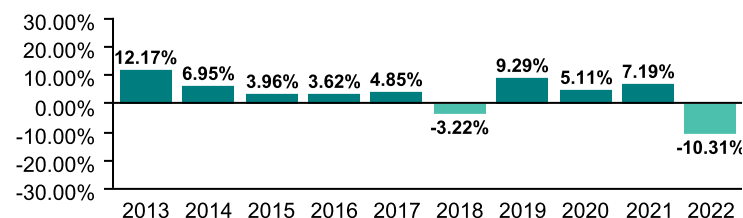
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on December 31, 2012 would have \$1,448.36 on December 31, 2022. This works out to an average of 3.77% a year.

Year-by-year returns (%)

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



How risky is it?

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



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

Balanced Allocation

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Effective November 4th, 2020 the lifetime income benefit (LIB) option is no longer allowed to be added to new or existing segregated fund policies, and no subsequent contributions can be made to policies with the LIB option as of this date.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	2.56	2.38	1.46	1.28	n/a	n/a	0.80
75 / 100	2.84	2.49	1.73	1.39	0.11	n/a	0.80
100 / 100	3.11	2.66	--	--	0.11	0.11	n/a

Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

Balanced Allocation

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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For more information

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

Telephone - 1-888-252-1847

Advanced Allocation

Quick facts: Date fund available: October 5, 2009
 Date fund created: November 21, 2003
 Managed by: Canada Life Investment Management Ltd.

Total fund value: \$260,416,591
 Portfolio turnover rate: 5.32%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1, 3}	2.68	19.51	2,500,585	2.96	19.12	4,155,403	3.30	18.53	398,025
Preferred 1: FEL, DSC and CB options ^{1, 3}	2.50	18.65	1,156,882	2.61	18.44	1,992,433	2.90	17.89	168,370
Partner: FEL option ²	1.59	11.71	168,443	1.86	11.57	102,316	--	--	--
Preferred partner: FEL option ²	1.40	11.81	328,147	1.51	11.75	141,188	--	--	--

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load

CB - Chargeback – Includes both CB2 and CB4.

MER - Management expense ratio

NAV - Net asset value

UOS - Units outstanding

³ DSC - Deferred sales charge – Contributions are no longer accepted.

Minimum investment

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

•RRIF policies: \$10,000 initial

•Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

What does the fund invest in?

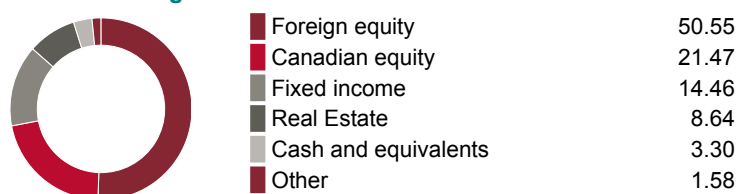
This segregated fund, through investments in other funds, invests primarily in Canadian and foreign equities but includes fixed-income securities. It targets an asset mix of 20 per cent fixed income and 80 per cent equities.

Top 10 investments

	Assets %
Canadian Tactical Bond	12.78
Real Estate	8.64
U.S. Value Stock	6.77
American Growth	6.62
Canadian Growth	5.73
Canadian Equity	5.72
Global Growth Opportunities	5.47
International Value	5.10
Global Small Cap (Mackenzie)	4.05
International Growth	4.00
Total	64.88

Total investments: **23**

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 for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

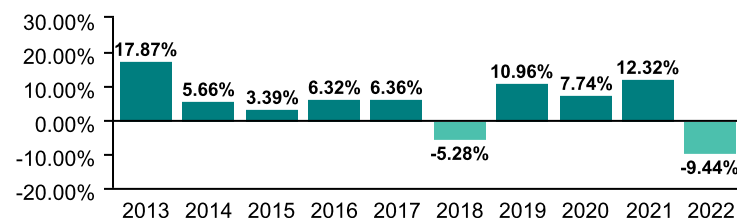
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on December 31, 2012 would have \$1,676.87 on December 31, 2022. This works out to an average of 5.31% a year.

Year-by-year returns (%)

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



How risky is it?

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



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

Advanced Allocation

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	2.68	2.50	1.59	1.40	n/a	n/a	n/a
75 / 100	2.96	2.61	1.86	1.51	0.11	n/a	n/a
100 / 100	3.30	2.90	--	--	0.11	0.21	n/a

Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

Advanced Allocation

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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Web - www.canadalife.com

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

Telephone - 1-888-252-1847

Aggressive Allocation

Quick facts: Date fund available: October 5, 2009
 Date fund created: November 21, 2003
 Managed by: Canada Life Investment Management Ltd.

Total fund value: \$167,389,756
 Portfolio turnover rate: 6.70%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1, 3}	2.79	22.09	1,652,865	3.17	21.47	2,076,798	3.46	20.81	174,613
Preferred 1: FEL, DSC and CB options ^{1, 3}	2.55	21.07	1,082,848	2.66	20.82	1,011,585	3.05	19.97	44,841
Partner: FEL option ²	1.70	12.01	335,294	2.07	11.80	78,514	--	--	--
Preferred partner: FEL option ²	1.45	12.14	267,506	1.56	12.07	39,755	--	--	--

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load
 CB - Chargeback – Includes both CB2 and CB4.
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial
 •Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

³ DSC - Deferred sales charge – Contributions are no longer accepted.

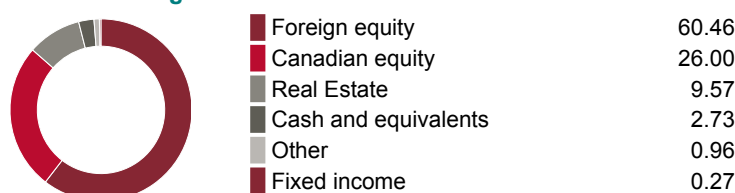
What does the fund invest in?

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

Top 10 investments

	Assets %
Real Estate	9.57
U.S. Value Stock	8.50
American Growth	8.30
Global Growth Opportunities	6.99
Canadian Growth	6.95
Canadian Equity	6.94
International Growth	6.07
International Value	5.68
Global Small Cap (Mackenzie)	5.06
Canadian Small-Mid Cap	5.03
Total	69.09
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, 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 for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

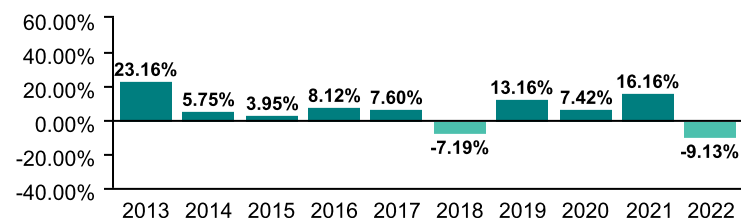
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on December 31, 2012 would have \$1,875.67 on December 31, 2022. This works out to an average of 6.49% a year.

Year-by-year returns (%)

This chart shows how a Standard series option 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 Allocation

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	2.79	2.55	1.70	1.45	n/a	n/a	n/a
75 / 100	3.17	2.66	2.07	1.56	0.11	n/a	n/a
100 / 100	3.46	3.05	--	--	0.11	0.21	n/a

Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

Aggressive Allocation

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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

For more information

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

The Canada Life Assurance Company

255 Dufferin Avenue

London, ON N6A 4K1

Web - www.canadalife.com

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

Telephone - 1-888-252-1847

Index ETF Conservative Portfolio

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

Total fund value: \$794,724
 Portfolio turnover rate: 0.27%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
Series	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1, 3}	1.95	10.32	19,294	2.22	10.31	7,691	--	--	--
Preferred 1: FEL, DSC and CB options ^{1, 3}	--	--	--	1.82	10.32	50,016	--	--	--
Partner: FEL option ²	--	--	--	--	--	--	--	--	--
Preferred partner: FEL option ²	--	--	--	--	--	--	--	--	--

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load
 CB - Chargeback – Includes both CB2 and CB4.
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial
 •Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

³ DSC - Deferred sales charge – Contributions are no longer accepted.

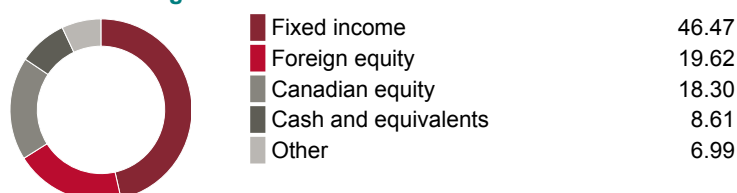
What does the fund invest in?

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

Top 10 investments

	Assets %
Canadian Aggregate Bond ETF	34.75
US Aggregate Bond Index ETF	26.17
US Large Cap Equity Index ETF	12.01
Canadian Equity Index ETF	9.13
International Equity Index ETF	7.59
Dev ex-NA Aggregate Bond Index ETF	7.04
Emerging Markets Bond Index ETF	1.77
Emerging Markets Equity Index ETF	1.54
Total	100.00
Total investments:	8

Investment segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The 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 a globally diversified investment portfolio in one fund with a target of no more than 30 per cent invested in equities and is comfortable with low risk.

How has the fund performed?

This fund was launched on October 24, 2022. Performance data cannot be published until a fund has been available for one year.

How risky is it?

The risk rating for this fund is *Low*.



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

Index ETF Conservative Portfolio

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	1.95	--	--	--	n/a	n/a	n/a
75 / 100	2.22	1.82	--	--	0.11	n/a	n/a
100 / 100	--	--	--	--	0.11	0.05	n/a

Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

Index ETF Conservative Portfolio

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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

For more information

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The Canada Life Assurance Company

255 Dufferin Avenue

London, ON N6A 4K1

Web - www.canadalife.com

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

Telephone - 1-888-252-1847

Index ETF Balanced Portfolio

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

Total fund value: \$695,600
 Portfolio turnover rate: 27.51%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
Series	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1, 3}	2.33	10.36	33,968	2.61	10.35	32,287	--	--	--
Preferred 1: FEL, DSC and CB options ^{1, 3}	2.15	10.36	917	--	--	--	--	--	--
Partner: FEL option ²	--	--	--	--	--	--	--	--	--
Preferred partner: FEL option ²	--	--	--	--	--	--	--	--	--

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

- ¹ FEL - Front-end load
 - CB - Chargeback – Includes both CB2 and CB4.
 - MER - Management expense ratio
 - NAV - Net asset value
 - UOS - Units outstanding
 - ³ DSC - Deferred sales charge – Contributions are no longer accepted.
- Minimum investment**
- Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 - RRIF policies: \$10,000 initial
 - Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

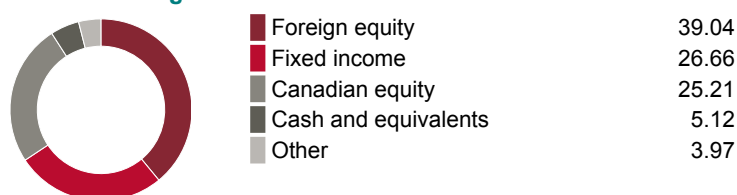
What does the fund invest in?

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

Top 10 investments

	Assets %
US Large Cap Equity Index ETF	23.99
Canadian Aggregate Bond ETF	19.96
Canadian Equity Index ETF	18.00
International Equity Index ETF	15.02
US Aggregate Bond Index ETF	14.99
Dev ex-NA Aggregate Bond Index ETF	4.00
Emerging Markets Equity Index ETF	3.04
Emerging Markets Bond Index ETF	1.00
Total	100.00
Total investments:	8

Investment segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The 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 a globally diversified investment portfolio in one fund with a target of no more than 40 per cent invested in fixed income and is comfortable with low to moderate risk.

How has the fund performed?

This fund was launched on October 24, 2022. Performance data cannot be published until a fund has been available for one year.

How risky is it?

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



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

Index ETF Balanced Portfolio

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	2.33	2.15	--	--	n/a	n/a	n/a
75 / 100	2.61	--	--	--	0.11	n/a	n/a
100 / 100	--	--	--	--	0.11	0.11	n/a

Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

Index ETF Balanced Portfolio

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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

For more information

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

The Canada Life Assurance Company

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London, ON N6A 4K1

Web - www.canadalife.com

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

Telephone - 1-888-252-1847

Index ETF Growth Portfolio

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

Total fund value: \$229,363
 Portfolio turnover rate: 0.29%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
Series	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1, 3}	2.39	10.39	15,820	2.67	10.38	6,265	--	--	--
Preferred 1: FEL, DSC and CB options ^{1, 3}	--	--	--	--	--	--	--	--	--
Partner: FEL option ²	--	--	--	--	--	--	--	--	--
Preferred partner: FEL option ²	--	--	--	--	--	--	--	--	--

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load
 CB - Chargeback – Includes both CB2 and CB4.
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial
 •Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

³ DSC - Deferred sales charge – Contributions are no longer accepted.

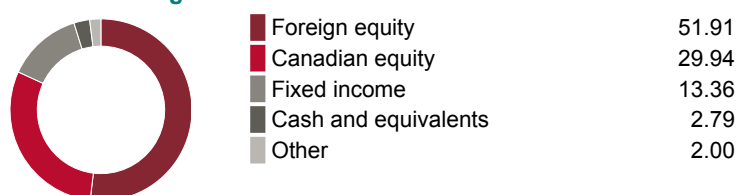
What does the fund invest in?

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

Top 10 investments

	Assets %
US Large Cap Equity Index ETF	31.84
Canadian Equity Index ETF	24.02
International Equity Index ETF	20.03
Canadian Aggregate Bond ETF	10.00
US Aggregate Bond Index ETF	7.53
Emerging Markets Equity Index ETF	4.07
Dev ex-NA Aggregate Bond Index ETF	2.01
Emerging Markets Bond Index ETF	0.50
Total	100.00
Total investments:	8

Investment segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The 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 a globally diversified investment portfolio in one fund with a target of no more than 20 per cent invested in fixed income and is comfortable with low to moderate risk.

How has the fund performed?

This fund was launched on October 24, 2022. Performance data cannot be published until a fund has been available for one year.

How risky is it?

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



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

Index ETF Growth Portfolio

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	
		<ul style="list-style-type: none"> The redemption charge is a set rate. It's deducted from the amount you withdraw. Any redemption charge you pay goes to Canada Life. You can switch to units of other available funds as per the contract. If you switch from a DSC option to a FEL option you may pay a redemption charge. The redemption charge is based on the date you invested the premium.
		<ul style="list-style-type: none"> When you invest in the CB4 option, Canada Life pays a commission of up to 3.5%. If you redeem units within the first 4 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	2.39	--	--	--	n/a	n/a	n/a
75 / 100	2.67	--	--	--	0.11	n/a	n/a
100 / 100	--	--	--	--	0.11	0.21	n/a

Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

Index ETF Growth Portfolio

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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

For more information

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

The Canada Life Assurance Company

255 Dufferin Avenue

London, ON N6A 4K1

Web - www.canadalife.com

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

Telephone - 1-888-252-1847

Income Focus

Quick facts: Date fund available: October 5, 2009
 Date fund created: November 21, 2005
 Managed by: Canada Life Investment Management Ltd.

Total fund value: \$58,702,929
 Portfolio turnover rate: 7.83%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1, 3}	2.41	12.51	425,287	2.61	12.32	1,996,693	2.73	12.16	164,306
Preferred 1: FEL, DSC and CB options ^{1, 3}	2.10	11.87	104,017	2.21	11.72	605,928	2.33	11.57	69,836
Partner: FEL option ²	1.30	10.20	12,421	1.51	10.10	103,875	1.63	10.05	49
Preferred partner: FEL option ²	--	--	--	1.11	10.28	5,341	--	--	--

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load

CB - Chargeback – Includes both CB2 and CB4.

MER - Management expense ratio

NAV - Net asset value

UOS - Units outstanding

³ DSC - Deferred sales charge – Contributions are no longer accepted.

Minimum investment

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

•RRIF policies: \$10,000 initial

•Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

What does the fund invest in?

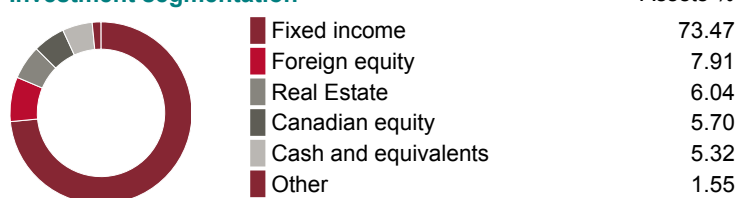
This segregated fund, through investments in other funds, invests primarily in fixed-income securities but includes Canadian and foreign equities. It targets an asset mix of 70 to 90 per cent fixed income and 10 to 30 per cent equities.

Top 10 investments

	Assets %
Canadian Core Plus Bond II	31.92
Foreign Bond	11.04
Government Bond	10.03
Canadian Core Bond	8.99
Unconstrained Fixed Income	8.01
Real Estate	6.04
Global Infrastructure	4.99
Canadian Core Dividend	4.01
North American High Yield Fixed Income	4.01
All World Equity	3.41
Total	92.45

Total investments: **13**

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 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 for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

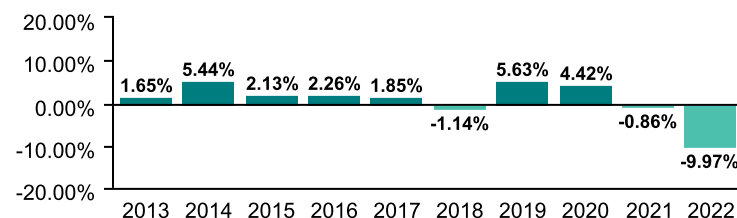
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on December 31, 2012 would have \$1,109.61 on December 31, 2022. This works out to an average of 1.05% a year.

Year-by-year returns (%)

This chart shows how a Standard series option 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.

Income Focus

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Effective November 4th, 2020 the lifetime income benefit (LIB) option is no longer allowed to be added to new or existing segregated fund policies, and no subsequent contributions can be made to policies with the LIB option as of this date.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	2.41	2.10	1.30	--	n/a	n/a	0.50
75 / 100	2.61	2.21	1.51	1.11	0.11	n/a	0.50
100 / 100	2.73	2.33	1.63	--	0.11	0.05	n/a

Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

Income Focus

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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

For more information

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

Telephone - 1-888-252-1847

Income Growth

Quick facts: Date fund available: October 5, 2009
 Date fund created: November 21, 2005
 Managed by: Canada Life Investment Management Ltd.

Total fund value: \$43,342,596
 Portfolio turnover rate: 14.76%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1, 3}	2.45	13.77	399,427	2.73	13.54	1,070,019	3.00	13.17	92,268
Preferred 1: FEL, DSC and CB options ^{1, 3}	2.20	13.03	443,315	2.32	12.87	283,028	2.49	12.63	94,836
Partner: FEL option ²	1.35	10.51	5,322	1.62	10.38	98,470	--	--	--
Preferred partner: FEL option ²	--	--	--	1.23	10.57	47,951	--	--	--

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load
 CB - Chargeback – Includes both CB2 and CB4.
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial
 •Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

³ DSC - Deferred sales charge – Contributions are no longer accepted.

What does the fund invest in?

This segregated fund, through investments in other funds, invests primarily in fixed-income securities but includes Canadian and foreign equities. It targets an asset mix of 55 to 75 per cent fixed income and 25 to 45 per cent equities.

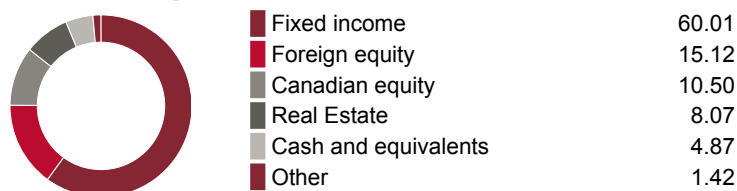
Top 10 investments

	Assets %
Canadian Core Plus Bond II	26.53
Foreign Bond	9.09
All World Equity	8.14
Government Bond	8.08
Real Estate	8.07
Global Infrastructure	8.01
Canadian Core Bond	8.01
Unconstrained Fixed Income	6.56
Canadian Focused Dividend	4.93
Long Term Bond	4.85
Total	92.27

Total investments:

13

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 45 per cent invested in equities and is comfortable with low to moderate risk.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

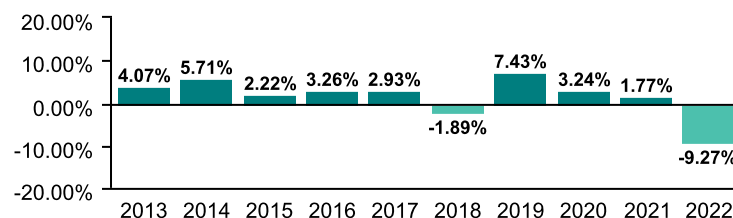
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on December 31, 2012 would have \$1,200.86 on December 31, 2022. This works out to an average of 1.85% a year.

Year-by-year returns (%)

This chart shows how a Standard series option 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.

Income Growth

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Effective November 4th, 2020 the lifetime income benefit (LIB) option is no longer allowed to be added to new or existing segregated fund policies, and no subsequent contributions can be made to policies with the LIB option as of this date.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	2.45	2.20	1.35	--	n/a	n/a	0.70
75 / 100	2.73	2.32	1.62	1.23	0.11	n/a	0.70
100 / 100	3.00	2.49	--	--	0.11	0.11	n/a

Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

Income Growth

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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

For more information

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

The Canada Life Assurance Company

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London, ON N6A 4K1

Web - www.canadalife.com

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

Telephone - 1-888-252-1847

Income Growth Plus

Quick facts: Date fund available: October 5, 2009
 Date fund created: November 21, 2005
 Managed by: Canada Life Investment Management Ltd.

Total fund value: \$53,795,035
 Portfolio turnover rate: 13.17%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1, 3}	2.56	15.85	301,153	2.84	15.60	1,922,205	3.06	15.19	76,049
Preferred 1: FEL, DSC and CB options ^{1, 3}	2.32	14.85	110,663	2.43	14.68	448,817	2.60	14.43	3,152
Partner: FEL option ²	1.45	11.00	689	1.72	10.86	63,828	--	--	--
Preferred partner: FEL option ²	--	--	--	1.34	11.09	2,611	--	--	--

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load
 CB - Chargeback – Includes both CB2 and CB4.
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial
 •Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

³ DSC - Deferred sales charge – Contributions are no longer accepted.

What does the fund invest in?

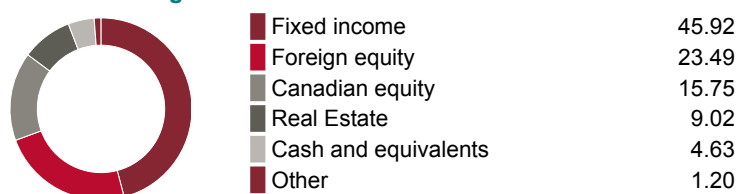
This segregated fund, through investments in other funds, invests primarily in fixed-income securities but includes Canadian and foreign equities. It targets an asset mix of 40 to 60 per cent fixed income and 40 to 60 per cent equities.

Top 10 investments

	Assets %
Canadian Core Plus Bond II	22.92
All World Equity	9.65
Canadian Focused Dividend	9.03
Real Estate	9.02
Global Infrastructure	8.99
Canadian Core Bond	7.97
Global Bond (Brandywine)	5.99
Canadian Equity Value II	4.01
Unconstrained Fixed Income	3.99
Canadian Core Dividend	3.41
Total	84.98

Total investments: 15

Investment segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The 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 between 40 to 60 per cent invested in equities and is comfortable with low to moderate risk.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

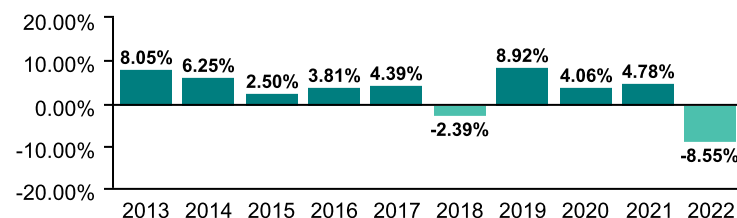
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on December 31, 2012 would have \$1,351.90 on December 31, 2022. This works out to an average of 3.06% a year.

Year-by-year returns (%)

This chart shows how a Standard series option 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.

Income Growth Plus

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Effective November 4th, 2020 the lifetime income benefit (LIB) option is no longer allowed to be added to new or existing segregated fund policies, and no subsequent contributions can be made to policies with the LIB option as of this date.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	2.56	2.32	1.45	--	n/a	n/a	0.80
75 / 100	2.84	2.43	1.72	1.34	0.11	n/a	0.80
100 / 100	3.06	2.60	--	--	0.11	0.11	n/a

Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

Income Growth Plus

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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

For more information

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

The Canada Life Assurance Company

255 Dufferin Avenue

London, ON N6A 4K1

Web - www.canadalife.com

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

Telephone - 1-888-252-1847

Core Conservative Growth

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

Total fund value: \$76,569,355
 Portfolio turnover rate: 12.37%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
Series	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1, 3}	2.45	14.00	1,498,203	2.50	13.88	2,062,109	2.65	13.62	105,107
Preferred 1: FEL, DSC and CB options ^{1, 3}	1.99	13.17	590,255	2.05	13.09	894,151	2.21	12.86	88,983
Partner: FEL option ²	1.33	10.59	71,908	1.39	10.56	94,819	--	--	--
Preferred partner: FEL option ²	0.89	10.80	4,786	0.94	10.78	47,327	--	--	--

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load
 CB - Chargeback – Includes both CB2 and CB4.
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial
 •Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

³ DSC - Deferred sales charge – Contributions are no longer accepted.

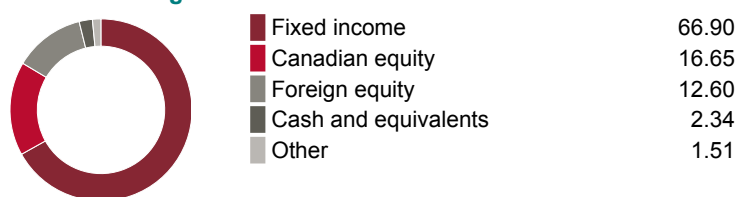
What does the fund invest in?

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

Top 10 investments

	Assets %
Canadian Core Plus Bond II	70.04
Canadian Focused Dividend	9.00
Canadian Equity	4.49
Canadian Large Cap Equity Index (Mackenzie)	4.48
EAFE Equity	3.01
Global All Cap Equity	3.00
U.S. Equity Index (Mackenzie)	2.99
U.S. Value Stock	1.50
U.S. Equity (Mackenzie)	1.49
Total	100.00
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 no more than 30 per cent invested in equities and is comfortable with low to moderate risk.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

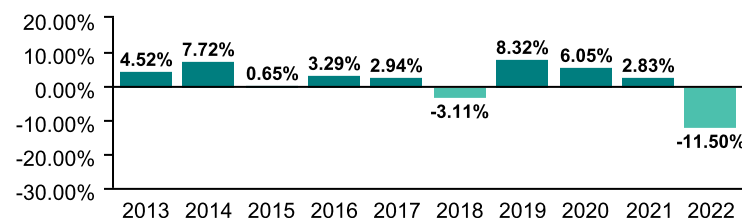
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on December 31, 2012 would have \$1,220.36 on December 31, 2022. This works out to an average of 2.01% a year.

Year-by-year returns (%)

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



How risky is it?

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



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

Core Conservative Growth

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Effective November 4th, 2020 the lifetime income benefit (LIB) option is no longer allowed to be added to new or existing segregated fund policies, and no subsequent contributions can be made to policies with the LIB option as of this date.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	2.45	1.99	1.33	0.89	n/a	n/a	0.50
75 / 100	2.50	2.05	1.39	0.94	0.11	n/a	0.50
100 / 100	2.65	2.21	--	--	0.11	0.11	n/a

Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

Core Conservative Growth

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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

For more information

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Web - www.canadalife.com

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

Telephone - 1-888-252-1847

Core Moderate

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

Total fund value: \$51,580,890
 Portfolio turnover rate: 17.99%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1, 3}	2.56	15.14	946,126	2.61	15.02	937,930	2.76	14.70	58,046
Preferred 1: FEL, DSC and CB options ^{1, 3}	2.05	14.38	598,843	2.11	14.30	724,128	2.28	14.04	40,926
Partner: FEL option ²	1.44	10.92	15,008	1.50	10.90	25,463	--	--	--
Preferred partner: FEL option ²	0.95	11.17	172,036	1.00	11.14	27,897	--	--	--

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load
 CB - Chargeback – Includes both CB2 and CB4.
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial
 •Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

³ DSC - Deferred sales charge – Contributions are no longer accepted.

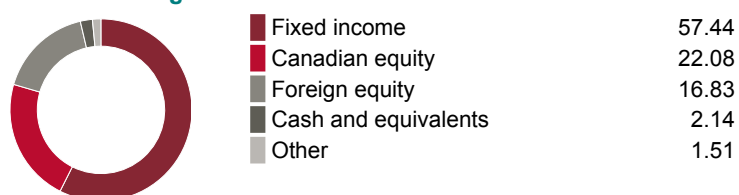
What does the fund invest in?

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

Top 10 investments

	Assets %
Canadian Core Plus Bond II	60.14
Canadian Focused Dividend	11.94
Canadian Equity	5.96
Canadian Large Cap Equity Index (Mackenzie)	5.93
EAFE Equity	4.04
Global All Cap Equity	4.02
U.S. Equity Index (Mackenzie)	3.97
U.S. Value Stock	2.01
U.S. Equity (Mackenzie)	1.99
Total	100.00
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 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 for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

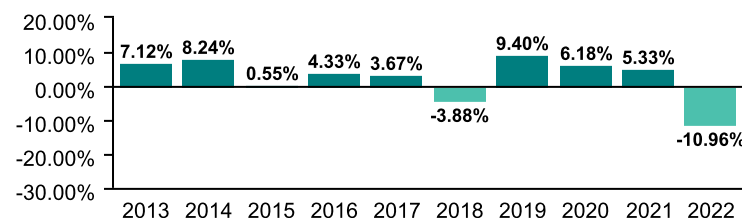
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on December 31, 2012 would have \$1,320.46 on December 31, 2022. This works out to an average of 2.82% a year.

Year-by-year returns (%)

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



How risky is it?

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



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

Core Moderate

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Effective November 4th, 2020 the lifetime income benefit (LIB) option is no longer allowed to be added to new or existing segregated fund policies, and no subsequent contributions can be made to policies with the LIB option as of this date.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	2.56	2.05	1.44	0.95	n/a	n/a	0.70
75 / 100	2.61	2.11	1.50	1.00	0.11	n/a	0.70
100 / 100	2.76	2.28	--	--	0.11	0.11	n/a

Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

Core Moderate

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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

For more information

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Web - www.canadalife.com

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

Telephone - 1-888-252-1847

Core Moderate Growth Plus

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

Total fund value: \$40,713,322
 Portfolio turnover rate: 14.83%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	Series	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹
Standard: FEL, DSC and CB options ^{1, 3}	2.66	16.28	320,035	2.72	16.16	1,216,144	2.88	15.81	55,077
Preferred 1: FEL, DSC and CB options ^{1, 3}	2.12	15.60	224,900	2.17	15.54	547,462	2.34	15.23	11,101
Partner: FEL option ²	1.54	11.17	427	1.60	11.14	82,061	--	--	--
Preferred partner: FEL option ²	1.00	11.45	25,373	1.06	11.42	12,010	--	--	--

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load
 CB - Chargeback – Includes both CB2 and CB4.
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial
 •Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

³ DSC - Deferred sales charge – Contributions are no longer accepted.

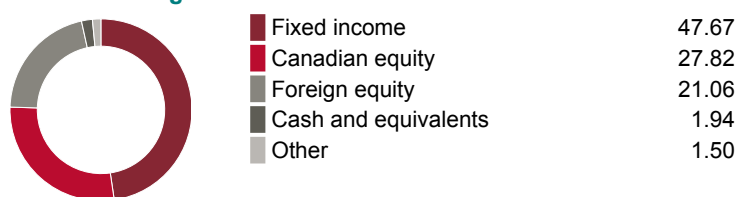
What does the fund invest in?

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

Top 10 investments

	Assets %
Canadian Core Plus Bond II	49.91
Canadian Focused Dividend	15.03
Canadian Equity	7.51
Canadian Large Cap Equity Index (Mackenzie)	7.50
EAFE Equity	5.05
Global All Cap Equity	5.01
U.S. Equity Index (Mackenzie)	5.00
U.S. Value Stock	2.50
U.S. Equity (Mackenzie)	2.49
Total	100.00
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 balance of fixed income and equity funds and is comfortable with low to moderate risk.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

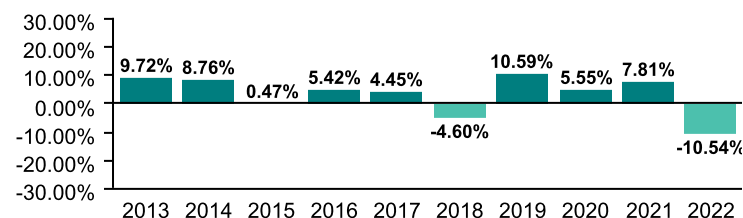
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on December 31, 2012 would have \$1,417.60 on December 31, 2022. This works out to an average of 3.55% a year.

Year-by-year returns (%)

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



How risky is it?

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



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

Core Moderate Growth Plus

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Effective November 4th, 2020 the lifetime income benefit (LIB) option is no longer allowed to be added to new or existing segregated fund policies, and no subsequent contributions can be made to policies with the LIB option as of this date.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	2.66	2.12	1.54	1.00	n/a	n/a	0.80
75 / 100	2.72	2.17	1.60	1.06	0.11	n/a	0.80
100 / 100	2.88	2.34	--	--	0.11	0.11	n/a

Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

Core Moderate Growth Plus

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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

For more information

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

The Canada Life Assurance Company

255 Dufferin Avenue

London, ON N6A 4K1

Web - www.canadalife.com

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

Telephone - 1-888-252-1847

Core Balanced

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

Total fund value: \$64,760,540
 Portfolio turnover rate: 7.92%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	Series	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹
Standard: FEL, DSC and CB options ^{1, 3}	2.72	17.59	544,379	2.77	17.45	2,030,164	2.92	17.09	68,204
Preferred 1: FEL, DSC and CB options ^{1, 3}	2.13	16.95	174,601	2.18	16.86	678,581	2.36	16.57	89,953
Partner: FEL option ²	1.62	11.46	15,223	1.68	11.43	45,005	--	--	--
Preferred partner: FEL option ²	1.04	11.78	30,956	1.09	11.73	26,631	1.24	11.65	46,043

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load
 CB - Chargeback – Includes both CB2 and CB4.
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial
 •Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

³ DSC - Deferred sales charge – Contributions are no longer accepted.

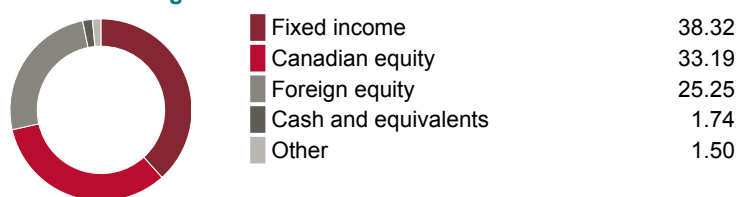
What does the fund invest in?

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

Top 10 investments

	Assets %
Canadian Core Plus Bond II	40.12
Canadian Focused Dividend	17.95
Canadian Equity	8.96
Canadian Large Cap Equity Index (Mackenzie)	8.93
EAFE Equity	6.06
Global All Cap Equity	6.03
U.S. Equity Index (Mackenzie)	5.95
U.S. Value Stock	3.01
U.S. Equity (Mackenzie)	2.99
Total	100.00
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 fixed income and equity funds in one fund, with a target of no more than 40 per cent invested in fixed income and is comfortable with low to moderate risk.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

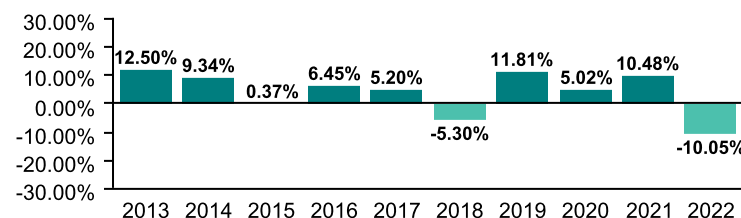
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on December 31, 2012 would have \$1,527.73 on December 31, 2022. This works out to an average of 4.33% a year.

Year-by-year returns (%)

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



How risky is it?

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



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

Core Balanced

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Effective November 4th, 2020 the lifetime income benefit (LIB) option is no longer allowed to be added to new or existing segregated fund policies, and no subsequent contributions can be made to policies with the LIB option as of this date.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	2.72	2.13	1.62	1.04	n/a	n/a	0.80
75 / 100	2.77	2.18	1.68	1.09	0.11	n/a	0.80
100 / 100	2.92	2.36	--	1.24	0.11	0.11	n/a

Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

Core Balanced

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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

For more information

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

Telephone - 1-888-252-1847

Core Balanced Growth Plus

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

Total fund value: \$108,895,964
 Portfolio turnover rate: 8.73%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1, 3}	2.87	18.72	692,811	2.92	18.57	3,420,875	3.08	18.27	164,178
Preferred 1: FEL, DSC and CB options ^{1, 3}	2.27	18.17	182,979	2.32	18.08	1,146,679	2.49	17.88	225,480
Partner: FEL option ²	1.76	11.69	14,500	1.81	11.66	66,145	--	--	--
Preferred partner: FEL option ²	1.17	12.01	6,400	--	--	--	--	--	--

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load
 CB - Chargeback – Includes both CB2 and CB4.
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial
 •Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

³ DSC - Deferred sales charge – Contributions are no longer accepted.

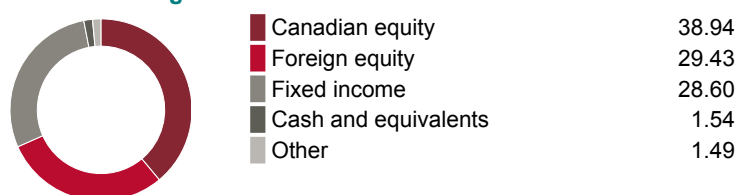
What does the fund invest in?

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

Top 10 investments

	Assets %
Canadian Core Plus Bond II	29.94
Canadian Focused Dividend	21.05
Canadian Equity	10.51
Canadian Large Cap Equity Index (Mackenzie)	10.49
Global All Cap Equity	7.02
EAFE Equity	7.02
U.S. Equity Index (Mackenzie)	6.97
U.S. Value Stock	3.51
U.S. Equity (Mackenzie)	3.49
Total	100.00
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 fixed income and equity funds in one fund, with a target of no more than 30 per cent invested in fixed income and is comfortable with low to moderate risk.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

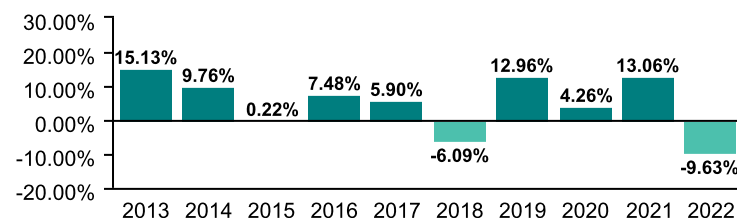
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on December 31, 2012 would have \$1,628.84 on December 31, 2022. This works out to an average of 5.00% a year.

Year-by-year returns (%)

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



How risky is it?

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



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

Core Balanced Growth Plus

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Effective November 4th, 2020 the lifetime income benefit (LIB) option is no longer allowed to be added to new or existing segregated fund policies, and no subsequent contributions can be made to policies with the LIB option as of this date.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	2.87	2.27	1.76	1.17	n/a	n/a	1.10
75 / 100	2.92	2.32	1.81	--	0.11	n/a	1.10
100 / 100	3.08	2.49	--	--	0.11	0.11	n/a

Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

Core Balanced Growth Plus

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

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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Web - www.canadalife.com

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

Telephone - 1-888-252-1847

Money Market

Quick facts: Date fund available: October 5, 2009
 Date fund created: November 27, 1998
 Managed by: Mackenzie Investments

Total fund value: \$537,838,235
 Portfolio turnover rate: 1.41%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1, 3}	1.02	10.30	7,881,340	1.03	10.30	14,444,468	1.02	10.28	921,423
Preferred 1: FEL, DSC and CB options ^{1, 3}	0.85	10.40	5,371,039	0.87	10.37	12,527,349	0.88	10.31	1,094,170
Partner: FEL option ²	0.77	10.36	340,577	0.73	10.36	830,466	0.64	10.34	414
Preferred partner: FEL option ²	0.46	10.40	387,384	0.52	10.39	787,068	0.47	11.06	2

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load

CB - Chargeback – Includes both CB2 and CB4.

MER - Management expense ratio

NAV - Net asset value

UOS - Units outstanding

³ DSC - Deferred sales charge – Contributions are no longer accepted.

Minimum investment

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

•RRIF policies: \$10,000 initial

•Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

What does the fund invest in?

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

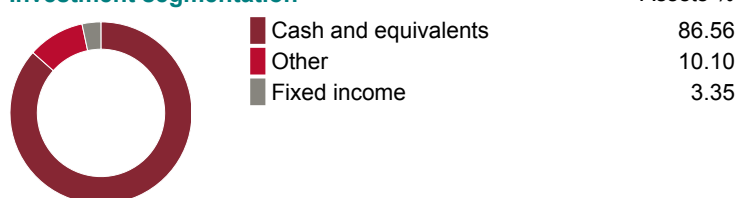
Top 10 investments

	Assets %
National Bank of Canada (FRN), 2/9/2023	5.20
Bank of Nova Scotia (The) (FRN), 4/6/2023	4.26
Province of Ontario Provincial Treasury Bill, 1/18/2023	4.00
Bank of Montreal, 1/4/2023	3.62
Toronto-Dominion Bank (FRN), 1/31/2025	3.35
Royal Bank of Canada, 3/29/2023	2.64
Bank of Nova Scotia (The), 1/12/2023	2.63
Province of Newfoundland 02-14-2023	2.40
Royal Bank of Canada (FRN), 2/16/2023	2.25
Toronto Dominion Bank (The) (New York Branch) (FRN), 4/6/2023	2.23

Total 32.57

Total investments: 91

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.

Notes

During 2022, Canada Life waived a portion of the fees for this fund equal to the following per cent for each series and guarantee policy. Standard series: 75/75 – 0.32%, 75/100 – 0.32%, 100/100 – 0.37%; Preferred series 1: 75/75 – 0.15%, 75/100 – 0.19%, 100/100 – 0.23%; Partner series: 75/75 – 0.30%, 75/100 – 0.34%, 100/100 – 0.48%; Preferred partner series: 75/75 – 0.26%, 75/100 – 0.26%, 100/100 – 0.37%. There is no obligation on Canada Life to continue waiving these fees and it may cease to do so at any time without notice.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

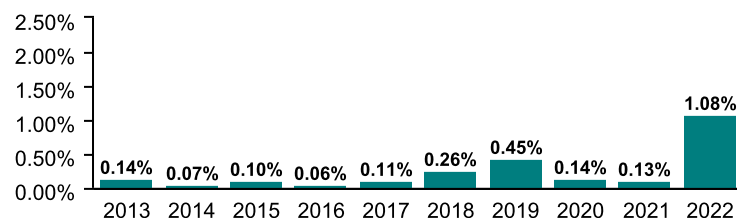
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on December 31, 2012 would have \$1,025.82 on December 31, 2022. This works out to an average of 0.26% a year.

Year-by-year returns (%)

This chart shows how a Standard series option 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 and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Effective November 4th, 2020 the lifetime income benefit (LIB) option is no longer allowed to be added to new or existing segregated fund policies, and no subsequent contributions can be made to policies with the LIB option as of this date.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	1.02	0.85	0.77	0.46	n/a	n/a	0.50
75 / 100	1.03	0.87	0.73	0.52	0.11	n/a	0.50
100 / 100	1.02	0.88	0.64	0.47	0.11	0.05	n/a

Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

Money Market

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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

For more information

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

The Canada Life Assurance Company

255 Dufferin Avenue

London, ON N6A 4K1

Web - www.canadalife.com

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

Telephone - 1-888-252-1847

Diversified Fixed Income Allocation

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

Total fund value: \$84,982,029
 Portfolio turnover rate: 13.31%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
Series	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1, 3}	2.17	8.92	873,056	2.28	8.89	2,777,431	2.51	8.83	31,973
Preferred 1: FEL, DSC and CB options ^{1, 3}	1.58	9.09	760,514	1.64	9.07	2,595,755	1.75	9.04	54,146
Partner: FEL option ²	1.60	9.08	68,553	1.71	9.05	275,329	--	--	--
Preferred partner: FEL option ²	1.02	9.25	164,873	1.08	9.23	250,795	--	--	--

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load
 CB - Chargeback – Includes both CB2 and CB4.
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial
 •Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

³ DSC - Deferred sales charge – Contributions are no longer accepted.

What does the fund invest in?

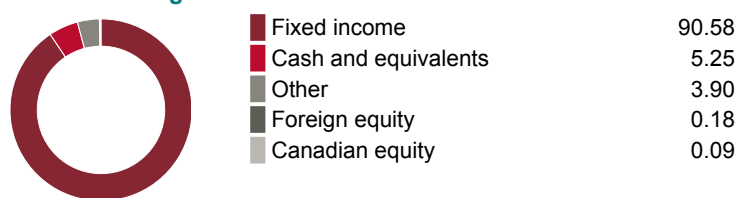
This segregated fund, through investments in other funds, invests primarily in Canadian fixed-income securities. It targets an asset mix of 100 per cent fixed income.

Top 10 investments

	Assets %
Canadian Tactical Bond	28.98
Canadian Core Bond	23.98
Canadian Corporate Bond	9.00
Long Term Bond	7.96
Short-Term Bond	7.07
Unconstrained Fixed Income	7.04
Foreign Bond	5.02
Global Multi-Sector Bond	5.00
Real Return Bond	5.00
Private Credit (Northleaf)	0.95
Total	100.00

Total investments: 10

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 3 years for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

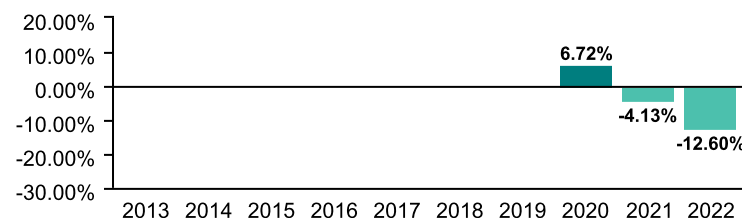
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on November 4, 2019 would have \$892.49 on December 31, 2022. This works out to an average of -3.54% a year.

Year-by-year returns (%)

This chart shows how a Standard series option has performed in each of the past 3 years. In the past 3 years, the fund was up in value 1 year 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 Allocation

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	2.17	1.58	1.60	1.02	n/a	n/a	n/a
75 / 100	2.28	1.64	1.71	1.08	0.11	n/a	n/a
100 / 100	2.51	1.75	--	--	0.11	0.05	n/a

Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

Diversified Fixed Income Allocation

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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

For more information

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

The Canada Life Assurance Company

255 Dufferin Avenue

London, ON N6A 4K1

Web - www.canadalife.com

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

Telephone - 1-888-252-1847

Canadian Core Bond

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

Total fund value: \$329,509,237
 Portfolio turnover rate: 113.67%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	Series	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹
Standard: FEL, DSC and CB options ^{1, 3}	1.96	9.43	1,134,696	2.02	9.39	2,278,592	2.06	9.34	236,257
Preferred 1: FEL, DSC and CB options ^{1, 3}	1.39	9.87	899,200	1.45	9.83	1,823,373	1.56	9.76	126,799
Partner: FEL option ²	1.41	9.66	73,946	1.46	9.64	220,839	1.52	9.62	1,521
Preferred partner: FEL option ²	0.83	9.91	213,633	0.89	9.89	92,509	1.00	9.84	13,163

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load

CB - Chargeback – Includes both CB2 and CB4.

MER - Management expense ratio

NAV - Net asset value

UOS - Units outstanding

³ DSC - Deferred sales charge – Contributions are no longer accepted.

Minimum investment

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

•RRIF policies: \$10,000 initial

•Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

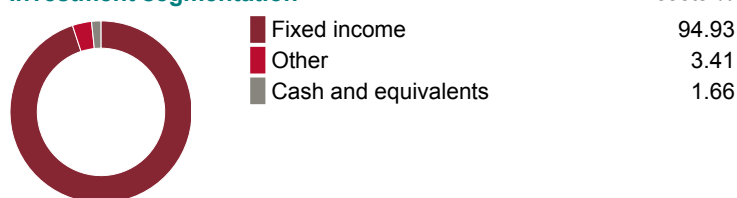
What does the fund invest in?

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

Top 10 investments

	Assets %
Gov. of Canada, 1.5%, 12/1/2031	7.08
Gov. of Canada, 2%, 6/1/2032	6.47
Province of Ontario, 3.75%, 12/2/2053	5.05
Canada Housing Trust No.1 (FRN), 9/15/2026	4.36
National Bank of Canada, 2.55%, 7/12/2024	2.76
Gov. of Canada, 2.75%, 8/1/2024	2.20
Province of Ontario, 1.55%, 11/1/2029	1.85
Province of Quebec, 4.4%, 12/1/2055	1.81
Canadian Imperial Bank of Commerce, 1.1%, 1/19/2026	1.56
Royal Bank of Canada, 2.09%, 6/30/2030	1.31
Total	34.45
Total investments:	1449

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, 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 7 years for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

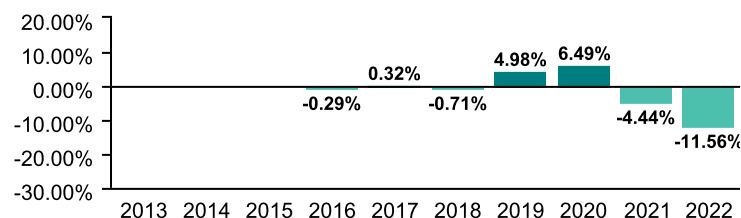
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on October 19, 2015 would have \$942.52 on December 31, 2022. This works out to an average of -0.82% a year.

Year-by-year returns (%)

This chart shows how a Standard series option has performed in each of the past 7 years. In the past 7 years, the fund was up in value 3 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.

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 and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	1.96	1.39	1.41	0.83	n/a	n/a	n/a
75 / 100	2.02	1.45	1.46	0.89	0.11	n/a	n/a
100 / 100	2.06	1.56	1.52	1.00	0.11	0.05	n/a

Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

Canadian Core Bond

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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

For more information

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

The Canada Life Assurance Company

255 Dufferin Avenue

London, ON N6A 4K1

Web - www.canadalife.com

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

Telephone - 1-888-252-1847

Canadian Tactical Bond

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

Total fund value: \$510,056,348
 Portfolio turnover rate: 84.23%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1, 3}	2.00	8.97	142,695	2.07	8.95	472,909	2.15	8.93	36,532
Preferred 1: FEL, DSC and CB options ^{1, 3}	1.37	9.16	97,373	1.41	9.14	238,183	1.54	9.11	97,509
Partner: FEL option ²	1.43	9.12	3,267	1.52	9.10	50,840	--	--	--
Preferred partner: FEL option ²	--	--	--	0.88	9.30	13,382	--	--	--

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load

CB - Chargeback – Includes both CB2 and CB4.

MER - Management expense ratio

NAV - Net asset value

UOS - Units outstanding

³ DSC - Deferred sales charge – Contributions are no longer accepted.

Minimum investment

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

•RRIF policies: \$10,000 initial

•Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

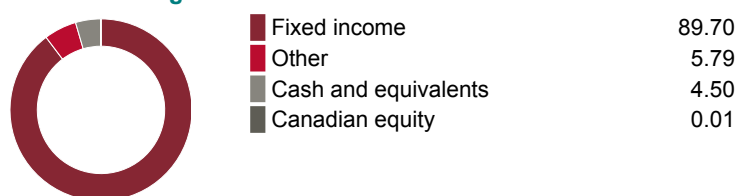
What does the fund invest in?

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

Top 10 investments

	Assets %
Gov. of Canada, 2%, 6/1/2032	5.60
Province of Ontario, 3.75%, 12/2/2053	4.21
Gov. of Canada, 1.5%, 12/1/2031	3.26
Gov. of Canada, 2.75%, 8/1/2024	3.18
Province of Quebec, 4.4%, 12/1/2055	2.48
Province of Ontario, 3.75%, 6/2/2032	2.15
Province of Alberta, 3.1%, 6/1/2050	1.90
Province of Quebec, 4.25%, 12/1/2043	1.50
United States Treasury Note, 2.75%, 8/15/2032	1.49
Province of Alberta, 2.95%, 6/1/2052	1.08
Total	26.85
Total investments:	1523

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 3 years for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

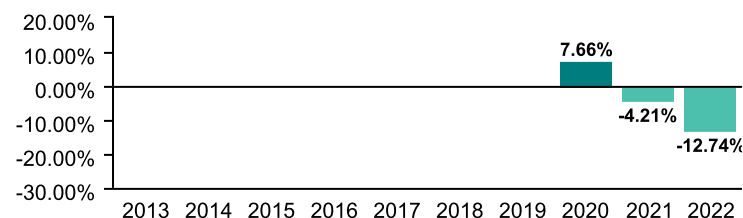
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on November 4, 2019 would have \$896.64 on December 31, 2022. This works out to an average of -3.40% a year.

Year-by-year returns (%)

This chart shows how a Standard series option has performed in each of the past 3 years. In the past 3 years, the fund was up in value 1 year and down in value 2 years.



How risky is it?

The risk rating for this fund is *Low*.



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

Canadian Tactical Bond

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	2.00	1.37	1.43	--	n/a	n/a	n/a
75 / 100	2.07	1.41	1.52	0.88	0.11	n/a	n/a
100 / 100	2.15	1.54	--	--	0.11	0.05	n/a

Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

Canadian Tactical Bond

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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

For more information

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

Telephone - 1-888-252-1847

Canadian Core Plus Bond

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

Total fund value: \$39,302,568
 Portfolio turnover rate: 15.14%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100		
Series	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1, 3}	2.00	9.11	276,612	2.11	9.06	715,665
Preferred 1: FEL, DSC and CB options ^{1, 3}	1.53	9.21	249,546	1.62	9.17	590,038
Partner: FEL option ²	1.43	9.28	67,492	1.54	9.24	147,228
Preferred partner: FEL option ²	0.97	9.39	270,345	1.04	9.36	369,296

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load

CB - Chargeback – Includes both CB2 and CB4.

MER - Management expense ratio

NAV - Net asset value

UOS - Units outstanding

³ DSC - Deferred sales charge – Contributions are no longer accepted.

Minimum investment

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

•RRIF policies: \$10,000 initial

•Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

What does the fund invest in?

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

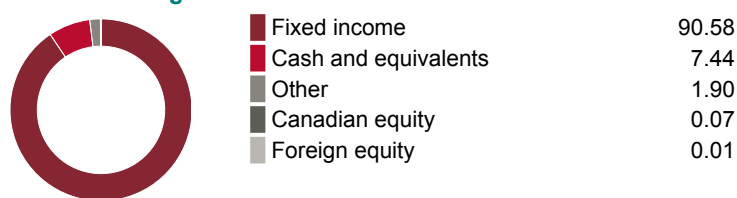
Top 10 investments (of the underlying fund)

Investment	Assets %
Province of Ontario, 3.75%, 12/2/2053	5.51
Gov. of Canada, 2.75%, 8/1/2024	5.17
Gov. of Canada, 2%, 6/1/2032	4.49
Gov. of Canada, 1.5%, 12/1/2031	4.46
Gov. of Canada, 0.02%, 6/1/2031	3.44
Province of Quebec, 4.4%, 12/1/2055	2.53
Province of Alberta, 3.1%, 6/1/2050	2.17
Province of Quebec, 3.25%, 9/1/2032	2.13
United States Treasury Note, 2.75%, 8/15/2032	1.10
Province of British Columbia, 1.55%, 6/18/2031	1.09
Total	32.09

Total investments:

779

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.

Notes

Prior to October 23, 2023, this fund was named Pathways Core Plus Bond. Effective July 2023 the name of the underlying fund changed to Canada Life Canadian Core Plus Fixed Income Fund from Canada Life Pathways Core Plus Bond Fund. No other changes were made to the segregated fund.

How has the fund performed?

This section tells you how the fund has performed over the past 3 years years for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

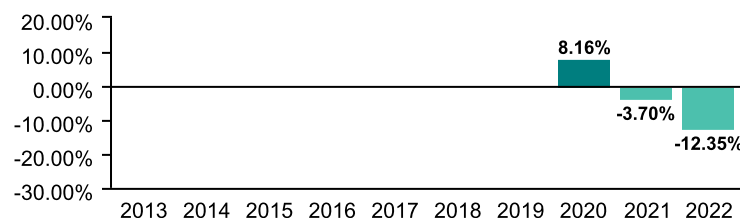
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on June 17, 2019 would have \$910.73 on December 31, 2022. This works out to an average of -2.61% a year.

Year-by-year returns (%)

This chart shows how a Standard series option has performed in each of the past 3 years. In the past 3 years, the fund was up in value 1 year 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 and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	2.00	1.53	1.43	0.97	n/a	n/a	n/a
75 / 100	2.11	1.62	1.54	1.04	0.11	n/a	n/a

Trailing commission

Canada Life pays a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the sales charge option you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

Canadian Core Plus Bond

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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

For more information

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Telephone - 1-888-252-1847

Short-Term Bond

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

Total fund value: \$76,164,843
 Portfolio turnover rate: 59.21%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
Series	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL option ¹	1.74	10.08	68,818	1.79	10.03	235,692	1.91	9.91	11,727
Preferred 1: FEL option ¹	1.38	10.40	61,202	1.44	10.35	233,929	1.57	10.24	6,511
Partner: FEL option ²	1.18	10.17	6,606	1.24	10.14	13,040	--	--	--
Preferred partner: FEL option ²	0.83	10.33	2,010	0.89	10.30	26,395	--	--	--

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

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

Minimum investment
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial
 •Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

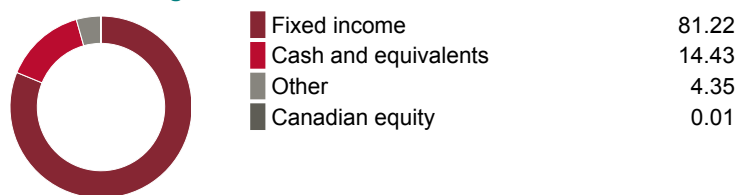
What does the fund invest in?

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

Top 10 investments

	Assets %
Gov. of Canada, 2.75%, 8/1/2024	13.04
Gov. of Canada, 0.02%, 6/1/2031	10.63
Canada Housing Trust No.1 (FRN), 9/15/2024	3.96
Province of Quebec, 2.75%, 9/1/2025	3.84
Pembina Pipeline Corp., 2.56%, 6/1/2023	2.34
Gov. of Canada, 0.75%, 10/1/2024	2.19
AIMCo Realty Investors LP, 0.03%, 6/1/2027	1.97
Morguard Corporation, 0.04%, 9/28/2023	1.89
Bank of Nova Scotia (The), 2.38%, 5/1/2023	1.86
Federation des caisses Desjardins du Quebec, 1.09%, 1/21/2026	1.63
Total	43.34
Total investments:	802

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

How has the fund performed?

This section tells you how the fund has performed over the past 9 years for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

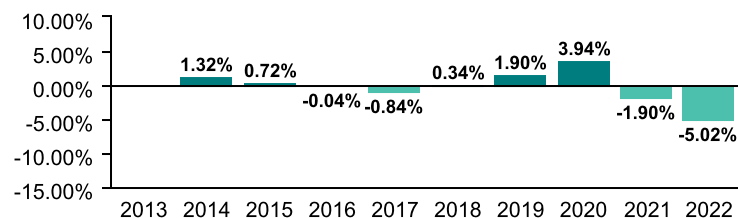
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on July 8, 2013 would have \$1,008.03 on December 31, 2022. This works out to an average of 0.08% a year.

Year-by-year returns (%)

This chart shows how a Standard series option has performed in each of the past 9 years. In the past 9 years, the fund was up in value 5 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.

Short-Term Bond

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Standard series: FEL option	Preferred series 1: FEL option	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	1.74	1.38	1.18	0.83	n/a	n/a	n/a
75 / 100	1.79	1.44	1.24	0.89	0.11	n/a	n/a
100 / 100	1.91	1.57	--	--	0.11	0.05	n/a

Trailing commission

Canada Life pays a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the sales charge option you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none"> You may make up to 12 free switches in each calendar year and after that you may be charged a fee. You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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

For more information

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

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

Web - www.canadalife.com

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

Telephone - 1-888-252-1847

Canadian Corporate Bond

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

Total fund value: \$145,049,975
 Portfolio turnover rate: 54.49%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
Series	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1, 3}	2.18	10.32	505,797	2.29	10.21	788,281	2.45	10.05	61,584
Preferred 1: FEL, DSC and CB options ^{1, 3}	1.61	10.88	470,089	1.72	10.77	676,904	1.89	10.60	7,036
Partner: FEL option ²	1.63	9.76	32,076	1.73	9.71	57,759	--	--	--
Preferred partner: FEL option ²	1.04	10.01	31,119	1.16	9.96	146,465	--	--	--

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load

CB - Chargeback – Includes both CB2 and CB4.

MER - Management expense ratio

NAV - Net asset value

UOS - Units outstanding

³ DSC - Deferred sales charge – Contributions are no longer accepted.

Minimum investment

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

•RRIF policies: \$10,000 initial

•Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

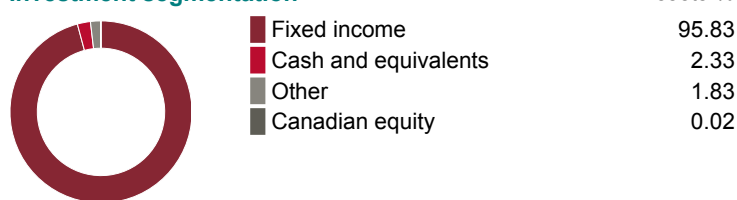
What does the fund invest in?

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

Top 10 investments

	Assets %
Province of Ontario, 3.75%, 6/2/2032	2.15
Bank of Nova Scotia (The), 1.95%, 1/10/2025	1.97
Province of Alberta, 2.95%, 6/1/2052	1.58
Enbridge Inc. (FRN), 0.05%, 9/27/2077	1.49
Canadian Imperial Bank of Commerce, 1.1%, 1/19/2026	1.34
Bank of Montreal, 1.55%, 5/28/2026	1.32
Royal Bank of Canada, 3.37%, 9/29/2025	1.29
Bell Canada, 5.85%, 11/10/2032	1.26
Royal Bank of Canada, 4.61%, 7/26/2027	1.21
Province of Ontario, 1.9%, 12/2/2051	1.15
Total	14.77
Total investments:	1223

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 9 years for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

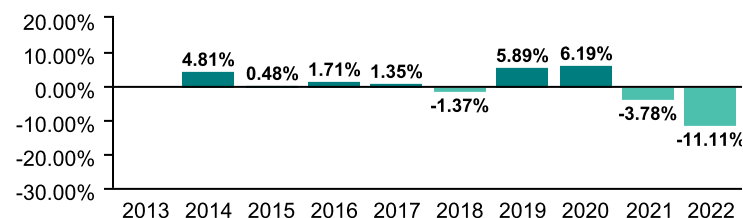
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on July 8, 2013 would have \$1,032.06 on December 31, 2022. This works out to an average of 0.33% a year.

Year-by-year returns (%)

This chart shows how a Standard series option has performed in each of the past 9 years. In the past 9 years, the fund was up in value 6 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 Corporate Bond

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	
		<ul style="list-style-type: none"> The redemption charge is a set rate. It's deducted from the amount you withdraw. Any redemption charge you pay goes to Canada Life. You can switch to units of other available funds as per the contract. If you switch from a DSC option to a FEL option you may pay a redemption charge. The redemption charge is based on the date you invested the premium.
		<ul style="list-style-type: none"> When you invest in the CB4 option, Canada Life pays a commission of up to 3.5%. If you redeem units within the first 4 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	2.18	1.61	1.63	1.04	n/a	n/a	n/a
75 / 100	2.29	1.72	1.73	1.16	0.11	n/a	n/a
100 / 100	2.45	1.89	--	--	0.11	0.05	n/a

Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

Canadian Corporate Bond

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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

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

Telephone - 1-888-252-1847

Floating Rate Income

Quick facts: Date fund available: January 12, 2015
 Date fund created: January 12, 2015
 Managed by: Mackenzie Investments

Total fund value: \$57,687,286
 Portfolio turnover rate: 21.62%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
Series	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1, 3}	2.27	11.17	764,879	2.38	11.08	1,646,587	2.55	10.93	106,096
Preferred 1: FEL, DSC and CB options ^{1, 3}	1.70	11.70	523,252	1.81	11.60	1,217,699	1.98	11.45	65,685
Partner: FEL option ²	1.71	9.82	17,121	1.82	9.78	237,969	--	--	--
Preferred partner: FEL option ²	1.14	10.08	52,854	1.25	10.03	114,871	1.41	9.96	15,728

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load

CB - Chargeback – Includes both CB2 and CB4.

MER - Management expense ratio

NAV - Net asset value

UOS - Units outstanding

³ DSC - Deferred sales charge – Contributions are no longer accepted.

Minimum investment

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

•RRIF policies: \$10,000 initial

•Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

What does the fund invest in?

This segregated fund invests primarily in floating rate bonds of issuers located anywhere in the world currently through the Canada Life Floating Rate Income mutual fund.

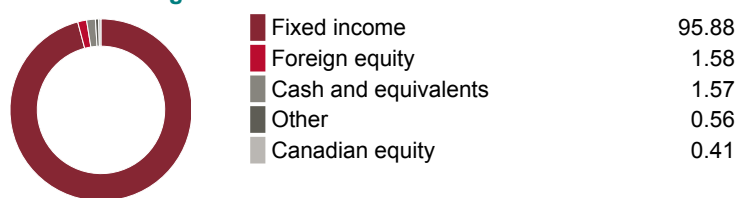
Top 10 investments (of the underlying fund)

Investment	Assets %
Canada Housing Trust No.1 (FRN), 4.66%, 9/15/2026	2.12
OpenMarket Inc., 9/17/2026	1.98
Hunter Douglas N.V., 2/22/2029	1.24
Bank of America Corp. (FRN), 5.88%, 3/16/2026	1.13
Northleaf Private Credit II LP MI 15	1.01
Mativ Holdings Inc., 4/20/2028	0.96
Kloeckner Pentaplast of America Inc., 2/4/2026	0.96
Magenta Buyer LLC, 6/1/2028	0.96
ION Trading Technologies S.a.r.l, 4/1/2028	0.95
Plaskolite PPC Merger Sub II LLC, 12/14/2025	0.93
Total	12.23

Total investments:

1468

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 short to medium term, seeking interest income and who wants exposure to foreign bonds in their portfolio and is comfortable with low to moderate risk. Since the fund invests in bonds its value is affected by changes in interest rates.

How has the fund performed?

This section tells you how the fund has performed over the past 7 years for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

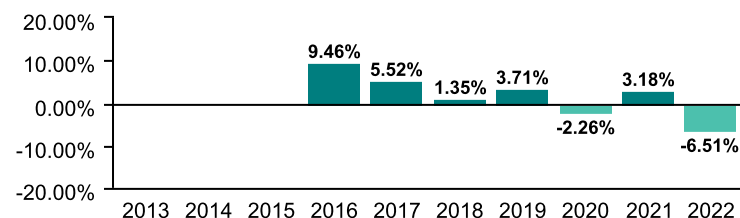
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on January 12, 2015 would have \$1,117.10 on December 31, 2022. This works out to an average of 1.40% a year.

Year-by-year returns (%)

This chart shows how a Standard series option has performed in each of the past 7 years. In the past 7 years, the fund was up in value 5 years and down in value 2 years.



How risky is it?

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



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

Floating Rate Income

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	2.27	1.70	1.71	1.14	n/a	n/a	n/a
75 / 100	2.38	1.81	1.82	1.25	0.11	n/a	n/a
100 / 100	2.55	1.98	--	1.41	0.11	0.05	n/a

Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

Floating Rate Income

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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

For more information

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

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Web - www.canadalife.com

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

Telephone - 1-888-252-1847

Sustainable Global Bond

Quick facts: Date fund available: October 23, 2023
 Date fund created: October 23, 2023
 Managed by: JPMorgan Asset Management (Canada) Inc.

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

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100		
	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1,3}	2.31	--	--	2.48	--	--
Preferred 1: FEL, DSC and CB options ^{1,3}	1.96	--	--	2.07	--	--
Partner: FEL option ²	1.76	--	--	1.92	--	--
Preferred partner: FEL option ²	1.43	--	--	1.54	--	--

As this is the fund's first year of existence, all MERs shown are estimates. The actual 2023 MERs will be available at the end of April 2024. For further details on the MER see *Ongoing Expenses* below.

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load

CB - Chargeback – Includes both CB2 and CB4.

MER - Management expense ratio

NAV - Net asset value

UOS - Units outstanding

³ DSC - Deferred sales charge – Contributions are no longer accepted.

Minimum investment

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

•RRIF policies: \$10,000 initial

•Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

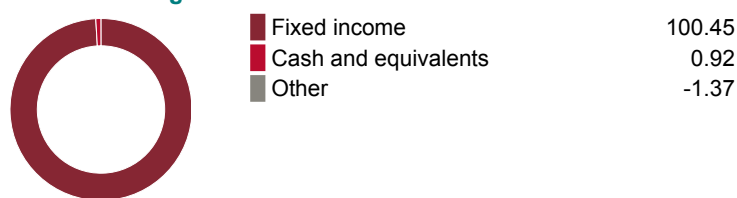
What does the fund invest in?

This segregated fund invests primarily in fixed income securities issued by governments and corporations anywhere in the world currently through the Canada Life Sustainable Global Bond mutual fund. The fund follows a responsible approach to investing.

Top 10 investments (of the underlying fund)

	Assets %
United States Treasury Note, 4.13%, 11/15/2032	9.10
European Union, 2%, 10/4/2027	4.91
United States Treasury Note, 3.88%, 11/30/2027	3.81
European Union, 1%, 7/6/2032	3.46
United States Treasury Note, 1.38%, 11/15/2031	3.42
United States Treasury Note, 3.88%, 11/30/2029	3.27
United States Treasury Note, 2.75%, 8/15/2032	3.24
United States Treasury Note, 3.13%, 8/31/2027	2.36
Federal National Mortgage Association Guaranteed Mortgage Pass Thru Certificates Pool Number FS1408, 3.5%, 4/1/2052	2.30
GNMA II Guaranteed Certificate Multi Issuer - Pool Number - MA8202, 5%, 8/20/2052	2.29
Total	38.18
Total investments:	102

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 fund that follows a responsible approach to investing, seeking income and long-term capital, over the medium to longer term, with exposure to global bonds and is comfortable with low risk. Since the fund invests in bonds anywhere in the world its value is affected by changes in interest rates and exchange rates between currencies.

How has the fund performed?

This fund was launched on October 23, 2023. Performance data cannot be published until a fund has been available for one year.

How risky is it?

The risk rating for this fund is *Low*.



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

Sustainable Global Bond

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	2.31	1.96	1.76	1.43	n/a	n/a	n/a
75 / 100	2.48	2.07	1.92	1.54	0.11	n/a	n/a

As this is the fund's first year of existence, all MERs shown are estimates. The actual 2023 MERs will be available at the end of April 2024.

Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

Sustainable Global Bond

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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

For more information

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

The Canada Life Assurance Company

255 Dufferin Avenue

London, ON N6A 4K1

Web - www.canadalife.com

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

Telephone - 1-888-252-1847

North American High Yield Fixed Income

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

Total fund value: \$26,642,542
 Portfolio turnover rate: 17.54%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
Series	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1, 3}	2.29	11.47	272,864	2.57	11.27	644,192	2.73	11.09	56,326
Preferred 1: FEL, DSC and CB options ^{1, 3}	1.88	12.01	150,552	1.99	11.90	505,332	2.15	11.71	47,114
Partner: FEL option ²	1.72	10.30	23,153	2.01	10.17	186,502	2.18	10.10	341
Preferred partner: FEL option ²	1.31	10.50	31,253	1.42	10.44	67,530	--	--	--

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load

CB - Chargeback – Includes both CB2 and CB4.

MER - Management expense ratio

NAV - Net asset value

UOS - Units outstanding

³ DSC - Deferred sales charge – Contributions are no longer accepted.

Minimum investment

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

•RRIF policies: \$10,000 initial

•Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

What does the fund invest in?

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

Top 10 investments (of the underlying fund)

Investment	Assets %
Keyera Corp. (FRN), 6.88%, 6/13/2079	1.11
Inter Pipeline Ltd. (FRN), 0.07%, 3/26/2079	1.09
Enbridge Inc. (FRN), 0.05%, 9/27/2077	0.99
Videotron Ltee, 3.63%, 6/15/2028	0.94
Northleaf Private Credit II LP MI 15	0.91
Minerva Merger Subordinated Inc., 6.5%, 2/15/2030	0.81
Jazz Securities Ltd., 4.38%, 1/15/2029	0.78
Organon Finance 1 LLC, 5.13%, 4/30/2031	0.78
Weatherford International Ltd., 8.63%, 4/30/2030	0.77
Rogers Communications Inc., 5.25%, 3/15/2082	0.74
Total	8.92

Total investments: 1047

Investment segmentation

Segment	Assets %
Fixed income	88.50
Cash and equivalents	7.26
Foreign equity	1.44
Other	1.41
Canadian equity	1.40

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 to moderate risk. Since the fund invests in bonds, its value is affected by changes in interest rates.

Notes

Prior to September 2019, the manager was named Putnam Investments Canada ULC. The performance prior to that date was achieved under the previous investment manager.

How has the fund performed?

This section tells you how the fund has performed over the past 9 years for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

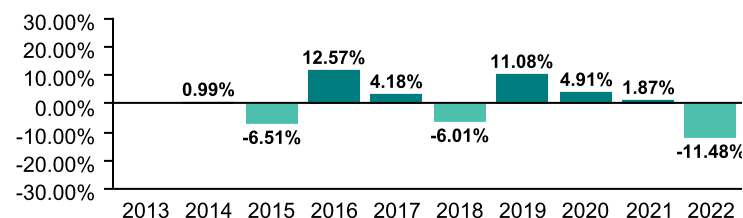
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on July 8, 2013 would have \$1,147.31 on December 31, 2022. This works out to an average of 1.46% a year.

Year-by-year returns (%)

This chart shows how a Standard series option has performed in each of the past 9 years. In the past 9 years, the fund was up in value 6 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.

North American High Yield Fixed Income

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	2.29	1.88	1.72	1.31	n/a	n/a	n/a
75 / 100	2.57	1.99	2.01	1.42	0.11	n/a	n/a
100 / 100	2.73	2.15	2.18	--	0.11	0.05	n/a

Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

North American High Yield Fixed Income

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">• You may make up to 12 free switches in each calendar year and after that you may be charged a fee.• You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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

For more information

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Global Core Plus Bond

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

Total fund value: \$10,198,391
 Portfolio turnover rate: 19.20%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100		
	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1, 3}	2.35	9.13	71,372	2.51	9.05	210,743
Preferred 1: FEL, DSC and CB options ^{1, 3}	1.99	9.22	73,844	2.10	9.18	199,779
Partner: FEL option ²	1.78	9.29	6,702	1.96	9.24	11,587
Preferred partner: FEL option ²	1.42	9.41	8,912	1.55	9.37	39,715

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load

CB - Chargeback – Includes both CB2 and CB4.

MER - Management expense ratio

NAV - Net asset value

UOS - Units outstanding

³ DSC - Deferred sales charge – Contributions are no longer accepted.

Minimum investment

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

•RRIF policies: \$10,000 initial

•Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

What does the fund invest in?

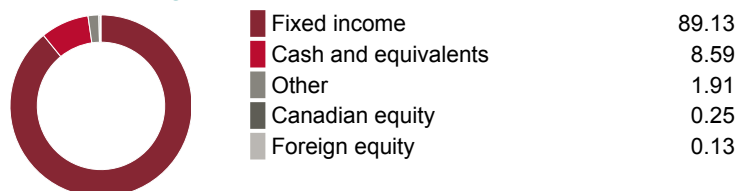
This segregated fund invests primarily in fixed-income securities issued by governments and corporations anywhere in the world currently through the Canada Life Global Core Plus Bond mutual fund.

Top 10 investments (of the underlying fund)

	Assets %
United States Treasury Note, 0.13%, 1/15/2031	5.45
United States Treasury Bill, 0.13%, 1/15/2023	4.57
Gov. of Canada, 1.75%, 12/1/2053	4.54
United States Treasury Note, 0.13%, 1/15/2032	4.52
United States Treasury Note, 0.25%, 7/15/2029	4.41
United States Treasury Note, 0.5%, 4/15/2024	4.18
United States Treasury Note, 0.13%, 10/15/2026	3.64
United States Treasury Note, 0.13%, 4/15/2027	3.49
United States Treasury Note, 0.13%, 2/15/2052	2.86
United States Treasury Note, 0.38%, 7/15/2027	2.72
Total	40.36

Total investments: **1187**

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 anywhere in the world, its value is affected by changes in interest rates and foreign exchange rates between currencies.

Notes

Prior to October 23, 2023, this fund was named Pathways Global Core Plus Bond. Effective July 2023 the name of the underlying fund changed to Canada Life Global Core Plus Bond Fund from Canada Life Pathways Global Core Plus Bond Fund. No other changes were made to the segregated fund.

How has the fund performed?

This section tells you how the fund has performed over the past 3 years years for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

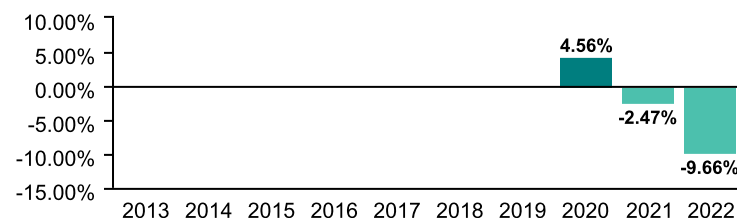
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on June 17, 2019 would have \$913.07 on December 31, 2022. This works out to an average of -2.54% a year.

Year-by-year returns (%)

This chart shows how a Standard series option has performed in each of the past 3 years. In the past 3 years, the fund was up in value 1 year and down in value 2 years.



How risky is it?

The risk rating for this fund is *Low*.



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

Global Core Plus Bond

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	2.35	1.99	1.78	1.42	n/a	n/a	n/a
75 / 100	2.51	2.10	1.96	1.55	0.11	n/a	n/a

Trailing commission

Canada Life pays a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the sales charge option you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

Global Core Plus Bond

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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

For more information

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

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

Telephone - 1-888-252-1847

Global Multi-Sector Bond

Quick facts: Date fund available: June 17, 2019
 Date fund created: June 17, 2019
 Managed by: Brandywine Global Investment Management

Total fund value: \$206,206,015
 Portfolio turnover rate: 2.80%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100		
	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1, 3}	2.33	9.50	1,129,010	2.49	9.43	3,045,844
Preferred 1: FEL, DSC and CB options ^{1, 3}	1.98	9.60	1,199,511	2.09	9.56	3,182,507
Partner: FEL option ²	1.77	9.67	132,437	1.94	9.62	297,441
Preferred partner: FEL option ²	1.43	9.79	394,042	1.54	9.75	572,893

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load

CB - Chargeback – Includes both CB2 and CB4.

MER - Management expense ratio

NAV - Net asset value

UOS - Units outstanding

³ DSC - Deferred sales charge – Contributions are no longer accepted.

Minimum investment

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

•RRIF policies: \$10,000 initial

•Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

What does the fund invest in?

This segregated fund invests primarily in fixed-income securities issued by governments and corporations anywhere in the world currently through the Canada Life Global Multi-Sector Bond mutual fund.

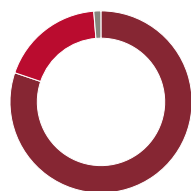
Top 10 investments (of the underlying fund)

	Assets %
United States Treasury Note, 2.25%, 2/15/2052	18.43
Ministerio De Hacienda Y Credito Publico, 7%, 3/26/2031	2.67
Exeter Automobile Receivables Trust 2019-3, 4%, 8/17/2026	2.61
Secretaria do Tesouro Nacional, 0.01%, 1/1/2033	2.31
Federal Home Loan Mortgage Corp Participation Certificates Pool Number SD8245, 4.5%, 9/1/2052	1.84
Germany, 1.8%, 8/15/2053	1.82
New Fortress Energy Inc., 6.75%, 9/15/2025	1.65
Towd Point Mortgage Trust 2018-2, 3/25/2058	1.48
Japan, 0.6%, 12/20/2023	1.27
Freddie Mac F/R 01-25-2034 [144A]	1.18

Total 35.24

Total investments: 134

Investment segmentation



	Assets %
Fixed income	80.21
Cash and equivalents	18.54
Other	1.26

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 anywhere in the world, its value is affected by changes in interest rates and foreign exchange rates between currencies.

Notes

Prior to October 23, 2023, this fund was named Pathways Global Multi Sector Bond. Effective July 2023 the name of the underlying fund changed to Canada Life Global Multi-Sector Bond Fund from Canada Life Pathways Global Multi Sector Bond Fund. No other changes were made to the segregated fund.

How has the fund performed?

This section tells you how the fund has performed over the past 3 years years for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

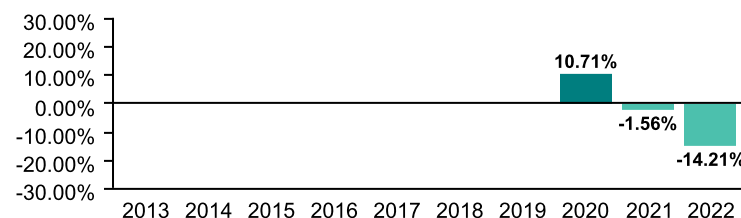
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on June 17, 2019 would have \$949.84 on December 31, 2022. This works out to an average of -1.44% a year.

Year-by-year returns (%)

This chart shows how a Standard series option has performed in each of the past 3 years. In the past 3 years, the fund was up in value 1 year and down in value 2 years.



How risky is it?

The risk rating for this fund is *Low*.



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

Global Multi-Sector Bond

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	2.33	1.98	1.77	1.43	n/a	n/a	n/a
75 / 100	2.49	2.09	1.94	1.54	0.11	n/a	n/a

Trailing commission

Canada Life pays a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the sales charge option you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

Global Multi-Sector Bond

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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

For more information

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

The Canada Life Assurance Company

255 Dufferin Avenue

London, ON N6A 4K1

Web - www.canadalife.com

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

Telephone - 1-888-252-1847

Global Multi-Sector Fixed Income

Quick facts: Date fund available: May 11, 2020
 Date fund created: May 11, 2020
 Managed by: T. Rowe Price (Canada), Inc.

Total fund value: \$51,937,626
 Portfolio turnover rate: 16.93%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100		
Series	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1, 3}	2.47	8.96	256,701	2.63	8.92	487,549
Preferred 1: FEL, DSC and CB options ^{1, 3}	2.05	9.06	276,858	2.22	9.02	421,945
Partner: FEL option ²	1.91	9.09	21,519	2.08	9.05	79,283
Preferred partner: FEL option ²	1.49	9.20	46,919	1.65	9.16	100,192

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load
 CB - Chargeback – Includes both CB2 and CB4.
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial
 •Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

³ DSC - Deferred sales charge – Contributions are no longer accepted.

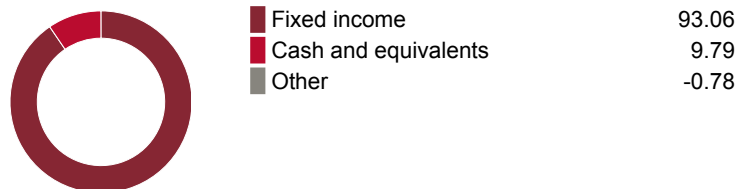
What does the fund invest in?

This segregated fund invests primarily in foreign fixed-income securities anywhere in the world currently through the T. Rowe Price Global Multi-Sector Bond Pool.

Top 10 investments (of the underlying fund)

Investment	Assets %
United States Treasury Note, 2.63%, 2/15/2029	6.70
RES - SECURITY LENDING COLLATERAL 19700101 0% 20240101	5.22
Japan Treasury Bill, 1/16/2023	4.31
Germany Treasury Bill, 4/16/2027	3.73
United States Treasury Note, 4%, 12/15/2025	3.70
HM Treasury Treasury Bill, 4.25%, 6/7/2032	3.59
Austria Treasury Bill, 0.5%, 4/20/2027	3.58
Federal National Mortgage Association Guaranteed Mortgage Pass Thru Certificates Pool Number MA4805, 4.5%	3.52
Germany Treasury Bill, 2/15/2032	3.45
United States Treasury Bill, 1/26/2023	3.16
Total	40.96
Total investments:	251

Investment segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The 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 to moderate risk. Since the fund invests in bonds anywhere in the world, its value is affected by changes in interest rates and foreign exchange rates between currencies.

Notes

During 2022, Canada Life waived a portion of the fees for this fund for Preferred series 1 and Preferred partner series equal to 0.07 per cent. There is no obligation on Canada Life to continue waiving these fees and it may cease to do so at any time without notice.

How has the fund performed?

This section tells you how the fund has performed over the past 2 years for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

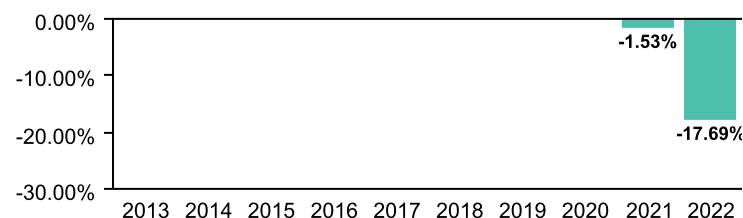
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on May 11, 2020 would have \$896.15 on December 31, 2022. This works out to an average of -4.07% a year.

Year-by-year returns (%)

This chart shows how a Standard series option has performed in each of the past 2 years. In the past 2 years, the fund was up in value 0 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 Multi-Sector Fixed Income

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	2.47	2.05	1.91	1.49	n/a	n/a	n/a
75 / 100	2.63	2.22	2.08	1.65	0.11	n/a	n/a

Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

Global Multi-Sector Fixed Income

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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

For more information

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Telephone - 1-888-252-1847

Unconstrained Fixed Income

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

Total fund value: \$150,642,708
 Portfolio turnover rate: 8.25%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1, 3}	2.33	10.72	918,025	2.44	10.64	2,750,912	2.61	10.51	131,635
Preferred 1: FEL, DSC and CB options ^{1, 3}	1.75	11.19	564,191	1.87	11.10	2,221,761	2.03	10.97	77,662
Partner: FEL option ²	1.77	9.80	69,322	1.88	9.75	183,135	2.07	9.69	1,514
Preferred partner: FEL option ²	1.19	10.06	141,853	1.31	10.01	460,504	--	--	--

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load

CB - Chargeback – Includes both CB2 and CB4.

MER - Management expense ratio

NAV - Net asset value

UOS - Units outstanding

³ DSC - Deferred sales charge – Contributions are no longer accepted.

Minimum investment

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

•RRIF policies: \$10,000 initial

•Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

What does the fund invest in?

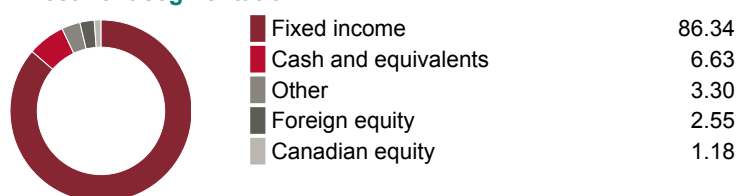
This segregated fund aims to provide a positive total return over a market cycle, regardless of market conditions, by investing primarily in fixed-income securities of issuers anywhere in the world through the Mackenzie Unconstrained Fixed Income Fund.

Top 10 investments (of the underlying fund)

	Assets %
Gov. of Canada, 1.75%, 12/1/2053	2.75
Gov. of Canada, 2.75%, 8/1/2024	2.52
Northleaf Private Credit II LP MI 15	1.82
United States Treasury Note, 0.13%, 2/15/2052	1.59
Mackenzie Credit Absolute Return Fund	1.09
Enbridge Inc. (FRN), 0.05%, 9/27/2077	1.06
Microsoft Corp., 2.53%, 6/1/2050	1.01
International Finance Corp., 7.75%, 1/18/2030	0.95
Mexico, 7.75%, 5/29/2031	0.93
United States Treasury Note, 0.13%, 2/15/2051	0.91
Total	14.64

Total investments: 2603

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, seeking an investment to diversify a traditional portfolio of fixed income and equity investments and is comfortable with low risk. Since the fund invests in bonds anywhere in the world its value is affected by changes in interest rates and foreign exchange rates between currencies.

Notes

Effective October 2023, this fund's risk rating has changed from "Low to moderate" to "Low". No other changes were made to the segregated fund.

How has the fund performed?

This section tells you how the fund has performed over the past 7 years for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

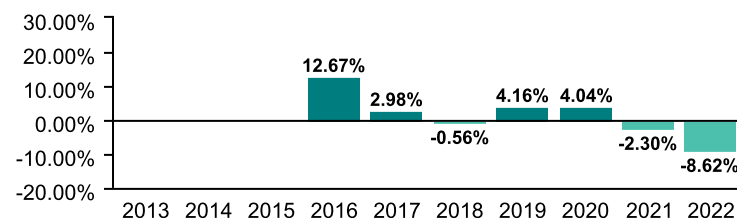
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on October 19, 2015 would have \$1,072.34 on December 31, 2022. This works out to an average of 0.97% a year.

Year-by-year returns (%)

This chart shows how a Standard series option has performed in each of the past 7 years. In the past 7 years, the fund was up in value 4 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.

Unconstrained Fixed Income

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	2.33	1.75	1.77	1.19	n/a	n/a	n/a
75 / 100	2.44	1.87	1.88	1.31	0.11	n/a	n/a
100 / 100	2.61	2.03	2.07	--	0.11	0.05	n/a

Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

Unconstrained Fixed Income

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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

For more information

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Telephone - 1-888-252-1847

Sustainable Conservative Portfolio

Quick facts: Date fund available: October 5, 2009
 Date fund created: December 3, 1999
 Managed by: JPMorgan Asset Management (Canada) Inc.

Total fund value: \$18,081,219
 Portfolio turnover rate: 13.49%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1, 3}	2.14	14.30	69,974	2.40	14.17	352,603	2.63	13.79	25,245
Preferred 1: FEL, DSC and CB options ^{1, 3}	1.90	15.15	34,783	2.00	14.90	290,954	2.13	14.57	920
Partner: FEL option ²	1.30	10.59	457	1.57	10.52	25,714	--	--	--
Preferred partner: FEL option ²	1.08	10.75	20,601	1.18	10.67	43,677	--	--	--

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load
 CB - Chargeback – Includes both CB2 and CB4.
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial
 •Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

³ DSC - Deferred sales charge – Contributions are no longer accepted.

What does the fund invest in?

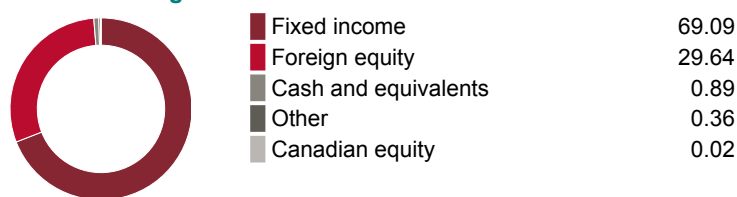
This segregated fund invests primarily in global fixed-income securities and stocks anywhere in the world currently through the Canada Life Sustainable Conservative Portfolio mutual fund. The fund follows a responsible approach to investing.

Top 10 investments (of the underlying fund)

Investment	Assets %
United States Treasury Note, 4.13%, 11/15/2032	6.26
European Union, 2%, 10/4/2027	3.38
United States Treasury Note, 3.88%, 11/30/2027	2.62
European Union, 1%, 7/6/2032	2.38
United States Treasury Note, 1.38%, 11/15/2031	2.35
United States Treasury Note, 3.88%, 11/30/2029	2.25
United States Treasury Note, 2.75%, 8/15/2032	2.23
United States Treasury Note, 3.13%, 8/31/2027	1.62
Federal National Mortgage Association Guaranteed Mortgage Pass Thru Certificates Pool Number FS1408, 3.5%, 4/1/2052	1.58
GNMA II Guaranteed Certificate Multi Issuer - Pool Number - MA8202, 5%, 8/20/2052	1.57

Total 26.26
Total investments: 827

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 for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

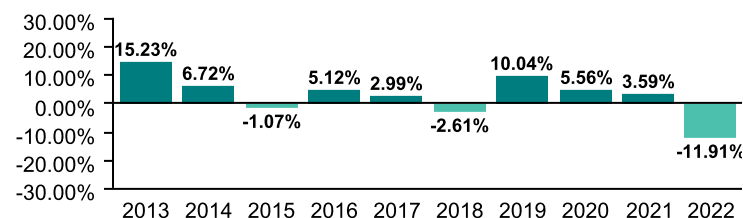
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on December 31, 2012 would have \$1,359.61 on December 31, 2022. This works out to an average of 3.12% a year.

Year-by-year returns (%)

This chart shows how a Standard series option 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.

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 and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	2.14	1.90	1.30	1.08	n/a	n/a	n/a
75 / 100	2.40	2.00	1.57	1.18	0.11	n/a	n/a
100 / 100	2.63	2.13	--	--	0.11	0.11	n/a

Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

Sustainable Conservative Portfolio

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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

For more information

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

The Canada Life Assurance Company

255 Dufferin Avenue

London, ON N6A 4K1

Web - www.canadalife.com

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

Telephone - 1-888-252-1847

Sustainable Balanced Portfolio

Quick facts: Date fund available: October 5, 2009
 Date fund created: November 27, 1998
 Managed by: JPMorgan Asset Management (Canada) Inc.

Total fund value: \$118,432,769
 Portfolio turnover rate: 5.71%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1, 3}	2.57	15.65	711,058	2.84	15.28	3,548,445	3.12	14.91	386,301
Preferred 1: FEL, DSC and CB options ^{1, 3}	2.38	14.70	132,042	2.49	14.47	575,062	2.66	14.13	114,796
Partner: FEL option ²	1.48	10.32	98	1.75	10.15	52,045	--	--	--
Preferred partner: FEL option ²	1.28	10.42	33,110	1.40	10.36	125,229	--	--	--

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load
 CB - Chargeback – Includes both CB2 and CB4.
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial
 •Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

³ DSC - Deferred sales charge – Contributions are no longer accepted.

What does the fund invest in?

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

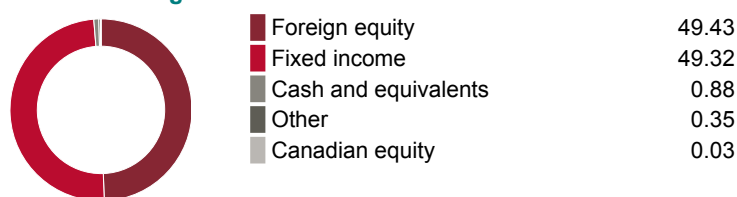
Top 10 investments (of the underlying fund)

	Assets %
United States Treasury Note, 4.13%, 11/15/2032	4.47
European Union, 2%, 10/4/2027	2.41
Microsoft Corp.	1.89
United States Treasury Note, 3.88%, 11/30/2027	1.87
European Union, 1%, 7/6/2032	1.70
United States Treasury Note, 1.38%, 11/15/2031	1.68
United States Treasury Note, 3.88%, 11/30/2029	1.61
United States Treasury Note, 2.75%, 8/15/2032	1.59
United States Treasury Note, 3.13%, 8/31/2027	1.16
Federal National Mortgage Association Guaranteed Mortgage Pass Thru Certificates Pool Number FS1408, 3.5%, 4/1/2052	1.13

Total 19.51

Total investments: 827

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 to moderate risk. Since the fund invests in stocks and bonds its value is affected by changes in interest rates and by stock prices, which can rise and fall in a short period of time.

Notes

In November 2021 JP Morgan Asset Management (Canada) Inc. assumed portfolio management responsibilities from Sentry Investments. In November 2016 Sentry Investments Inc. assumed portfolio management responsibilities from AGF Investments Inc. and the investment objective changed from investing primarily in Canadian bonds and stocks to investing in bonds and stocks anywhere in the world. The performance prior to the above dates were achieved under previous managers and/or investment objective. The Sustainable Balanced Portfolio fund is no longer available for policies with the lifetime income benefit (LIB) option. Existing premiums can remain in the fund unless you decide to switch to a LIB eligible fund. No other changes were made to the segregated fund.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

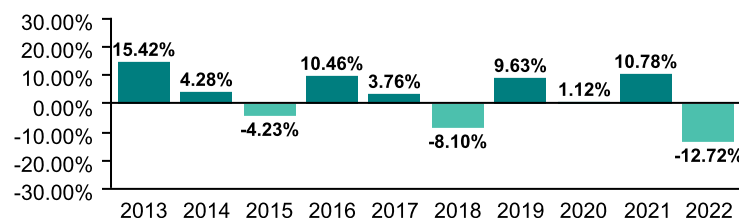
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on December 31, 2012 would have \$1,301.35 on December 31, 2022. This works out to an average of 2.67% a year.

Year-by-year returns (%)

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



How risky is it?

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



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

Sustainable Balanced Portfolio

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Effective November 4th, 2020 the lifetime income benefit (LIB) option is no longer allowed to be added to new or existing segregated fund policies, and no subsequent contributions can be made to policies with the LIB option as of this date.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	2.57	2.38	1.48	1.28	n/a	n/a	0.80
75 / 100	2.84	2.49	1.75	1.40	0.11	n/a	0.80
100 / 100	3.12	2.66	--	--	0.11	0.11	n/a

Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

Sustainable Balanced Portfolio

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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

For more information

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The Canada Life Assurance Company

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London, ON N6A 4K1

Web - www.canadalife.com

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

Telephone - 1-888-252-1847

Sustainable Growth Portfolio

Quick facts: Date fund available: October 5, 2009
 Date fund created: November 27, 1998
 Managed by: JPMorgan Asset Management (Canada) Inc.

Total fund value: \$81,812,535
 Portfolio turnover rate: 4.16%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1, 3}	2.70	13.39	272,402	2.99	13.17	1,147,219	3.32	12.86	145,618
Preferred 1: FEL, DSC and CB options ^{1, 3}	2.52	14.04	134,564	2.64	13.83	369,363	2.91	13.47	25,269
Partner: FEL option ²	1.60	10.71	145	1.86	10.59	16,371	--	--	--
Preferred partner: FEL option ²	1.40	10.94	9,389	1.53	10.87	30,779	1.81	10.75	2,072

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load
 CB - Chargeback – Includes both CB2 and CB4.
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial
 •Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

³ DSC - Deferred sales charge – Contributions are no longer accepted.

What does the fund invest in?

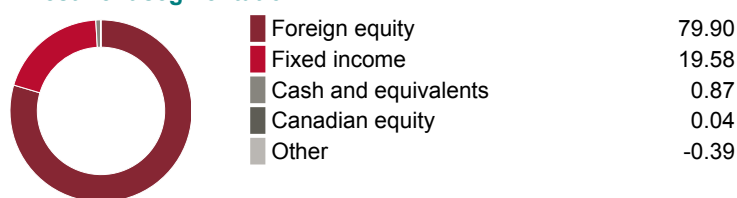
This segregated fund invests primarily in global fixed-income securities and stocks anywhere in the world currently through the Canada Life Sustainable Growth Portfolio mutual fund. The fund follows a responsible approach to investing.

Top 10 investments (of the underlying fund)

	Assets %
Microsoft Corp.	3.05
United States Treasury Note, 4.13%, 11/15/2032	1.77
Apple Inc.	1.74
Mastercard Inc. CIA	1.55
UnitedHealth Group Inc.	1.54
Amazon.com Inc.	1.52
Alphabet Inc. CIA	1.46
AbbVie Inc.	1.39
LVMH Moët Hennessy Louis Vuitton S.E. Shs	1.28
HDFC Bank Ltd. ADR Adr Repstg 3 Shs	1.14
Total	16.45

Total investments: **827**

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 to moderate risk. Since the fund invests in stocks and bonds its value is affected by changes in interest rates and by stock prices, which can rise and fall in a short period of time.

Notes

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How has the fund performed?

This section tells you how the fund has performed over the past 10 years for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

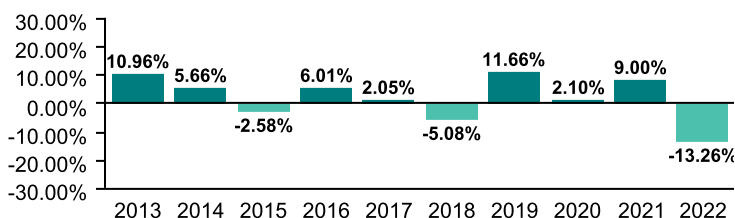
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on December 31, 2012 would have \$1,264.17 on December 31, 2022. This works out to an average of 2.37% a year.

Year-by-year returns (%)

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



How risky is it?

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



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

Sustainable Growth Portfolio

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	2.70	2.52	1.60	1.40	n/a	n/a	n/a
75 / 100	2.99	2.64	1.86	1.53	0.11	n/a	n/a
100 / 100	3.32	2.91	--	1.81	0.11	0.11	n/a

Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

Sustainable Growth Portfolio

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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

For more information

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

The Canada Life Assurance Company

255 Dufferin Avenue

London, ON N6A 4K1

Web - www.canadalife.com

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

Telephone - 1-888-252-1847

Canadian Fixed Income Balanced

Quick facts: Date fund available: October 5, 2009
 Date fund created: November 21, 2005
 Managed by: Mackenzie Investments

Total fund value: \$93,999,436
 Portfolio turnover rate: --

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	Series	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹
Standard: FEL, DSC and CB options ^{1, 3}	2.13	13.89	648,640	2.18	13.77	2,625,327	2.25	13.60	99,288
Preferred 1: FEL, DSC and CB options ^{1, 3}	1.97	12.72	264,044	2.02	12.65	1,427,145	2.07	12.50	73,966
Partner: FEL option ²	1.04	10.81	75,433	1.11	10.78	213,857	--	--	--
Preferred partner: FEL option ²	0.87	10.90	151,357	0.93	10.87	230,505	0.98	10.84	11,654

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load
 CB - Chargeback – Includes both CB2 and CB4.
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial
 •Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

³ DSC - Deferred sales charge – Contributions are no longer accepted.

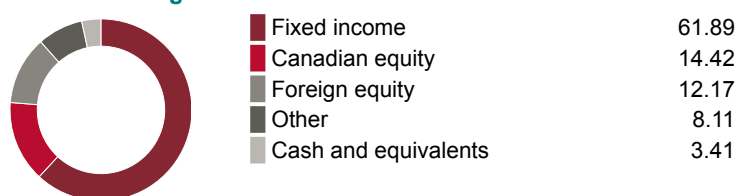
What does the fund invest in?

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

Top 10 investments

	Assets %
Gov. of Canada, 1.5%, 12/1/2031	4.33
Province of Ontario, 3.75%, 12/2/2053	3.31
Gov. of Canada, 2%, 6/1/2032	3.11
Gov. of Canada, 2.75%, 8/1/2024	2.62
Gov. of Canada, 0.02%, 6/1/2031	2.25
Province of Quebec, 4.4%, 12/1/2055	1.90
Royal Bank of Canada	1.43
Province of Alberta, 3.1%, 6/1/2050	1.15
Province of British Columbia, 1.55%, 6/18/2031	0.95
Canada Housing Trust No.1, 1.95%, 12/15/2025	0.92
Total	21.96
Total investments:	1799

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 modest growth from Canadian and foreign stocks and is comfortable with low risk. Since the fund invests in stocks and bonds its value is affected by changes in interest rates and by stock prices, which can rise and fall in a short period of time.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

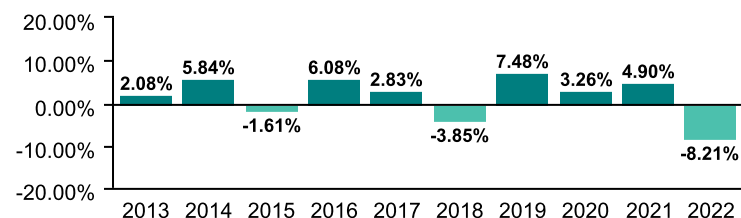
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on December 31, 2012 would have \$1,191.45 on December 31, 2022. This works out to an average of 1.77% a year.

Year-by-year returns (%)

This chart shows how a Standard series option 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 and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Effective November 4th, 2020 the lifetime income benefit (LIB) option is no longer allowed to be added to new or existing segregated fund policies, and no subsequent contributions can be made to policies with the LIB option as of this date.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	2.13	1.97	1.04	0.87	n/a	n/a	0.50
75 / 100	2.18	2.02	1.11	0.93	0.11	n/a	0.50
100 / 100	2.25	2.07	--	0.98	0.11	0.05	n/a

Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

Canadian Fixed Income Balanced

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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

For more information

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

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Web - www.canadalife.com

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

Telephone - 1-888-252-1847

Strategic Income

Quick facts: Date fund available: December 17, 2010
 Date fund created: December 17, 2010
 Managed by: Mackenzie Investments

Total fund value: \$200,927,914
 Portfolio turnover rate: 15.24%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
Series	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1, 3}	2.65	14.06	653,375	2.92	13.83	4,207,103	3.03	13.55	114,030
Preferred 1: FEL, DSC and CB options ^{1, 3}	2.30	15.26	354,805	2.46	15.00	1,421,785	2.68	14.65	11,944
Partner: FEL option ²	1.50	10.77	33,687	1.81	10.66	612,224	--	--	--
Preferred partner: FEL option ²	1.18	10.95	31,470	1.35	10.86	220,502	--	--	--

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load

CB - Chargeback – Includes both CB2 and CB4.

MER - Management expense ratio

NAV - Net asset value

UOS - Units outstanding

³ DSC - Deferred sales charge – Contributions are no longer accepted.

Minimum investment

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

•RRIF policies: \$10,000 initial

•Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

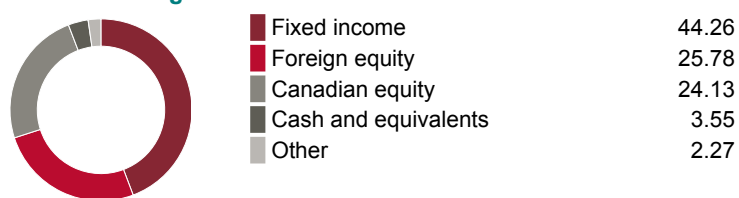
What does the fund invest in?

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

Top 10 investments (of the underlying fund)

	Assets %
Royal Bank of Canada	2.33
Toronto-Dominion Bank Com New	1.46
Gov. of Canada, 1.75%, 12/1/2053	1.42
Bank of Montreal	1.28
Sun Life Financial Inc.	1.20
Canadian Pacific Railway Ltd.	1.04
Gov. of Canada, 0.02%, 6/1/2031	0.98
Microsoft Corp.	0.97
Intact Financial Corporation	0.93
Canadian National Railwaypany	0.89
Total	12.50
Total investments:	2749

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 stocks and is comfortable with low to moderate risk. Since the fund invests in stocks and bonds its value is affected by changes in interest rates and by stock prices, which can rise and fall in a short period of time.

Notes

The Strategic Income fund is no longer available for policies with the lifetime income benefit (LIB) option. Existing premiums can remain in the fund unless you decide to switch to a LIB eligible fund. No other changes were made to the segregated fund.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

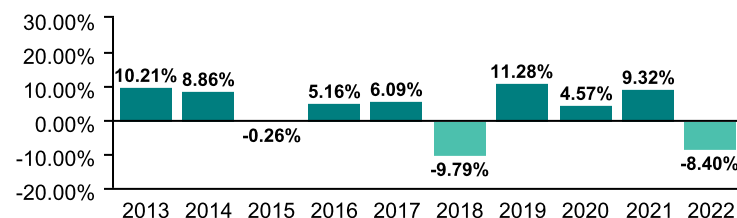
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on December 31, 2012 would have \$1,403.30 on December 31, 2022. This works out to an average of 3.45% a year.

Year-by-year returns (%)

This chart shows how a Standard series option 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.

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 and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Effective November 4th, 2020 the lifetime income benefit (LIB) option is no longer allowed to be added to new or existing segregated fund policies, and no subsequent contributions can be made to policies with the LIB option as of this date.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	2.65	2.30	1.50	1.18	n/a	n/a	1.10
75 / 100	2.92	2.46	1.81	1.35	0.11	n/a	1.10
100 / 100	3.03	2.68	--	--	0.11	0.11	n/a

Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

Strategic Income

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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

For more information

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Web - www.canadalife.com

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

Telephone - 1-888-252-1847

Canadian Growth Balanced

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

Total fund value: \$40,567,316
 Portfolio turnover rate: 85.53%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
Series	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1, 3}	2.59	11.30	326,702	2.75	11.25	2,255,534	2.90	11.19	40,755
Preferred 1: FEL, DSC and CB options ^{1, 3}	2.17	11.45	153,450	2.35	11.39	565,769	2.57	11.31	2,441
Partner: FEL option ²	1.50	11.70	4,917	1.64	11.64	116,890	--	--	--
Preferred partner: FEL option ²	--	--	--	1.25	11.79	14,013	--	--	--

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load

CB - Chargeback – Includes both CB2 and CB4.

MER - Management expense ratio

NAV - Net asset value

UOS - Units outstanding

³ DSC - Deferred sales charge – Contributions are no longer accepted.

Minimum investment

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

•RRIF policies: \$10,000 initial

•Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

What does the fund invest in?

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

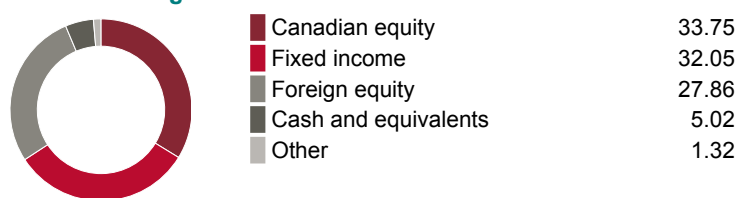
Top 10 investments (of the underlying fund)

	Assets %
Stantec Inc.	3.59
Telus Corp.	2.93
Royal Bank of Canada	2.78
Aon PLCCI A	2.78
Keysight Technologies Inc.	2.50
Canadian National Railwaypany	2.49
Intact Financial Corporation	2.49
Accenture PLCClass A	2.47
Dollarama Inc.	2.37
Thomson Reuters Corp. Com New	2.35
Total	26.74

Total investments:

1149

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 3 years for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

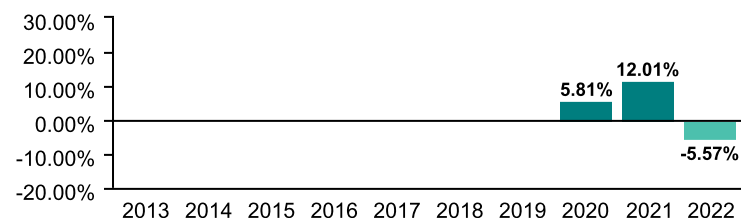
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on November 4, 2019 would have \$1,130.43 on December 31, 2022. This works out to an average of 3.96% a year.

Year-by-year returns (%)

This chart shows how a Standard series option has performed in each of the past 3 years. In the past 3 years, the fund was up in value 2 years and down in value 1 year.



How risky is it?

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



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

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 and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Effective November 4th, 2020 the lifetime income benefit (LIB) option is no longer allowed to be added to new or existing segregated fund policies, and no subsequent contributions can be made to policies with the LIB option as of this date.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	2.59	2.17	1.50	--	n/a	n/a	0.80
75 / 100	2.75	2.35	1.64	1.25	0.11	n/a	0.80
100 / 100	2.90	2.57	--	--	0.11	0.11	n/a

Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

Canadian Growth Balanced

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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

For more information

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

The Canada Life Assurance Company

255 Dufferin Avenue

London, ON N6A 4K1

Web - www.canadalife.com

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

Telephone - 1-888-252-1847

Canadian Stock Balanced

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

Total fund value: \$25,413,020
 Portfolio turnover rate: 12.09%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1, 3}	2.68	10.73	193,251	2.72	10.72	1,316,541	2.89	10.66	47,885
Preferred 1: FEL, DSC and CB options ^{1, 3}	2.34	10.85	143,251	2.49	10.80	344,023	2.73	10.69	19,626
Partner: FEL option ²	1.56	11.12	6,118	1.61	11.10	120,042	--	--	--
Preferred partner: FEL option ²	1.21	11.21	3,953	1.38	11.18	17,998	--	--	--

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load
 CB - Chargeback – Includes both CB2 and CB4.
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial
 •Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

³ DSC - Deferred sales charge – Contributions are no longer accepted.

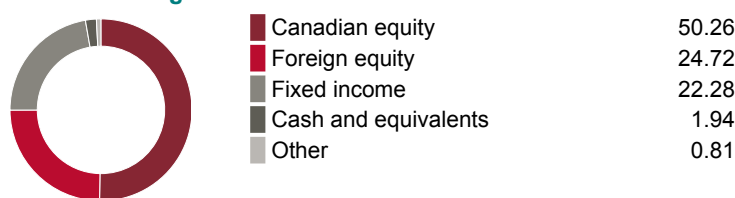
What does the fund invest in?

This segregated fund invests primarily in Canadian fixed-income securities and stocks with exposure to foreign stocks currently through the Mackenzie Ivy Canadian Balanced Fund.

Top 10 investments (of the underlying fund)

	Assets %
Intact Financial Corporation	3.53
Royal Bank of Canada	3.43
Dollarama Inc.	3.10
Telus Corp.	2.95
Alimentation Couche-Tard Inc.	2.93
Microsoft Corp.	2.89
Brookfield Corporation VtgCI A	2.70
Toronto-Dominion Bank Com New	2.58
Visa Inc. Com CIA	2.58
Emera Inc.	2.46
Total	29.16
Total investments:	2179

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 3 years for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

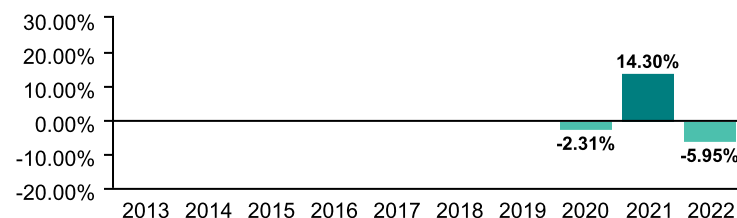
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on November 4, 2019 would have \$1,073.24 on December 31, 2022. This works out to an average of 2.26% a year.

Year-by-year returns (%)

This chart shows how a Standard series option has performed in each of the past 3 years. In the past 3 years, the fund was up in value 1 year 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 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 and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	2.68	2.34	1.56	1.21	n/a	n/a	n/a
75 / 100	2.72	2.49	1.61	1.38	0.11	n/a	n/a
100 / 100	2.89	2.73	--	--	0.11	0.11	n/a

Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

Canadian Stock Balanced

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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

For more information

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The Canada Life Assurance Company

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London, ON N6A 4K1

Web - www.canadalife.com

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

Telephone - 1-888-252-1847

Canadian Value Balanced

Quick facts: Date fund available: November 4, 2019
 Date fund created: November 4, 2019
 Managed by: Beutel, Goodman & Company Ltd.

Total fund value: \$491,753,459
 Portfolio turnover rate: 47.03%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1, 3}	2.69	11.12	4,939,779	2.91	11.05	20,914,351	3.07	10.99	388,775
Preferred 1: FEL, DSC and CB options ^{1, 3}	2.33	11.25	2,886,868	2.51	11.19	9,133,416	2.73	11.11	200,814
Partner: FEL option ²	1.57	11.52	269,469	1.80	11.44	1,909,066	--	--	--
Preferred partner: FEL option ²	1.22	11.65	512,041	1.39	11.59	700,343	1.61	11.50	898

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load
 CB - Chargeback – Includes both CB2 and CB4.
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial
 •Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

³ DSC - Deferred sales charge – Contributions are no longer accepted.

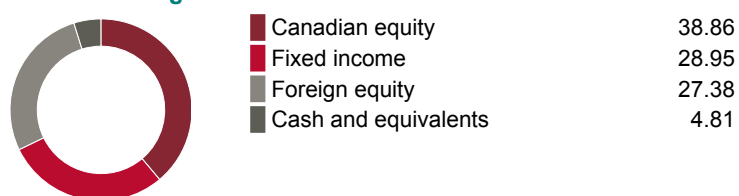
What does the fund invest in?

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

Top 10 investments

	Assets %
Gov. of Canada, 2%, 6/1/2032	3.38
Royal Bank of Canada	3.38
Toronto-Dominion Bank Com New	2.85
Restaurant Brands International Inc.	1.85
Canadian National Railwaypany	1.72
TC Energy Corp.	1.67
Rogers Communications Inc. Cl B Non Vtg	1.64
Gov. of Canada Treasury Bill, 3/30/2023	1.58
Sun Life Financial Inc.	1.55
Bank of Montreal	1.48
Total	21.11
Total investments:	213

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 3 years for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

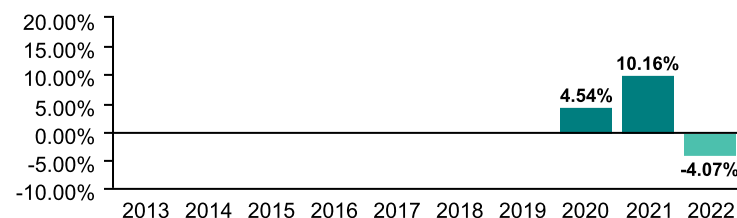
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on November 4, 2019 would have \$1,112.40 on December 31, 2022. This works out to an average of 3.43% a year.

Year-by-year returns (%)

This chart shows how a Standard series option has performed in each of the past 3 years. In the past 3 years, the fund was up in value 2 years and down in value 1 year.



How risky is it?

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



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

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 and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Effective November 4th, 2020 the lifetime income benefit (LIB) option is no longer allowed to be added to new or existing segregated fund policies, and no subsequent contributions can be made to policies with the LIB option as of this date.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	2.69	2.33	1.57	1.22	n/a	n/a	0.80
75 / 100	2.91	2.51	1.80	1.39	0.11	n/a	0.80
100 / 100	3.07	2.73	--	1.61	0.11	0.11	n/a

Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

Canadian Value Balanced

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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

For more information

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

The Canada Life Assurance Company

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London, ON N6A 4K1

Web - www.canadalife.com

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

Telephone - 1-888-252-1847

Canadian Neutral Balanced

Quick facts: Date fund available: October 5, 2009
 Date fund created: October 5, 2009
 Managed by: TD Greystone Asset Management

Total fund value: \$273,522,500
 Portfolio turnover rate: 7.33%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1, 3}	2.67	17.94	1,416,479	2.96	17.66	9,268,554	3.12	17.30	192,882
Preferred 1: FEL, DSC and CB options ^{1, 3}	2.32	18.14	680,033	2.48	17.85	2,234,204	2.70	17.42	228,520
Partner: FEL option ²	1.57	11.97	90,287	1.86	11.81	969,113	2.02	11.73	16,374
Preferred partner: FEL option ²	1.22	12.16	50,384	1.39	12.07	158,408	1.60	11.95	50,926

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load

CB - Chargeback – Includes both CB2 and CB4.

MER - Management expense ratio

NAV - Net asset value

UOS - Units outstanding

³ DSC - Deferred sales charge – Contributions are no longer accepted.

Minimum investment

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

•RRIF policies: \$10,000 initial

•Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

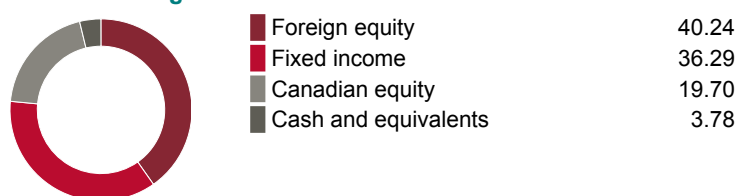
What does the fund invest in?

This segregated fund invests primarily in fixed-income securities and equities currently through the TD Greystone Balanced Fund Pooled.

Top 10 investments (of the underlying fund)

Investment	Assets %
Gov. of Canada, 2%, 6/1/2028	2.39
Gov. of Canada, 1.25%, 3/1/2027	2.34
Gov. of Canada, 0.02%, 6/1/2031	2.03
Gov. of Canada, 0.50%, 12/1/2030	1.99
Royal Bank of Canada	1.76
Toronto-Dominion Bank Com New	1.66
Microsoft Corp.	1.45
Province of Ontario, 4.65%, 6/2/2041	1.42
Bank of Montreal	1.31
Apple Inc.	1.28
Total	17.63
Total investments:	219

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 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 for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

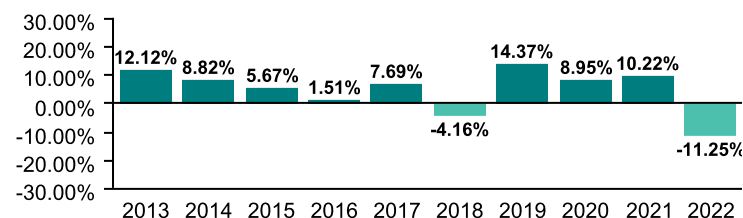
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on December 31, 2012 would have \$1,646.58 on December 31, 2022. This works out to an average of 5.11% a year.

Year-by-year returns (%)

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



How risky is it?

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



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

Canadian Neutral Balanced

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Effective November 4th, 2020 the lifetime income benefit (LIB) option is no longer allowed to be added to new or existing segregated fund policies, and no subsequent contributions can be made to policies with the LIB option as of this date.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	2.67	2.32	1.57	1.22	n/a	n/a	1.10
75 / 100	2.96	2.48	1.86	1.39	0.11	n/a	1.10
100 / 100	3.12	2.70	2.02	1.60	0.11	0.11	n/a

Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

Canadian Neutral Balanced

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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

For more information

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

The Canada Life Assurance Company

255 Dufferin Avenue

London, ON N6A 4K1

Web - www.canadalife.com

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

Telephone - 1-888-252-1847

Canadian Premier Balanced

Quick facts: Date fund available: October 5, 2009
 Date fund created: November 27, 1998
 Managed by: Invesco Canada Ltd.

Total fund value: \$221,567,474
 Portfolio turnover rate: 10.35%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
Series	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1, 3}	2.83	18.67	771,980	2.98	18.47	5,150,449	3.16	18.04	238,202
Preferred 1: FEL, DSC and CB options ^{1, 3}	2.32	19.02	385,188	2.48	18.73	1,576,580	2.71	18.26	112,919
Partner: FEL option ²	1.73	11.66	18,737	1.88	11.58	802,614	--	--	--
Preferred partner: FEL option ²	1.21	11.86	26,045	1.37	11.77	10,977	--	--	--

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load
 CB - Chargeback – Includes both CB2 and CB4.
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial
 •Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

³ DSC - Deferred sales charge – Contributions are no longer accepted.

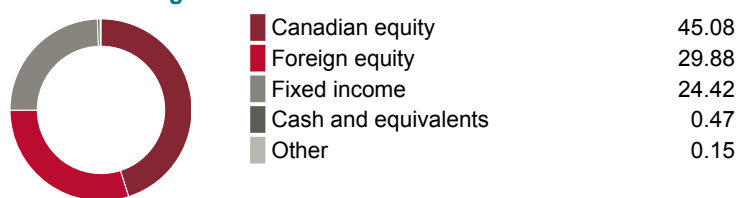
What does the fund invest in?

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

Top 10 investments (of the underlying fund)

Investment	Assets %
Brookfield Corporation VtgCI A	5.81
Royal Bank of Canada	4.09
Onex Corp. Sub Vtg	4.03
Aon PLCCI A	3.99
UnitedHealth Group Inc.	3.76
Canadian Natural Resources Ltd.	3.52
Alphabet Inc. Cap Stk CI C	3.46
CGI Inc. CI A Sub Vtg	3.33
Bank of Nova Scotia (The)	3.00
Open Text Corp.	2.98
Total	37.97
Total investments:	246

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 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 for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

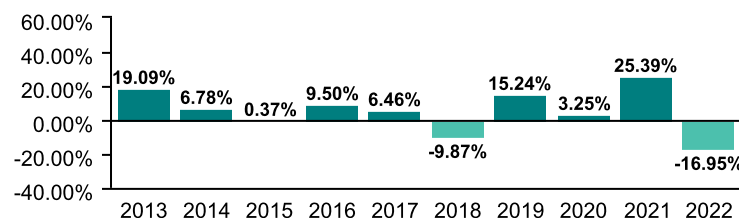
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on December 31, 2012 would have \$1,661.41 on December 31, 2022. This works out to an average of 5.21% a year.

Year-by-year returns (%)

This chart shows how a Standard series option 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 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 and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	2.83	2.32	1.73	1.21	n/a	n/a	n/a
75 / 100	2.98	2.48	1.88	1.37	0.11	n/a	n/a
100 / 100	3.16	2.71	--	--	0.11	0.11	n/a

Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

Canadian Premier Balanced

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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For more information

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

Telephone - 1-888-252-1847

Global Strategic Income

Quick facts: Date fund available: November 14, 2016
 Date fund created: November 14, 2016
 Managed by: Mackenzie Investments

Total fund value: \$18,182,443
 Portfolio turnover rate: 117.39%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
Series	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1, 3}	2.59	11.30	254,161	2.81	11.18	592,824	2.98	11.07	42,808
Preferred 1: FEL, DSC and CB options ^{1, 3}	2.35	11.50	164,469	2.52	11.38	278,458	2.75	11.23	4,860
Partner: FEL option ²	1.49	10.87	9,464	1.71	10.77	37,736	--	--	--
Preferred partner: FEL option ²	1.25	10.99	11,922	1.42	10.91	36,376	--	--	--

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load

CB - Chargeback – Includes both CB2 and CB4.

MER - Management expense ratio

NAV - Net asset value

UOS - Units outstanding

³ DSC - Deferred sales charge – Contributions are no longer accepted.

Minimum investment

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

•RRIF policies: \$10,000 initial

•Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

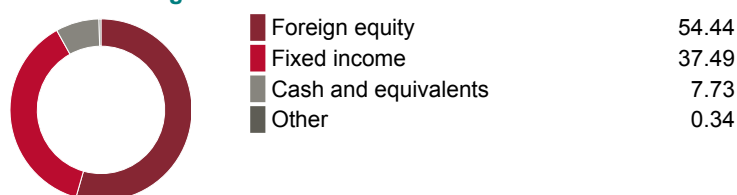
What does the fund invest in?

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

Top 10 investments (of the underlying fund)

	Assets %
United States Treasury Bill, 0.13%, 1/15/2023	3.18
United States Treasury Note, 0.13%, 1/15/2031	2.05
United States Treasury Note, 0.13%, 2/15/2052	2.02
Gov. of Canada, 1.75%, 12/1/2053	1.86
Microsoft Corp.	1.86
Chevron Corp.	1.67
United States Treasury Note, 0.13%, 4/15/2027	1.63
AbbVie Inc.	1.60
Johnson & Johnson	1.59
Glencore PLC Shs	1.40
Total	18.86
Total investments:	1735

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 and foreign bonds and Canadian and foreign income-oriented stocks and is comfortable with low to moderate risk. Since the fund invests in stocks and bonds its value is affected by changes in interest rates and by stock prices, which can rise and fall in a short period of time.

How has the fund performed?

This section tells you how the fund has performed over the past 6 years for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

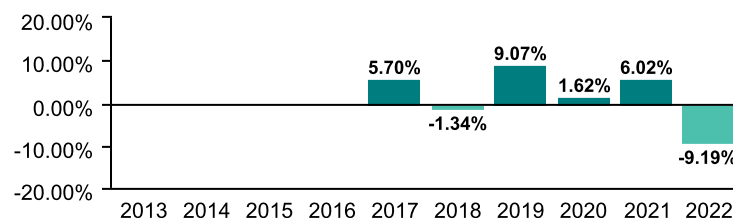
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on November 14, 2016 would have \$1,130.30 on December 31, 2022. This works out to an average of 2.02% a year.

Year-by-year returns (%)

This chart shows how a Standard series option has performed in each of the past 6 years. In the past 6 years, the fund was up in value 4 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 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 and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	2.59	2.35	1.49	1.25	n/a	n/a	n/a
75 / 100	2.81	2.52	1.71	1.42	0.11	n/a	n/a
100 / 100	2.98	2.75	--	--	0.11	0.11	n/a

Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

Global Strategic Income

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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

For more information

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Telephone - 1-888-252-1847

Fidelity Global Income Portfolio

Quick facts: Date fund available: May 11, 2020
 Date fund created: May 11, 2020
 Managed by: Fidelity Investments Canada ULC

Total fund value: \$39,237,069
 Portfolio turnover rate: 6.45%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100		
	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1, 3}	2.72	10.11	836,181	3.00	10.03	1,421,134
Preferred 1: FEL, DSC and CB options ^{1, 3}	2.37	10.20	485,809	2.65	10.13	888,449
Partner: FEL option ²	1.62	10.39	9,616	1.89	10.33	89,767
Preferred partner: FEL option ²	1.25	10.51	14,967	1.54	10.41	11,643

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load

CB - Chargeback – Includes both CB2 and CB4.

MER - Management expense ratio

NAV - Net asset value

UOS - Units outstanding

³ DSC - Deferred sales charge – Contributions are no longer accepted.

Minimum investment

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

•RRIF policies: \$10,000 initial

•Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

What does the fund invest in?

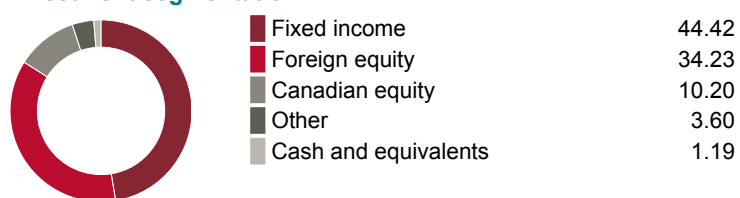
This segregated fund invests primarily in global fixed-income securities but includes global equity securities currently through the Fidelity Global Income Portfolio Fund.

Top 10 investments (of the underlying fund)

	Assets %
iShares Comex Gold Trust ETF	2.85
Fidelity High Income Commercial Real Estate Currency	2.05
Neutral Multi-Asset Base Fund	
United States Treasury Note, 2.63%, 7/31/2029	1.94
SECTOR SPDRTR-ENERGY ETF	1.65
High Yield Investments Directly Held	1.53
Gov. of Canada, 3%, 10/1/2025	0.85
Canada Housing Trust No.1, 0.01%, 6/15/2025	0.78
Province of Ontario, 2.6%, 6/2/2025	0.71
Province of Ontario, 3.5%, 6/2/2024	0.67
Canadian Pacific Railway Ltd.	0.64
Total	13.66

Total investments: 4575

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 foreign bonds and stocks and is comfortable with low to moderate risk. Since the fund invests in stocks and bonds anywhere in the world, its value is affected by changes in the interest rates and by stock prices which can rise and fall in a short period of time.

How has the fund performed?

This section tells you how the fund has performed over the past 2 years for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

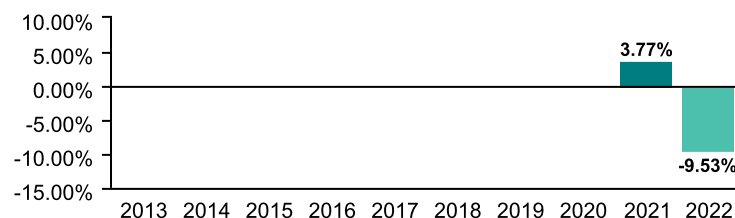
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on May 11, 2020 would have \$1,010.77 on December 31, 2022. This works out to an average of 0.41% a year.

Year-by-year returns (%)

This chart shows how a Standard series option has performed in each of the past 2 years. In the past 2 years, the fund was up in value 1 year and down in value 1 year.



How risky is it?

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



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

Fidelity Global Income Portfolio

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	2.72	2.37	1.62	1.25	n/a	n/a	n/a
75 / 100	3.00	2.65	1.89	1.54	0.11	n/a	n/a

Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

Fidelity Global Income Portfolio

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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

For more information

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

The Canada Life Assurance Company

255 Dufferin Avenue

London, ON N6A 4K1

Web - www.canadalife.com

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

Telephone - 1-888-252-1847

Fidelity Global Balanced Portfolio

Quick facts: Date fund available: May 11, 2020
 Date fund created: May 11, 2020
 Managed by: Fidelity Investments Canada ULC

Total fund value: \$74,798,302
 Portfolio turnover rate: 7.20%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100		
Series	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1,3}	2.82	10.57	1,328,953	3.10	10.50	2,451,741
Preferred 1: FEL, DSC and CB options ^{1,3}	2.51	10.66	549,347	2.80	10.58	2,065,973
Partner: FEL option ²	1.71	10.89	86,318	1.99	10.81	155,448
Preferred partner: FEL option ²	1.41	10.98	118,435	1.70	10.90	122,306

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load
 CB - Chargeback – Includes both CB2 and CB4.
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial
 •Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

³ DSC - Deferred sales charge – Contributions are no longer accepted.

What does the fund invest in?

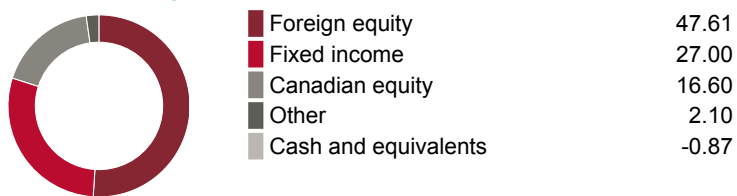
This segregated fund invests primarily in global equity securities but includes global fixed-income securities currently through the Fidelity Global Balanced Portfolio Fund.

Top 10 investments (of the underlying fund)

	Assets %
iShares Comex Gold Trust ETF	2.84
SECTOR SPDRTR-ENERGY ETF	1.66
United States Treasury Note, 2.63%, 7/31/2029	1.61
Canadian Pacific Railway Ltd.	1.05
Fidelity Global High Yield Investment Trust	1.00
Royal Bank of Canada	0.89
High Yield Investments Directly Held	0.87
Canadian Natural Resources Ltd.	0.83
Toronto-Dominion Bank Com New	0.82
Taiwan Semiconductor Manufacturing Co. Ltd. Shs	0.73
Total	12.30

Total investments: 4720

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 bonds and stocks and is comfortable with low to moderate risk. Since the fund invests in stocks and bonds, its value is affected by changes in the interest rates and by stock prices which can rise and fall in a short period of time.

How has the fund performed?

This section tells you how the fund has performed over the past 2 years for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

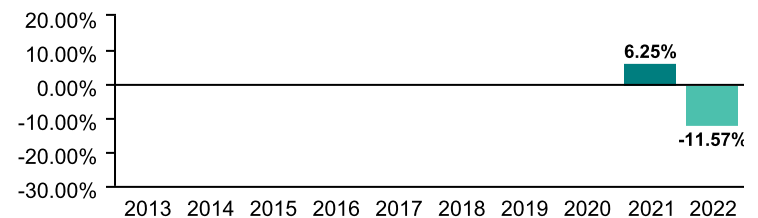
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on May 11, 2020 would have \$1,057.40 on December 31, 2022. This works out to an average of 2.14% a year.

Year-by-year returns (%)

This chart shows how a Standard series option has performed in each of the past 2 years. In the past 2 years, the fund was up in value 1 year and down in value 1 year.



How risky is it?

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



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

Fidelity Global 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 and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	2.82	2.51	1.71	1.41	n/a	n/a	n/a
75 / 100	3.10	2.80	1.99	1.70	0.11	n/a	n/a

Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

Fidelity Global Balanced Portfolio

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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

For more information

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The Canada Life Assurance Company

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Web - www.canadalife.com

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

Telephone - 1-888-252-1847

Global Value Balanced

Quick facts: Date fund available: May 11, 2020
 Date fund created: May 11, 2020
 Managed by: Beutel, Goodman & Company Ltd.

Total fund value: \$19,575,944
 Portfolio turnover rate: 34.08%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100		
	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1, 3}	2.81	11.48	309,443	3.09	11.40	545,855
Preferred 1: FEL, DSC and CB options ^{1, 3}	2.45	11.59	170,305	2.72	11.50	408,338
Partner: FEL option ²	1.69	11.83	66,318	1.97	11.74	28,936
Preferred partner: FEL option ²	1.34	11.94	78,510	1.62	11.85	55,682

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load

CB - Chargeback – Includes both CB2 and CB4.

MER - Management expense ratio

NAV - Net asset value

UOS - Units outstanding

³ DSC - Deferred sales charge – Contributions are no longer accepted.

Minimum investment

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

•RRIF policies: \$10,000 initial

•Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

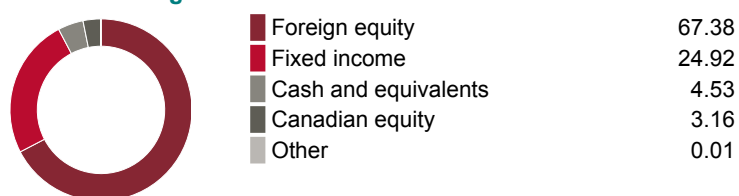
What does the fund invest in?

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

Top 10 investments

	Assets %
Omnicom Group Inc.	2.52
Amdocs Ltd. Shs	2.40
Amgen Inc.	2.33
Harley-Davidson Inc.	2.19
Kimberly-Clark Corp.	2.11
Campbell Soup Co.	2.06
Gov. of Canada, 2%, 6/1/2032	1.98
Kellogg Co.	1.96
Biogen Inc.	1.90
Gen Digital Inc.	1.78
Total	21.23
Total investments:	176

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 foreign bonds and stocks and is comfortable with low to moderate risk. Since the fund invests in stocks and bonds anywhere in the world, its value is affected by changes in the interest rates and by stock prices which can rise and fall in a short period of time.

How has the fund performed?

This section tells you how the fund has performed over the past 2 years for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

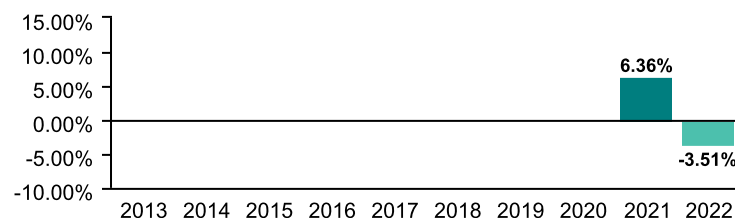
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on May 11, 2020 would have \$1,148.03 on December 31, 2022. This works out to an average of 5.37% a year.

Year-by-year returns (%)

This chart shows how a Standard series option has performed in each of the past 2 years. In the past 2 years, the fund was up in value 1 year and down in value 1 year.



How risky is it?

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



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

Global Value Balanced

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	2.81	2.45	1.69	1.34	n/a	n/a	n/a
75 / 100	3.09	2.72	1.97	1.62	0.11	n/a	n/a

Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

Global Value Balanced

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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

For more information

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

The Canada Life Assurance Company

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London, ON N6A 4K1

Web - www.canadalife.com

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

Telephone - 1-888-252-1847

Global Balanced

Quick facts: Date fund available: October 5, 2009
 Date fund created: October 5, 2009
 Managed by: Mackenzie Investments

Total fund value: \$241,297,577
 Portfolio turnover rate: 6.54%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	Series	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹
Standard: FEL, DSC and CB options ^{1, 3}	2.75	20.80	1,752,479	2.97	20.53	4,763,866	3.12	20.04	649,453
Preferred 1: FEL, DSC and CB options ^{1, 3}	2.51	19.28	867,192	2.67	18.97	2,882,223	2.89	18.51	338,851
Partner: FEL option ²	1.65	11.81	29,608	1.86	11.69	147,007	--	--	--
Preferred partner: FEL option ²	1.41	11.94	130,415	1.58	11.86	99,505	1.80	11.72	15,433

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load
 CB - Chargeback – Includes both CB2 and CB4.
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial
 •Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

³ DSC - Deferred sales charge – Contributions are no longer accepted.

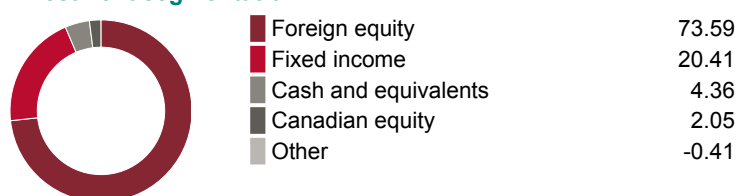
What does the fund invest in?

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

Top 10 investments (of the underlying fund)

	Assets %
Danaher Corp.	2.97
Seven & i Holdings Co. Ltd. Shs	2.95
Johnson & Johnson	2.79
Amcor PLC Depository Receipt Cdi 1 1 Foreign Exempt Nyse	2.60
Colgate-Palmolive Co.	2.48
Compass Group PLC Ord Gbp0.1105	2.46
RELX PLC Shs	2.43
Reckitt Benckiser Group PLC Shs	2.38
Oracle Corp.	2.34
Admiral Group plc Shs	2.31
Total	25.72
Total investments:	1373

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 foreign bonds and stocks and is comfortable with low to moderate risk. Since the fund invests in stocks and bonds its value is affected by changes in interest rates and by stock prices, which can rise and fall in a short period of time.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

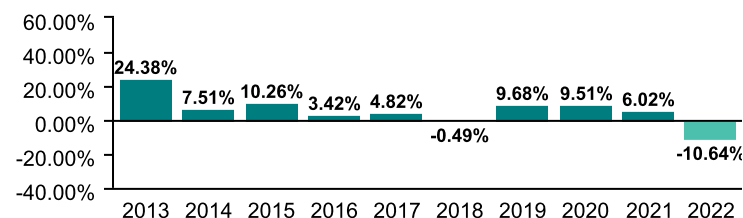
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on December 31, 2012 would have \$1,809.76 on December 31, 2022. This works out to an average of 6.11% a year.

Year-by-year returns (%)

This chart shows how a Standard series option 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 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 and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	2.75	2.51	1.65	1.41	n/a	n/a	n/a
75 / 100	2.97	2.67	1.86	1.58	0.11	n/a	n/a
100 / 100	3.12	2.89	--	1.80	0.11	0.11	n/a

Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

Global Balanced

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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

For more information

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

The Canada Life Assurance Company

255 Dufferin Avenue

London, ON N6A 4K1

Web - www.canadalife.com

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

Telephone - 1-888-252-1847

Global Growth Opportunities Balanced

Quick facts: Date fund available: May 11, 2020
 Date fund created: May 11, 2020
 Managed by: Mackenzie Investments

Total fund value: \$37,386,021
 Portfolio turnover rate: 14.49%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100		
	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1, 3}	2.82	10.32	489,349	3.09	10.25	1,016,561
Preferred 1: FEL, DSC and CB options ^{1, 3}	2.46	10.42	437,607	2.73	10.35	1,340,755
Partner: FEL option ²	1.71	10.63	10,938	1.98	10.54	31,063
Preferred partner: FEL option ²	1.36	10.73	21,994	1.63	10.64	10,933

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load
 CB - Chargeback – Includes both CB2 and CB4.
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial
 •Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

³ DSC - Deferred sales charge – Contributions are no longer accepted.

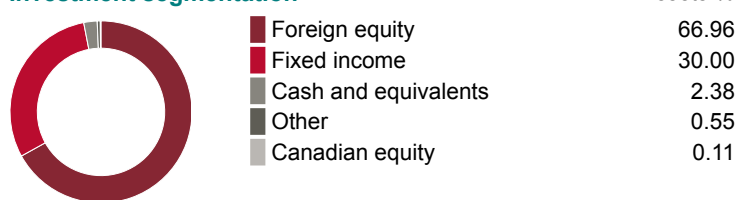
What does the fund invest in?

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

Top 10 investments (of the underlying fund)

Investment	Assets %
Aon PLCCI A	2.79
Linde PLC Sh	2.64
Danaher Corp.	2.48
LVMH Moet Hennessy Louis Vuitton S.E. Shs	2.34
Thermo Fisher Scientific Inc.	2.25
Schneider Electric S.E. Shs	2.22
Alcon Inc. ADR Act Nom	2.20
Roper Technologies Inc.	2.18
Diageo PLC	2.17
L'Oreal S.A. Shs	2.14
Total	23.42
Total investments:	3085

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 foreign bonds and stocks and is comfortable with low to moderate risk. Since the fund invests in stocks and bonds its value is affected by changes in interest rates and by stock prices, which can rise and fall in a short period of time.

How has the fund performed?

This section tells you how the fund has performed over the past 2 years for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

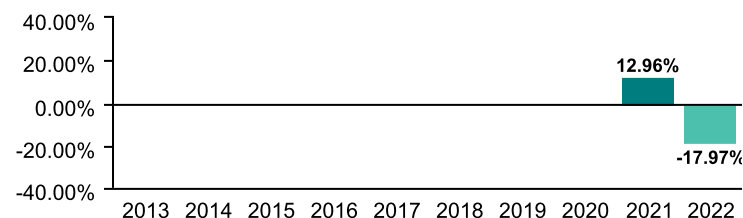
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on May 11, 2020 would have \$1,032.38 on December 31, 2022. This works out to an average of 1.21% a year.

Year-by-year returns (%)

This chart shows how a Standard series option has performed in each of the past 2 years. In the past 2 years, the fund was up in value 1 year and down in value 1 year.



How risky is it?

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



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

Global Growth Opportunities Balanced

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	2.82	2.46	1.71	1.36	n/a	n/a	n/a
75 / 100	3.09	2.73	1.98	1.63	0.11	n/a	n/a

Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

Global Growth Opportunities Balanced

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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

For more information

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Web - www.canadalife.com

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

Telephone - 1-888-252-1847

Global Growth Balanced

Quick facts: Date fund available: May 11, 2020
 Date fund created: May 11, 2020
 Managed by: T. Rowe Price (Canada), Inc.

Total fund value: \$55,782,950
 Portfolio turnover rate: 11.58%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100		
	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1, 3}	2.82	9.84	635,253	3.10	9.77	2,163,315
Preferred 1: FEL, DSC and CB options ^{1, 3}	2.50	9.93	368,402	2.77	9.86	1,938,801
Partner: FEL option ²	1.72	10.14	31,634	1.99	10.06	55,635
Preferred partner: FEL option ²	1.39	10.23	80,387	1.67	10.15	57,529

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load

CB - Chargeback – Includes both CB2 and CB4.

MER - Management expense ratio

NAV - Net asset value

UOS - Units outstanding

³ DSC - Deferred sales charge – Contributions are no longer accepted.

Minimum investment

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

•RRIF policies: \$10,000 initial

•Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

What does the fund invest in?

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

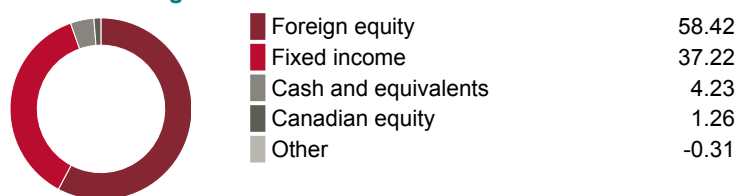
Top 10 investments

Global Growth Equity	Assets %	60.00
Global Multi-Sector Fixed Income		40.00
Total		100.00

Total investments:

2

Investment segmentation



Are there any guarantees?

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

How has the fund performed?

This section tells you how the fund has performed over the past 2 years for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

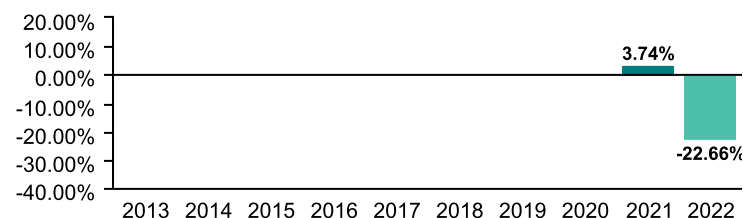
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on May 11, 2020 would have \$983.92 on December 31, 2022. This works out to an average of -0.61% a year.

Year-by-year returns (%)

This chart shows how a Standard series option has performed in each of the past 2 years. In the past 2 years, the fund was up in value 1 year and down in value 1 year.



How risky is it?

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



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

Who is this fund for?

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

Notes

During 2022, Canada Life waived a portion of the fees for this fund for Preferred series 1 and Preferred partner series equal to 0.03 per cent. There is no obligation on Canada Life to continue waiving these fees and it may cease to do so at any time without notice.

Global Growth Balanced

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	2.82	2.50	1.72	1.39	n/a	n/a	n/a
75 / 100	3.10	2.77	1.99	1.67	0.11	n/a	n/a

Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

Global Growth Balanced

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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

For more information

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

Telephone - 1-888-252-1847

Canadian Low Volatility

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

Total fund value: \$19,828,043
 Portfolio turnover rate: 104.59%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
Series	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1,3}	2.69	11.15	97,706	2.90	11.07	227,895	3.25	10.95	15,108
Preferred 1: FEL, DSC and CB options ^{1,3}	2.22	11.31	76,791	2.45	11.23	198,845	2.77	11.11	17,426
Partner: FEL option ²	1.58	11.54	1,557	1.79	11.46	12,329	--	--	--
Preferred partner: FEL option ²	--	--	--	1.32	11.63	12,626	--	--	--

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load
 CB - Chargeback – Includes both CB2 and CB4.
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial
 •Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

³ DSC - Deferred sales charge – Contributions are no longer accepted.

What does the fund invest in?

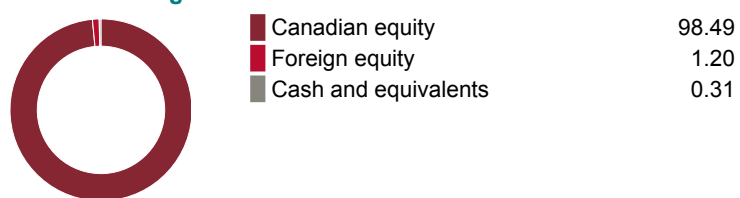
This segregated fund invests primarily in Canadian stocks with a focus on those companies and/or sectors that are believed to likely have lower sensitivity to broader market movements.

Top 10 investments

	Assets %
Toronto-Dominion Bank Com New	5.46
Loblaw Cos. Ltd.	5.27
Canadian National Railwaypany	5.06
Barrick Gold Corporation	4.88
Canadian Imperial Bank ofmerce	4.46
Pembina Pipeline Corp.	3.99
Hydro One Ltd.	3.60
Intact Financial Corporation	3.33
Sun Life Financial Inc.	3.13
Metro Inc.	3.08
Total	42.26

Total investments: 86

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.

How has the fund performed?

This section tells you how the fund has performed over the past 3 years for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

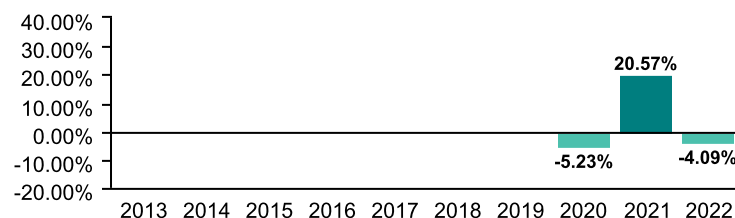
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on November 4, 2019 would have \$1,114.58 on December 31, 2022. This works out to an average of 3.50% a year.

Year-by-year returns (%)

This chart shows how a Standard series option has performed in each of the past 3 years. In the past 3 years, the fund was up in value 1 year and down in value 2 years.



How risky is it?

The risk rating for this fund is *Moderate*.



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

Canadian Low Volatility

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	2.69	2.22	1.58	--	n/a	n/a	n/a
75 / 100	2.90	2.45	1.79	1.32	0.11	n/a	n/a
100 / 100	3.25	2.77	--	--	0.11	0.21	n/a

Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

Canadian Low Volatility

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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

For more information

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

The Canada Life Assurance Company

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London, ON N6A 4K1

Web - www.canadalife.com

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

Telephone - 1-888-252-1847

Canadian Core Dividend

Quick facts: Date fund available: October 5, 2009
 Date fund created: November 27, 1998
 Managed by: Mackenzie Investments

Total fund value: \$1,310,853,088
 Portfolio turnover rate: 13.75%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
Series	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1,3}	2.51	24.29	3,612,334	2.62	24.04	11,428,720	3.10	22.58	1,198,067
Preferred 1: FEL, DSC and CB options ^{1,3}	2.14	21.35	2,465,681	2.36	20.87	13,588,482	2.69	20.11	1,408,809
Partner: FEL option ²	1.41	12.39	167,866	1.52	12.33	332,847	2.00	12.07	21,288
Preferred partner: FEL option ²	1.04	12.60	184,862	1.26	12.48	453,189	1.59	12.29	2,814

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load

CB - Chargeback – Includes both CB2 and CB4.

MER - Management expense ratio

NAV - Net asset value

UOS - Units outstanding

³ DSC - Deferred sales charge – Contributions are no longer accepted.

Minimum investment

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

•RRIF policies: \$10,000 initial

•Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

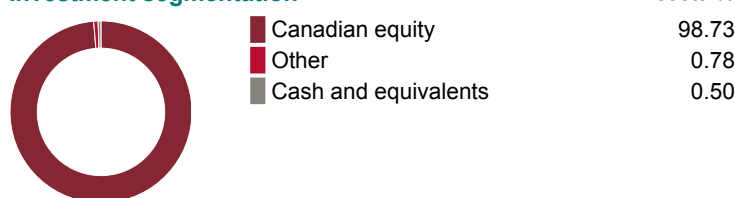
What does the fund invest in?

This segregated fund invests primarily in dividend yielding Canadian stocks.

Top 10 investments

	Assets %
Royal Bank of Canada	8.48
Toronto-Dominion Bank Com New	7.72
Bank of Montreal	6.42
Bank of Nova Scotia (The)	5.43
BCE Inc. Com New	4.90
Canadian Imperial Bank ofomerce	4.58
Suncor Energy Inc.	4.43
Enbridge Inc.	4.38
Telus Corp.	4.26
Canadian Natural Resources Ltd.	3.52
Total	54.12
Total investments:	42

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 for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

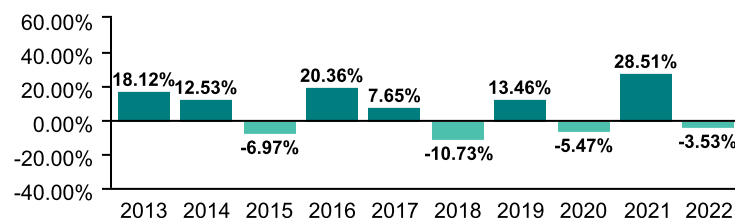
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on December 31, 2012 would have \$1,901.70 on December 31, 2022. This works out to an average of 6.64% a year.

Year-by-year returns (%)

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



How risky is it?

The risk rating for this fund is *Moderate*.



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

Canadian Core Dividend

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	2.51	2.14	1.41	1.04	n/a	n/a	n/a
75 / 100	2.62	2.36	1.52	1.26	0.16	n/a	n/a
100 / 100	3.10	2.69	2.00	1.59	0.16	0.21	n/a

Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

Canadian Core Dividend

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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

For more information

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Web - www.canadalife.com

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

Telephone - 1-888-252-1847

Canadian Focused Dividend

Quick facts: Date fund available: October 5, 2009
 Date fund created: November 27, 1998
 Managed by: Mackenzie Investments

Total fund value: \$310,165,994
 Portfolio turnover rate: 43.24%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1, 3}	2.61	20.97	1,251,362	2.72	20.63	3,875,820	3.10	19.79	159,572
Preferred 1: FEL, DSC and CB options ^{1, 3}	2.15	19.32	1,264,735	2.37	18.88	3,680,334	2.70	18.22	90,649
Partner: FEL option ²	1.50	13.24	168,508	1.61	13.17	256,516	--	--	--
Preferred partner: FEL option ²	1.05	13.51	284,546	1.26	13.38	428,241	--	--	--

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load

CB - Chargeback – Includes both CB2 and CB4.

MER - Management expense ratio

NAV - Net asset value

UOS - Units outstanding

³ DSC - Deferred sales charge – Contributions are no longer accepted.

Minimum investment

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

•RRIF policies: \$10,000 initial

•Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

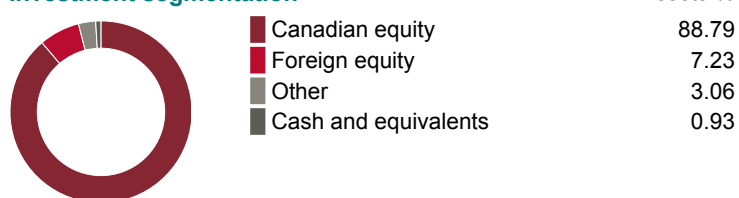
What does the fund invest in?

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

Top 10 investments

	Assets %
Royal Bank of Canada	5.88
Toronto-Dominion Bank Com New	5.71
Enbridge Inc.	4.04
Canadian National Railwaypany	3.36
Bank of Nova Scotia (The)	3.32
Bank of Montreal	2.91
Canadian Natural Resources Ltd.	2.79
Telus Corp.	2.62
Rogers Communications Inc. CI B Non Vtg	2.30
Canadian Pacific Railway Ltd.	2.27
Total	35.20
Total investments:	72

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, 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 for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

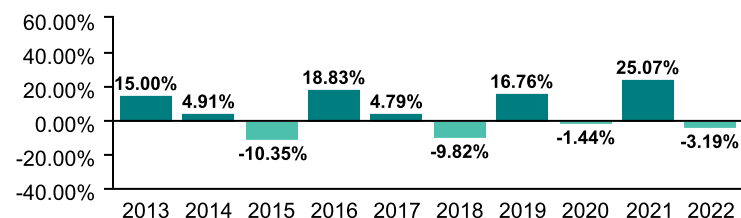
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on December 31, 2012 would have \$1,692.28 on December 31, 2022. This works out to an average of 5.40% a year.

Year-by-year returns (%)

This chart shows how a Standard series option 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 and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	2.61	2.15	1.50	1.05	n/a	n/a	n/a
75 / 100	2.72	2.37	1.61	1.26	0.11	n/a	n/a
100 / 100	3.10	2.70	--	--	0.11	0.21	n/a

Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

Canadian Focused Dividend

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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

For more information

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Web - www.canadalife.com

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

Telephone - 1-888-252-1847

Canadian Dividend

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

Total fund value: \$103,751,969
 Portfolio turnover rate: 3.66%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1,3}	2.79	11.86	1,516,151	2.96	11.80	2,530,691	3.32	11.66	116,582
Preferred 1: FEL, DSC and CB options ^{1,3}	2.36	12.02	1,099,658	2.60	11.93	2,412,719	2.94	11.81	125,760
Partner: FEL option ²	1.67	12.31	40,500	1.83	12.22	159,299	--	--	--
Preferred partner: FEL option ²	1.25	12.45	80,944	1.49	12.36	176,653	--	--	--

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load
 CB - Chargeback – Includes both CB2 and CB4.
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial
 •Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

³ DSC - Deferred sales charge – Contributions are no longer accepted.

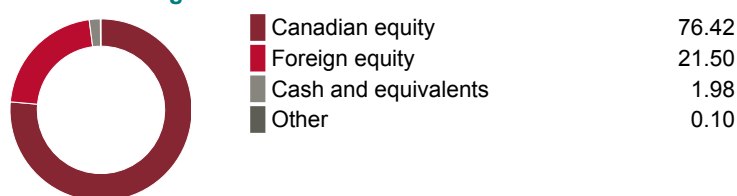
What does the fund invest in?

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

Top 10 investments (of the underlying fund)

	Assets %
Royal Bank of Canada	7.15
Toronto-Dominion Bank Com New	5.81
Bank of Montreal	4.13
Sun Life Financial Inc.	3.86
Telus Corp.	3.74
TC Energy Corp.	3.25
Intact Financial Corporation	3.03
Enbridge Inc.	2.94
Manulife Financial Corporation	2.84
Bank of Nova Scotia (The)	2.83
Total	39.58
Total investments:	180

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 3 years for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

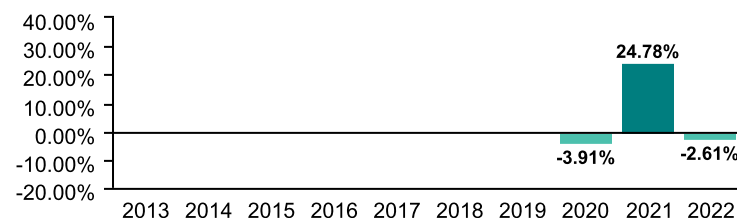
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on November 4, 2019 would have \$1,186.17 on December 31, 2022. This works out to an average of 5.56% a year.

Year-by-year returns (%)

This chart shows how a Standard series option has performed in each of the past 3 years. In the past 3 years, the fund was up in value 1 year 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 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 and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	2.79	2.36	1.67	1.25	n/a	n/a	n/a
75 / 100	2.96	2.60	1.83	1.49	0.16	n/a	n/a
100 / 100	3.32	2.94	--	--	0.16	0.21	n/a

Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

Canadian Dividend

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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

For more information

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

The Canada Life Assurance Company

255 Dufferin Avenue

London, ON N6A 4K1

Web - www.canadalife.com

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

Telephone - 1-888-252-1847

Canadian Growth

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

Total fund value: \$133,625,241
 Portfolio turnover rate: 8.37%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100		
Series	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1,3}	2.70	12.27	137,005	2.87	12.18	149,315
Preferred 1: FEL, DSC and CB options ^{1,3}	2.25	12.45	158,991	2.47	12.35	167,963
Partner: FEL option ²	1.60	12.75	9,127	1.77	12.67	6,008
Preferred partner: FEL option ²	--	--	--	1.38	12.85	325

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load
 CB - Chargeback – Includes both CB2 and CB4.
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial
 •Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

³ DSC - Deferred sales charge – Contributions are no longer accepted.

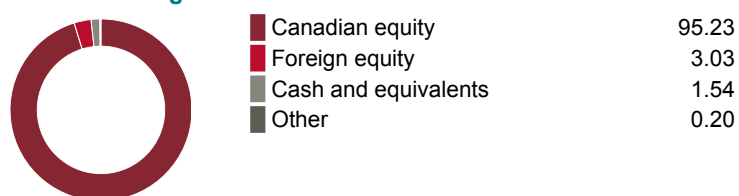
What does the fund invest in?

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

Top 10 investments (of the underlying fund)

	Assets %
Royal Bank of Canada	7.70
Toronto-Dominion Bank Com New	6.05
Bank of Montreal	5.62
Canadian Pacific Railway Ltd.	4.44
Canadian National Railwaypany	3.71
Intact Financial Corporation	3.21
Canadian Natural Resources Ltd.	3.16
Enbridge Inc.	2.66
Agnico-Eagle Mines Ltd.	2.62
Rogers Communications Inc. CI B Non Vtg	2.52
Total	41.69
Total investments:	63

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

Prior to October 23, 2023, this fund was named Pathways Canadian Equity. On February 3, 2023 the name of the underlying fund changed to Canada Life Canadian Growth Fund from Canada Life Pathways Canadian Equity Fund. No other changes were made to the segregated fund.

How has the fund performed?

This section tells you how the fund has performed over the past 3 years years for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

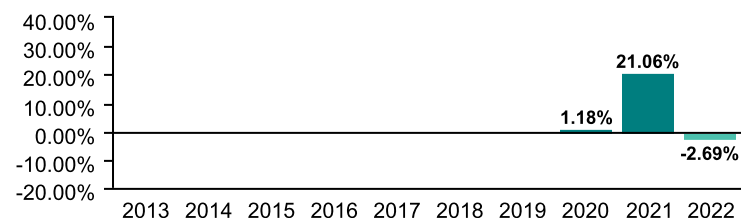
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on June 17, 2019 would have \$1,227.06 on December 31, 2022. This works out to an average of 5.95% a year.

Year-by-year returns (%)

This chart shows how a Standard series option has performed in each of the past 3 years. In the past 3 years, the fund was up in value 2 years and down in value 1 year.



How risky is it?

The risk rating for this fund is *Moderate*.



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

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 and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	2.70	2.25	1.60	--	n/a	n/a	n/a
75 / 100	2.87	2.47	1.77	1.38	0.16	n/a	n/a

Trailing commission

Canada Life pays a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the sales charge option you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

Canadian Growth

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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

For more information

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The Canada Life Assurance Company

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London, ON N6A 4K1

Web - www.canadalife.com

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

Telephone - 1-888-252-1847

Canadian Equity

Quick facts: Date fund available: October 5, 2009
 Date fund created: November 27, 1998
 Managed by: Mackenzie Investments

Total fund value: \$196,789,619
 Portfolio turnover rate: 27.27%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1, 3}	2.63	18.53	193,671	2.85	18.12	469,813	3.19	17.37	25,478
Preferred 1: FEL, DSC and CB options ^{1, 3}	2.18	19.70	105,531	2.40	19.28	297,218	2.73	18.59	47,514
Partner: FEL option ²	1.53	12.61	8,303	1.76	12.49	14,775	--	--	--
Preferred partner: FEL option ²	1.10	12.88	6,449	1.31	12.75	24,820	1.64	12.56	5,230

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load
 CB - Chargeback – Includes both CB2 and CB4.
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial
 •Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

³ DSC - Deferred sales charge – Contributions are no longer accepted.

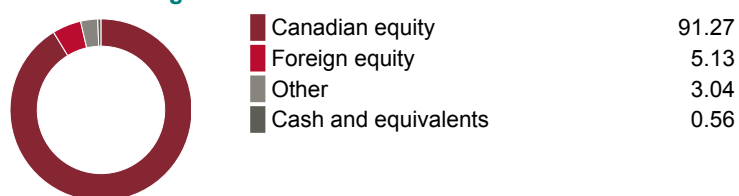
What does the fund invest in?

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

Top 10 investments

	Assets %
Royal Bank of Canada	8.07
Toronto-Dominion Bank Com New	6.18
Canadian Pacific Railway Ltd.	5.98
Bank of Montreal	4.34
Canadian Natural Resources Ltd.	4.31
TC Energy Corp.	4.13
Waste Connections Inc.	4.00
Dollarama Inc.	3.97
Telus Corp.	3.65
Rogers Communications Inc. CI B Non Vtg	3.47
Total	48.10
Total investments:	34

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 for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

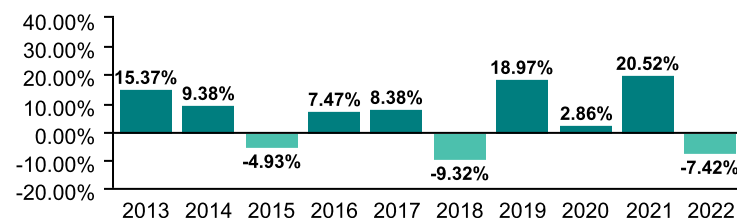
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on December 31, 2012 would have \$1,730.07 on December 31, 2022. This works out to an average of 5.63% a year.

Year-by-year returns (%)

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



How risky is it?

The risk rating for this fund is *Moderate*.



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

Canadian Equity

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	2.63	2.18	1.53	1.10	n/a	n/a	n/a
75 / 100	2.85	2.40	1.76	1.31	0.16	n/a	n/a
100 / 100	3.19	2.73	--	1.64	0.16	0.21	n/a

Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

Canadian Equity

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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

For more information

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Web - www.canadalife.com

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

Telephone - 1-888-252-1847

Canadian Equity Value

Quick facts: Date fund available: October 5, 2009
 Date fund created: August 22, 2001
 Managed by: Mackenzie Investments

Total fund value: \$112,303,832
 Portfolio turnover rate: 7.89%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
Series	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1, 3}	2.66	16.96	161,495	2.84	16.67	378,563	3.19	15.93	36,810
Preferred 1: FEL, DSC and CB options ^{1, 3}	2.22	18.80	147,622	2.42	18.39	301,163	2.75	17.73	29,104
Partner: FEL option ²	1.55	12.34	1,988	1.72	12.25	31,978	--	--	--
Preferred partner: FEL option ²	1.10	12.59	29,684	1.33	12.47	27,363	--	--	--

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load
 CB - Chargeback – Includes both CB2 and CB4.
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial
 •Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

³ DSC - Deferred sales charge – Contributions are no longer accepted.

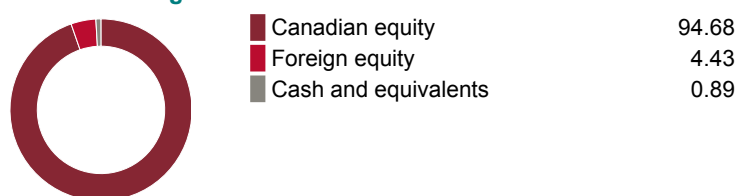
What does the fund invest in?

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

Top 10 investments

	Assets %
Royal Bank of Canada	6.97
Toronto-Dominion Bank Com New	6.54
Canadian Natural Resources Ltd.	3.98
Bank of Montreal	3.82
Canadian National Railwaypany	3.79
Canadian Pacific Railway Ltd.	3.74
Bank of Nova Scotia (The)	2.83
Suncor Energy Inc.	2.76
Alimentation Couche-Tard Inc.	2.65
CGI Inc. CI A Sub Vtg	2.48
Total	39.55
Total investments:	556

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, 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 for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

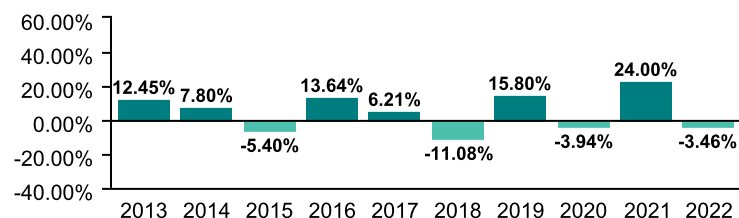
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on December 31, 2012 would have \$1,638.71 on December 31, 2022. This works out to an average of 5.06% a year.

Year-by-year returns (%)

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



How risky is it?

The risk rating for this fund is *Moderate*.



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

Canadian Equity Value

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	2.66	2.22	1.55	1.10	n/a	n/a	n/a
75 / 100	2.84	2.42	1.72	1.33	0.11	n/a	n/a
100 / 100	3.19	2.75	--	--	0.11	0.21	n/a

Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

Canadian Equity Value

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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

For more information

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

The Canada Life Assurance Company

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Web - 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: October 5, 2009
 Date fund created: November 27, 1998
 Managed by: Mackenzie Investments

Total fund value: \$101,756,811
 Portfolio turnover rate: 7.88%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
Series	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1, 3}	2.95	21.42	737,269	3.06	21.00	1,297,982	3.47	20.21	104,794
Preferred 1: FEL, DSC and CB options ^{1, 3}	2.48	21.82	554,635	2.71	21.32	1,211,177	3.05	20.58	31,121
Partner: FEL option ²	1.83	13.41	63,832	1.94	13.35	83,496	2.36	13.10	11,284
Preferred partner: FEL option ²	1.37	13.71	169,991	1.59	13.57	169,192	1.94	13.37	34,540

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load
 CB - Chargeback – Includes both CB2 and CB4.
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial
 •Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

³ DSC - Deferred sales charge – Contributions are no longer accepted.

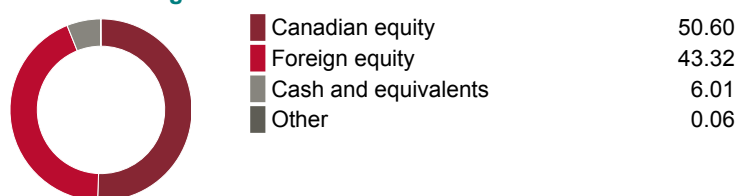
What does the fund invest in?

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

Top 10 investments (of the underlying fund)

	Assets %
Stantec Inc.	5.20
Telus Corp.	4.48
Aon PLCCI A	4.41
Royal Bank of Canada	4.35
Intact Financial Corporation	3.97
Keysight Technologies Inc.	3.91
Accenture PLCClass A	3.89
Danaher Corp.	3.75
Thomson Reuters Corp. Com New	3.68
Premium Brands Holdings Corporation	3.65
Total	41.31
Total investments:	34

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 "Low to moderate" to "Moderate". No other changes were made to the segregated fund.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

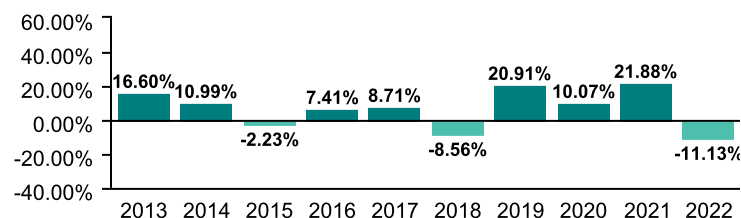
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on December 31, 2012 would have \$1,947.31 on December 31, 2022. This works out to an average of 6.89% a year.

Year-by-year returns (%)

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



How risky is it?

The risk rating for this fund is *Moderate*.



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

Canadian Focused 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 and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	2.95	2.48	1.83	1.37	n/a	n/a	n/a
75 / 100	3.06	2.71	1.94	1.59	0.16	n/a	n/a
100 / 100	3.47	3.05	2.36	1.94	0.16	0.21	n/a

Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

Canadian Focused Growth

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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For more information

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Telephone - 1-888-252-1847

Canadian Focused Value

Quick facts: Date fund available: November 4, 2019
 Date fund created: November 4, 2019
 Managed by: Beutel, Goodman & Company Ltd.

Total fund value: \$197,130,875
 Portfolio turnover rate: 22.72%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	Series	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹
Standard: FEL, DSC and CB options ^{1, 3}	2.79	12.00	2,183,981	3.02	11.92	4,567,391	3.40	11.78	120,706
Preferred 1: FEL, DSC and CB options ^{1, 3}	2.39	12.15	1,420,602	2.62	12.07	4,730,315	2.94	11.94	71,221
Partner: FEL option ²	1.68	12.42	215,424	1.89	12.34	254,488	2.28	12.19	1,565
Preferred partner: FEL option ²	1.28	12.58	479,969	1.50	12.50	623,416	1.82	12.37	20,384

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load
 CB - Chargeback – Includes both CB2 and CB4.
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial
 •Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

³ DSC - Deferred sales charge – Contributions are no longer accepted.

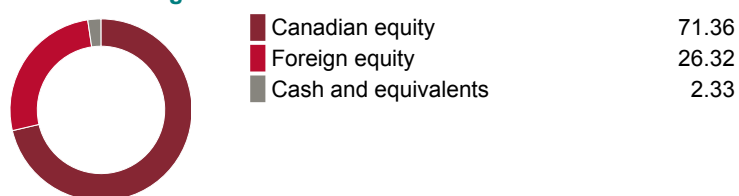
What does the fund invest in?

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

Top 10 investments

	Assets %
Royal Bank of Canada	6.20
Toronto-Dominion Bank Com New	5.24
Restaurant Brands International Inc.	3.40
Canadian National Railwaypany	3.16
TC Energy Corp.	3.07
Rogers Communications Inc. CI B Non Vtg	3.00
Sun Life Financial Inc.	2.86
Bank of Montreal	2.72
Magna International Inc.	2.72
Manulife Financial Corporation	2.66
Total	35.04
Total investments:	68

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 3 years for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

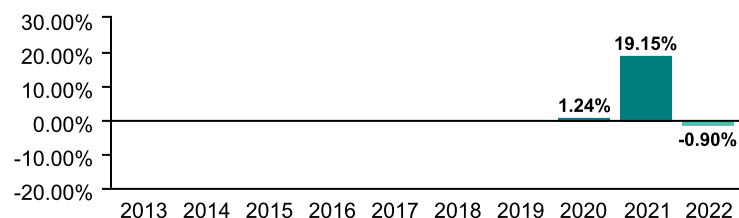
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on November 4, 2019 would have \$1,199.65 on December 31, 2022. This works out to an average of 5.94% a year.

Year-by-year returns (%)

This chart shows how a Standard series option has performed in each of the past 3 years. In the past 3 years, the fund was up in value 2 years and down in value 1 year.



How risky is it?

The risk rating for this fund is *Moderate*.



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

Canadian Focused Value

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	2.79	2.39	1.68	1.28	n/a	n/a	n/a
75 / 100	3.02	2.62	1.89	1.50	0.11	n/a	n/a
100 / 100	3.40	2.94	2.28	1.82	0.11	0.21	n/a

Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

Canadian Focused Value

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

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.

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

Telephone - 1-888-252-1847

Fidelity True North[®]

Quick facts: Date fund available: October 5, 2009
 Date fund created: November 27, 1998
 Managed by: Fidelity Investments Canada ULC

Total fund value: \$159,479,646
 Portfolio turnover rate: 8.16%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1,3}	3.04	23.70	560,592	3.38	23.00	1,587,263	3.66	22.17	239,512
Preferred 1: FEL, DSC and CB options ^{1,3}	2.64	23.46	436,373	2.86	22.95	1,384,987	3.19	22.12	139,462
Partner: FEL option ²	1.93	14.00	7,757	2.27	13.80	97,520	2.56	13.56	21,550
Preferred partner: FEL option ²	1.54	14.20	12,180	1.75	14.12	58,224	2.10	13.84	21,696

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load
 CB - Chargeback – Includes both CB2 and CB4.
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial
 •Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

³ DSC - Deferred sales charge – Contributions are no longer accepted.

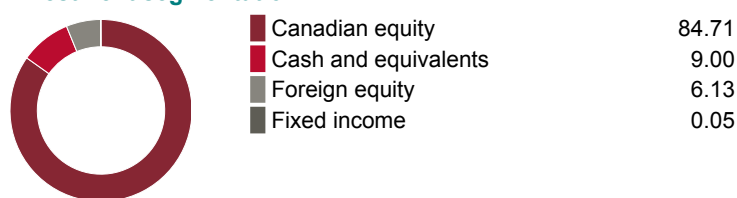
What does the fund invest in?

This segregated fund invests primarily in Canadian equities currently through the *Fidelity True North[®]* Fund.

Top 10 investments (of the underlying fund)

	Assets %
Royal Bank of Canada	6.42
Toronto-Dominion Bank Com New	4.80
Canadian Pacific Railway Ltd.	4.68
Rogers Communications Inc. CI B Non Vtg	4.31
Canadian Natural Resources Ltd.	3.56
Canadian National Railwaypany	3.31
CGI Inc. CI A Sub Vtg	3.23
Alimentation Couche-Tard Inc. Multiple Vtg Sh	3.14
Dollarama Inc.	3.09
Intact Financial Corporation	2.68
Total	39.21
Total investments:	158

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 for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

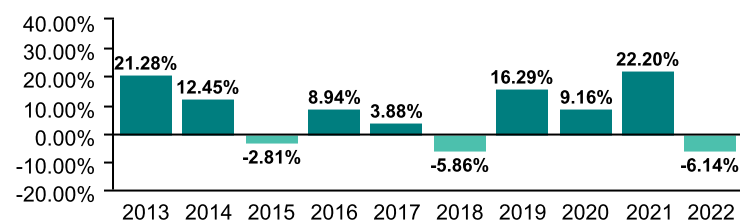
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on December 31, 2012 would have \$2,055.74 on December 31, 2022. This works out to an average of 7.47% a year.

Year-by-year returns (%)

This chart shows how a Standard series option 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.

Fidelity True North[®]

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 and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	3.04	2.64	1.93	1.54	n/a	n/a	n/a
75 / 100	3.38	2.86	2.27	1.75	0.16	n/a	n/a
100 / 100	3.66	3.19	2.56	2.10	0.16	0.21	n/a

Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

Fidelity True North[®]

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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

For more information

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

The Canada Life Assurance Company

255 Dufferin Avenue

London, ON N6A 4K1

Web - www.canadalife.com

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

Telephone - 1-888-252-1847

Canadian Concentrated Equity

Quick facts: Date fund available: June 17, 2019
 Date fund created: June 17, 2019
 Managed by: Galibier Capital Management Ltd.

Total fund value: \$44,703,386
 Portfolio turnover rate: 11.19%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100		
Series	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1, 3}	2.71	12.05	471,182	2.99	11.91	745,431
Preferred 1: FEL, DSC and CB options ^{1, 3}	2.42	12.16	459,324	2.70	12.04	554,508
Partner: FEL option ²	1.60	12.52	11,330	1.87	12.39	59,672
Preferred partner: FEL option ²	1.31	12.65	32,987	1.59	12.52	176,107

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load
 CB - Chargeback – Includes both CB2 and CB4.
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial
 •Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

³ DSC - Deferred sales charge – Contributions are no longer accepted.

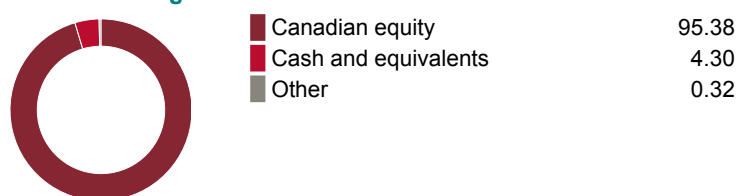
What does the fund invest in?

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

Top 10 investments (of the underlying fund)

Investment	Assets %
Canadian Pacific Railway Ltd.	5.71
Manulife Financial Corporation	5.15
Agnico-Eagle Mines Ltd.	4.83
Spin Master Corp. Sub Vtg	4.82
Northland Power Inc.	4.43
WSP Global Inc.	4.35
CGI Inc. CI A Sub Vtg	4.22
CCL Industries Inc. CI B	4.22
Rogers Communications Inc. CI B Non Vtg	4.20
Intact Financial Corporation	4.11
Total	46.03
Total investments:	25

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

Prior to October 23, 2023, this fund was named Pathways Canadian Concentrated Equity. Effective July 2023 the name of the underlying fund changed to Canada Life Canadian Concentrated Equity Fund from Canada Life Pathways Canadian Concentrated Equity Fund. No other changes were made to the segregated fund.

How has the fund performed?

This section tells you how the fund has performed over the past 3 years years for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

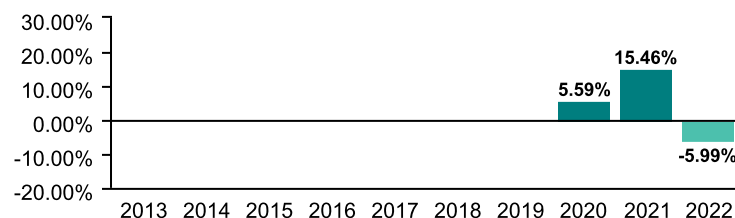
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on June 17, 2019 would have \$1,204.71 on December 31, 2022. This works out to an average of 5.40% a year.

Year-by-year returns (%)

This chart shows how a Standard series option has performed in each of the past 3 years. In the past 3 years, the fund was up in value 2 years and down in value 1 year.



How risky is it?

The risk rating for this fund is *Moderate*.



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

Canadian Concentrated Equity

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	2.71	2.42	1.60	1.31	n/a	n/a	n/a
75 / 100	2.99	2.70	1.87	1.59	0.16	n/a	n/a

Trailing commission

Canada Life pays a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the sales charge option you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

Canadian Concentrated Equity

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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

For more information

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

The Canada Life Assurance Company

255 Dufferin Avenue

London, ON N6A 4K1

Web - www.canadalife.com

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

Telephone - 1-888-252-1847

Canadian Small-Mid Cap

Quick facts: Date fund available: October 5, 2009
 Date fund created: November 21, 2003
 Managed by: Mackenzie Investments

Total fund value: \$113,332,760
 Portfolio turnover rate: 37.48%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1, 3}	2.78	24.14	439,263	3.00	23.44	903,959	3.43	22.24	59,137
Preferred 1: FEL, DSC and CB options ^{1, 3}	2.32	20.07	409,499	2.55	19.61	814,136	2.94	18.82	32,132
Partner: FEL option ²	1.67	12.25	36,230	1.89	12.13	64,605	--	--	--
Preferred partner: FEL option ²	1.22	12.50	50,300	1.43	12.38	53,635	1.83	12.17	969

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load

CB - Chargeback – Includes both CB2 and CB4.

MER - Management expense ratio

NAV - Net asset value

UOS - Units outstanding

³ DSC - Deferred sales charge – Contributions are no longer accepted.

Minimum investment

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

•RRIF policies: \$10,000 initial

•Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

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.

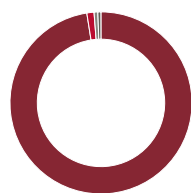
Top 10 investments

	Assets %
Aritzia Inc. Sub Vtg Shs	4.03
Stella-Jones Inc.	3.79
iA Financial Corp. Inc.	3.62
Andlauer Healthcare Group Inc. Com Sub Vtg	3.28
Boralex Inc. CI A New	2.69
Kinaxis Inc.	2.67
Wjnpak Ltd.	2.52
Northland Power Inc.	2.50
Killam Apartment Tr Unit	2.46
CCL Industries Inc. CI B	2.44
Total	30.00

Total investments:

57

Investment segmentation



	Assets %
Canadian equity	97.50
Other	1.27
Cash and equivalents	0.68
Foreign equity	0.54

How has the fund performed?

This section tells you how the fund has performed over the past 10 years for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

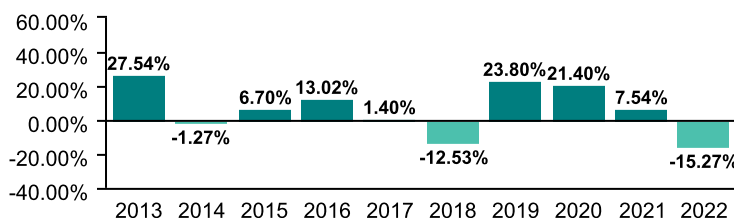
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on December 31, 2012 would have \$1,844.34 on December 31, 2022. This works out to an average of 6.31% a year.

Year-by-year returns (%)

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



Are there any guarantees?

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

How risky is it?

The risk rating for this fund is *Moderate*.



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

Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of stocks 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.

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 and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	2.78	2.32	1.67	1.22	n/a	n/a	n/a
75 / 100	3.00	2.55	1.89	1.43	0.21	n/a	n/a
100 / 100	3.43	2.94	--	1.83	0.21	0.27	n/a

Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

Canadian Small-Mid Cap

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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

For more information

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The Canada Life Assurance Company

255 Dufferin Avenue

London, ON N6A 4K1

Web - www.canadalife.com

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

Telephone - 1-888-252-1847

Real Estate

Quick facts: Date fund available: October 5, 2009
 Date fund created: November 21, 2005
 Managed by: GWL Realty Advisors Inc.

Total fund value: \$626,450,348
 Portfolio turnover rate: 4.73%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
Series	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1, 3}	3.01	19.61	4,040,394	3.11	19.22	3,519,747	3.55	18.17	455,886
Preferred 1: FEL, DSC and CB options ^{1, 3}	2.56	16.92	2,982,993	2.72	16.62	3,989,228	3.11	15.96	307,662
Partner: FEL option ²	1.92	12.72	500,061	2.02	12.66	436,789	--	--	--
Preferred partner: FEL option ²	1.47	12.97	918,396	1.63	12.88	651,930	--	--	--

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load
 CB - Chargeback – Includes both CB2 and CB4.
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial
 •Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

³ DSC - Deferred sales charge – Contributions are no longer accepted.

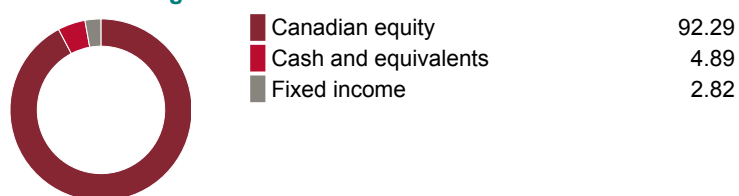
What does the fund invest in?

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	4.37
The Livmore High Park, Toronto, ON	3.59
High Park Village - West Tower, Toronto, ON	3.33
Grenadier Square Redevelopment, Toronto, ON	2.84
33 Yonge Street, Toronto, ON	2.36
The Lillian Redpath Towers, Toronto, ON	2.30
5140 Yonge Street, Toronto, ON	2.23
5150 - 5160 Yonge Street, Toronto, ON	2.16
200 Kent Street, Ottawa, ON	2.14
Bayview Village Place, Toronto, ON	2.07
Total	27.40
Total investments:	128

Investment segmentation



How has the fund performed?

This section tells you how the fund has performed over the past 10 years for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

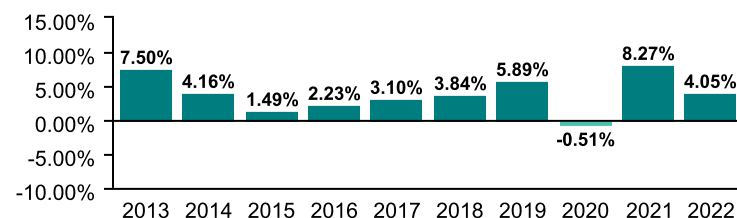
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on December 31, 2012 would have \$1,476.31 on December 31, 2022. This works out to an average of 3.97% a year.

Year-by-year returns (%)

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



Are there any guarantees?

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

How risky is it?

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



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

Who is this fund for?

A person who is investing for the 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 \$578 million worth of real property and has sold \$513 million worth.

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 and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	3.01	2.56	1.92	1.47	n/a	n/a	n/a
75 / 100	3.11	2.72	2.02	1.63	0.16	n/a	n/a
100 / 100	3.55	3.11	--	--	0.16	0.21	n/a

Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

Real Estate

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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

For more information

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Telephone - 1-888-252-1847

Global Low Volatility

Quick facts: Date fund available: November 4, 2019
 Date fund created: November 4, 2019
 Managed by: Irish Life Investment Managers Limited

Total fund value: \$5,327,425
 Portfolio turnover rate: 96.29%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1, 3}	2.99	10.90	62,064	3.08	10.84	172,202	3.48	10.71	8,747
Preferred 1: FEL, DSC and CB options ^{1, 3}	2.45	11.06	52,069	2.68	10.98	136,909	3.02	10.86	11,390
Partner: FEL option ²	1.81	11.29	393	1.97	11.23	7,254	--	--	--
Preferred partner: FEL option ²	1.35	11.45	1,972	1.57	11.37	9,063	--	--	--

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load
 CB - Chargeback – Includes both CB2 and CB4.
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial
 •Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

³ DSC - Deferred sales charge – Contributions are no longer accepted.

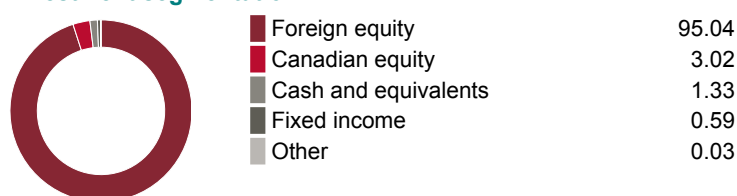
What does the fund invest in?

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.	2.09
Microsoft Corp.	1.70
Merck & Co. Inc.	1.35
Hong Kong Exchanges and Clearing Limited Shs	1.33
Daito Trust Construction Co. Ltd. Shs	1.32
Novartis AG Namen -Akt	1.32
Cigna Corp.	1.31
Procter & Gamble Co.	1.30
Cisco Systems Inc.	1.30
AutoZone Inc.	1.27
Total	14.30
Total investments:	4546

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". 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 3 years for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

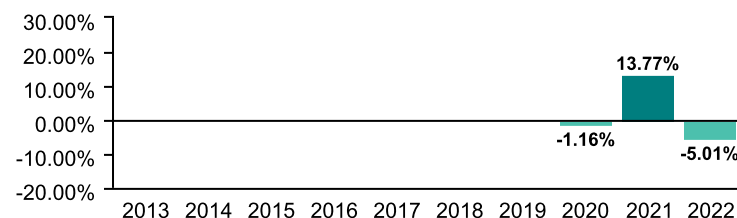
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on November 4, 2019 would have \$1,089.73 on December 31, 2022. This works out to an average of 2.76% a year.

Year-by-year returns (%)

This chart shows how a Standard series option has performed in each of the past 3 years. In the past 3 years, the fund was up in value 1 year 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 and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	2.99	2.45	1.81	1.35	n/a	n/a	n/a
75 / 100	3.08	2.68	1.97	1.57	0.11	n/a	n/a
100 / 100	3.48	3.02	--	--	0.11	0.21	n/a

Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

Global Low Volatility

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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Telephone - 1-888-252-1847

Global Dividend

Quick facts: Date fund available: January 12, 2015
 Date fund created: January 12, 2015
 Managed by: Setanta Asset Management Limited

Total fund value: \$189,259,553
 Portfolio turnover rate: 25.32%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	Series	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹
Standard: FEL, DSC and CB options ^{1, 3}	2.82	14.24	908,594	2.99	14.05	2,049,431	3.28	13.75	98,017
Preferred 1: FEL, DSC and CB options ^{1, 3}	2.37	14.76	683,850	2.64	14.42	2,049,975	2.98	13.99	156,013
Partner: FEL option ²	1.72	11.63	38,024	1.88	11.55	63,756	--	--	--
Preferred partner: FEL option ²	1.26	11.87	67,760	1.53	11.73	131,389	1.87	11.57	4,545

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load
 CB - Chargeback – Includes both CB2 and CB4.
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial
 •Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

³ DSC - Deferred sales charge – Contributions are no longer accepted.

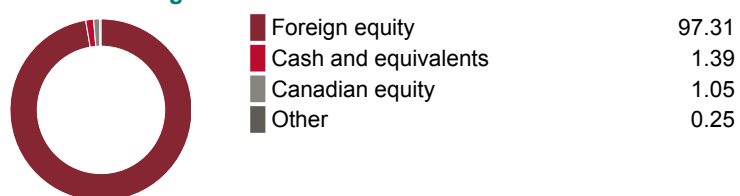
What does the fund invest in?

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

Top 10 investments

	Assets %
Johnson & Johnson	4.12
Procter & Gamble Co.	3.97
Sanofi Shs	3.80
Sampo PLC-A -	3.56
Nestle S.A.Nom	3.41
Novartis AG Namen -Akt	3.35
Bangkok Bank Public Co. Ltd. GDR Nvdr Shares	3.23
Medtronic PLC Shs	3.03
Lancashire Holdings Ltd. Shs	2.96
Samsung Electronics Co. Ltd. PfdNon -Voting	2.90
Total	34.34
Total investments:	43

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 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 7 years for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

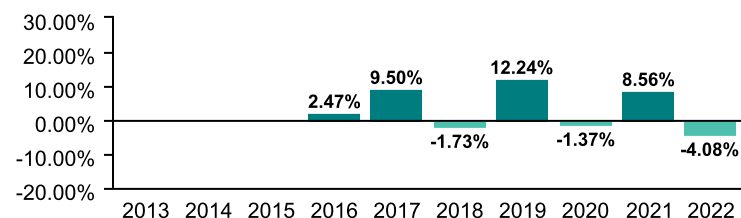
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on January 12, 2015 would have \$1,423.66 on December 31, 2022. This works out to an average of 4.53% a year.

Year-by-year returns (%)

This chart shows how a Standard series option has performed in each of the past 7 years. In the past 7 years, the fund was up in value 4 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.

Global Dividend

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	2.82	2.37	1.72	1.26	n/a	n/a	n/a
75 / 100	2.99	2.64	1.88	1.53	0.11	n/a	n/a
100 / 100	3.28	2.98	--	1.87	0.11	0.21	n/a

Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

Global Dividend

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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

For more information

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

The Canada Life Assurance Company

255 Dufferin Avenue

London, ON N6A 4K1

Web - www.canadalife.com

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

Telephone - 1-888-252-1847

Global All Cap Equity

Quick facts: Date fund available: October 5, 2009
 Date fund created: November 27, 1998
 Managed by: Setanta Asset Management Limited

Total fund value: \$142,409,921
 Portfolio turnover rate: 10.45%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1, 3}	2.82	26.73	442,872	2.99	26.06	972,798	3.26	25.20	67,675
Preferred 1: FEL, DSC and CB options ^{1, 3}	2.36	26.71	308,704	2.69	25.84	791,725	3.08	24.68	30,134
Partner: FEL option ²	1.72	11.66	134,677	1.88	11.57	193,177	--	--	--
Preferred partner: FEL option ²	1.26	11.90	178,669	1.59	11.72	255,596	1.98	11.53	21,078

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load
 CB - Chargeback – Includes both CB2 and CB4.
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial
 •Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

³ DSC - Deferred sales charge – Contributions are no longer accepted.

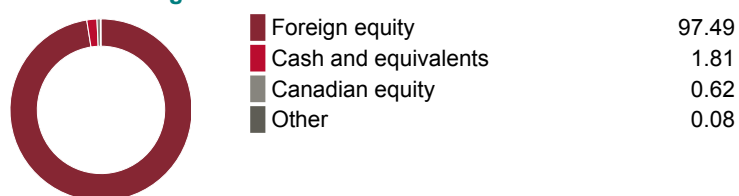
What does the fund invest in?

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

Top 10 investments

	Assets %
Microsoft Corp.	4.09
Berkshire Hathaway Inc. Cl B New	3.76
Oracle Corp.	3.08
McDonald's Corp.	2.66
Johnson & Johnson	2.63
Nike Inc. Cl B	2.52
Costco Wholesale Corp.	2.50
Johnson Controls International PLC Shs	2.43
KeySight Technologies Inc.	2.28
Alphabet Inc. Cl A	2.28
Total	28.23
Total investments:	79

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 for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

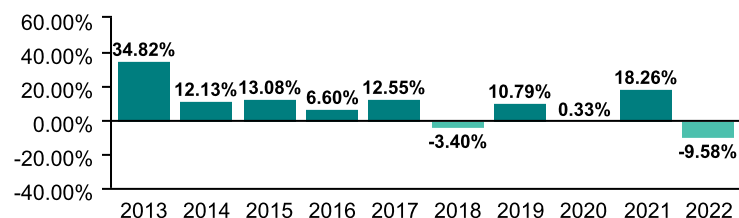
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on December 31, 2012 would have \$2,354.89 on December 31, 2022. This works out to an average of 8.94% a year.

Year-by-year returns (%)

This chart shows how a Standard series option 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 and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	
		<ul style="list-style-type: none"> The redemption charge is a set rate. It's deducted from the amount you withdraw. Any redemption charge you pay goes to Canada Life. You can switch to units of other available funds as per the contract. If you switch from a DSC option to a FEL option you may pay a redemption charge. The redemption charge is based on the date you invested the premium.
		<ul style="list-style-type: none"> When you invest in the CB4 option, Canada Life pays a commission of up to 3.5%. If you redeem units within the first 4 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	2.82	2.36	1.72	1.26	n/a	n/a	n/a
75 / 100	2.99	2.69	1.88	1.59	0.21	n/a	n/a
100 / 100	3.26	3.08	--	1.98	0.21	0.27	n/a

Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

Global All Cap Equity

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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

For more information

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

The Canada Life Assurance Company

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Web - www.canadalife.com

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

Telephone - 1-888-252-1847

Global Founders

Quick facts: Date fund available: May 11, 2020
 Date fund created: May 11, 2020
 Managed by: Beutel, Goodman & Company Ltd.

Total fund value: \$16,791,005
 Portfolio turnover rate: 28.17%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100		
	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1, 3}	2.79	12.71	104,072	3.12	12.60	206,608
Preferred 1: FEL, DSC and CB options ^{1, 3}	2.42	12.83	57,748	2.75	12.72	162,443
Partner: FEL option ²	1.67	13.09	30,300	2.03	12.97	13,151
Preferred partner: FEL option ²	1.32	13.21	23,561	1.69	13.09	6,239

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load
 CB - Chargeback – Includes both CB2 and CB4.
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial
 •Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

³ DSC - Deferred sales charge – Contributions are no longer accepted.

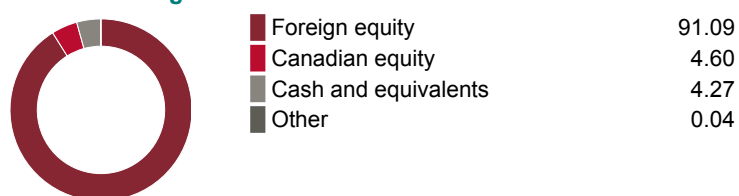
What does the fund invest in?

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

Top 10 investments

	Assets %
Omnicom Group Inc.	3.28
Amdocs Ltd. Shs	3.13
Amgen Inc.	3.03
Harley-Davidson Inc.	2.85
Kimberly-Clark Corp.	2.74
Campbell Soup Co.	2.68
Kellogg Co.	2.55
Biogen Inc.	2.46
Gen Digital Inc.	2.32
Westinghouse Air Brake Technologies Corp.	2.21
Total	27.27
Total investments:	94

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 2 years for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

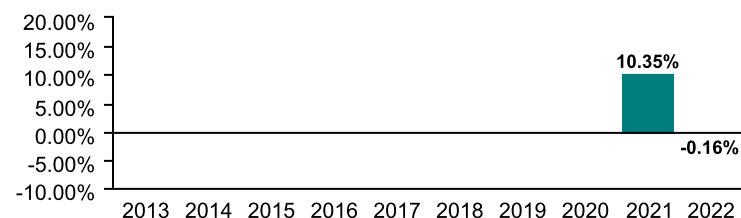
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on May 11, 2020 would have \$1,270.91 on December 31, 2022. This works out to an average of 9.51% a year.

Year-by-year returns (%)

This chart shows how a Standard series option has performed in each of the past 2 years. In the past 2 years, the fund was up in value 1 year 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 Founders

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	2.79	2.42	1.67	1.32	n/a	n/a	n/a
75 / 100	3.12	2.75	2.03	1.69	0.21	n/a	n/a

Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

Global Founders

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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

For more information

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

Telephone - 1-888-252-1847

Foreign Equity

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

Total fund value: \$50,117,214
 Portfolio turnover rate: 20.91%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
Series	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1, 3}	3.02	11.06	516,925	3.18	11.01	968,492	3.71	10.83	40,962
Preferred 1: FEL, DSC and CB options ^{1, 3}	2.55	11.23	379,666	2.89	11.11	1,013,916	3.34	10.96	11,057
Partner: FEL option ²	1.90	11.46	119,511	2.07	11.40	179,070	--	--	--
Preferred partner: FEL option ²	1.44	11.63	242,314	1.78	11.51	419,153	--	--	--

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load

CB - Chargeback – Includes both CB2 and CB4.

MER - Management expense ratio

NAV - Net asset value

UOS - Units outstanding

³ DSC - Deferred sales charge – Contributions are no longer accepted.

Minimum investment

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

•RRIF policies: \$10,000 initial

•Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

What does the fund invest in?

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

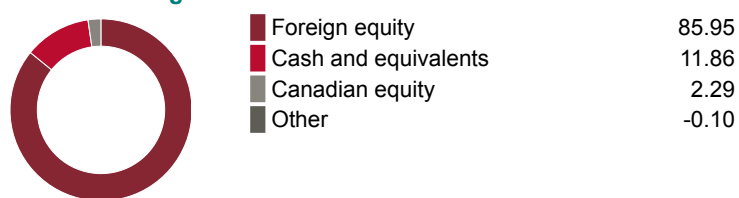
Top 10 investments (of the underlying fund)

	Assets %
Danaher Corp.	3.47
Seven & i Holdings Co. Ltd. Shs	3.44
Johnson & Johnson	3.26
Amcor PLC Depository Receipt Cdi 1 1 Foreign Exempt Nyse	3.02
Colgate-Palmolive Co.	2.91
Compass Group PLC Ord Gbp0.1105	2.89
RELX PLC Shs	2.86
Reckitt Benckiser Group PLC Shs	2.78
Oracle Corp.	2.75
Admiral Group plc Shs	2.69
Total	30.08

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 3 years for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

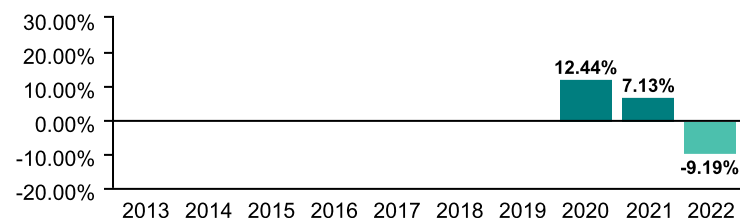
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on November 4, 2019 would have \$1,106.42 on December 31, 2022. This works out to an average of 3.26% a year.

Year-by-year returns (%)

This chart shows how a Standard series option has performed in each of the past 3 years. In the past 3 years, the fund was up in value 2 years and down in value 1 year.



How risky is it?

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



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

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 and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	3.02	2.55	1.90	1.44	n/a	n/a	n/a
75 / 100	3.18	2.89	2.07	1.78	0.21	n/a	n/a
100 / 100	3.71	3.34	--	--	0.21	0.27	n/a

Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

Foreign Equity

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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

For more information

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

The Canada Life Assurance Company

255 Dufferin Avenue

London, ON N6A 4K1

Web - www.canadalife.com

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

Telephone - 1-888-252-1847

Sustainable Global Equity

Quick facts: Date fund available: October 23, 2023
 Date fund created: October 23, 2023
 Managed by: JPMorgan Asset Management (Canada) Inc.

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

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100		
Series	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1,3}	3.04	--	--	3.32	--	--
Preferred 1: FEL, DSC and CB options ^{1,3}	2.65	--	--	2.93	--	--
Partner: FEL option ²	1.93	--	--	2.21	--	--
Preferred partner: FEL option ²	1.55	--	--	1.82	--	--

As this is the fund's first year of existence, all MERs shown are estimates. The actual 2023 MERs will be available at the end of April 2024. For further details on the MER see *Ongoing Expenses* below.

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load

CB - Chargeback – Includes both CB2 and CB4.

MER - Management expense ratio

NAV - Net asset value

UOS - Units outstanding

³ DSC - Deferred sales charge – Contributions are no longer accepted.

Minimum investment

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

•RRIF policies: \$10,000 initial

•Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

What does the fund invest in?

This segregated fund invests primarily in global equity securities selected by using a responsible investing approach currently through the Canada Life Sustainable Global Equity mutual fund.

Top 10 investments (of the underlying fund)

	Assets %
Microsoft Corp.	4.39
Mastercard Inc. Cl A	3.66
AbbVie Inc.	3.20
UnitedHealth Group Inc.	3.15
Progressive Corp.	3.08
LVMH Moët Hennessy Louis Vuitton S.E. Shs	3.03
Amazon.com Inc.	2.68
Alphabet Inc. Cl A	2.67
Bristol-Myers Squibb Co.	2.63
Thermo Fisher Scientific Inc.	2.37
Total	30.87
Total investments:	57

Investment segmentation

	Assets %
Foreign equity	100.98
Cash and equivalents	0.98
Other	-1.96

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 fund that follows a responsible approach to investing, seeking the growth potential over the longer term, of global stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time along with exchange rates between currencies.

How has the fund performed?

This fund was launched on October 23, 2023. Performance data cannot be published until a fund has been available for one year.

How risky is it?

The risk rating for this fund is *Moderate*.



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

Sustainable Global Equity

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	3.04	2.65	1.93	1.55	n/a	n/a	n/a
75 / 100	3.32	2.93	2.21	1.82	0.21	n/a	n/a

As this is the fund's first year of existence, all MERs shown are estimates. The actual 2023 MERs will be available at the end of April 2024.

Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

Sustainable Global Equity

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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For more information

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London, ON N6A 4K1

Web - www.canadalife.com

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

Telephone - 1-888-252-1847

Global Equity

Quick facts: Date fund available: May 11, 2020
 Date fund created: May 11, 2020
 Managed by: Capital Group

Total fund value: \$45,383,358
 Portfolio turnover rate: 11.13%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100		
Series	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1, 3}	3.01	10.62	579,234	3.33	10.53	1,169,283
Preferred 1: FEL, DSC and CB options ^{1, 3}	2.67	10.72	493,662	2.99	10.63	1,365,096
Partner: FEL option ²	1.91	10.93	39,843	2.25	10.84	64,053
Preferred partner: FEL option ²	1.57	11.03	168,387	1.90	10.94	207,058

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load
 CB - Chargeback – Includes both CB2 and CB4.
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial
 •Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

³ DSC - Deferred sales charge – Contributions are no longer accepted.

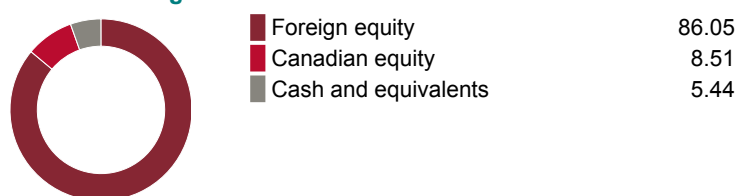
What does the fund invest in?

This segregated fund invests primarily in global equities anywhere in the world currently through the Capital Group Global Equity Pool.

Top 10 investments (of the underlying fund)

Investment	Assets %
UnitedHealth Group Inc.	3.16
Eli Lilly & Co.	2.50
Gov. of Canada Treasury Bill, 0.01%, 1/19/2023	2.41
Microsoft Corp.	2.32
Gov. of Canada Treasury Bill, 0.01%, 1/5/2023	2.30
Novo Nordisk A/S Almindelig Aktie	2.23
Taiwan Semiconductor Manufacturing Co. Ltd. Shs	2.13
Reliance Industries Ltd.Dematerialised	1.90
Thermo Fisher Scientific Inc.	1.55
Caterpillar Inc.	1.37
Total	21.86
Total investments:	232

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 2 years for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

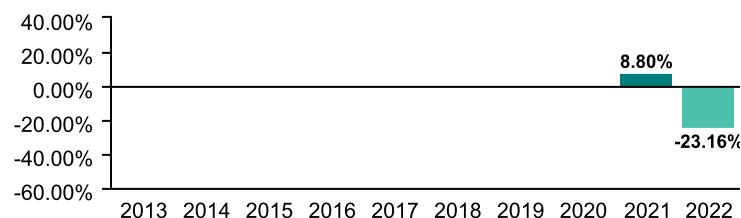
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on May 11, 2020 would have \$1,061.99 on December 31, 2022. This works out to an average of 2.30% a year.

Year-by-year returns (%)

This chart shows how a Standard series option has performed in each of the past 2 years. In the past 2 years, the fund was up in value 1 year and down in value 1 year.



How risky is it?

The risk rating for this fund is *Moderate*.



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

Global Equity

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	3.01	2.67	1.91	1.57	n/a	n/a	n/a
75 / 100	3.33	2.99	2.25	1.90	0.21	n/a	n/a

Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

Global Equity

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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

For more information

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Telephone - 1-888-252-1847

Fidelity Global Equity

Quick facts: Date fund available: October 5, 2009
 Date fund created: November 27, 1998
 Managed by: Fidelity Investments Canada ULC

Total fund value: \$83,016,938
 Portfolio turnover rate: 6.17%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1, 3}	3.18	26.43	415,971	3.45	25.80	880,639	3.78	24.72	249,407
Preferred 1: FEL, DSC and CB options ^{1, 3}	2.80	27.67	187,011	3.11	26.72	612,520	3.55	25.50	73,795
Partner: FEL option ²	2.09	12.30	35,377	2.36	12.15	36,140	2.69	11.97	26,676
Preferred partner: FEL option ²	1.69	12.52	20,753	2.01	12.34	56,409	2.45	12.10	5,141

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load

CB - Chargeback – Includes both CB2 and CB4.

MER - Management expense ratio

NAV - Net asset value

UOS - Units outstanding

³ DSC - Deferred sales charge – Contributions are no longer accepted.

Minimum investment

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

•RRIF policies: \$10,000 initial

•Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

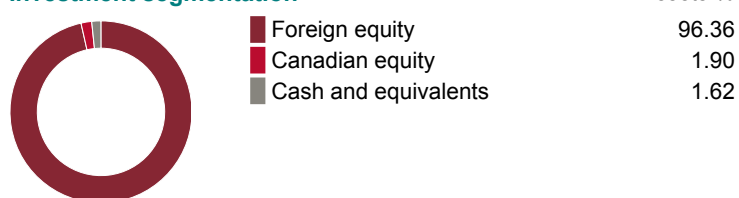
What does the fund invest in?

This segregated fund invests primarily in stocks anywhere in the world currently through the Fidelity Global Fund.

Top 10 investments (of the underlying fund)

	Assets %
Microsoft Corp.	4.41
Alphabet Inc. CI A	2.37
JPMorgan Chase & Co.	2.34
UnitedHealth Group Inc.	2.21
Johnson & Johnson	2.06
Canadian Pacific Railway Ltd.	1.90
HCA Healthcare Inc.	1.87
AmerisourceBergen Corp.	1.82
Mastercard Inc. CI A	1.77
Cigna Corp.	1.60
Total	22.36
Total investments:	223

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 for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

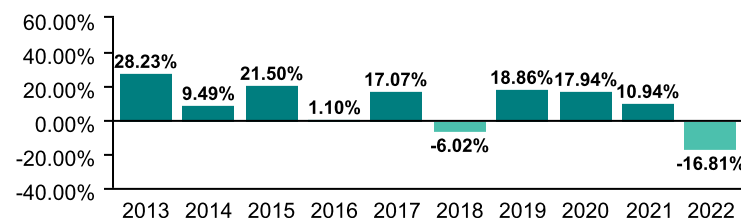
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on December 31, 2012 would have \$2,454.59 on December 31, 2022. This works out to an average of 9.40% a year.

Year-by-year returns (%)

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



How risky is it?

The risk rating for this fund is *Moderate*.



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

Fidelity Global Equity

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	3.18	2.80	2.09	1.69	n/a	n/a	n/a
75 / 100	3.45	3.11	2.36	2.01	0.21	n/a	n/a
100 / 100	3.78	3.55	2.69	2.45	0.21	0.27	n/a

Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

Fidelity Global Equity

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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

For more information

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

The Canada Life Assurance Company

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London, ON N6A 4K1

Web - www.canadalife.com

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

Telephone - 1-888-252-1847

All World Equity

Quick facts: Date fund available: October 5, 2009
 Date fund created: November 27, 1998
 Managed by: Invesco Canada Ltd.

Total fund value: \$59,765,686
 Portfolio turnover rate: 4.72%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1, 3}	3.18	24.30	123,935	3.34	23.79	416,960	3.73	22.65	68,472
Preferred 1: FEL, DSC and CB options ^{1, 3}	2.66	22.78	85,024	2.99	21.97	340,670	3.43	20.96	33,915
Partner: FEL option ²	2.07	10.54	3,335	2.24	10.47	4,243	--	--	--
Preferred partner: FEL option ²	1.56	10.73	1,920	1.88	10.57	8,029	--	--	--

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load
 CB - Chargeback – Includes both CB2 and CB4.
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial
 •Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

³ DSC - Deferred sales charge – Contributions are no longer accepted.

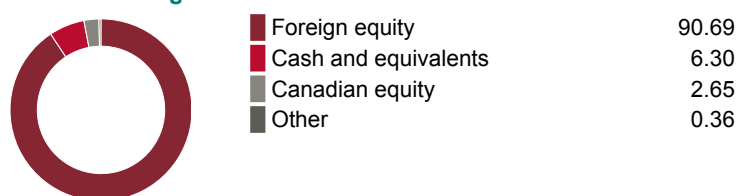
What does the fund invest in?

This segregated fund currently invests primarily in companies anywhere in the world through the Invesco Global Companies Fund.

Top 10 investments (of the underlying fund)

	Assets %
Visa Inc. Com CIA	5.57
British American Tobacco PLC Shs	5.38
Microsoft Corp.	4.59
SAP SE Shs	4.34
London Stock Exchange Group PLC Shs	4.29
Honeywell International Inc.	4.17
Analog Devices Inc.	4.13
AIA Group Ltd. Shs	4.08
Aon PLCCA	3.90
Alphabet Inc. CIA	3.89
Total	44.34
Total investments:	86

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 for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

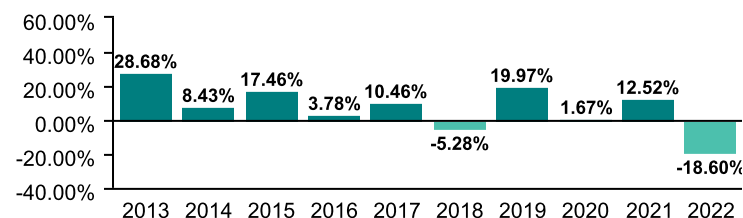
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on December 31, 2012 would have \$1,988.32 on December 31, 2022. This works out to an average of 7.11% a year.

Year-by-year returns (%)

This chart shows how a Standard series option 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.

All World 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 and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	3.18	2.66	2.07	1.56	n/a	n/a	n/a
75 / 100	3.34	2.99	2.24	1.88	0.21	n/a	n/a
100 / 100	3.73	3.43	--	--	0.21	0.27	n/a

Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

All World Equity

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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

For more information

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Telephone - 1-888-252-1847

Global Growth Opportunities

Quick facts: Date fund available: October 5, 2009
 Date fund created: November 27, 1998
 Managed by: Mackenzie Investments

Total fund value: \$382,160,903
 Portfolio turnover rate: 91.83%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1,3}	3.05	29.66	1,384,396	3.27	28.86	2,753,513	3.69	27.36	171,888
Preferred 1: FEL, DSC and CB options ^{1,3}	2.58	28.83	903,294	2.91	27.85	2,250,405	3.37	26.54	120,339
Partner: FEL option ²	1.95	13.12	106,568	2.15	13.00	195,344	2.60	12.76	2,798
Preferred partner: FEL option ²	1.48	13.42	212,338	1.81	13.22	432,786	2.25	12.96	42,365

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load
 CB - Chargeback – Includes both CB2 and CB4.
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial
 •Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

³ DSC - Deferred sales charge – Contributions are no longer accepted.

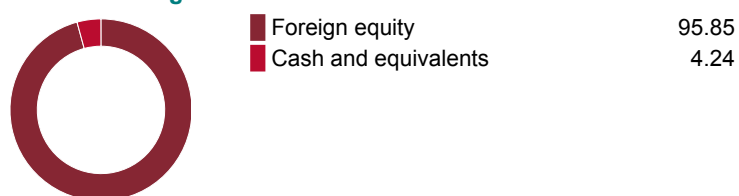
What does the fund invest in?

This segregated fund invests primarily in stocks worldwide currently through the Canada Life Global Growth Opportunities mutual fund.

Top 10 investments (of the underlying fund)

Investment	Assets %
Aon PLCCIA	4.04
Linde PLC Sh	3.78
Danaher Corp.	3.57
LVMH Moet Hennessy Louis Vuitton S.E. Shs	3.36
Thermo Fisher Scientific Inc.	3.24
Schneider Electric S.E. Shs	3.21
Alcon Inc. ADR Act Nom	3.17
Roper Technologies Inc.	3.15
Diageo PLC	3.13
L'Oreal S.A. Shs	3.08
Total	33.73
Total investments:	42

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 for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

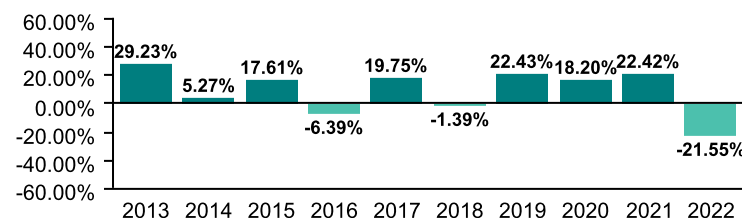
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on December 31, 2012 would have \$2,457.97 on December 31, 2022. This works out to an average of 9.41% a year.

Year-by-year returns (%)

This chart shows how a Standard series option 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.

Global Growth Opportunities

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	3.05	2.58	1.95	1.48	n/a	n/a	n/a
75 / 100	3.27	2.91	2.15	1.81	0.21	n/a	n/a
100 / 100	3.69	3.37	2.60	2.25	0.21	0.27	n/a

Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

Global Growth Opportunities

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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

For more information

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Telephone - 1-888-252-1847

Global Growth Equity

Quick facts: Date fund available: May 11, 2020
 Date fund created: May 11, 2020
 Managed by: T. Rowe Price (Canada), Inc.

Total fund value: \$63,562,955
 Portfolio turnover rate: 12.04%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100		
Series	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1, 3}	3.09	10.33	580,658	3.43	10.24	807,732
Preferred 1: FEL, DSC and CB options ^{1, 3}	2.74	10.43	372,427	3.07	10.34	766,726
Partner: FEL option ²	1.99	10.64	29,874	2.34	10.54	42,117
Preferred partner: FEL option ²	1.64	10.73	11,609	1.97	10.65	83,585

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load
 CB - Chargeback – Includes both CB2 and CB4.
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial
 •Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

³ DSC - Deferred sales charge – Contributions are no longer accepted.

What does the fund invest in?

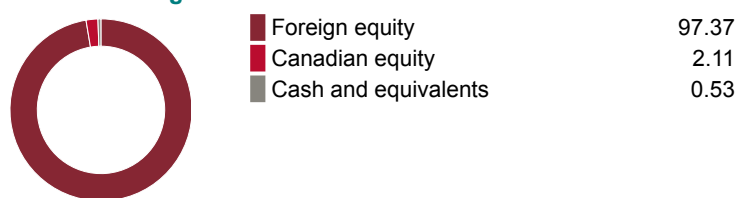
This segregated fund invests primarily in global equities anywhere in the world currently through the T. Rowe Price Global Growth Equity Pool.

Top 10 investments (of the underlying fund)

	Assets %
Microsoft Corp.	2.83
Apple Inc.	2.62
Amazon.com Inc.	2.32
Alphabet Inc. Cap Stk Cl C	1.80
Roper Technologies Inc.	1.79
Charles Schwab Corp.	1.41
Masan Group Corporation Shs	1.40
PT Sumber Alfaria Trijaya TbkNew	1.38
Fiserv Inc.	1.18
Huntington Bancshares Inc.	1.02
Total	17.75

Total investments: 238

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 2 years for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

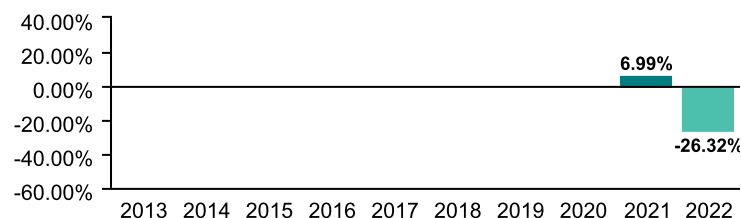
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on May 11, 2020 would have \$1,033.07 on December 31, 2022. This works out to an average of 1.24% a year.

Year-by-year returns (%)

This chart shows how a Standard series option has performed in each of the past 2 years. In the past 2 years, the fund was up in value 1 year and down in value 1 year.



How risky is it?

The risk rating for this fund is *Moderate*.



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

Global Growth Equity

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	3.09	2.74	1.99	1.64	n/a	n/a	n/a
75 / 100	3.43	3.07	2.34	1.97	0.21	n/a	n/a

Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

Global Growth Equity

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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

For more information

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

The Canada Life Assurance Company

255 Dufferin Avenue

London, ON N6A 4K1

Web - www.canadalife.com

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

Telephone - 1-888-252-1847

Global Small-Mid Cap Growth

Quick facts: Date fund available: October 23, 2023
 Date fund created: October 23, 2023
 Managed by: Mackenzie Investments

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

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100		
Series	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1,3}	2.98	--	--	3.43	--	--
Preferred 1: FEL, DSC and CB options ^{1,3}	2.65	--	--	3.09	--	--
Partner: FEL option ²	1.88	--	--	2.32	--	--
Preferred partner: FEL option ²	1.55	--	--	1.99	--	--

As this is the fund's first year of existence, all MERs shown are estimates. The actual 2023 MERs will be available at the end of April 2024. For further details on the MER see *Ongoing Expenses* below.

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load

CB - Chargeback – Includes both CB2 and CB4.

MER - Management expense ratio

NAV - Net asset value

UOS - Units outstanding

³ DSC - Deferred sales charge – Contributions are no longer accepted.

Minimum investment

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

•RRIF policies: \$10,000 initial

•Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

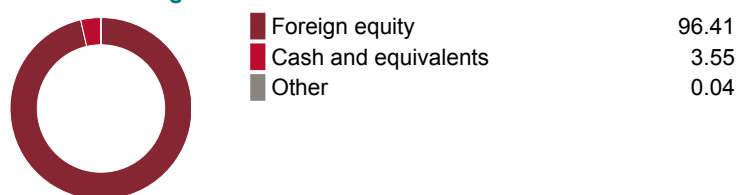
What does the fund invest in?

The segregated fund invests primarily, directly or indirectly, in equities of global small- to mid-capitalization companies currently through the Canada Life Global Small-Mid Cap Growth mutual fund.

Top 10 investments (of the underlying fund)

	Assets %
Progressive Corp.	2.95
Motorola Solutions Inc. Com New	2.85
Westinghouse Air Brake Technologies Corp.	2.67
Charles River Laboratories International Inc.	2.50
Cirrus Logic Inc.	2.46
CoStar Group Inc.	2.40
Keysight Technologies Inc.	2.22
Bio-Techne Corporation	2.18
Maximus Inc.	2.17
DexCom, Inc.	2.03
Total	24.43
Total investments:	742

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 of small- to mid-capitalization companies and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time along with exchange rates between currencies.

How has the fund performed?

This fund was launched on October 23, 2023. Performance data cannot be published until a fund has been available for one year.

How risky is it?

The risk rating for this fund is *Moderate*.



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

Global Small-Mid Cap Growth

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	2.98	2.65	1.88	1.55	n/a	n/a	n/a
75 / 100	3.43	3.09	2.32	1.99	0.21	n/a	n/a

As this is the fund's first year of existence, all MERs shown are estimates. The actual 2023 MERs will be available at the end of April 2024.

Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

Global Small-Mid Cap Growth

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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

For more information

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Web - www.canadalife.com

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

Telephone - 1-888-252-1847

U.S. Dividend

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

Total fund value: \$370,260,381
 Portfolio turnover rate: 56.47%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	Series	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹
Standard: FEL, DSC and CB options ^{1,3}	2.65	26.56	2,121,100	2.87	26.08	4,441,408	3.15	25.42	434,956
Preferred 1: FEL, DSC and CB options ^{1,3}	2.19	27.80	1,614,982	2.47	27.09	3,644,677	2.86	26.10	176,287
Partner: FEL option ²	1.55	14.31	83,936	1.76	14.17	291,836	--	--	--
Preferred partner: FEL option ²	1.09	14.60	256,778	1.37	14.42	356,297	1.75	14.18	4,214

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load

CB - Chargeback – Includes both CB2 and CB4.

MER - Management expense ratio

NAV - Net asset value

UOS - Units outstanding

³ DSC - Deferred sales charge – Contributions are no longer accepted.

Minimum investment

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

•RRIF policies: \$10,000 initial

•Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

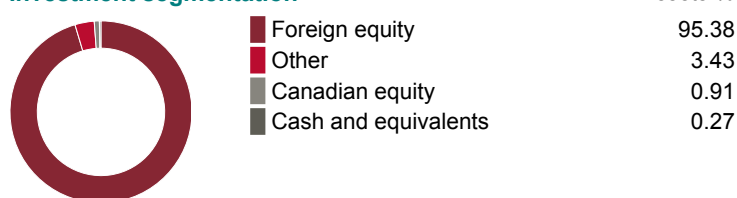
What does the fund invest in?

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

Top 10 investments

	Assets %
Merck & Co. Inc.	2.88
McDonald's Corp.	2.80
AbbVie Inc.	2.80
Chevron Corp.	2.80
Elevance Health Inc.	2.73
Eli Lilly & Co.	2.71
Northrop Grumman Corp.	2.46
Exxon Mobil Corp.	2.40
Sempra Energy	2.39
AT&T Inc.	2.35
Total	26.31
Total investments:	55

Investment segmentation



How has the fund performed?

This section tells you how the fund has performed over the past 9 years for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

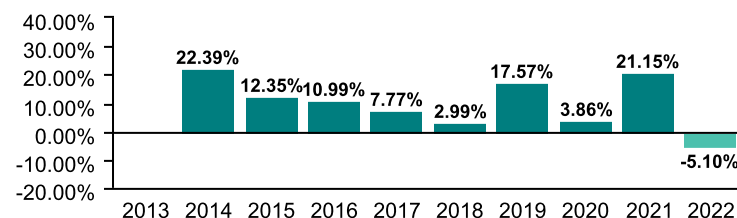
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on July 8, 2013 would have \$2,656.04 on December 31, 2022. This works out to an average of 10.85% a year.

Year-by-year returns (%)

This chart shows how a Standard series option has performed in each of the past 9 years. In the past 9 years, the fund was up in value 8 years and down in value 1 year.



Are there any guarantees?

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

How risky is it?

The risk rating for this fund is *Moderate*.



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

Who is this fund for?

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

U.S. Dividend

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	2.65	2.19	1.55	1.09	n/a	n/a	n/a
75 / 100	2.87	2.47	1.76	1.37	0.16	n/a	n/a
100 / 100	3.15	2.86	--	1.75	0.16	0.21	n/a

Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

U.S. Dividend

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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

For more information

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

Telephone - 1-888-252-1847

U.S. Growth

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

Total fund value: \$21,356,831
 Portfolio turnover rate: 100.48%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1, 3}	2.73	11.81	404,906	2.96	11.73	493,500	3.23	11.63	41,168
Preferred 1: FEL, DSC and CB options ^{1, 3}	2.26	11.99	202,957	2.54	11.88	480,358	2.95	11.74	84,169
Partner: FEL option ²	1.62	12.23	7,469	1.85	12.15	10,009	--	--	--
Preferred partner: FEL option ²	1.17	12.41	20,893	1.44	12.31	21,997	--	--	--

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load
 CB - Chargeback – Includes both CB2 and CB4.
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial
 •Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

³ DSC - Deferred sales charge – Contributions are no longer accepted.

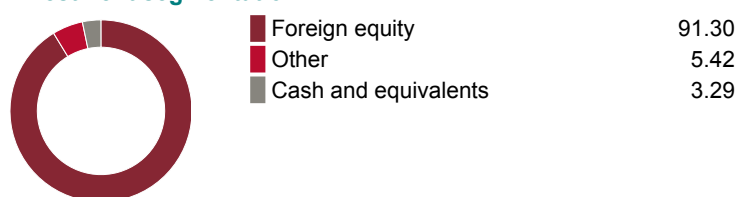
What does the fund invest in?

This segregated fund invests primarily in United States stocks.

Top 10 investments

	Assets %
Aon PLCCI A	5.43
Danaher Corp.	4.76
Thermo Fisher Scientific Inc.	4.31
Roper Technologies Inc.	4.19
Keysight Technologies Inc.	4.04
Amphenol Corp. CI A	4.03
Starbucks Corp.	3.88
PepsiCo Inc.	3.86
Synopsys, Inc.	3.78
Trane Technologies PLC Shs	3.67
Total	41.95
Total investments:	507

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 3 years for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

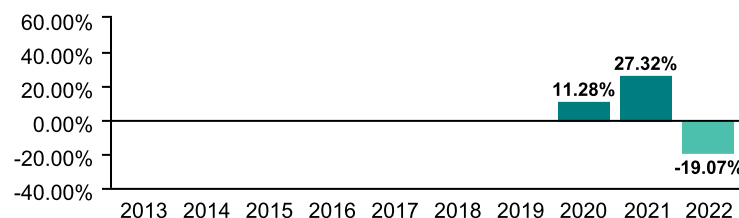
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on November 4, 2019 would have \$1,181.40 on December 31, 2022. This works out to an average of 5.42% a year.

Year-by-year returns (%)

This chart shows how a Standard series option has performed in each of the past 3 years. In the past 3 years, the fund was up in value 2 years and down in value 1 year.



How risky is it?

The risk rating for this fund is *Moderate*.



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

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 and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	
		<ul style="list-style-type: none"> The redemption charge is a set rate. It's deducted from the amount you withdraw. Any redemption charge you pay goes to Canada Life. You can switch to units of other available funds as per the contract. If you switch from a DSC option to a FEL option you may pay a redemption charge. The redemption charge is based on the date you invested the premium.
		<ul style="list-style-type: none"> When you invest in the CB4 option, Canada Life pays a commission of up to 3.5%. If you redeem units within the first 4 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	2.73	2.26	1.62	1.17	n/a	n/a	n/a
75 / 100	2.96	2.54	1.85	1.44	0.16	n/a	n/a
100 / 100	3.23	2.95	--	--	0.16	0.21	n/a

Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

U.S. Growth

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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

For more information

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

The Canada Life Assurance Company

255 Dufferin Avenue

London, ON N6A 4K1

Web - www.canadalife.com

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

Telephone - 1-888-252-1847

U.S. Value

Quick facts: Date fund available: June 17, 2019
 Date fund created: June 17, 2019
 Managed by: Putnam Investments Canada ULC

Total fund value: \$19,821,890
 Portfolio turnover rate: 16.46%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100		
Series	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1, 3}	2.79	13.54	298,601	3.06	13.39	387,621
Preferred 1: FEL, DSC and CB options ^{1, 3}	2.56	13.63	197,002	2.84	13.49	281,692
Partner: FEL option ²	1.70	14.06	5,539	1.97	13.92	21,798
Preferred partner: FEL option ²	1.47	14.18	7,676	1.74	13.94	20,631

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load

CB - Chargeback – Includes both CB2 and CB4.

MER - Management expense ratio

NAV - Net asset value

UOS - Units outstanding

³ DSC - Deferred sales charge – Contributions are no longer accepted.

Minimum investment

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

•RRIF policies: \$10,000 initial

•Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

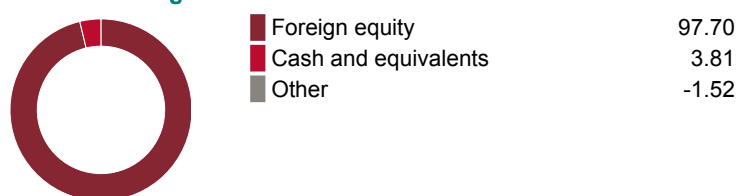
What does the fund invest in?

This segregated fund invests primarily in U.S. stocks currently through the Canada Life U.S. Value mutual fund.

Top 10 investments (of the underlying fund)

	Assets %
Microsoft Corp.	3.16
Exxon Mobil Corp.	2.91
Walmart Inc.	2.76
Bank of America Corp.	2.73
Regeneron Pharmaceuticals Inc.	2.33
Northrop Grumman Corp.	2.29
Goldman Sachs Group Inc. (The)	2.27
Merck & Co. Inc.	2.26
McKesson Corp.	2.10
ConocoPhillips	2.05
Total	24.88
Total investments:	805

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

Prior to October 23, 2023, this fund was named Pathways U.S. Equity. On February 3, 2023 the name of the underlying fund changed to Canada Life U.S. Value Fund from Canada Life Pathways US Equity Fund. No other changes were made to the segregated fund.

How has the fund performed?

This section tells you how the fund has performed over the past 3 years years for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

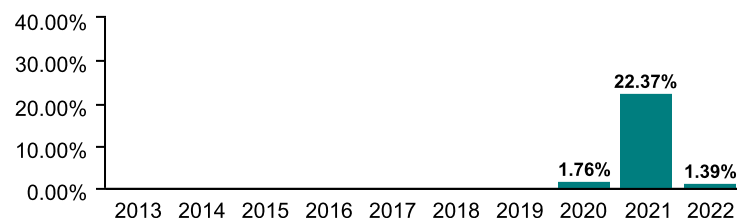
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on June 17, 2019 would have \$1,353.96 on December 31, 2022. This works out to an average of 8.94% a year.

Year-by-year returns (%)

This chart shows how a Standard series option has performed in each of the past 3 years. In the past 3 years, the fund was up in value 3 years and down in value 0 years.



How risky is it?

The risk rating for this fund is *Moderate*.



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

U.S. Value

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	2.79	2.56	1.70	1.47	n/a	n/a	n/a
75 / 100	3.06	2.84	1.97	1.74	0.16	n/a	n/a

Trailing commission

Canada Life pays a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the sales charge option you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

U.S. Value

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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

For more information

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Telephone - 1-888-252-1847

U.S. All Cap Growth

Quick facts: Date fund available: October 5, 2009
 Date fund created: August 22, 2001
 Managed by: Putnam Investments Canada ULC

Total fund value: \$643,942,564
 Portfolio turnover rate: 5.86%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1, 3}	2.98	45.68	2,504,517	3.00	45.42	3,339,898	3.42	42.77	1,091,014
Preferred 1: FEL, DSC and CB options ^{1, 3}	2.46	41.10	1,558,404	2.74	39.87	2,639,495	3.18	38.06	257,558
Partner: FEL option ²	1.88	14.17	84,473	1.90	14.16	122,838	2.32	13.89	3,686
Preferred partner: FEL option ²	1.36	14.51	116,463	1.64	14.34	212,069	2.08	14.06	19,876

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load
 CB - Chargeback – Includes both CB2 and CB4.
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial
 •Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

³ DSC - Deferred sales charge – Contributions are no longer accepted.

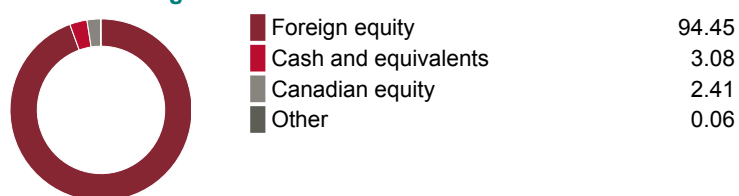
What does the fund invest in?

This segregated fund invests primarily in U.S. equities currently through the Canada Life US All Cap Growth mutual fund.

Top 10 investments (of the underlying fund)

	Assets %
Microsoft Corp.	9.58
Apple Inc.	9.15
Amazon.com Inc.	3.94
UnitedHealth Group Inc.	3.83
Alphabet Inc. Cap Stk Cl C	3.56
Mastercard Inc. Cl A	3.26
NVIDIA Corp.	2.97
Visa Inc. Com Cl A	2.47
Eli Lilly & Co.	2.24
Costco Wholesale Corp.	2.22
Total	43.22
Total investments:	57

Investment segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The 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

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

How has the fund performed?

This section tells you how the fund has performed over the past 10 years for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

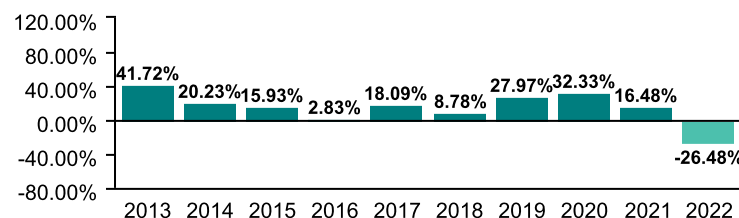
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on December 31, 2012 would have \$3,783.85 on December 31, 2022. This works out to an average of 14.23% a year.

Year-by-year returns (%)

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



How risky is it?

The risk rating for this fund is *Moderate*.



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

U.S. All Cap Growth

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	2.98	2.46	1.88	1.36	n/a	n/a	n/a
75 / 100	3.00	2.74	1.90	1.64	0.16	n/a	n/a
100 / 100	3.42	3.18	2.32	2.08	0.16	0.21	n/a

Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

U.S. All Cap Growth

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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

For more information

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Web - www.canadalife.com

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

Telephone - 1-888-252-1847

ESG U.S. Equity

Quick facts: Date fund available: October 23, 2023
 Date fund created: October 23, 2023
 Managed by: JPMorgan Asset Management (Canada) Inc.

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

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100		
	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1,3}	2.81	--	--	3.08	--	--
Preferred 1: FEL, DSC and CB options ^{1,3}	2.48	--	--	2.75	--	--
Partner: FEL option ²	1.70	--	--	1.98	--	--
Preferred partner: FEL option ²	1.37	--	--	1.65	--	--

As this is the fund's first year of existence, all MERs shown are estimates. The actual 2023 MERs will be available at the end of April 2024. For further details on the MER see *Ongoing Expenses* below.

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load

CB - Chargeback – Includes both CB2 and CB4.

MER - Management expense ratio

NAV - Net asset value

UOS - Units outstanding

³ DSC - Deferred sales charge – Contributions are no longer accepted.

Minimum investment

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

•RRIF policies: \$10,000 initial

•Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

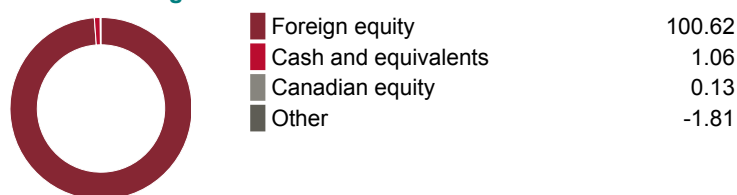
What does the fund invest in?

This segregated fund invests primarily in U.S. equity securities selected by using a responsible investment approach currently through the Canada Life ESG U.S. Equity mutual fund.

Top 10 investments (of the underlying fund)

	Assets %
Apple Inc.	6.06
Microsoft Corp.	5.96
Amazon.com Inc.	2.44
UnitedHealth Group Inc.	1.94
Berkshire Hathaway Inc. Cl B New	1.88
Alphabet Inc. Cl A	1.87
Exxon Mobil Corp.	1.83
Visa Inc. Com Cl A	1.52
Alphabet Inc. Cap Stk Cl C	1.49
Mastercard Inc. Cl A	1.39
Total	26.37
Total investments:	319

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 fund that follows a responsible approach to investing, seeking the growth potential over the longer term, of U.S. stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time along with exchange rates between currencies.

How has the fund performed?

This fund was launched on October 23, 2023. Performance data cannot be published until a fund has been available for one year.

How risky is it?

The risk rating for this fund is *Moderate*.



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

ESG U.S. Equity

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	2.81	2.48	1.70	1.37	n/a	n/a	n/a
75 / 100	3.08	2.75	1.98	1.65	0.16	n/a	n/a

As this is the fund's first year of existence, all MERs shown are estimates. The actual 2023 MERs will be available at the end of April 2024.

Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

ESG U.S. Equity

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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

For more information

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

The Canada Life Assurance Company

255 Dufferin Avenue

London, ON N6A 4K1

Web - www.canadalife.com

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

Telephone - 1-888-252-1847

U.S. Carbon Transition Equity

Quick facts: Date fund available: October 23, 2023
 Date fund created: October 23, 2023
 Managed by: JPMorgan Asset Management (Canada) Inc.

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

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100		
Series	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1,3}	2.81	--	--	3.08	--	--
Preferred 1: FEL, DSC and CB options ^{1,3}	2.48	--	--	2.75	--	--
Partner: FEL option ²	1.70	--	--	1.98	--	--
Preferred partner: FEL option ²	1.37	--	--	1.65	--	--

As this is the fund's first year of existence, all MERs shown are estimates. The actual 2023 MERs will be available at the end of April 2024. For further details on the MER see *Ongoing Expenses* below.

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load

CB - Chargeback – Includes both CB2 and CB4.

MER - Management expense ratio

NAV - Net asset value

UOS - Units outstanding

³ DSC - Deferred sales charge – Contributions are no longer accepted.

Minimum investment

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

•RRIF policies: \$10,000 initial

•Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

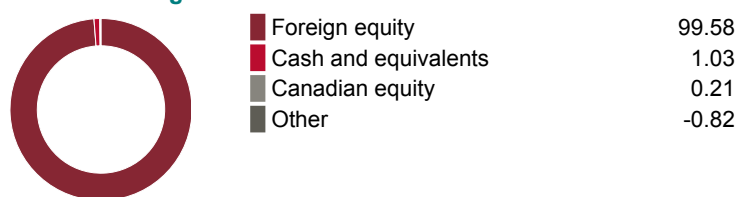
What does the fund invest in?

This segregated fund invests primarily in U.S. companies that are positioned to benefit from a transition to a lower carbon economy currently through the Canada Life U.S. Carbon Transition Equity mutual fund.

Top 10 investments (of the underlying fund)

	Assets %
Apple Inc.	5.81
Microsoft Corp.	4.93
Alphabet Inc. Cl A	2.98
Amazon.com Inc.	1.92
UnitedHealth Group Inc.	1.71
Exxon Mobil Corp.	1.61
Johnson & Johnson	1.60
Procter & Gamble Co.	1.33
Chevron Corp.	1.31
NVIDIA Corp.	1.28
Total	24.47
Total investments:	358

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 fund that follows a responsible approach to investing, seeking the growth potential over the longer term, of U.S. stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time along with exchange rates between currencies.

How has the fund performed?

This fund was launched on October 23, 2023. Performance data cannot be published until a fund has been available for one year.

How risky is it?

The risk rating for this fund is *Moderate*.



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

U.S. Carbon Transition Equity

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	2.81	2.48	1.70	1.37	n/a	n/a	n/a
75 / 100	3.08	2.75	1.98	1.65	0.16	n/a	n/a

As this is the fund's first year of existence, all MERs shown are estimates. The actual 2023 MERs will be available at the end of April 2024.

Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

U.S. Carbon Transition Equity

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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

For more information

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Web - www.canadalife.com

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

Telephone - 1-888-252-1847

American Value

Quick facts: Date fund available: November 4, 2019
 Date fund created: November 4, 2019
 Managed by: Beutel, Goodman & Company Ltd.

Total fund value: \$121,193,001
 Portfolio turnover rate: 3.36%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
Series	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1, 3}	2.95	12.78	468,388	3.18	12.69	933,175	3.51	12.56	37,336
Preferred 1: FEL, DSC and CB options ^{1, 3}	2.46	12.98	503,047	2.74	12.87	1,111,685	3.13	12.59	121,886
Partner: FEL option ²	1.82	13.11	14,516	2.06	13.15	48,930	--	--	--
Preferred partner: FEL option ²	1.33	13.45	12,606	1.60	13.33	37,057	--	--	--

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load
 CB - Chargeback – Includes both CB2 and CB4.
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial
 •Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

³ DSC - Deferred sales charge – Contributions are no longer accepted.

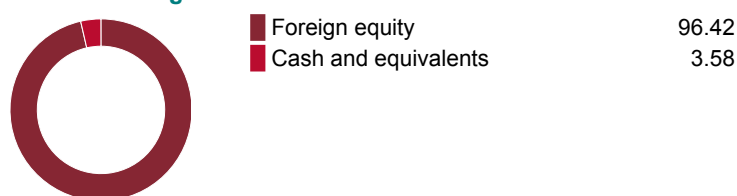
What does the fund invest in?

This segregated fund invests primarily in U.S. stocks currently through the Beutel Goodman American Equity Fund.

Top 10 investments (of the underlying fund)

	Assets %
Omnicom Group Inc.	5.00
Harley-Davidson Inc.	4.80
Kimberly-Clark Corp.	4.15
Polaris Inc.	4.06
Biogen Inc.	4.05
Amgen Inc.	4.03
Gen Digital Inc.	3.97
NetApp Inc.	3.90
Kellogg Co.	3.76
Qualcomm Inc.	3.64
Total	41.37
Total investments:	36

Investment segmentation



How has the fund performed?

This section tells you how the fund has performed over the past 3 years for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

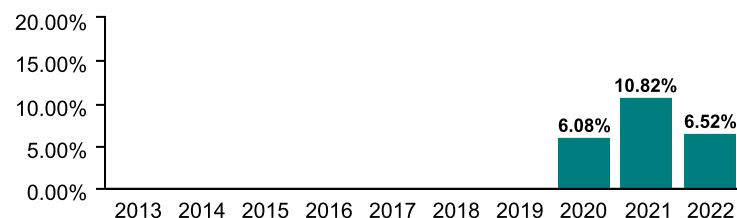
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on November 4, 2019 would have \$1,278.17 on December 31, 2022. This works out to an average of 8.08% a year.

Year-by-year returns (%)

This chart shows how a Standard series option has performed in each of the past 3 years. In the past 3 years, the fund was up in value 3 years and down in value 0 years.



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.

How risky is it?

The risk rating for this fund is *Moderate*.



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

Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of 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

During 2022, Canada Life waived a portion of the fees for this fund for Preferred series 1 and Preferred partner series equal to 0.03 per cent. There is no obligation on Canada Life to continue waiving these fees and it may cease to do so at any time without notice.

American Value

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	2.95	2.46	1.82	1.33	n/a	n/a	n/a
75 / 100	3.18	2.74	2.06	1.60	0.16	n/a	n/a
100 / 100	3.51	3.13	--	--	0.16	0.21	n/a

Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

American Value

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

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

American Growth

Quick facts: Date fund available: October 5, 2009
 Date fund created: December 3, 1999
 Managed by: AGF Investments Inc.

Total fund value: \$482,943,841
 Portfolio turnover rate: 3.46%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1, 3}	2.99	52.75	1,087,827	3.25	51.47	2,071,510	3.64	48.98	348,913
Preferred 1: FEL, DSC and CB options ^{1, 3}	2.58	43.79	653,435	2.86	42.49	2,447,733	3.26	40.75	185,163
Partner: FEL option ²	1.88	15.68	34,101	2.15	15.49	90,687	2.52	15.24	31,997
Preferred partner: FEL option ²	1.48	16.00	27,772	1.75	15.77	84,191	2.15	15.50	18,666

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load
 CB - Chargeback – Includes both CB2 and CB4.
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial
 •Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

³ DSC - Deferred sales charge – Contributions are no longer accepted.

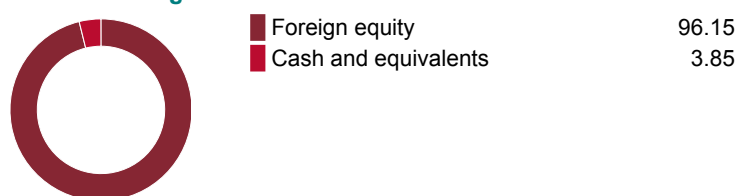
What does the fund invest in?

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

Top 10 investments (of the underlying fund)

	Assets %
Marathon Petroleum Corp.	6.39
Cheniere Energy Inc. Com New	4.81
AES Corp. (The)	4.78
T-Mobile US Inc.	4.53
Amazon.com Inc.	4.41
Grainger (W.W.) Inc.	4.26
Raymond James Financial Inc.	4.10
UnitedHealth Group Inc.	4.03
Albemarle Corp.	3.97
Enphase Energy, Inc.	3.64
Total	44.91
Total investments:	35

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 for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

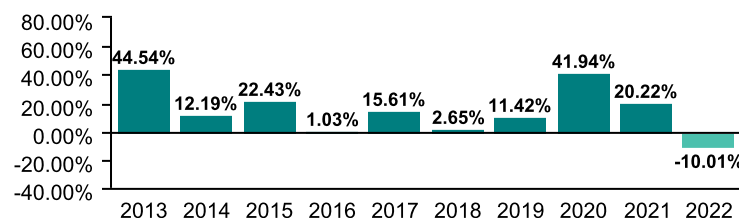
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on December 31, 2012 would have \$4,073.48 on December 31, 2022. This works out to an average of 15.08% a year.

Year-by-year returns (%)

This chart shows how a Standard series option 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 and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	2.99	2.58	1.88	1.48	n/a	n/a	n/a
75 / 100	3.25	2.86	2.15	1.75	0.16	n/a	n/a
100 / 100	3.64	3.26	2.52	2.15	0.16	0.21	n/a

Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

American Growth

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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

For more information

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

The Canada Life Assurance Company

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Web - www.canadalife.com

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

Telephone - 1-888-252-1847

U.S. Concentrated Equity

Quick facts: Date fund available: June 17, 2019
 Date fund created: June 17, 2019
 Managed by: Aristotle Capital Management

Total fund value: \$40,352,363
 Portfolio turnover rate: 17.78%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100		
Series	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1, 3}	2.82	12.72	667,066	3.11	12.58	518,051
Preferred 1: FEL, DSC and CB options ^{1, 3}	2.59	12.82	728,660	2.88	12.69	471,627
Partner: FEL option ²	1.71	13.22	26,009	1.98	13.09	89,351
Preferred partner: FEL option ²	1.49	13.33	30,809	1.76	13.20	167,666

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load
 CB - Chargeback – Includes both CB2 and CB4.
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial
 •Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

³ DSC - Deferred sales charge – Contributions are no longer accepted.

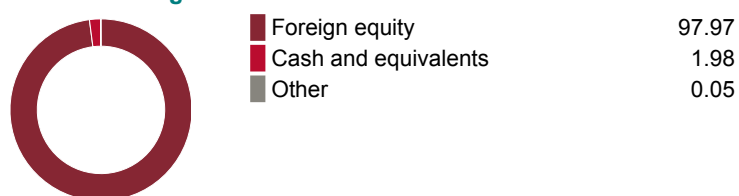
What does the fund invest in?

This segregated fund invests primarily in U.S. stocks currently through the Canada Life U.S. Concentrated Equity mutual fund.

Top 10 investments (of the underlying fund)

Investment	Assets %
Microsoft Corp.	3.93
Corteva Inc.	3.72
Danaher Corp.	3.02
Ameriprise Financial Inc.	2.97
Parker-Hannifin Corp.	2.82
Amgen Inc.	2.81
Merck & Co. Inc.	2.80
Microchip Technology Inc.	2.78
Lennar Corp. Cl A	2.75
Xcel Energy Inc.	2.73
Total	30.34
Total investments:	42

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

Prior to October 23, 2023, this fund was named Pathways U.S. Concentrated Equity. Effective July 2023 the name of the underlying fund changed to Canada Life U.S. Concentrated Equity Fund from Canada Life Pathways U.S. Concentrated Equity Fund. No other changes were made to the segregated fund.

How has the fund performed?

This section tells you how the fund has performed over the past 3 years for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

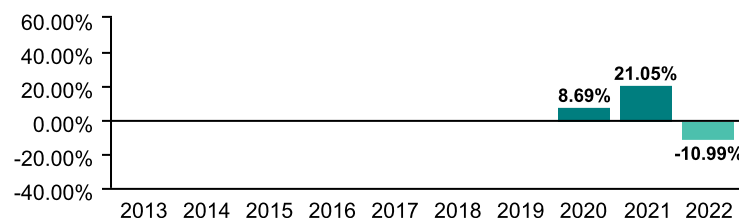
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on June 17, 2019 would have \$1,272.48 on December 31, 2022. This works out to an average of 7.04% a year.

Year-by-year returns (%)

This chart shows how a Standard series option has performed in each of the past 3 years. In the past 3 years, the fund was up in value 2 years and down in value 1 year.



How risky is it?

The risk rating for this fund is *Moderate*.



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

U.S. Concentrated Equity

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	2.82	2.59	1.71	1.49	n/a	n/a	n/a
75 / 100	3.11	2.88	1.98	1.76	0.16	n/a	n/a

Trailing commission

Canada Life pays a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the sales charge option you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

U.S. Concentrated Equity

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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

For more information

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Telephone - 1-888-252-1847

U.S. Mid Cap Growth

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

Total fund value: \$30,545,706
 Portfolio turnover rate: 39.86%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
Series	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1, 3}	2.80	11.44	399,131	3.14	11.32	857,354	3.55	11.17	19,618
Preferred 1: FEL, DSC and CB options ^{1, 3}	2.30	11.62	374,485	2.57	11.52	618,886	3.01	11.36	15,353
Partner: FEL option ²	1.71	11.84	25,340	2.03	11.72	34,872	--	--	--
Preferred partner: FEL option ²	1.20	12.04	70,905	1.47	11.93	76,472	1.97	11.77	1,778

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load
 CB - Chargeback – Includes both CB2 and CB4.
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial
 •Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

³ DSC - Deferred sales charge – Contributions are no longer accepted.

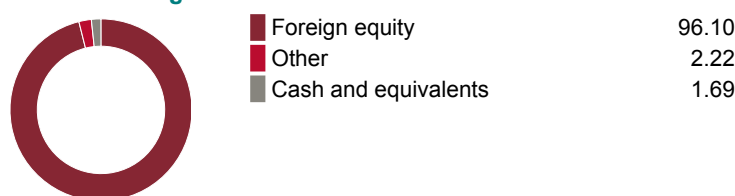
What does the fund invest in?

This segregated fund invests primarily in U.S. companies that are in the middle capitalization range of the equity market.

Top 10 investments

	Assets %
Progressive Corp.	5.30
Motorola Solutions Inc. Com New	5.07
Westinghouse Air Brake Technologies Corp.	4.74
Charles River Laboratories International Inc.	4.44
Cirrus Logic Inc.	4.37
CoStar Group Inc.	4.27
Bio-Techne Corporation	4.07
Keysight Technologies Inc.	3.95
Maximus Inc.	3.86
DexCom, Inc.	3.61
Total	43.67
Total investments:	31

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 3 years for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

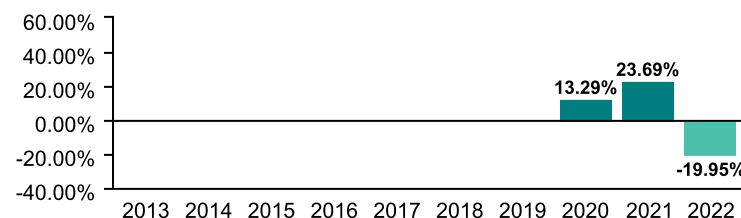
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on November 4, 2019 would have \$1,143.76 on December 31, 2022. This works out to an average of 4.35% a year.

Year-by-year returns (%)

This chart shows how a Standard series option has performed in each of the past 3 years. In the past 3 years, the fund was up in value 2 years and down in value 1 year.



How risky is it?

The risk rating for this fund is *Moderate*.



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

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 and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	2.80	2.30	1.71	1.20	n/a	n/a	n/a
75 / 100	3.14	2.57	2.03	1.47	0.21	n/a	n/a
100 / 100	3.55	3.01	--	1.97	0.21	0.27	n/a

Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

U.S. Mid Cap Growth

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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For more information

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Web - www.canadalife.com

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

Telephone - 1-888-252-1847

International Value

Quick facts: Date fund available: June 17, 2019
 Date fund created: June 17, 2019
 Managed by: Setanta Asset Management Limited

Total fund value: \$98,361,008
 Portfolio turnover rate: 3.38%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100		
	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1, 3}	2.88	9.29	75,000	3.16	9.19	116,626
Preferred 1: FEL, DSC and CB options ^{1, 3}	2.59	9.37	67,062	2.88	9.28	84,054
Partner: FEL option ²	1.77	9.62	1,475	2.04	9.55	28,078
Preferred partner: FEL option ²	1.49	9.74	10,695	--	--	--

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load
 CB - Chargeback – Includes both CB2 and CB4.
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial
 •Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

³ DSC - Deferred sales charge – Contributions are no longer accepted.

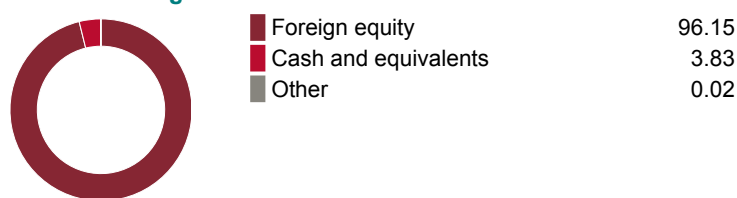
What does the fund invest in?

This segregated fund invests primarily in stocks of companies outside of North America currently through the Canada Life International Value mutual fund.

Top 10 investments (of the underlying fund)

Investment	Assets %
Diageo PLC	4.62
Bank of Ireland Group PLC Ordinary Stock Units Eur 1.00	4.43
EssilorLuxottica Shs	4.42
Groupe Bruxelles Lambert S.A.New	4.39
Thai Beverage Public Co. Ltd. Shs	4.26
Samsung Electronics Co. Ltd. Samsungelectronics	4.11
Unilever PLC Shs	4.01
Alcon Inc. ADR Act Nom	3.98
DCC PLC	3.92
Novartis AG Namen -Akt	3.80
Total	41.95
Total investments:	35

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

Prior to October 23, 2023, this fund was named Pathways International Equity. Effective July 2023 the name of the underlying fund changed to Canada Life International Value Fund from Canada Life Pathways International Equity Fund. No other changes were made to the segregated fund.

How has the fund performed?

This section tells you how the fund has performed over the past 3 years for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

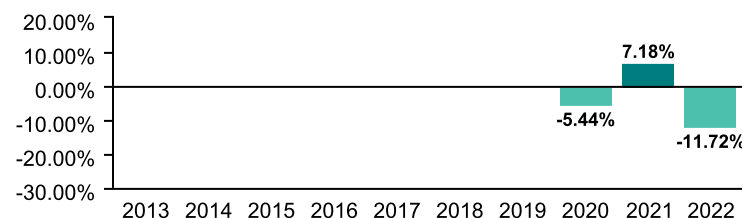
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on June 17, 2019 would have \$928.83 on December 31, 2022. This works out to an average of -2.06% a year.

Year-by-year returns (%)

This chart shows how a Standard series option has performed in each of the past 3 years. In the past 3 years, the fund was up in value 1 year and down in value 2 years.



How risky is it?

The risk rating for this fund is *Moderate*.



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

International Value

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	2.88	2.59	1.77	1.49	n/a	n/a	n/a
75 / 100	3.16	2.88	2.04	--	0.21	n/a	n/a

Trailing commission

Canada Life pays a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the sales charge option you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

International Value

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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

For more information

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

The Canada Life Assurance Company

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London, ON N6A 4K1

Web - www.canadalife.com

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

Telephone - 1-888-252-1847

International Concentrated Equity

Quick facts: Date fund available: June 17, 2019
 Date fund created: June 17, 2019
 Managed by: C WorldWide Asset Management

Total fund value: \$49,057,527
 Portfolio turnover rate: 8.48%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100		
Series	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1, 3}	2.93	11.80	664,747	3.26	11.65	886,283
Preferred 1: FEL, DSC and CB options ^{1, 3}	2.65	11.91	603,856	2.98	11.77	750,683
Partner: FEL option ²	1.82	12.27	41,614	2.17	12.12	53,927
Preferred partner: FEL option ²	1.54	12.39	136,651	1.88	12.25	138,715

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load
 CB - Chargeback – Includes both CB2 and CB4.
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial
 •Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

³ DSC - Deferred sales charge – Contributions are no longer accepted.

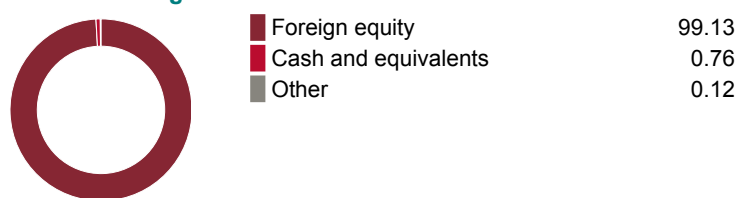
What does the fund invest in?

This segregated fund invests primarily in stocks of companies outside of North America currently through the Canada Life International Concentrated Equity mutual fund.

Top 10 investments (of the underlying fund)

	Assets %
HDFC Bank Ltd. ADR Adr Repstg 3 Shs	8.03
Novo Nordisk A/S Almindelig Aktie	7.65
ASML Holding N.V. Aab Reverse Stock Split	4.93
Nestle S.A.Nom	4.63
AstraZeneca PLC	4.37
Linde PLC Sh	4.33
Ferguson PLC Ord Gbp0.10	4.29
Siemens AG Namen -Akt	3.92
LVMH Moet Hennessy Louis Vuitton S.E. Shs	3.89
HOYA Corp. Shs	3.64
Total	49.68
Total investments:	28

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

Prior to October 23, 2023, this fund was named Pathways International Concentrated Equity. Effective July 2023 the name of the underlying fund changed to Canada Life International Concentrated Equity Fund from Canada Life Pathways International Concentrated Equity Fund. No other changes were made to the segregated fund.

How has the fund performed?

This section tells you how the fund has performed over the past 3 years years for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

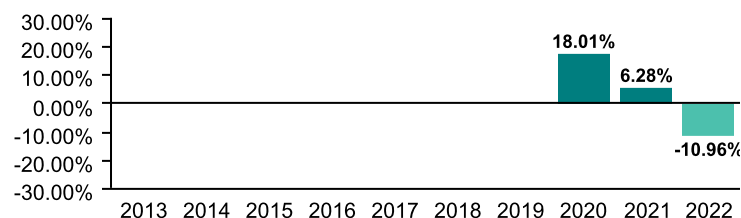
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on June 17, 2019 would have \$1,180.40 on December 31, 2022. This works out to an average of 4.80% a year.

Year-by-year returns (%)

This chart shows how a Standard series option has performed in each of the past 3 years. In the past 3 years, the fund was up in value 2 years and down in value 1 year.



How risky is it?

The risk rating for this fund is *Moderate*.



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

International Concentrated Equity

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	2.93	2.65	1.82	1.54	n/a	n/a	n/a
75 / 100	3.26	2.98	2.17	1.88	0.21	n/a	n/a

Trailing commission

Canada Life pays a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the sales charge option you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

International Concentrated Equity

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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For more information

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Telephone - 1-888-252-1847

International Equity

Quick facts: Date fund available: November 4, 2019
 Date fund created: November 4, 2019
 Managed by: JPMorgan Asset Management (Canada) Inc.

Total fund value: \$11,023,937
 Portfolio turnover rate: 52.57%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1, 3}	2.92	9.79	163,229	3.15	9.72	253,689	3.57	9.59	54,456
Preferred 1: FEL, DSC and CB options ^{1, 3}	2.51	9.91	195,679	2.84	9.81	299,749	3.31	9.67	14,632
Partner: FEL option ²	1.80	10.14	8,240	2.07	10.06	12,519	--	--	--
Preferred partner: FEL option ²	1.40	10.27	28,825	1.74	10.16	16,373	--	--	--

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load

CB - Chargeback – Includes both CB2 and CB4.

MER - Management expense ratio

NAV - Net asset value

UOS - Units outstanding

³ DSC - Deferred sales charge – Contributions are no longer accepted.

Minimum investment

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

•RRIF policies: \$10,000 initial

•Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

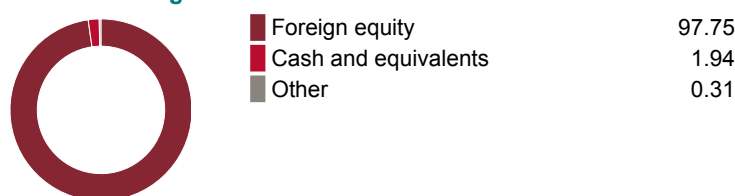
What does the fund invest in?

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

Top 10 investments

	Assets %
Nestle S.A.Nom	3.84
Shell PLC Ord Sh	3.24
TotalEnergies SE Shs	3.13
Roche Holding AG Dividend Right Cert	3.03
AstraZeneca PLC Shs	2.81
Novo Nordisk A/S Almindelig Aktie	2.68
LVMH Moet Hennessy Louis Vuitton S.E. Shs	2.35
DBS Group Holdings Ltd.	2.30
ASML Holding N.V. Aab Reverse Stock Split	2.16
BHP Group Ltd. Shs	2.10
Total	27.64
Total investments:	76

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 3 years for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

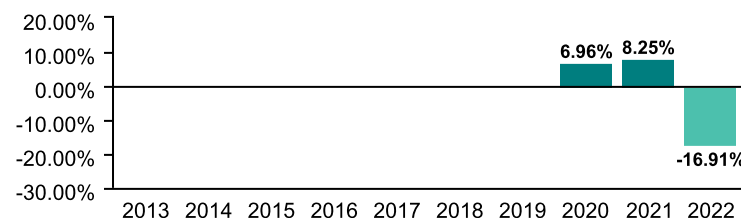
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on November 4, 2019 would have \$978.60 on December 31, 2022. This works out to an average of -0.68% a year.

Year-by-year returns (%)

This chart shows how a Standard series option has performed in each of the past 3 years. In the past 3 years, the fund was up in value 2 years and down in value 1 year.



How risky is it?

The risk rating for this fund is *Moderate*.



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

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 and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	2.92	2.51	1.80	1.40	n/a	n/a	n/a
75 / 100	3.15	2.84	2.07	1.74	0.21	n/a	n/a
100 / 100	3.57	3.31	--	--	0.21	0.27	n/a

Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

International Equity

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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

For more information

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Telephone - 1-888-252-1847

International Growth

Quick facts: Date fund available: November 4, 2019
 Date fund created: November 4, 2019
 Managed by: JPMorgan Asset Management (Canada) Inc.

Total fund value: \$84,436,342
 Portfolio turnover rate: 30.34%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1, 3}	3.07	10.28	343,848	3.35	10.19	530,339	3.76	10.05	117,648
Preferred 1: FEL, DSC and CB options ^{1, 3}	2.55	10.44	337,703	2.94	10.32	395,722	3.44	10.16	50,233
Partner: FEL option ²	1.95	10.64	8,736	2.22	10.55	25,969	--	--	--
Preferred partner: FEL option ²	1.44	10.81	4,757	1.83	10.68	39,466	--	--	--

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load

CB - Chargeback – Includes both CB2 and CB4.

MER - Management expense ratio

NAV - Net asset value

UOS - Units outstanding

³ DSC - Deferred sales charge – Contributions are no longer accepted.

Minimum investment

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

•RRIF policies: \$10,000 initial

•Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

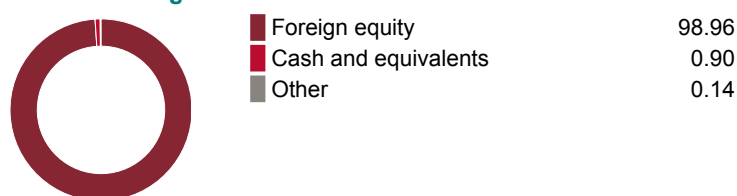
What does the fund invest in?

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

Top 10 investments

	Assets %
Nestle S.A.Nom	5.90
Novo Nordisk A/S Almindelig Aktie	5.06
LVMH Moet Hennessy Louis Vuitton S.E. Shs	4.57
Roche Holding AG Dividend Right Cert	4.55
ASML Holding N.V. Aab Reverse Stock Split	4.34
AstraZeneca PLC Shs	3.52
Diageo PLC Shs	3.18
AIA Group Ltd. Shs	3.17
Keyence Corp. Shs	2.87
L'Oreal S.A. Shs	2.49
Total	39.66
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 foreign stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

How has the fund performed?

This section tells you how the fund has performed over the past 3 years for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

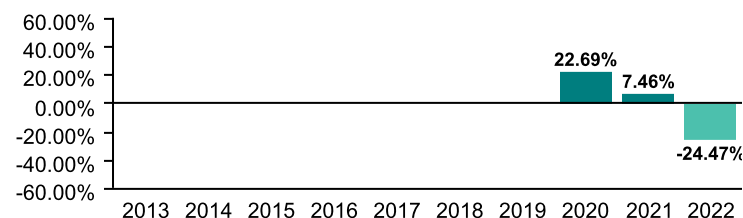
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on November 4, 2019 would have \$1,027.50 on December 31, 2022. This works out to an average of 0.86% a year.

Year-by-year returns (%)

This chart shows how a Standard series option has performed in each of the past 3 years. In the past 3 years, the fund was up in value 2 years and down in value 1 year.



How risky is it?

The risk rating for this fund is *Moderate*.



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

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 and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	3.07	2.55	1.95	1.44	n/a	n/a	n/a
75 / 100	3.35	2.94	2.22	1.83	0.21	n/a	n/a
100 / 100	3.76	3.44	--	--	0.21	0.27	n/a

Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

International Growth

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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

For more information

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

The Canada Life Assurance Company

255 Dufferin Avenue

London, ON N6A 4K1

Web - www.canadalife.com

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

Telephone - 1-888-252-1847

Diversified Real Assets

Quick facts: Date fund available: October 23, 2023
 Date fund created: October 23, 2023
 Managed by: Cohen & Steers

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

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100		
Series	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1, 3}	2.92	--	--	3.25	--	--
Preferred 1: FEL, DSC and CB options ^{1, 3}	2.70	--	--	2.97	--	--
Partner: FEL option ²	1.81	--	--	2.15	--	--
Preferred partner: FEL option ²	1.59	--	--	1.87	--	--

As this is the fund's first year of existence, all MERs shown are estimates. The actual 2023 MERs will be available at the end of April 2024. For further details on the MER see *Ongoing Expenses* below.

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load

CB - Chargeback – Includes both CB2 and CB4.

MER - Management expense ratio

NAV - Net asset value

UOS - Units outstanding

³ DSC - Deferred sales charge – Contributions are no longer accepted.

Minimum investment

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

•RRIF policies: \$10,000 initial

•Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

What does the fund invest in?

This segregated fund invests primarily in a combination of equity and fixed income securities of issuers located anywhere in the world which are expected to be collectively resilient to inflation currently through the Canada Life Diversified Real Assets mutual fund.

Top 10 investments

This information is not available because this fund was launched on October 23, 2023.

Investment segmentation

This information is not available because this fund was launched on October 23, 2023.

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 term, seeking a multi-asset fund to hold as part of their portfolio and one with less exposure to inflation than is typical in other funds and is comfortable with low to moderate risk. Since the fund invests in bonds, stocks and commodity market prices its value is affected by changes in interest rates and by stock prices, which can rise and fall in a short period of time.

How has the fund performed?

This fund was launched on October 23, 2023. Performance data cannot be published until a fund has been available for one year.

How risky is it?

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



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

Diversified Real Assets

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	2.92	2.70	1.81	1.59	n/a	n/a	n/a
75 / 100	3.25	2.97	2.15	1.87	0.16	n/a	n/a

As this is the fund's first year of existence, all MERs shown are estimates. The actual 2023 MERs will be available at the end of April 2024.

Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

Diversified Real Assets

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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

For more information

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The Canada Life Assurance Company

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Web - www.canadalife.com

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

Telephone - 1-888-252-1847

Fidelity NorthStar[®]

Quick facts: Date fund available: October 5, 2009
 Date fund created: November 21, 2005
 Managed by: Fidelity Investments Canada ULC

Total fund value: \$66,626,835
 Portfolio turnover rate: 2.48%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
Series	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1,3}	3.17	25.76	257,001	3.50	24.95	712,095	3.84	23.82	124,161
Preferred 1: FEL, DSC and CB options ^{1,3}	2.83	25.64	108,251	3.15	24.79	402,384	3.59	23.62	75,903
Partner: FEL option ²	2.07	12.06	599	2.40	11.90	9,656	2.74	11.71	610
Preferred partner: FEL option ²	--	--	--	2.06	12.09	5,252	--	--	--

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load
 CB - Chargeback – Includes both CB2 and CB4.
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial
 •Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

³ DSC - Deferred sales charge – Contributions are no longer accepted.

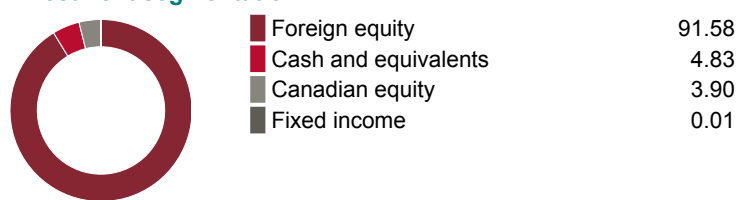
What does the fund invest in?

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

Top 10 investments (of the underlying fund)

	Assets %
Oil and Natural Gas Corp. Ltd. Shs	2.23
Elevance Health Inc.	2.20
Microsoft Corp.	1.89
DB Insurance Co. Ltd. Shs	1.67
Itochu Corp. Shs	1.46
Simplo Technology Co., Ltd. Shs	1.39
Universal Health Services Inc. Cl B	1.31
JUMBO SA	1.16
Redington Limited Shs	1.06
Alphabet Inc. Cap Stk Cl C	1.05
Total	15.43
Total investments:	776

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 for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

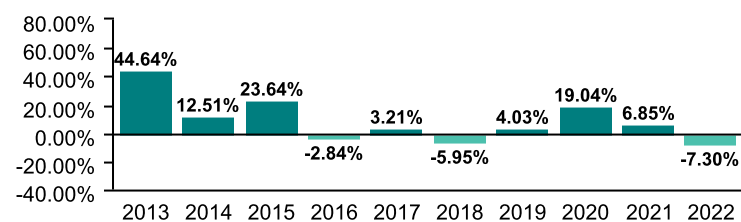
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on December 31, 2012 would have \$2,327.74 on December 31, 2022. This works out to an average of 8.82% a year.

Year-by-year returns (%)

This chart shows how a Standard series option 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.

Fidelity NorthStar®

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	3.17	2.83	2.07	--	n/a	n/a	n/a
75 / 100	3.50	3.15	2.40	2.06	0.16	n/a	n/a
100 / 100	3.84	3.59	2.74	--	0.16	0.21	n/a

Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

Fidelity NorthStar®

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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

For more information

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Web - www.canadalife.com

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

Telephone - 1-888-252-1847

Emerging Markets Equity

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

Total fund value: \$6,546,842
 Portfolio turnover rate: 1.11%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1, 3}	3.29	12.07	111,575	3.51	11.88	207,554	3.83	11.61	44,436
Preferred 1: FEL, DSC and CB options ^{1, 3}	2.55	12.75	30,197	2.99	12.36	97,718	3.42	11.97	15,612
Partner: FEL option ²	2.18	10.21	652	2.40	10.11	959	--	--	--
Preferred partner: FEL option ²	--	--	--	--	--	--	--	--	--

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load
 CB - Chargeback – Includes both CB2 and CB4.
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial
 •Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

³ DSC - Deferred sales charge – Contributions are no longer accepted.

What does the fund invest in?

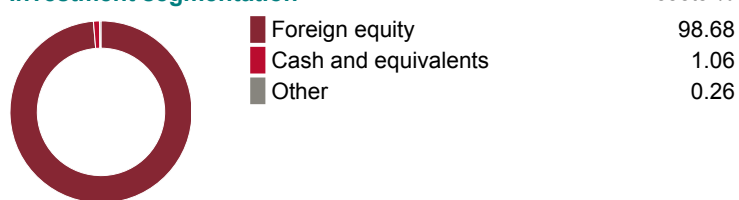
This segregated fund invests primarily in equities of companies operating in emerging markets currently through the Mackenzie Emerging Markets Fund.

Top 10 investments (of the underlying fund)

	Assets %
Taiwan Semiconductor Manufacturing Co. Ltd. Shs	6.27
Tencent Holdings Ltd.Par New Hkd 0.00002	3.05
Meituan Usd Cl B Ord Shs	3.02
China Construction Bank Corp.-H -	2.41
BYD Company Limited-H -	1.96
China Petroleum & Chemical Corp.-H -	1.82
Grupo Financiero Banorte, S.A.B. de C.V.-O -	1.76
Delta Electronics Inc. Shs	1.72
Jindal Steel & Power LimitedDematerialised	1.70
PICC Property and Casualty Company Limited-H -	1.63
Total	25.33

Total investments: 181

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, is seeking the growth potential of companies in the emerging markets and is comfortable with 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 7 years for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

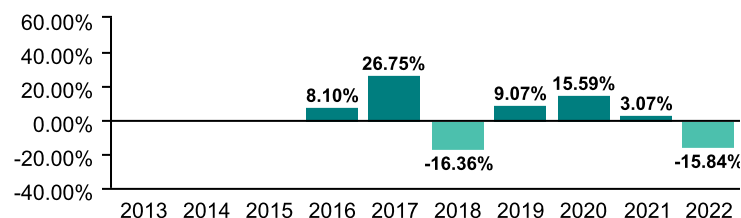
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on October 19, 2015 would have \$1,207.42 on December 31, 2022. This works out to an average of 2.65% a year.

Year-by-year returns (%)

This chart shows how a Standard series option has performed in each of the past 7 years. In the past 7 years, the fund was up in value 5 years and down in value 2 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.

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 and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	3.29	2.55	2.18	--	n/a	n/a	n/a
75 / 100	3.51	2.99	2.40	--	0.21	n/a	n/a
100 / 100	3.83	3.42	--	--	0.21	0.27	n/a

Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

Emerging Markets Equity

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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

For more information

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

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

Telephone - 1-888-252-1847

Emerging Markets Large Cap Equity

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

Total fund value: \$17,790,887
 Portfolio turnover rate: 12.26%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100		
Series	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1, 3}	3.25	10.89	261,472	3.58	10.69	353,044
Preferred 1: FEL, DSC and CB options ^{1, 3}	2.85	10.97	239,229	3.19	10.84	248,231
Partner: FEL option ²	2.14	11.24	9,481	2.49	11.11	22,268
Preferred partner: FEL option ²	1.75	11.41	27,613	2.08	11.28	5,597

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load
 CB - Chargeback – Includes both CB2 and CB4.
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial
 •Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

³ DSC - Deferred sales charge – Contributions are no longer accepted.

What does the fund invest in?

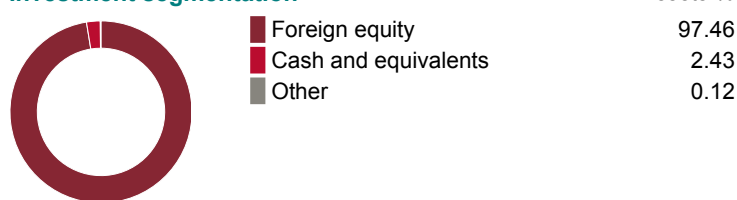
This segregated fund invests primarily in equities of companies operating in emerging markets currently through the Canada Life Emerging Markets Large Cap Equity mutual fund.

Top 10 investments (of the underlying fund)

Investment	Assets %
Taiwan Semiconductor Manufacturing Co. Ltd. Shs	6.94
Tencent Holdings Ltd.Par New Hkd 0.00002	3.59
Meituan Usd Cl B Ord Shs	3.18
Samsung Electronics Co. Ltd. Samsungelectronics	2.04
BYD Company Limited-H -	1.99
Delta Electronics Inc. Shs	1.87
Grupo Financiero Banorte, S.A.B. de C.V.-O -	1.80
Alibaba Group Holding Ltd.New	1.76
China Petroleum & Chemical Corp.-H -	1.74
Jindal Steel & Power LimitedDematerialised	1.73
Total	26.65

Total investments: 122

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, is seeking the growth potential of companies in the emerging markets and is comfortable with moderate to high risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

Notes

Prior to October 23, 2023, this fund was named Pathways Emerging Markets Large Cap Equity. Effective July 2023 the name of the underlying fund changed to Canada Life Emerging Markets Large Cap Equity Fund from Canada Life Pathways Emerging Markets Large Cap Equity Fund. No other changes were made to the segregated fund.

How has the fund performed?

This section tells you how the fund has performed over the past 3 years years for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

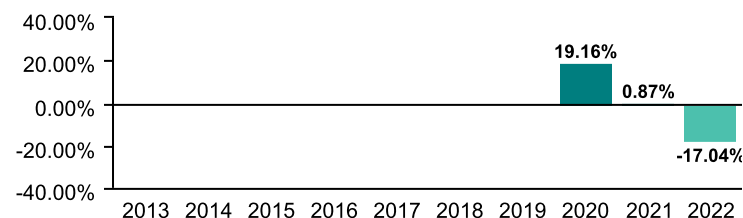
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on June 17, 2019 would have \$1,089.25 on December 31, 2022. This works out to an average of 2.44% a year.

Year-by-year returns (%)

This chart shows how a Standard series option has performed in each of the past 3 years. In the past 3 years, the fund was up in value 2 years and down in value 1 year.



How risky is it?

The risk rating for this fund is *Moderate to high*.



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

Emerging Markets Large Cap Equity

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	3.25	2.85	2.14	1.75	n/a	n/a	n/a
75 / 100	3.58	3.19	2.49	2.08	0.21	n/a	n/a

Trailing commission

Canada Life pays a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the sales charge option you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

Emerging Markets Large Cap Equity

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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

For more information

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Emerging Markets Concentrated Equity

Quick facts: Date fund available: June 17, 2019
 Date fund created: June 17, 2019
 Managed by: Northcape Capital

Total fund value: \$108,201,698
 Portfolio turnover rate: 4.75%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100		
	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1, 3}	3.50	10.71	677,073	3.83	10.56	948,578
Preferred 1: FEL, DSC and CB options ^{1, 3}	3.09	10.85	460,338	3.42	10.72	715,344
Partner: FEL option ²	2.38	11.11	38,255	2.74	10.98	42,130
Preferred partner: FEL option ²	1.98	11.28	66,451	2.31	11.15	88,458

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load
 CB - Chargeback – Includes both CB2 and CB4.
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial
 •Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

³ DSC - Deferred sales charge – Contributions are no longer accepted.

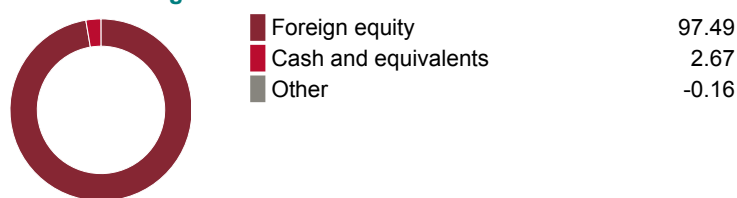
What does the fund invest in?

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

Top 10 investments (of the underlying fund)

	Assets %
Taiwan Semiconductor Manufacturing Co. Ltd.	6.91
Techtronic Industries Company Limited Shs	6.90
HDFC Bank Ltd. ADR Adr Repstg 3 Shs	6.20
America Movil S.A.B. de C.V. Repstg Ser L Shs	6.13
Maruti Suzuki India Limited Shs	6.06
Samsung Electronics Co. Ltd. Samsungelectronics	6.04
Samsung SDI Co., Ltd. Samsung Sdi Co Ltd	5.58
PT Bank Central Asia Tbk Shs	4.20
MercadoLibre Inc.	3.89
COWAY Co., Ltd. Shs	3.76
Total	55.66
Total investments:	36

Investment segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The 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, is seeking the growth potential of companies in the emerging markets and is comfortable with moderate to high risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

Notes

Prior to October 23, 2023, this fund was named Pathways Emerging Markets Equity. Effective July 2023 the name of the underlying fund changed to Canada Life Emerging Markets Equity Fund from Canada Life Pathways Emerging Markets Equity Fund. No other changes were made to the segregated fund.

How has the fund performed?

This section tells you how the fund has performed over the past 3 years years for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

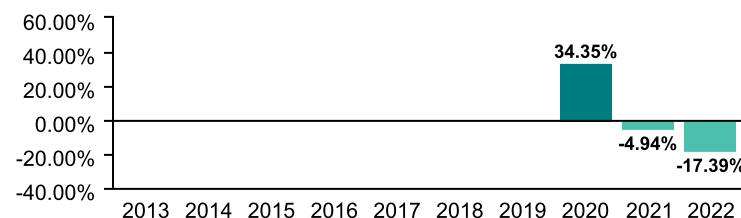
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on June 17, 2019 would have \$1,071.29 on December 31, 2022. This works out to an average of 1.96% a year.

Year-by-year returns (%)

This chart shows how a Standard series option has performed in each of the past 3 years. In the past 3 years, the fund was up in value 1 year and down in value 2 years.



How risky is it?

The risk rating for this fund is *Moderate to high*.



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

Emerging Markets Concentrated Equity

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	3.50	3.09	2.38	1.98	n/a	n/a	n/a
75 / 100	3.83	3.42	2.74	2.31	0.21	n/a	n/a

Trailing commission

Canada Life pays a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the sales charge option you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

Emerging Markets Concentrated Equity

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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

For more information

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Telephone - 1-888-252-1847

Sustainable Emerging Markets Equity

Quick facts: Date fund available: October 23, 2023
 Date fund created: October 23, 2023
 Managed by: JPMorgan Asset Management (Canada) Inc.

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

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100		
Series	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1, 3}	3.48	--	--	3.87	--	--
Preferred 1: FEL, DSC and CB options ^{1, 3}	3.04	--	--	3.37	--	--
Partner: FEL option ²	2.38	--	--	2.76	--	--
Preferred partner: FEL option ²	1.93	--	--	2.27	--	--

As this is the fund's first year of existence, all MERs shown are estimates. The actual 2023 MERs will be available at the end of April 2024. For further details on the MER see *Ongoing Expenses* below.

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load

CB - Chargeback – Includes both CB2 and CB4.

MER - Management expense ratio

NAV - Net asset value

UOS - Units outstanding

³ DSC - Deferred sales charge – Contributions are no longer accepted.

Minimum investment

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

•RRIF policies: \$10,000 initial

•Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

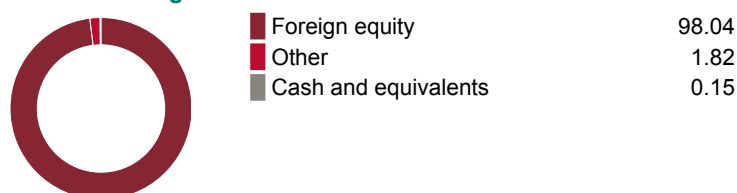
What does the fund invest in?

This segregated fund invests primarily in securities of emerging market sustainable companies or companies that demonstrate improving sustainable characteristics currently through the Canada Life Sustainable Emerging Markets Equity mutual fund.

Top 10 investments (of the underlying fund)

	Assets %
Taiwan Semiconductor Manufacturing Co. Ltd.	7.68
HDFC Bank Ltd. ADR Adr Repstg 3 Shs	6.09
Tencent Holdings Ltd.Par New Hkd 0.00002	4.98
Infosys Ltd. Repstg 1 Equity Sh	3.36
Advantech Co., Ltd. Shs	2.99
Yum China Holdings, Inc.	2.79
Delta Electronics Inc. Shs	2.79
Haier Smart Home Co., Ltd. Haier Smarthome Bearer 06690	2.72
PT Bank Central Asia Tbk Shs	2.54
AlA Group Ltd. Shs	2.47
Total	38.40
Total investments:	166

Investment segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The 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 fund that follows a responsible approach to investing, seeking the growth potential over the longer term, of companies in the emerging markets and is comfortable with moderate to high risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time along with exchange rates between currencies.

How has the fund performed?

This fund was launched on October 23, 2023. Performance data cannot be published until a fund has been available for one year.

How risky is it?

The risk rating for this fund is *Moderate to high*.



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

Sustainable Emerging Markets Equity

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	3.48	3.04	2.38	1.93	n/a	n/a	n/a
75 / 100	3.87	3.37	2.76	2.27	0.21	n/a	n/a

As this is the fund's first year of existence, all MERs shown are estimates. The actual 2023 MERs will be available at the end of April 2024.

Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

Sustainable Emerging Markets Equity

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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

For more information

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The Canada Life Assurance Company

255 Dufferin Avenue

London, ON N6A 4K1

Web - www.canadalife.com

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

Telephone - 1-888-252-1847

Global Infrastructure

Quick facts: Date fund available: October 5, 2009
 Date fund created: October 5, 2009
 Managed by: Mackenzie Investments

Total fund value: \$82,299,221
 Portfolio turnover rate: 96.38%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1, 3}	2.95	18.11	266,399	3.30	17.57	715,777	3.61	16.76	92,184
Preferred 1: FEL, DSC and CB options ^{1, 3}	2.49	19.29	255,793	2.84	18.64	751,915	3.25	17.78	98,592
Partner: FEL option ²	1.84	11.32	33,855	2.18	11.15	48,832	--	--	--
Preferred partner: FEL option ²	1.38	11.55	17,076	1.71	11.38	21,487	--	--	--

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load
 CB - Chargeback – Includes both CB2 and CB4.
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial
 •Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

³ DSC - Deferred sales charge – Contributions are no longer accepted.

What does the fund invest in?

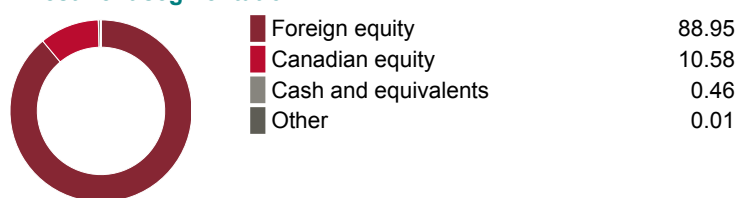
This segregated fund invests primarily in companies throughout the world that are involved in, or that indirectly benefit from, infrastructure-related operations.

Top 10 investments

	Assets %
NextEra Energy Inc.	5.94
American Electric Power Co. Inc.	5.21
Transurban Group Stapled Security	3.86
Enbridge Inc.	3.32
Iberdrola S.A. Shs	3.15
Cheniere Energy Inc. Com New	3.02
Aena S.M.E., S.A. Aena S M E S A Ant Aena S A Acciones	2.99
Canadian Utilities Ltd. CI A	2.43
Southern Co.	2.41
Getlink Ord Regroup	2.37
Total	34.70

Total investments: 135

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 companies involved in infrastructure-related operations, and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

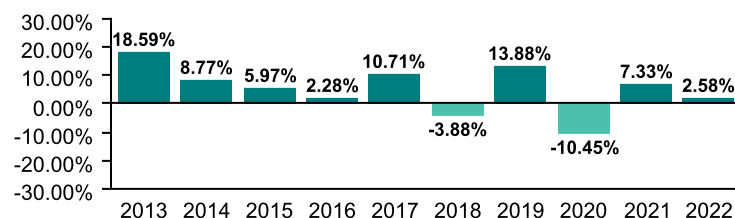
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on December 31, 2012 would have \$1,670.35 on December 31, 2022. This works out to an average of 5.26% a year.

Year-by-year returns (%)

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



How risky is it?

The risk rating for this fund is *Moderate*.



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

Global Infrastructure

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	
		<ul style="list-style-type: none"> The redemption charge is a set rate. It's deducted from the amount you withdraw. Any redemption charge you pay goes to Canada Life. You can switch to units of other available funds as per the contract. If you switch from a DSC option to a FEL option you may pay a redemption charge. The redemption charge is based on the date you invested the premium.
		<ul style="list-style-type: none"> When you invest in the CB4 option, Canada Life pays a commission of up to 3.5%. If you redeem units within the first 4 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	2.95	2.49	1.84	1.38	n/a	n/a	n/a
75 / 100	3.30	2.84	2.18	1.71	0.21	n/a	n/a
100 / 100	3.61	3.25	--	--	0.21	0.27	n/a

Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

Global Infrastructure

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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

For more information

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

Telephone - 1-888-252-1847

Science and Technology

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

Total fund value: \$236,593,024
 Portfolio turnover rate: 51.89%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Standard: FEL, DSC and CB options ^{1, 3}	2.98	12.24	5,162,958	3.11	12.19	5,768,491	3.72	11.96	530,592
Preferred 1: FEL, DSC and CB options ^{1, 3}	2.47	12.43	3,396,401	2.80	12.31	3,183,198	3.34	12.10	332,130
Partner: FEL option ²	1.89	12.67	61,018	2.01	12.61	119,137	2.62	12.38	2,605
Preferred partner: FEL option ²	1.37	12.87	86,078	1.70	12.74	125,940	2.25	12.52	15,292

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load

CB - Chargeback – Includes both CB2 and CB4.

MER - Management expense ratio

NAV - Net asset value

UOS - Units outstanding

³ DSC - Deferred sales charge – Contributions are no longer accepted.

Minimum investment

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

•RRIF policies: \$10,000 initial

•Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

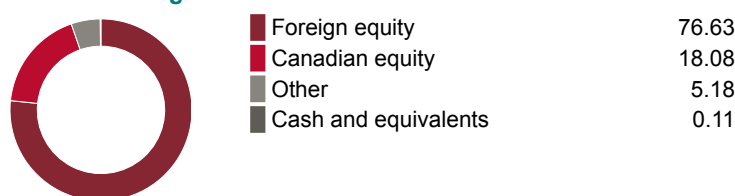
What does the fund invest in?

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

Top 10 investments

	Assets %
Constellation Software Inc.	8.47
Microsoft Corp.	8.28
Apple Inc.	7.82
Alphabet Inc. Cl A	7.62
Visa Inc. Com Cl A	6.08
Mastercard Inc. Cl A	5.54
T-Mobile US Inc.	4.48
Broadcom Inc.	3.96
CGI Inc. Cl A Sub Vtg	3.45
Motorola Solutions Inc. Com New	3.07
Total	58.75
Total investments:	39

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 3 years for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

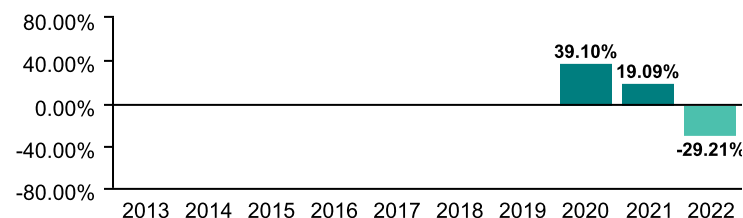
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on November 4, 2019 would have \$1,223.62 on December 31, 2022. This works out to an average of 6.60% a year.

Year-by-year returns (%)

This chart shows how a Standard series option has performed in each of the past 3 years. In the past 3 years, the fund was up in value 2 years and down in value 1 year.



How risky is it?

The risk rating for this fund is *Moderate 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 and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	
		<ul style="list-style-type: none"> The redemption charge is a set rate. It's deducted from the amount you withdraw. Any redemption charge you pay goes to Canada Life. You can switch to units of other available funds as per the contract. If you switch from a DSC option to a FEL option you may pay a redemption charge. The redemption charge is based on the date you invested the premium.
		<ul style="list-style-type: none"> When you invest in the CB4 option, Canada Life pays a commission of up to 3.5%. If you redeem units within the first 4 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	2.98	2.47	1.89	1.37	n/a	n/a	n/a
75 / 100	3.11	2.80	2.01	1.70	0.21	n/a	n/a
100 / 100	3.72	3.34	2.62	2.25	0.21	0.27	n/a

Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

Science and Technology

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

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.

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Web - www.canadalife.com

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

Telephone - 1-888-252-1847

Global Resources

Quick facts: Date fund available: October 5, 2009
 Date fund created: November 21, 2003
 Managed by: Mackenzie Investments

Total fund value: \$144,853,421
 Portfolio turnover rate: 22.86%

Guarantee policy: Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	Series	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹
Standard: FEL, DSC and CB options ^{1, 3}	3.09	15.08	1,042,473	3.31	14.62	1,634,130	3.70	13.90	351,127
Preferred 1: FEL, DSC and CB options ^{1, 3}	2.63	13.90	665,800	2.84	13.53	2,539,980	3.27	12.82	478,558
Partner: FEL option ²	1.98	13.99	14,880	2.20	13.85	72,040	--	--	--
Preferred partner: FEL option ²	1.52	14.30	23,650	1.74	14.13	62,555	2.17	13.59	7,827

² For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load
 CB - Chargeback – Includes both CB2 and CB4.
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial
 •Preferred series 1 and Preferred partner series has a \$500,000 minimum total holdings requirement

³ DSC - Deferred sales charge – Contributions are no longer accepted.

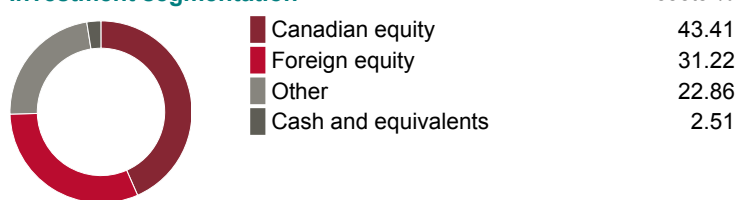
What does the fund invest in?

This segregated fund invests in global companies engaged in the energy and natural resource industries currently through the Canada Life Global Resources mutual fund.

Top 10 investments (of the underlying fund)

	Assets %
TotalEnergies SE	3.67
Shell PLC Repstg Ord Sh	3.63
Tourmaline Oil Corp.	3.26
ARC Resources Ltd.	3.13
Advantage Energy Ltd.	2.83
Buried Hill Energy (Cyprus) Public Company Ltd.	2.23
Vale S.A. ADR Adr	1.89
Canadian Natural Resources Ltd.	1.77
First Quantum Minerals Ltd.	1.71
Stelco Holdings Inc.	1.58
Total	25.70
Total investments:	165

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.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years for a policyowner who chose the 75/75 guarantee policy and Standard series option. Returns are after the MER has been deducted.

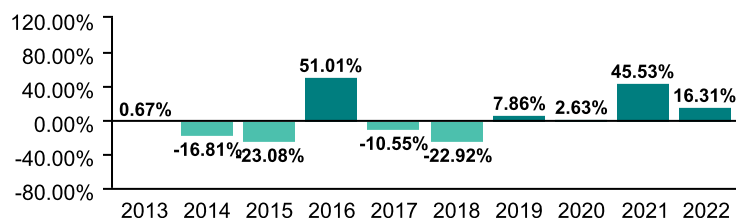
It's important to note that this doesn't tell you how a Standard series option will perform in the future. Also, your actual return will depend on the guarantee policy and sales charge option you choose and your personal tax situation.

Average return

A person who invested \$1,000 in a Standard series option on December 31, 2012 would have \$1,256.72 on December 31, 2022. This works out to an average of 2.31% a year.

Year-by-year returns (%)

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



How risky is it?

The risk rating for this fund is *High*.



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

Global Resources

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Standard series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission.
Preferred series 1 FEL option	Up to 2% of the amount you invest.	
Standard series DSC option and Preferred series 1 DSC option Effective May 12, 2023, contributions to the deferred sales charge (DSC) option are no longer accepted.	If you redeem units within: 1 year of investing, you pay 5.50% 2 years of investing, you pay 5.00% 3 years of investing, you pay 5.00% 4 years of investing, you pay 4.00% 5 years of investing, you pay 4.00% 6 years of investing, you pay 3.00% 7 years of investing, you pay 2.00% After 7 years, you pay 0.00%	<ul style="list-style-type: none"> When you invest, Canada Life pays a commission of up to 5%. You can redeem up to 10% of your units each year without paying a redemption charge.
Standard series CB option and Preferred series 1 CB option – Chargeback 2 (CB2) and Standard series CB option and Preferred series 1 CB option – Chargeback 4 (CB4)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> When you invest in the CB2 option, Canada Life pays a commission of up to 3%. If you redeem units within the first 2 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.
Partner series FEL option	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It's paid as a commission. You will also agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.
Preferred partner series FEL option	Up to 2% of the amount you invest.	
		<ul style="list-style-type: none"> The redemption charge is a set rate. It's deducted from the amount you withdraw. Any redemption charge you pay goes to Canada Life. You can switch to units of other available funds as per the contract. If you switch from a DSC option to a FEL option you may pay a redemption charge. The redemption charge is based on the date you invested the premium.
		<ul style="list-style-type: none"> When you invest in the CB4 option, Canada Life pays a commission of up to 3.5%. If you redeem units within the first 4 years from when the premium was allocated, your advisor may have to return a portion of their commission to Canada Life.

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Standard series and Preferred series 1, the MER also includes a fee that is paid to your advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Partner series and Preferred partner series, you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Standard series: FEL, DSC and CB options	Preferred series 1: FEL, DSC and CB options	Partner series: FEL option	Preferred partner series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)	Lifetime income benefit fee (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)				Additional costs		
75 / 75	3.09	2.63	1.98	1.52	n/a	n/a	n/a
75 / 100	3.31	2.84	2.20	1.74	0.21	n/a	n/a
100 / 100	3.70	3.27	--	2.17	0.21	0.27	n/a

Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Standard series FEL and Preferred series 1 FEL options	Up to 1% of the value of your investment each year.
Standard series DSC and Preferred series 1 DSC options	Up to 0.50% of the value of your investment each year.
Standard series CB2 and CB4 and Preferred series 1 CB2 and CB4 options	Up to 1% of the value of your investment each year.
Partner series FEL and Preferred partner series FEL options	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

Global Resources

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none">•You may make up to 12 free switches in each calendar year and after that you may be charged a fee.•You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL options.

What if I change my mind?

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

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

For more information

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London, ON N6A 4K1

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Telephone - 1-888-252-1847

Constellation Fund Facts

Money Market

Quick facts: Date fund available: January 13, 2020
 Date fund created: November 27, 1998
 Managed by: Mackenzie Investments

Total fund value: \$537,838,235
 Portfolio turnover rate: 1.41%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Constellation: FEL option ¹	0.54	10.20	6,343	0.59	10.21	3,889	--	--	--

For Constellation series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

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

Minimum investment
 •Non-registered, RRSP, TFSA and RRIF policies: \$25,000 across all applicable Canada Life segregated fund policies

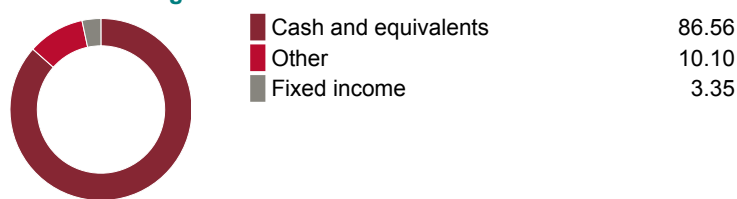
What does the fund invest in?

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

Top 10 investments

	Assets %
National Bank of Canada (FRN), 2/9/2023	5.20
Bank of Nova Scotia (The) (FRN), 4/6/2023	4.26
Province of Ontario Provincial Treasury Bill, 1/18/2023	4.00
Bank of Montreal, 1/4/2023	3.62
Toronto-Dominion Bank (FRN), 1/31/2025	3.35
Royal Bank of Canada, 3/29/2023	2.64
Bank of Nova Scotia (The), 1/12/2023	2.63
Province of Newfoundland 02-14-2023	2.40
Royal Bank of Canada (FRN), 2/16/2023	2.25
Toronto Dominion Bank (The) (New York Branch) (FRN), 4/6/2023	2.23
Total	32.57
Total investments:	91

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

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

Notes

During 2022, Canada Life waived a portion of the fees for this fund equal to 0.64 per cent under a 75/75 guarantee policy and 0.59 per cent under a 75/100 guarantee policy. There is no obligation on Canada Life to continue waiving these fees and it may cease to do so at any time without notice.

How has the fund performed?

This section tells you how the fund has performed over the past 2 years for a policyowner who chose the 75/75 guarantee policy and Constellation series option. Returns are after the MER has been deducted.

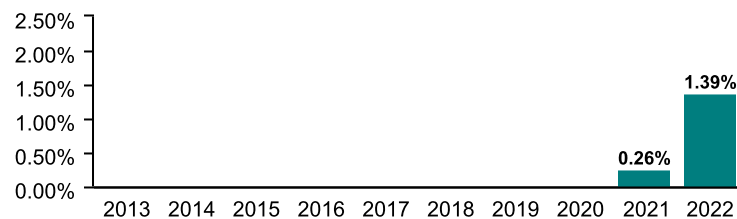
It's important to note that this doesn't tell you how the Constellation series option will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund's 75/75 guarantee Constellation series FEL option on January 13, 2020 would have \$1,020.12 on December 31, 2022. This works out to an average of 0.67% a year.

Year-by-year returns (%)

This chart shows how the fund's 75/75 guarantee Constellation series FEL option has performed in each of the past 2 years. In the past 2 years, the fund was up in value 2 years and down in value 0 years.



How risky is it?

The risk rating for this fund is *Low*.



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
Constellation series FEL option	There is no fee to invest or redeem units.	•You and your advisor will agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. You don't pay the MER directly, but it will reduce the return on your investment. For Constellation series you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Constellation series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)	Additional costs	
75 / 75	0.54	n/a	n/a
75 / 100	0.59	0.11	n/a
100 / 100	--	0.11	0.05

Trailing commission

No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none"> •You may make up to 12 free switches in each calendar year and after that you may be charged a fee. •You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL option.

What if I change my mind?

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For more information

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Telephone - 1-888-252-1847

Canadian Core Bond

Quick facts: Date fund available: January 13, 2020
 Date fund created: October 19, 2015
 Managed by: Mackenzie Investments

Total fund value: \$329,509,237
 Portfolio turnover rate: 113.67%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Constellation: FEL option ¹	1.52	9.07	1,022,329	1.63	9.04	682,827	1.68	9.02	43,012

For Constellation series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

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

Minimum investment
 •Non-registered, RRSP, TFSA and RRIF policies: \$25,000 across all applicable Canada Life segregated fund policies

What does the fund invest in?

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

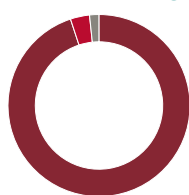
Top 10 investments

	Assets %
Gov. of Canada, 1.5%, 12/1/2031	7.08
Gov. of Canada, 2%, 6/1/2032	6.47
Province of Ontario, 3.75%, 12/2/2053	5.05
Canada Housing Trust No.1 (FRN), 9/15/2026	4.36
National Bank of Canada, 2.55%, 7/12/2024	2.76
Gov. of Canada, 2.75%, 8/1/2024	2.20
Province of Ontario, 1.55%, 11/1/2029	1.85
Province of Quebec, 4.4%, 12/1/2055	1.81
Canadian Imperial Bank of Commerce, 1.1%, 1/19/2026	1.56
Royal Bank of Canada, 2.09%, 6/30/2030	1.31
Total	34.45

Total investments: 1449

Investment segmentation

	Assets %
Fixed income	94.93
Other	3.41
Cash and equivalents	1.66



Are there any guarantees?

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

Who is this fund for?

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

How has the fund performed?

This section tells you how the fund has performed over the past 2 years for a policyowner who chose the 75/75 guarantee policy and Constellation series option. Returns are after the MER has been deducted.

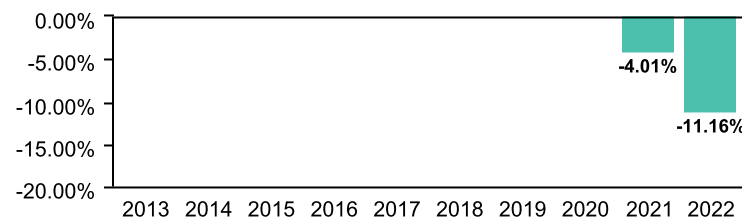
It's important to note that this doesn't tell you how the Constellation series option will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund's 75/75 guarantee Constellation series FEL option on January 13, 2020 would have \$906.78 on December 31, 2022. This works out to an average of -3.25% a year.

Year-by-year returns (%)

This chart shows how the fund's 75/75 guarantee Constellation series FEL option has performed in each of the past 2 years. In the past 2 years, the fund was up in value 0 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
Constellation series FEL option	There is no fee to invest or redeem units.	•You and your advisor will agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. You don't pay the MER directly, but it will reduce the return on your investment. For Constellation series you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Constellation series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)	Additional costs	
75 / 75	1.52	n/a	n/a
75 / 100	1.63	0.11	n/a
100 / 100	1.68	0.11	0.05

Trailing commission

No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none"> •You may make up to 12 free switches in each calendar year and after that you may be charged a fee. •You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL option.

What if I change my mind?

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

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

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Telephone - 1-888-252-1847

Canadian Core Plus Bond

Quick facts: Date fund available: January 13, 2020
 Date fund created: June 17, 2019
 Managed by: Mackenzie Investments

Total fund value: \$39,302,568
 Portfolio turnover rate: 15.14%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Constellation: FEL option ¹	1.55	9.20	538,108	1.66	9.17	929,133	1.73	9.15	23,780

For Constellation series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

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

Minimum investment
 •Non-registered, RRSP, TFSA and RRIF policies: \$25,000 across all applicable Canada Life segregated fund policies

What does the fund invest in?

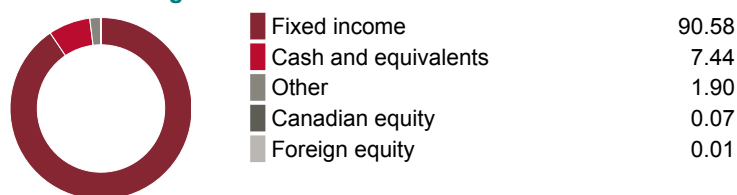
This segregated fund invests primarily in Canadian fixed-income securities issued by governments and corporations currently through the Canada Life Canadian Core Plus Fixed Income mutual fund.

Top 10 investments (of the underlying fund)

	Assets %
Province of Ontario, 3.75%, 12/2/2053	5.51
Gov. of Canada, 2.75%, 8/1/2024	5.17
Gov. of Canada, 2%, 6/1/2032	4.49
Gov. of Canada, 1.5%, 12/1/2031	4.46
Gov. of Canada, 0.02%, 6/1/2031	3.44
Province of Quebec, 4.4%, 12/1/2055	2.53
Province of Alberta, 3.1%, 6/1/2050	2.17
Province of Quebec, 3.25%, 9/1/2032	2.13
United States Treasury Note, 2.75%, 8/15/2032	1.10
Province of British Columbia, 1.55%, 6/18/2031	1.09
Total	32.09

Total investments: 779

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

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

Notes

Prior to October 23, 2023, this fund was named Pathways Core Plus Bond. Effective July 2023 the name of the underlying fund changed to Canada Life Canadian Core Plus Fixed Income Fund from Canada Life Pathways Core Plus Bond Fund. No other changes were made to the segregated fund.

How has the fund performed?

This section tells you how the fund has performed over the past 2 years for a policyowner who chose the 75/75 guarantee policy and Constellation series option. Returns are after the MER has been deducted.

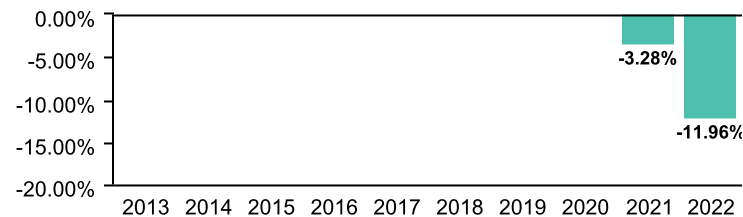
It's important to note that this doesn't tell you how the Constellation series option will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund's 75/75 guarantee Constellation series FEL option on January 13, 2020 would have \$919.56 on December 31, 2022. This works out to an average of -2.79% a year.

Year-by-year returns (%)

This chart shows how the fund's 75/75 guarantee Constellation series FEL option has performed in each of the past 2 years. In the past 2 years, the fund was up in value 0 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
Constellation series FEL option	There is no fee to invest or redeem units.	•You and your advisor will agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. You don't pay the MER directly, but it will reduce the return on your investment. For Constellation series you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Constellation series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)	Additional costs	
75 / 75	1.55	n/a	n/a
75 / 100	1.66	0.11	n/a
100 / 100	1.73	0.11	0.05

Trailing commission

No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none"> •You may make up to 12 free switches in each calendar year and after that you may be charged a fee. •You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL option.

What if I change my mind?

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For more information

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Telephone - 1-888-252-1847

Sustainable Global Bond

Quick facts: Date fund available: October 23, 2023
 Date fund created: October 23, 2023
 Managed by: JPMorgan Asset Management (Canada) Inc.

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

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100		
Series	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Constellation: FEL option ¹	1.87	--	--	2.04	--	--

As this is the fund's first year of existence, all MERs shown are estimates. The actual 2023 MERs will be available at the end of April 2024. For further details on the MER see *Ongoing Expenses* below.

For Constellation series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

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

Minimum investment
 *Non-registered, RRSP, TFSA and RRIF policies: \$25,000 across all applicable Canada Life segregated fund policies

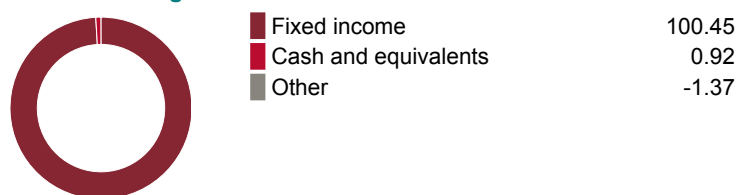
What does the fund invest in?

This segregated fund invests primarily in fixed income securities issued by governments and corporations anywhere in the world currently through the Canada Life Sustainable Global Bond mutual fund. The fund follows a responsible approach to investing.

Top 10 investments (of the underlying fund)

	Assets %
United States Treasury Note, 4.13%, 11/15/2032	9.10
European Union, 2%, 10/4/2027	4.91
United States Treasury Note, 3.88%, 11/30/2027	3.81
European Union, 1%, 7/6/2032	3.46
United States Treasury Note, 1.38%, 11/15/2031	3.42
United States Treasury Note, 3.88%, 11/30/2029	3.27
United States Treasury Note, 2.75%, 8/15/2032	3.24
United States Treasury Note, 3.13%, 8/31/2027	2.36
Federal National Mortgage Association Guaranteed Mortgage Pass Thru Certificates Pool Number FS1408, 3.5%, 4/1/2052	2.30
GNMA II Guaranteed Certificate Multi Issuer - Pool Number - MA8202, 5%, 8/20/2052	2.29
Total	38.18
Total investments:	102

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

A person who desires to invest in a fund that follows a responsible approach to investing, seeking income and long-term capital, over the medium to longer term, with exposure to global bonds and is comfortable with low risk. Since the fund invests in bonds anywhere in the world its value is affected by changes in interest rates and exchange rates between currencies.

How has the fund performed?

This fund was launched on October 23, 2023. Performance data cannot be published until a fund has been available for one year.

How risky is it?

The risk rating for this fund is *Low*.



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

Sustainable Global Bond

How much does it cost?

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

1. Sales charges

Sales charge option	What you pay	How it works
Constellation series FEL option	There is no fee to invest or redeem units.	•You and your advisor will agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. You don't pay the MER directly, but it will reduce the return on your investment. For Constellation series you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Constellation series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)	Additional costs	
75 / 75	1.87	n/a	n/a
75 / 100	2.04	0.11	n/a

As this is the fund's first year of existence, all MERs shown are estimates. The actual 2023 MERs will be available at the end of April 2024.

Trailing commission

No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none"> •You may make up to 12 free switches in each calendar year and after that you may be charged a fee. •You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL option.

What if I change my mind?

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

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Global Core Plus Bond

Quick facts: Date fund available: January 13, 2020
 Date fund created: June 17, 2019
 Managed by: Mackenzie Investments

Total fund value: \$10,198,391
 Portfolio turnover rate: 19.20%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Constellation: FEL option ¹	1.90	9.30	252,453	2.07	9.26	179,746	2.24	9.21	13,412

For Constellation series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

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

Minimum investment
 •Non-registered, RRSP, TFSA and RRIF policies: \$25,000 across all applicable Canada Life segregated fund policies

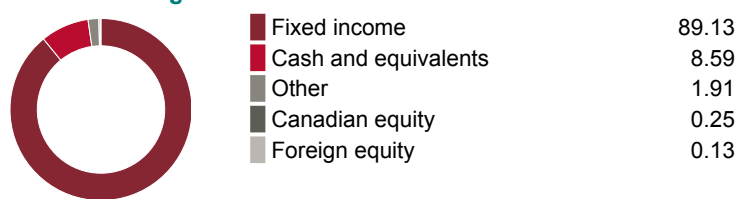
What does the fund invest in?

This segregated fund invests primarily in fixed-income securities issued by governments and corporations anywhere in the world currently through the Canada Life Global Core Plus Bond mutual fund.

Top 10 investments (of the underlying fund)

	Assets %
United States Treasury Note, 0.13%, 1/15/2031	5.45
United States Treasury Bill, 0.13%, 1/15/2023	4.57
Gov. of Canada, 1.75%, 12/1/2053	4.54
United States Treasury Note, 0.13%, 1/15/2032	4.52
United States Treasury Note, 0.25%, 7/15/2029	4.41
United States Treasury Note, 0.5%, 4/15/2024	4.18
United States Treasury Note, 0.13%, 10/15/2026	3.64
United States Treasury Note, 0.13%, 4/15/2027	3.49
United States Treasury Note, 0.13%, 2/15/2052	2.86
United States Treasury Note, 0.38%, 7/15/2027	2.72
Total	40.36
Total investments:	1187

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

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

Notes

Prior to October 23, 2023, this fund was named Pathways Global Core Plus Bond. Effective July 2023 the name of the underlying fund changed to Canada Life Global Core Plus Bond Fund from Canada Life Pathways Global Core Plus Bond Fund. No other changes were made to the segregated fund.

How has the fund performed?

This section tells you how the fund has performed over the past 2 years for a policyowner who chose the 75/75 guarantee policy and Constellation series option. Returns are after the MER has been deducted.

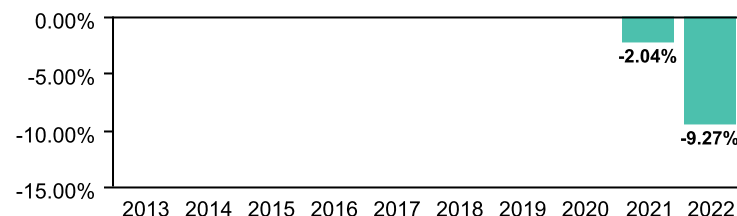
It's important to note that this doesn't tell you how the Constellation series option will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund's 75/75 guarantee Constellation series FEL option on January 13, 2020 would have \$930.11 on December 31, 2022. This works out to an average of -2.41% a year.

Year-by-year returns (%)

This chart shows how the fund's 75/75 guarantee Constellation series FEL option has performed in each of the past 2 years. In the past 2 years, the fund was up in value 0 years and down in value 2 years.



How risky is it?

The risk rating for this fund is *Low*.



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

Global Core Plus Bond

How much does it cost?

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

1. Sales charges

Sales charge option	What you pay	How it works
Constellation series FEL option	There is no fee to invest or redeem units.	•You and your advisor will agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. You don't pay the MER directly, but it will reduce the return on your investment. For Constellation series you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Constellation series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)	Additional costs	
75 / 75	1.90	n/a	n/a
75 / 100	2.07	0.11	n/a
100 / 100	2.24	0.11	0.05

Trailing commission

No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none"> •You may make up to 12 free switches in each calendar year and after that you may be charged a fee. •You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL option.

What if I change my mind?

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Global Multi-Sector Bond

Quick facts: Date fund available: January 13, 2020
 Date fund created: June 17, 2019
 Managed by: Brandywine Global Investment Management

Total fund value: \$206,206,015
 Portfolio turnover rate: 2.80%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Constellation: FEL option ¹	1.89	9.45	257,021	2.06	9.40	348,278	2.24	9.36	8,207

For Constellation series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

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

Minimum investment
 •Non-registered, RRSP, TFSA and RRIF policies: \$25,000 across all applicable Canada Life segregated fund policies

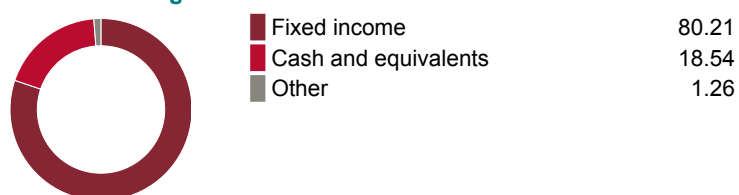
What does the fund invest in?

This segregated fund invests primarily in fixed-income securities issued by governments and corporations anywhere in the world currently through the Canada Life Global Multi-Sector Bond mutual fund.

Top 10 investments (of the underlying fund)

Investment	Assets %
United States Treasury Note, 2.25%, 2/15/2052	18.43
Ministerio De Hacienda Y Credito Publico, 7%, 3/26/2031	2.67
Exeter Automobile Receivables Trust 2019-3, 4%, 8/17/2026	2.61
Secretaria do Tesouro Nacional, 0.01%, 1/1/2033	2.31
Federal Home Loan Mortgage Corp Participation Certificates Pool Number SD8245, 4.5%, 9/1/2052	1.84
Germany, 1.8%, 8/15/2053	1.82
New Fortress Energy Inc., 6.75%, 9/15/2025	1.65
Towd Point Mortgage Trust 2018-2, 3/25/2058	1.48
Japan, 0.6%, 12/20/2023	1.27
Freddie Mac F/R 01-25-2034 [144A]	1.18
Total	35.24
Total investments:	134

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

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

Notes

Prior to October 23, 2023, this fund was named Pathways Global Multi Sector Bond. Effective July 2023 the name of the underlying fund changed to Canada Life Global Multi Sector Bond Fund from Canada Life Pathways Global Multi Sector Bond Fund. No other changes were made to the segregated fund.

How has the fund performed?

This section tells you how the fund has performed over the past 2 years for a policyowner who chose the 75/75 guarantee policy and Constellation series option. Returns are after the MER has been deducted.

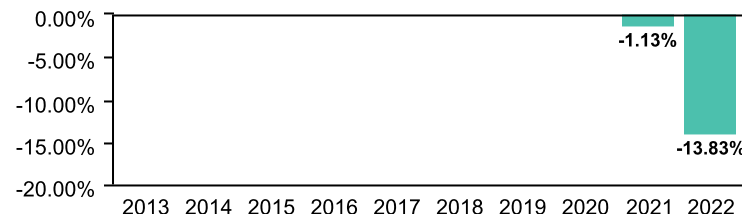
It's important to note that this doesn't tell you how the Constellation series option will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund's 75/75 guarantee Constellation series FEL option on January 13, 2020 would have \$944.68 on December 31, 2022. This works out to an average of -1.90% a year.

Year-by-year returns (%)

This chart shows how the fund's 75/75 guarantee Constellation series FEL option has performed in each of the past 2 years. In the past 2 years, the fund was up in value 0 years and down in value 2 years.



How risky is it?

The risk rating for this fund is *Low*.



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

Global Multi-Sector Bond

How much does it cost?

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

1. Sales charges

Sales charge option	What you pay	How it works
Constellation series FEL option	There is no fee to invest or redeem units.	•You and your advisor will agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. You don't pay the MER directly, but it will reduce the return on your investment. For Constellation series you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Constellation series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)	Additional costs	
75 / 75	1.89	n/a	n/a
75 / 100	2.06	0.11	n/a
100 / 100	2.24	0.11	0.05

Trailing commission

No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none"> •You may make up to 12 free switches in each calendar year and after that you may be charged a fee. •You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL option.

What if I change my mind?

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Canadian Growth

Quick facts: Date fund available: January 13, 2020
 Date fund created: June 17, 2019
 Managed by: Mackenzie Investments

Total fund value: \$133,625,241
 Portfolio turnover rate: 8.37%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Constellation: FEL option ¹	1.66	12.02	378,788	2.00	11.90	320,232	2.34	11.78	31,687

For Constellation series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

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

Minimum investment
 •Non-registered, RRSP, TFSA and RRIF policies: \$25,000 across all applicable Canada Life segregated fund policies

What does the fund invest in?

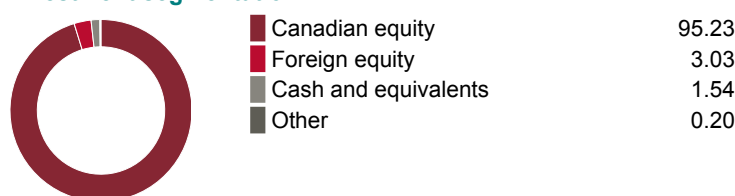
This segregated fund invests primarily in Canadian stocks currently through the Canada Life Canadian Growth mutual fund.

Top 10 investments (of the underlying fund)

	Assets %
Royal Bank of Canada	7.70
Toronto-Dominion Bank Com New	6.05
Bank of Montreal	5.62
Canadian Pacific Railway Ltd.	4.44
Canadian National Railwaypany	3.71
Intact Financial Corporation	3.21
Canadian Natural Resources Ltd.	3.16
Enbridge Inc.	2.66
Agnico-Eagle Mines Ltd.	2.62
Rogers Communications Inc. CI B Non Vtg	2.52
Total	41.69

Total investments: **63**

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

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

Notes

Prior to October 23, 2023, this fund was named Pathways Canadian Equity. On February 3, 2023 the name of the underlying fund changed to Canada Life Canadian Growth Fund from Canada Life Pathways Canadian Equity Fund. No other changes were made to the segregated fund.

How has the fund performed?

This section tells you how the fund has performed over the past 2 years for a policyowner who chose the 75/75 guarantee policy and Constellation series option. Returns are after the MER has been deducted.

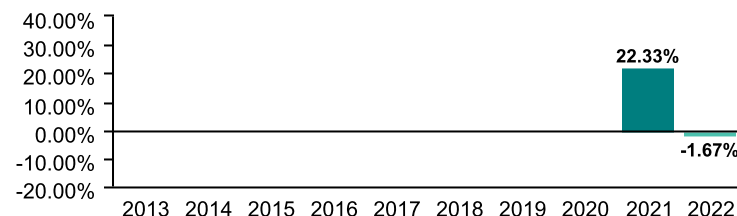
It's important to note that this doesn't tell you how the Constellation series option will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund's 75/75 guarantee Constellation series FEL option on January 13, 2020 would have \$1,201.75 on December 31, 2022. This works out to an average of 6.39% a year.

Year-by-year returns (%)

This chart shows how the fund's 75/75 guarantee Constellation series FEL option has performed in each of the past 2 years. In the past 2 years, the fund was up in value 1 year and down in value 1 year.



How risky is it?

The risk rating for this fund is *Moderate*.



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

Canadian Growth

How much does it cost?

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

1. Sales charges

Sales charge option	What you pay	How it works
Constellation series FEL option	There is no fee to invest or redeem units.	•You and your advisor will agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. You don't pay the MER directly, but it will reduce the return on your investment. For Constellation series you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Constellation series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)	Additional costs	
75 / 75	1.66	n/a	n/a
75 / 100	2.00	0.16	n/a
100 / 100	2.34	0.16	0.21

Trailing commission

No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none"> •You may make up to 12 free switches in each calendar year and after that you may be charged a fee. •You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL option.

What if I change my mind?

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For more information

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Telephone - 1-888-252-1847

Canadian Concentrated Equity

Quick facts: Date fund available: January 13, 2020
 Date fund created: June 17, 2019
 Managed by: Galibier Capital Management Ltd.

Total fund value: \$44,703,386
 Portfolio turnover rate: 11.19%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Constellation: FEL option ¹	1.67	11.64	536,075	2.00	11.52	575,782	2.36	11.41	11,782

For Constellation series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

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

Minimum investment
 •Non-registered, RRSP, TFSA and RRIF policies: \$25,000 across all applicable Canada Life segregated fund policies

What does the fund invest in?

This segregated fund invests primarily in Canadian stocks currently through the Canada Life Canadian Concentrated Equity mutual fund.

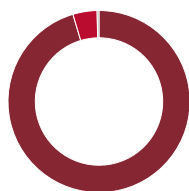
Top 10 investments (of the underlying fund)

	Assets %
Canadian Pacific Railway Ltd.	5.71
Manulife Financial Corporation	5.15
Agnico-Eagle Mines Ltd.	4.83
Spin Master Corp. Sub Vtg	4.82
Northland Power Inc.	4.43
WSP Global Inc.	4.35
CGI Inc. CI A Sub Vtg	4.22
CCL Industries Inc. CI B	4.22
Rogers Communications Inc. CI B Non Vtg	4.20
Intact Financial Corporation	4.11
Total	46.03

Total investments: **25**

Investment segmentation

	Assets %
Canadian equity	95.38
Cash and equivalents	4.30
Other	0.32



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

Notes

Prior to October 23, 2023, this fund was named Pathways Canadian Concentrated Equity. Effective July 2023 the name of the underlying fund changed to Canada Life Canadian Concentrated Equity Fund from Canada Life Pathways Canadian Concentrated Equity Fund. No other changes were made to the segregated fund.

How has the fund performed?

This section tells you how the fund has performed over the past 2 years for a policyowner who chose the 75/75 guarantee policy and Constellation series option. Returns are after the MER has been deducted.

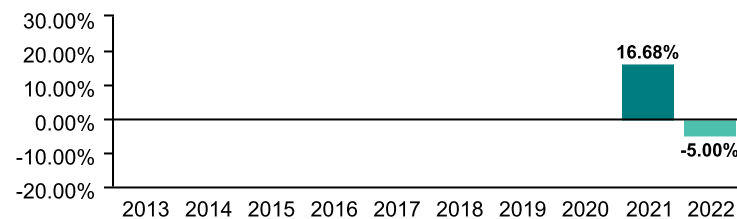
It's important to note that this doesn't tell you how the Constellation series option will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund's 75/75 guarantee Constellation series FEL option on January 13, 2020 would have \$1,163.83 on December 31, 2022. This works out to an average of 5.25% a year.

Year-by-year returns (%)

This chart shows how the fund's 75/75 guarantee Constellation series FEL option has performed in each of the past 2 years. In the past 2 years, the fund was up in value 1 year and down in value 1 year.



How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

Canadian Concentrated Equity

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

1. Sales charges

Sales charge option	What you pay	How it works
Constellation series FEL option	There is no fee to invest or redeem units.	•You and your advisor will agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. You don't pay the MER directly, but it will reduce the return on your investment. For Constellation series you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Constellation series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)	Additional costs	
75 / 75	1.67	n/a	n/a
75 / 100	2.00	0.16	n/a
100 / 100	2.36	0.16	0.21

Trailing commission

No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none"> •You may make up to 12 free switches in each calendar year and after that you may be charged a fee. •You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL option.

What if I change my mind?

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U.S. Value

Quick facts: Date fund available: January 13, 2020
 Date fund created: June 17, 2019
 Managed by: Putnam Investments Canada ULC

Total fund value: \$19,821,890
 Portfolio turnover rate: 16.46%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Constellation: FEL option ¹	1.82	12.85	87,352	2.20	12.71	71,260	2.47	12.60	6,969

For Constellation series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP, TFSA and RRIF policies: \$25,000 across all applicable Canada Life segregated fund policies

What does the fund invest in?

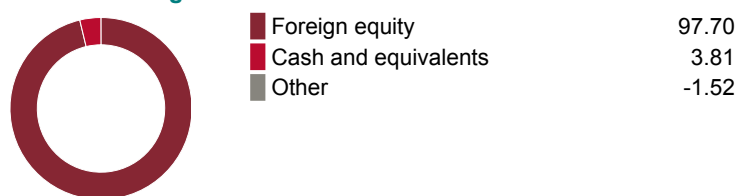
This segregated fund invests primarily in U.S. stocks currently through the Canada Life U.S. Value mutual fund.

Top 10 investments (of the underlying fund)

	Assets %
Microsoft Corp.	3.16
Exxon Mobil Corp.	2.91
Walmart Inc.	2.76
Bank of America Corp.	2.73
Regeneron Pharmaceuticals Inc.	2.33
Northrop Grumman Corp.	2.29
Goldman Sachs Group Inc. (The)	2.27
Merck & Co. Inc.	2.26
McKesson Corp.	2.10
ConocoPhillips	2.05
Total	24.88

Total investments: 805

Investment segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of U.S. stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

Notes

Prior to October 23, 2023, this fund was named Pathways U.S. Equity. On February 3, 2023 the name of the underlying fund changed to Canada Life U.S. Value Fund from Canada Life Pathways US Equity Fund. No other changes were made to the segregated fund.

How has the fund performed?

This section tells you how the fund has performed over the past 2 years for a policyowner who chose the 75/75 guarantee policy and Constellation series option. Returns are after the MER has been deducted.

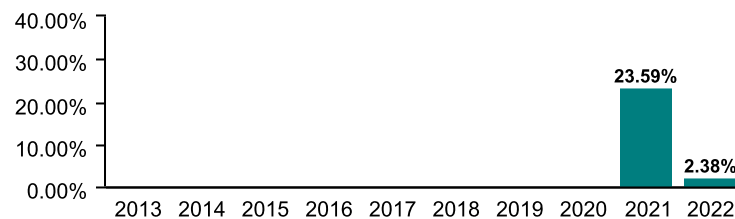
It's important to note that this doesn't tell you how the Constellation series option will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund's 75/75 guarantee Constellation series FEL option on January 13, 2020 would have \$1,285.47 on December 31, 2022. This works out to an average of 8.84% a year.

Year-by-year returns (%)

This chart shows how the fund's 75/75 guarantee Constellation series FEL option has performed in each of the past 2 years. In the past 2 years, the fund was up in value 2 years and down in value 0 years.



How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

U.S. Value

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

1. Sales charges

Sales charge option	What you pay	How it works
Constellation series FEL option	There is no fee to invest or redeem units.	•You and your advisor will agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. You don't pay the MER directly, but it will reduce the return on your investment. For Constellation series you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Constellation series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)	Additional costs	
75 / 75	1.82	n/a	n/a
75 / 100	2.20	0.16	n/a
100 / 100	2.47	0.16	0.21

Trailing commission

No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none"> •You may make up to 12 free switches in each calendar year and after that you may be charged a fee. •You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL option.

What if I change my mind?

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U.S. Concentrated Equity

Quick facts: Date fund available: January 13, 2020
 Date fund created: June 17, 2019
 Managed by: Aristotle Capital Management

Total fund value: \$40,352,363
 Portfolio turnover rate: 17.78%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Constellation: FEL option ¹	1.84	11.91	112,573	2.23	11.77	128,027	2.53	11.68	2,711

For Constellation series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP, TFSA and RRIF policies: \$25,000 across all applicable Canada Life segregated fund policies

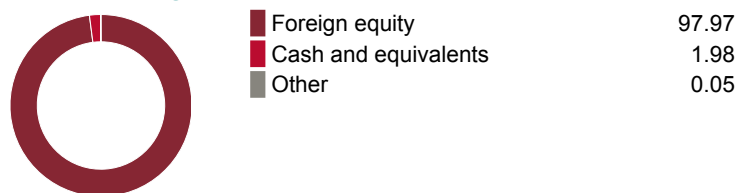
What does the fund invest in?

This segregated fund invests primarily in U.S. stocks currently through the Canada Life U.S. Concentrated Equity mutual fund.

Top 10 investments (of the underlying fund)

	Assets %
Microsoft Corp.	3.93
Corteva Inc.	3.72
Danaher Corp.	3.02
Ameriprise Financial Inc.	2.97
Parker-Hannifin Corp.	2.82
Amgen Inc.	2.81
Merck & Co. Inc.	2.80
Microchip Technology Inc.	2.78
Lennar Corp. Cl A	2.75
Xcel Energy Inc.	2.73
Total	30.34
Total investments:	42

Investment segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of U.S. stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

Notes

Prior to October 23, 2023, this fund was named Pathways U.S. Concentrated Equity. Effective July 2023 the name of the underlying fund changed to Canada Life U.S. Concentrated Equity Fund from Canada Life Pathways U.S. Concentrated Equity Fund. No other changes were made to the segregated fund.

How has the fund performed?

This section tells you how the fund has performed over the past 2 years for a policyowner who chose the 75/75 guarantee policy and Constellation series option. Returns are after the MER has been deducted.

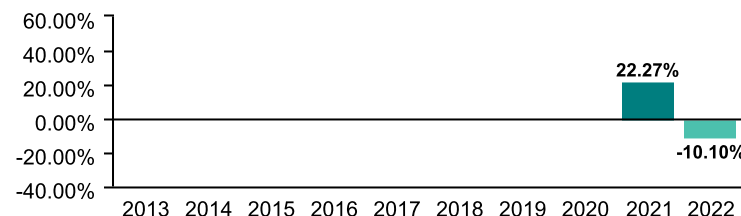
It's important to note that this doesn't tell you how the Constellation series option will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund's 75/75 guarantee Constellation series FEL option on January 13, 2020 would have \$1,191.08 on December 31, 2022. This works out to an average of 6.07% a year.

Year-by-year returns (%)

This chart shows how the fund's 75/75 guarantee Constellation series FEL option has performed in each of the past 2 years. In the past 2 years, the fund was up in value 1 year and down in value 1 year.



How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

U.S. Concentrated Equity

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

1. Sales charges

Sales charge option	What you pay	How it works
Constellation series FEL option	There is no fee to invest or redeem units.	•You and your advisor will agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. You don't pay the MER directly, but it will reduce the return on your investment. For Constellation series you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Constellation series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)	Additional costs	
75 / 75	1.84	n/a	n/a
75 / 100	2.23	0.16	n/a
100 / 100	2.53	0.16	0.21

Trailing commission

No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none"> •You may make up to 12 free switches in each calendar year and after that you may be charged a fee. •You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL option.

What if I change my mind?

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ESG U.S. Equity

Quick facts: Date fund available: October 23, 2023
 Date fund created: October 23, 2023
 Managed by: JPMorgan Asset Management (Canada) Inc.

Total fund value: --
 Portfolio turnover rate: --

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100		
	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Constellation: FEL option ¹	1.81	--	--	2.20	--	--

As this is the fund's first year of existence, all MERs shown are estimates. The actual 2023 MERs will be available at the end of April 2024. For further details on the MER see *Ongoing Expenses* below.

For Constellation series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 *Non-registered, RRSP, TFSA and RRIF policies: \$25,000 across all applicable Canada Life segregated fund policies

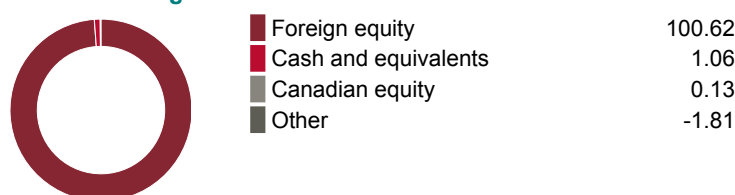
What does the fund invest in?

This segregated fund invests primarily in U.S. equity securities selected by using a responsible investment approach currently through the Canada Life ESG U.S. Equity mutual fund.

Top 10 investments (of the underlying fund)

	Assets %
Apple Inc.	6.06
Microsoft Corp.	5.96
Amazon.com Inc.	2.44
UnitedHealth Group Inc.	1.94
Berkshire Hathaway Inc. Cl B New	1.88
Alphabet Inc. Cl A	1.87
Exxon Mobil Corp.	1.83
Visa Inc. Com Cl A	1.52
Alphabet Inc. Cap Stk Cl C	1.49
Mastercard Inc. Cl A	1.39
Total	26.37
Total investments:	319

Investment segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

Who is this fund for?

A person who desires to invest in a fund that follows a responsible approach to investing, seeking the growth potential over the longer term, of U.S. stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time along with exchange rates between currencies.

How has the fund performed?

This fund was launched on October 23, 2023. Performance data cannot be published until a fund has been available for one year.

How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

ESG U.S. Equity

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

1. Sales charges

Sales charge option	What you pay	How it works
Constellation series FEL option	There is no fee to invest or redeem units.	•You and your advisor will agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. You don't pay the MER directly, but it will reduce the return on your investment. For Constellation series you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Constellation series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)	Additional costs	
75 / 75	1.81	n/a	n/a
75 / 100	2.20	0.16	n/a

As this is the fund's first year of existence, all MERs shown are estimates. The actual 2023 MERs will be available at the end of April 2024.

Trailing commission

No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none"> •You may make up to 12 free switches in each calendar year and after that you may be charged a fee. •You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL option.

What if I change my mind?

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International Equity

Quick facts: Date fund available: October 23, 2023
 Date fund created: November 4, 2019
 Managed by: JPMorgan Asset Management (Canada) Inc.

Total fund value: \$11,023,937
 Portfolio turnover rate: 52.57%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Constellation: FEL option ¹	1.86	--	--	2.25	--	--	2.59	--	--

As this is the *Constellation series* first year of existence, all MERs shown are estimates. The actual 2023 MERs will be available at the end of April 2024. For further details on the MER see *Ongoing Expenses* below.

For Constellation series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP, TFSA and RRIF policies: \$25,000 across all applicable Canada Life segregated fund policies

What does the fund invest in?

This segregated fund invests primarily in stocks outside of Canada and the U.S.

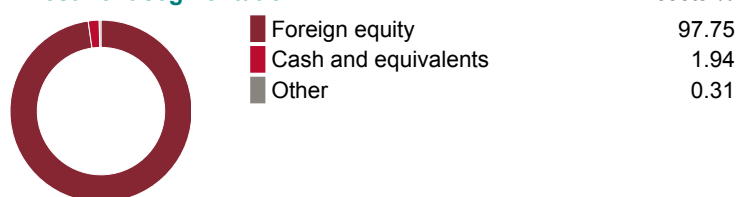
Top 10 investments

	Assets %
Nestle S.A.Nom	3.84
Shell PLC Ord Sh	3.24
TotalEnergies SE Shs	3.13
Roche Holding AG Dividend Right Cert	3.03
AstraZeneca PLC Shs	2.81
Novo Nordisk A/S Almindelig Aktie	2.68
LVMH Moet Hennessy Louis Vuitton S.E. Shs	2.35
DBS Group Holdings Ltd.	2.30
ASML Holding N.V. Aab Reverse Stock Split	2.16
BHP Group Ltd. Shs	2.10
Total	27.64

Total investments:

76

Investment segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of foreign stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

How has the fund performed?

This section tells you how the fund has performed over the past 3 years. The performance shown below is of the 75/75 guarantee Standard series fund. The MER for Constellation series 75/75 is lower than Standard series 75/75 as you pay the advisory and management services fee separately. For Standard series 75/75 this fee is included in the MER. This means the returns for Constellation series 75/75 are expected to be higher than what is shown below. Returns are after the MER has been deducted.

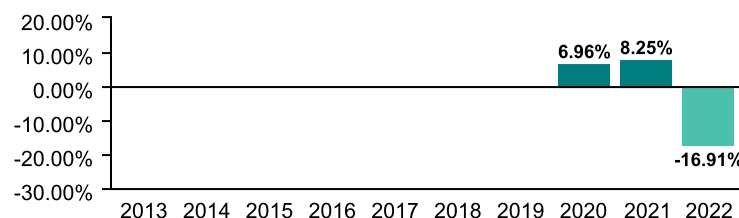
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the 75/75 guarantee Standard series fund on November 4, 2019 would have \$978.60 on December 31, 2022. This works out to an average of -0.68% a year.

Year-by-year returns (%)

This chart shows how the 75/75 guarantee Standard series fund has performed in each of the past 3 years. In the past 3 years, the fund was up in value 2 years and down in value 1 year.



How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

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
Constellation series FEL option	There is no fee to invest or redeem units.	•You and your advisor will agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. You don't pay the MER directly, but it will reduce the return on your investment. For Constellation series you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Constellation series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)	Additional costs	
75 / 75	1.86	n/a	n/a
75 / 100	2.25	0.21	n/a
100 / 100	2.59	0.21	0.27

As this is the *Constellation series* first year of existence, all MERs shown are estimates. The actual 2023 MERs will be available at the end of April 2024.

Trailing commission

No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	•You may make up to 12 free switches in each calendar year and after that you may be charged a fee. •You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL option.

What if I change my mind?

You can change your mind and cancel your initial premium, the initial pre-authorized 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

International Value

Quick facts: Date fund available: January 13, 2020
 Date fund created: June 17, 2019
 Managed by: Setanta Asset Management Limited

Total fund value: \$98,361,008
 Portfolio turnover rate: 3.38%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Constellation: FEL option ¹	1.89	9.18	263,513	2.28	9.08	247,516	2.61	8.99	23,864

For Constellation series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP, TFSA and RRIF policies: \$25,000 across all applicable Canada Life segregated fund policies

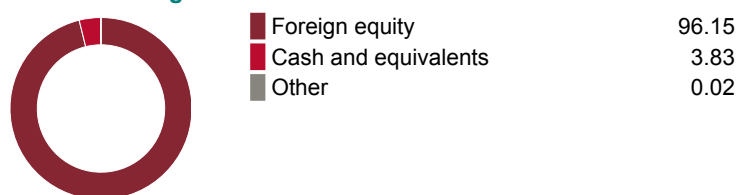
What does the fund invest in?

This segregated fund invests primarily in stocks of companies outside of North America currently through the Canada Life International Value mutual fund.

Top 10 investments (of the underlying fund)

	Assets %
Diageo PLC	4.62
Bank of Ireland Group PLC Ordinary Stock Units Eur 1.00	4.43
EssilorLuxottica Shs	4.42
Groupe Bruxelles Lambert S.A.New	4.39
Thai Beverage Public Co. Ltd. Shs	4.26
Samsung Electronics Co. Ltd. Samsungelectronics	4.11
Unilever PLC Shs	4.01
Alcon Inc. ADR Act Nom	3.98
DCC PLC	3.92
Novartis AG Namen -Akt	3.80
Total	41.95
Total investments:	35

Investment segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of foreign stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

Notes

Prior to October 23, 2023, this fund was named Pathways International Equity. Effective July 2023 the name of the underlying fund changed to Canada Life International Value Fund from Canada Life Pathways International Equity Fund. No other changes were made to the segregated fund.

How has the fund performed?

This section tells you how the fund has performed over the past 2 years for a policyowner who chose the 75/75 guarantee policy and Constellation series option. Returns are after the MER has been deducted.

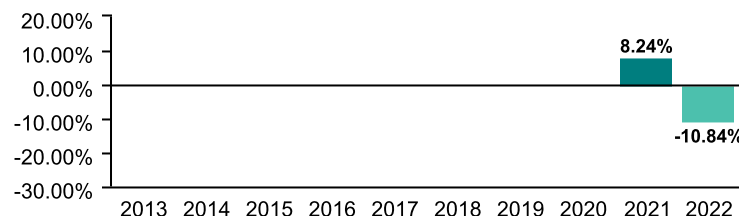
It's important to note that this doesn't tell you how the Constellation series option will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund's 75/75 guarantee Constellation series FEL option on January 13, 2020 would have \$918.33 on December 31, 2022. This works out to an average of -2.83% a year.

Year-by-year returns (%)

This chart shows how the fund's 75/75 guarantee Constellation series FEL option has performed in each of the past 2 years. In the past 2 years, the fund was up in value 1 year and down in value 1 year.



How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

International 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
Constellation series FEL option	There is no fee to invest or redeem units.	•You and your advisor will agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. You don't pay the MER directly, but it will reduce the return on your investment. For Constellation series you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Constellation series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)	Additional costs	
75 / 75	1.89	n/a	n/a
75 / 100	2.28	0.21	n/a
100 / 100	2.61	0.21	0.27

Trailing commission

No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none"> •You may make up to 12 free switches in each calendar year and after that you may be charged a fee. •You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL option.

What if I change my mind?

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International Concentrated Equity

Quick facts: Date fund available: January 13, 2020
 Date fund created: June 17, 2019
 Managed by: C WorldWide Asset Management

Total fund value: \$49,057,527
 Portfolio turnover rate: 8.48%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Constellation: FEL option ¹	1.89	11.25	322,374	2.28	11.12	328,112	2.62	11.01	7,386

For Constellation series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP, TFSA and RRIF policies: \$25,000 across all applicable Canada Life segregated fund policies

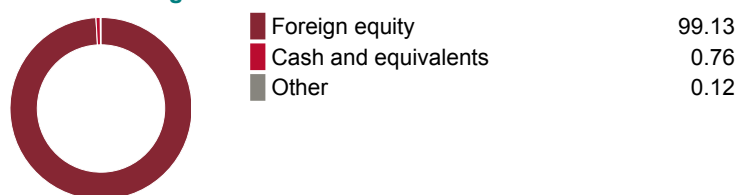
What does the fund invest in?

This segregated fund invests primarily in stocks of companies outside of North America currently through the Canada Life International Concentrated Equity mutual fund.

Top 10 investments (of the underlying fund)

	Assets %
HDFC Bank Ltd. ADR Adr Repstg 3 Shs	8.03
Novo Nordisk A/S Almindelig Aktie	7.65
ASML Holding N.V. Aab Reverse Stock Split	4.93
Nestle S.A.Nom	4.63
AstraZeneca PLC	4.37
Linde PLC Sh	4.33
Ferguson PLC Ord Gbp0.10	4.29
Siemens AG Namen -Akt	3.92
LVMH Moet Hennessy Louis Vuitton S.E. Shs	3.89
HOYA Corp. Shs	3.64
Total	49.68
Total investments:	28

Investment segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of foreign stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

Notes

Prior to October 23, 2023, this fund was named Pathways International Concentrated Equity. Effective July 2023 the name of the underlying fund changed to Canada Life International Concentrated Equity Fund from Canada Life Pathways International Concentrated Equity Fund. No other changes were made to the segregated fund.

How has the fund performed?

This section tells you how the fund has performed over the past 2 years for a policyowner who chose the 75/75 guarantee policy and Constellation series option. Returns are after the MER has been deducted.

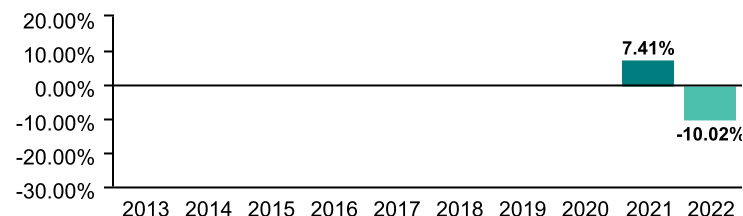
It's important to note that this doesn't tell you how the Constellation series option will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund's 75/75 guarantee Constellation series FEL option on January 13, 2020 would have \$1,125.12 on December 31, 2022. This works out to an average of 4.06% a year.

Year-by-year returns (%)

This chart shows how the fund's 75/75 guarantee Constellation series FEL option has performed in each of the past 2 years. In the past 2 years, the fund was up in value 1 year and down in value 1 year.



How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

International Concentrated Equity

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

1. Sales charges

Sales charge option	What you pay	How it works
Constellation series FEL option	There is no fee to invest or redeem units.	•You and your advisor will agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. You don't pay the MER directly, but it will reduce the return on your investment. For Constellation series you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Constellation series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)	Additional costs	
75 / 75	1.89	n/a	n/a
75 / 100	2.28	0.21	n/a
100 / 100	2.62	0.21	0.27

Trailing commission

No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none"> •You may make up to 12 free switches in each calendar year and after that you may be charged a fee. •You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL option.

What if I change my mind?

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Emerging Markets Large Cap Equity

Quick facts: Date fund available: January 13, 2020
 Date fund created: June 17, 2019
 Managed by: Mackenzie Investments

Total fund value: \$17,790,887
 Portfolio turnover rate: 12.26%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Constellation: FEL option ¹	2.52	9.85	182,895	2.86	9.75	172,167	3.20	9.66	12,899

For Constellation series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP, TFSA and RRIF policies: \$25,000 across all applicable Canada Life segregated fund policies

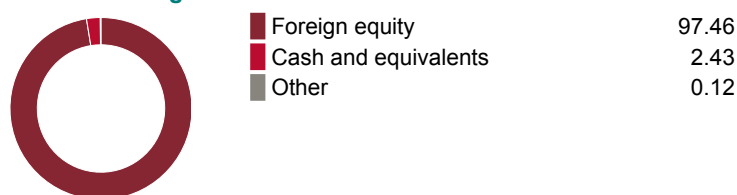
What does the fund invest in?

This segregated fund invests primarily in equities of companies operating in emerging markets currently through the Canada Life Emerging Markets Large Cap Equity mutual fund.

Top 10 investments (of the underlying fund)

	Assets %
Taiwan Semiconductor Manufacturing Co. Ltd. Shs	6.94
Tencent Holdings Ltd.Par New Hkd 0.00002	3.59
Meituan Usd Cl B Ord Shs	3.18
Samsung Electronics Co. Ltd. Samsungelectronics	2.04
BYD Company Limited-H -	1.99
Delta Electronics Inc. Shs	1.87
Grupo Financiero Banorte, S.A.B. de C.V.-O -	1.80
Alibaba Group Holding Ltd.New	1.76
China Petroleum & Chemical Corp.-H -	1.74
Jindal Steel & Power LimitedDematerialised	1.73
Total	26.65
Total investments:	122

Investment segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

Who is this fund for?

A person who is investing for the longer term, is seeking the growth potential of companies in the emerging markets and is comfortable with moderate to high risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

Notes

Prior to October 23, 2023, this fund was named Pathways Emerging Markets Large Cap Equity. Effective July 2023 the name of the underlying fund changed to Canada Life Emerging Markets Large Cap Equity Fund from Canada Life Pathways Emerging Markets Large Cap Equity Fund. No other changes were made to the segregated fund.

How has the fund performed?

This section tells you how the fund has performed over the past 2 years for a policyowner who chose the 75/75 guarantee policy and Constellation series option. Returns are after the MER has been deducted.

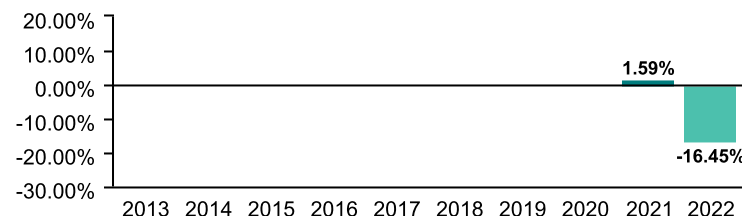
It's important to note that this doesn't tell you how the Constellation series option will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund's 75/75 guarantee Constellation series FEL option on January 13, 2020 would have \$984.67 on December 31, 2022. This works out to an average of -0.52% a year.

Year-by-year returns (%)

This chart shows how the fund's 75/75 guarantee Constellation series FEL option has performed in each of the past 2 years. In the past 2 years, the fund was up in value 1 year and down in value 1 year.



How risky is it?

The risk rating for this fund is *Moderate to high*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

Emerging Markets Large Cap Equity

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

1. Sales charges

Sales charge option	What you pay	How it works
Constellation series FEL option	There is no fee to invest or redeem units.	•You and your advisor will agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. You don't pay the MER directly, but it will reduce the return on your investment. For Constellation series you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Constellation series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)	Additional costs	
75 / 75	2.52	n/a	n/a
75 / 100	2.86	0.21	n/a
100 / 100	3.20	0.21	0.27

Trailing commission

No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none"> •You may make up to 12 free switches in each calendar year and after that you may be charged a fee. •You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL option.

What if I change my mind?

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Emerging Markets Concentrated Equity

Quick facts: Date fund available: January 13, 2020
 Date fund created: June 17, 2019
 Managed by: Northcape Capital

Total fund value: \$108,201,698
 Portfolio turnover rate: 4.75%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Constellation: FEL option ¹	2.56	10.53	256,604	2.89	10.42	259,073	3.24	10.32	8,253

For Constellation series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP, TFSA and RRIF policies: \$25,000 across all applicable Canada Life segregated fund policies

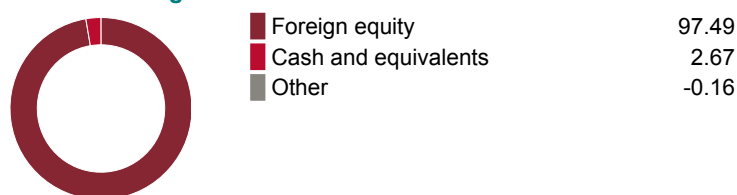
What does the fund invest in?

This segregated fund invests primarily in equities of companies operating in emerging markets currently through the Canada Life Emerging Markets Concentrated Equity mutual fund.

Top 10 investments (of the underlying fund)

	Assets %
Taiwan Semiconductor Manufacturing Co. Ltd.	6.91
Techtronic Industries Company Limited Shs	6.90
HDFC Bank Ltd. ADR Adr Repstg 3 Shs	6.20
America Movil S.A.B. de C.V. Repstg Ser L Shs	6.13
Maruti Suzuki India Limited Shs	6.06
Samsung Electronics Co. Ltd. Samsungelectronics	6.04
Samsung SDI Co., Ltd. Samsung Sdi Co Ltd	5.58
PT Bank Central Asia Tbk Shs	4.20
MercadoLibre Inc.	3.89
COWAY Co., Ltd. Shs	3.76
Total	55.66
Total investments:	36

Investment segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

Who is this fund for?

A person who is investing for the longer term, is seeking the growth potential of companies in the emerging markets and is comfortable with moderate to high risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

Notes

Prior to October 23, 2023, this fund was named Pathways Emerging Markets Equity. Effective July 2023 the name of the underlying fund changed to Canada Life Emerging Markets Equity Fund from Canada Life Pathways Emerging Markets Equity Fund. No other changes were made to the segregated fund.

How has the fund performed?

This section tells you how the fund has performed over the past 2 years for a policyowner who chose the 75/75 guarantee policy and Constellation series option. Returns are after the MER has been deducted.

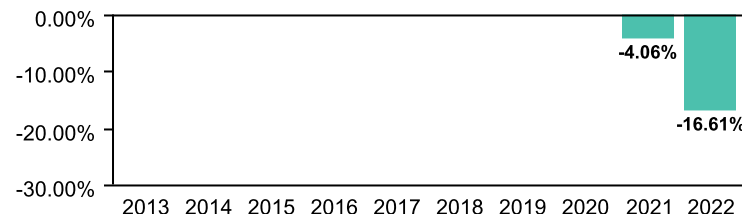
It's important to note that this doesn't tell you how the Constellation series option will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund's 75/75 guarantee Constellation series FEL option on January 13, 2020 would have \$1,052.66 on December 31, 2022. This works out to an average of 1.75% a year.

Year-by-year returns (%)

This chart shows how the fund's 75/75 guarantee Constellation series FEL option has performed in each of the past 2 years. In the past 2 years, the fund was up in value 0 years and down in value 2 years.



How risky is it?

The risk rating for this fund is *Moderate to high*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

Emerging Markets Concentrated Equity

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

1. Sales charges

Sales charge option	What you pay	How it works
Constellation series FEL option	There is no fee to invest or redeem units.	•You and your advisor will agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. You don't pay the MER directly, but it will reduce the return on your investment. For Constellation series you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Constellation series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)	Additional costs	
75 / 75	2.56	n/a	n/a
75 / 100	2.89	0.21	n/a
100 / 100	3.24	0.21	0.27

Trailing commission

No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none"> •You may make up to 12 free switches in each calendar year and after that you may be charged a fee. •You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL option.

What if I change my mind?

You can change your mind and cancel your initial premium, the initial pre-authorized or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

For more information

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The Canada Life Assurance Company

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Web - www.canadalife.com

Email - On our website, please go to the "Contact Us" section

Telephone - 1-888-252-1847

Sustainable Emerging Markets Equity

Quick facts: Date fund available: October 23, 2023
 Date fund created: October 23, 2023
 Managed by: JPMorgan Asset Management (Canada) Inc.

Total fund value: --
 Portfolio turnover rate: --

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100		
	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Constellation: FEL option ¹	2.65	--	--	2.98	--	--

As this is the fund's first year of existence, all MERs shown are estimates. The actual 2023 MERs will be available at the end of April 2024. For further details on the MER see *Ongoing Expenses* below.

For Constellation series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment

*Non-registered, RRSP, TFSA and RRIF policies: \$25,000 across all applicable Canada Life segregated fund policies

What does the fund invest in?

This segregated fund invests primarily in securities of emerging market sustainable companies or companies that demonstrate improving sustainable characteristics currently through the Canada Life Sustainable Emerging Markets Equity mutual fund.

How has the fund performed?

This fund was launched on October 23, 2023. Performance data cannot be published until a fund has been available for one year.

How risky is it?

The risk rating for this fund is *Moderate to high*.

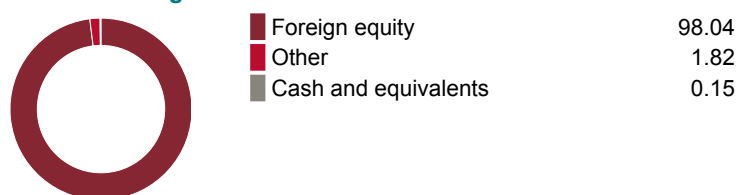


The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

Top 10 investments (of the underlying fund)

	Assets %
Taiwan Semiconductor Manufacturing Co. Ltd.	7.68
HDFC Bank Ltd. ADR Adr Repstg 3 Shs	6.09
Tencent Holdings Ltd.Par New Hkd 0.00002	4.98
Infosys Ltd. Repstg 1 Equity Sh	3.36
Advantech Co., Ltd. Shs	2.99
Yum China Holdings, Inc.	2.79
Delta Electronics Inc. Shs	2.79
Haier Smart Home Co., Ltd. Haier Smarthome Bearer 06690	2.72
PT Bank Central Asia Tbk Shs	2.54
ALA Group Ltd. Shs	2.47
Total	38.40
Total investments:	166

Investment segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

Who is this fund for?

A person who desires to invest in a fund that follows a responsible approach to investing, seeking the growth potential over the longer term, of companies in the emerging markets and is comfortable with moderate to high risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time along with exchange rates between currencies.

Sustainable Emerging Markets Equity

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

1. Sales charges

Sales charge option	What you pay	How it works
Constellation series FEL option	There is no fee to invest or redeem units.	•You and your advisor will agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. You don't pay the MER directly, but it will reduce the return on your investment. For Constellation series you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Constellation series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)	Additional costs	
75 / 75	2.65	n/a	n/a
75 / 100	2.98	0.21	n/a

As this is the fund's first year of existence, all MERs shown are estimates. The actual 2023 MERs will be available at the end of April 2024.

Trailing commission

No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none"> •You may make up to 12 free switches in each calendar year and after that you may be charged a fee. •You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL option.

What if I change my mind?

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Global Tactical

Quick facts: Date fund available: January 13, 2020
 Date fund created: January 13, 2020
 Managed by: Irish Life Investment Managers Limited

Total fund value: \$25,246,815
 Portfolio turnover rate: 7.49%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹	MER (%) ¹	NAV (\$) ¹	UOS ¹
Constellation: FEL option ¹	1.95	10.14	569,567	2.34	10.02	560,233	2.63	9.94	26,946

For Constellation series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP, TFSA and RRIF policies: \$25,000 across all applicable Canada Life segregated fund policies

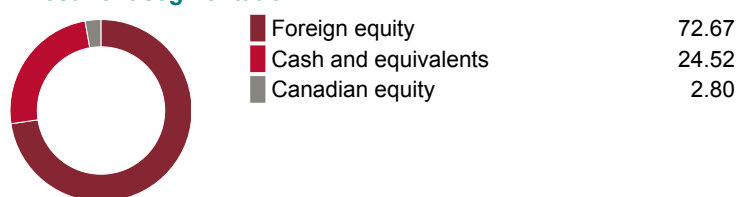
What does the fund invest in?

This segregated fund invests primarily in stocks anywhere in the world, while maintaining a commitment to protection of its capital through strategies that position it defensively during times of market stress, currently through the Canada Life Global Tactical mutual fund.

Top 10 investments (of the underlying fund)

	Assets %
Apple Inc.	3.20
Microsoft Corp.	2.95
Amazon.com Inc.	1.23
Berkshire Hathaway Inc. Cl B New	0.92
Alphabet Inc. Cl A	0.87
UnitedHealth Group Inc.	0.82
Alphabet Inc. Cap Stk Cl C	0.77
Johnson & Johnson	0.76
Exxon Mobil Corp.	0.75
JPMorgan Chase & Co.	0.65
Total	12.92
Total investments:	4544

Investment segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of foreign stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

Notes

Prior to October 23, 2023, this fund was named Pathways Global Tactical. Effective July 2023 the name of the underlying fund changed to Canada Life Global Tactical Fund from Canada Life Pathways Global Tactical Fund. No other changes were made to the segregated fund.

How has the fund performed?

This section tells you how the fund has performed over the past 2 years for a policyowner who chose the 75/75 guarantee policy and Constellation series option. Returns are after the MER has been deducted.

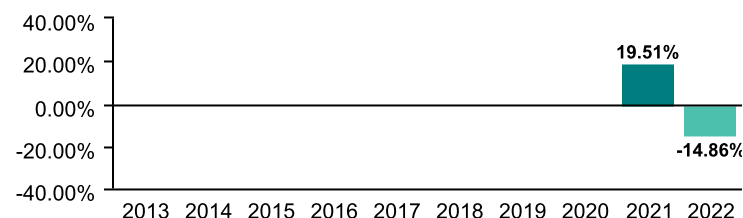
It's important to note that this doesn't tell you how the Constellation series option will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund's 75/75 guarantee Constellation series FEL option on January 13, 2020 would have \$1,014.34 on December 31, 2022. This works out to an average of 0.48% a year.

Year-by-year returns (%)

This chart shows how the fund's 75/75 guarantee Constellation series FEL option has performed in each of the past 2 years. In the past 2 years, the fund was up in value 1 year 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 Tactical

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
Constellation series FEL option	There is no fee to invest or redeem units.	•You and your advisor will agree on an advisory and management services fee (AMS) of between 0.50 – 1.25%. The AMS fee is deducted from your policy every month.

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. You don't pay the MER directly, but it will reduce the return on your investment. For Constellation series you will pay for the advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50-1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below and this cost isn't included in the MER. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Constellation series: FEL option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)	Additional costs	
75 / 75	1.95	n/a	n/a
75 / 100	2.34	0.21	n/a
100 / 100	2.63	0.21	0.27

Trailing commission

No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	<ul style="list-style-type: none"> •You may make up to 12 free switches in each calendar year and after that you may be charged a fee. •You may be charged up to 5% of the value of the units you switch to the Standard series FEL or Partner series FEL options or up to 2% of the value of the units you switch to the Preferred series 1 FEL or Preferred partner series FEL option.

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