

# Fund Facts Booklet

## Preferred series 2

### Segregated funds

Fund performance as of December 31, 2022

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

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

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

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



# Fund Facts

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

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

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

## What if I change my mind?

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

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

## For more information

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

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

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

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# Fees and expenses

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

If you select a reset option additional fees apply.

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

## Investment management fee

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

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

## Operating expense fee

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

## Advisory and management service (AMS) fee

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

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

# Risk-Managed Conservative Income Portfolio

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

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

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	9.87	93,002	--	9.87	493,096

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

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

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

## What does the fund invest in?

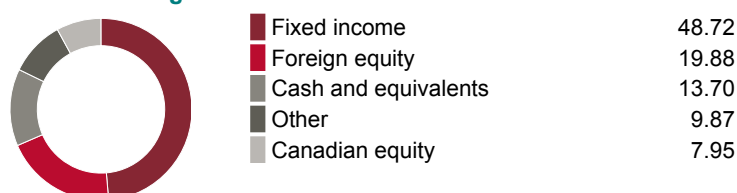
This segregated fund invests primarily in a portfolio of investments anywhere in the world to mainly provide income with the potential for some capital growth, while seeking to reduce portfolio volatility. The fund may invest in other investment funds as well as directly in stocks, exchange-traded funds, 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 Equity Index ETF	3.01
Canadian Low Volatility	3.01
<b>Total</b>	<b>88.99</b>

**Total investments: 15**

### Investment segmentation



## Are there any guarantees?

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

## Who is this fund for?

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

## How has the fund performed?

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

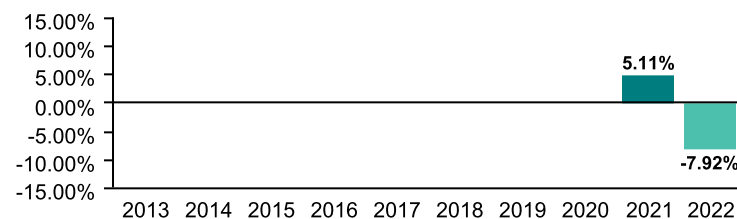
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on November 4, 2020 would have \$987.22 on December 31, 2022. This works out to an average of -0.60% a year.

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

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

#### 1. Sales charges

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

#### 2. Ongoing expenses

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

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

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

#### Trailing commission

No trailing commission.

#### 3. Other fees

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

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

### What if I change my mind?

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

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

#### For more information

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Email - 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		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	10.40	409,079	--	10.40	1,471,656

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

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

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

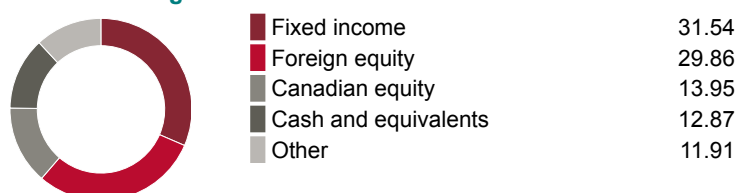
## What does the fund invest in?

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

### Top 10 investments

	Assets %
Canada Life Risk Reduction Pool	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
<b>Total</b>	<b>80.91</b>
<b>Total investments:</b>	<b>17</b>

### Investment segmentation



## Are there any guarantees?

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

## Who is this fund for?

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

## How has the fund performed?

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

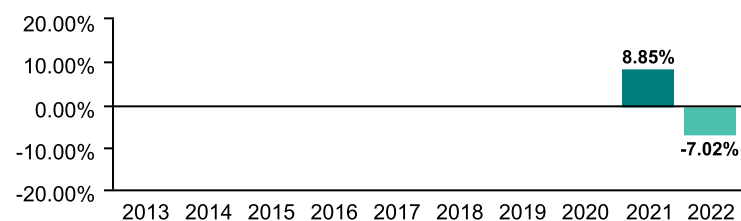
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on November 4, 2020 would have \$1,039.95 on December 31, 2022. This works out to an average of 1.83% a year.

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

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

#### 1. Sales charges

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

#### 2. Ongoing expenses

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

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

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

#### Trailing commission

No trailing commission.

#### 3. Other fees

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

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

### What if I change my mind?

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

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#### For more information

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# 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 (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	10.68	1,781,305	--	10.68	107,086

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

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

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

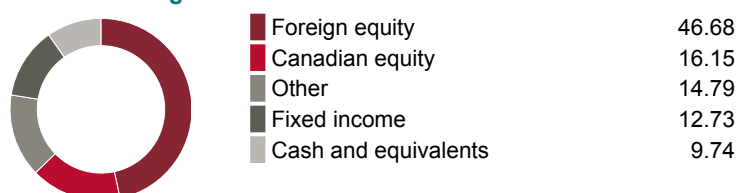
## What does the fund invest in?

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

### Top 10 investments

	Assets %
Canada Life Risk Reduction Pool	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
<b>Total</b>	<b>83.62</b>
<b>Total investments:</b>	<b>15</b>

### Investment segmentation



## Are there any guarantees?

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

## Who is this fund for?

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

## How has the fund performed?

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

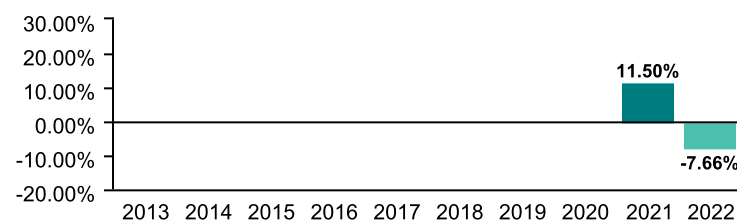
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on November 4, 2020 would have \$1,067.66 on December 31, 2022. This works out to an average of 3.09% a year.

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

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

#### 1. Sales charges

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

#### 2. Ongoing expenses

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

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

#### Trailing commission

No trailing commission.

#### 3. Other fees

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

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

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The Canada Life Assurance Company

255 Dufferin Avenue

London, ON N6A 4K1

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

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

Telephone - 1-888-252-1847

# Conservative Allocation

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

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

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	15.53	464,930	--	15.53	453,175	--	15.52	117,926

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

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

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

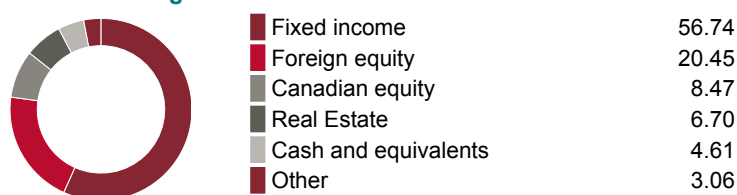
## What does the fund invest in?

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

### Top 10 investments

	Assets %
Canadian Tactical Bond	21.29
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
<b>Total</b>	<b>71.00</b>
<b>Total investments:</b>	<b>26</b>

### Investment segmentation



## Are there any guarantees?

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

## Who is this fund for?

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

## How has the fund performed?

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

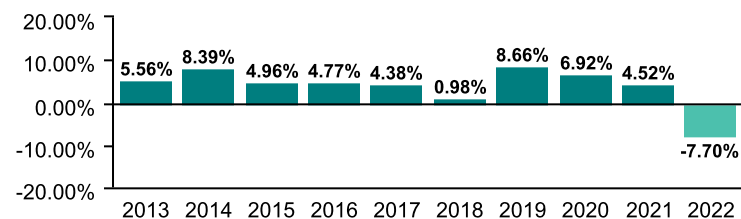
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$1,486.37 on December 31, 2022. This works out to an average of 4.04% a year.

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

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



## How risky is it?

The risk rating for this fund is *Low*.



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

## Conservative Allocation

### How much does it cost?

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

#### 1. Sales charges

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

#### 2. Ongoing expenses

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

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

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

#### Trailing commission

No trailing commission.

#### 3. Other fees

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

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

### What if I change my mind?

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

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

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## Moderate Allocation

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

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

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	17.26	377,463	--	17.29	880,022	--	--	--

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

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

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

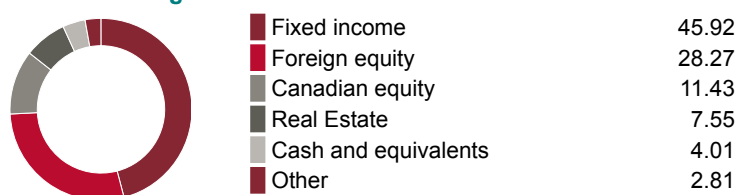
### What does the fund invest in?

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

#### Top 10 investments

	Assets %
Canadian Tactical Bond	20.23
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
Global Dividend	3.14
Canadian Growth	3.14
Unconstrained Fixed Income	3.03
<b>Total</b>	<b>63.59</b>
<b>Total investments:</b>	<b>27</b>

#### Investment segmentation



### Are there any guarantees?

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

### Who is this fund for?

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

### How has the fund performed?

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

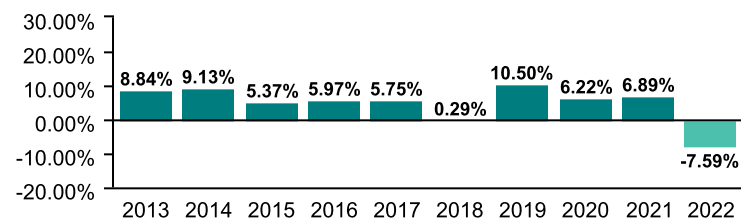
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$1,630.49 on December 31, 2022. This works out to an average of 5.01% a year.

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

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



### How risky is it?

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



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



## Moderate Allocation

### How much does it cost?

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

#### 1. Sales charges

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

#### 2. Ongoing expenses

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

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

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

#### Trailing commission

No trailing commission.

#### 3. Other fees

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

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

### What if I change my mind?

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

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## Balanced Allocation

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

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

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	20.36	716,056	--	20.35	1,404,704	--	20.33	14,745

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

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

**Minimum investment**

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

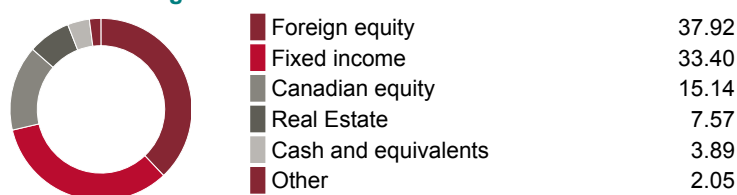
### What does the fund invest in?

This segregated fund, 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
Global Dividend	4.15
International Value	4.15
American Growth	3.93
Canadian Equity	3.57
Canadian Growth	3.57
<b>Total</b>	<b>61.64</b>
<b>Total investments:</b>	<b>25</b>

#### Investment segmentation



### Are there any guarantees?

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

### Who is this fund for?

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

### How has the fund performed?

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

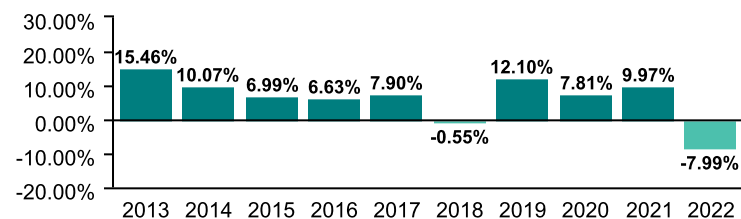
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$1,902.77 on December 31, 2022. This works out to an average of 6.64% a year.

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

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



### How risky is it?

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



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

## Balanced Allocation

### How much does it cost?

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

#### 1. Sales charges

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

#### 2. Ongoing expenses

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

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

#### Trailing commission

No trailing commission.

#### 3. Other fees

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

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

### What if I change my mind?

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Telephone - 1-888-252-1847

## Advanced Allocation

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

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

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	24.27	319,547	--	24.29	603,970	--	--	--

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

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

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

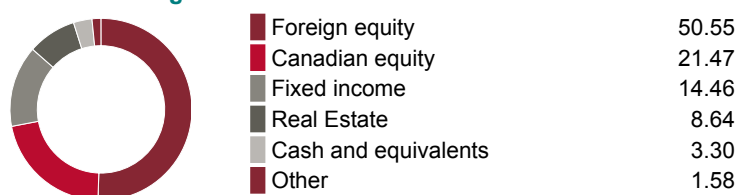
### What does the fund invest in?

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

#### Top 10 investments

	Assets %
Canadian Tactical Bond	12.78
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
<b>Total</b>	<b>64.88</b>
<b>Total investments:</b>	<b>23</b>

#### Investment segmentation



### Are there any guarantees?

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

### Who is this fund for?

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

### How has the fund performed?

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

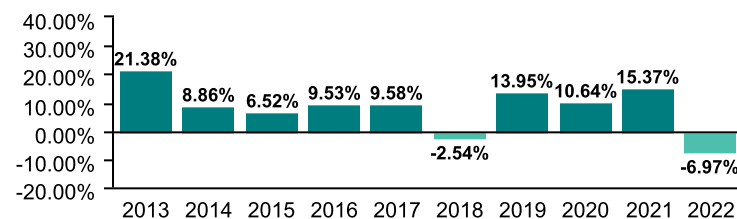
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$2,227.54 on December 31, 2022. This works out to an average of 8.34% a year.

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

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



### How risky is it?

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



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

## Advanced Allocation

### How much does it cost?

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

#### 1. Sales charges

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#### 2. Ongoing expenses

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

#### Trailing commission

No trailing commission.

#### 3. Other fees

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

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

### What if I change my mind?

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

Telephone - 1-888-252-1847

# Aggressive Allocation

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

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

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	27.58	343,007	--	27.57	83,381	--	--	--

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

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

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

## What does the fund invest in?

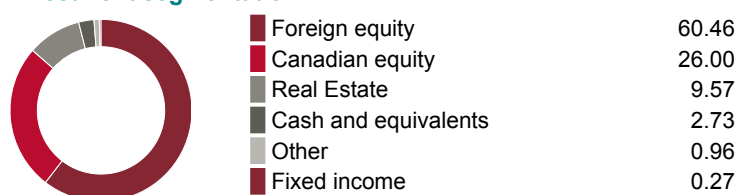
This segregated fund, through investments in other funds, invests primarily in Canadian and foreign equities. It targets an asset mix of 100 per cent equities.

### Top 10 investments

	Assets %
Real Estate	9.57
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
<b>Total</b>	<b>69.09</b>

**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 insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

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

## How has the fund performed?

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

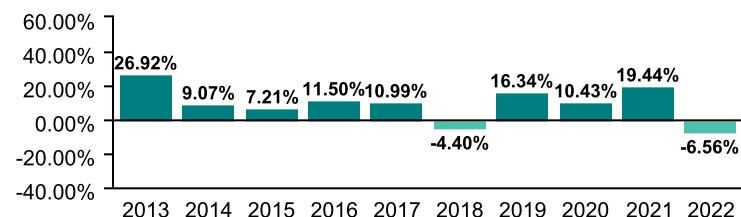
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$2,517.78 on December 31, 2022. This works out to an average of 9.67% a year.

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

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



## How risky is it?

The risk rating for this fund is *Moderate*.



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

## Aggressive Allocation

### How much does it cost?

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

#### 1. Sales charges

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

#### 2. Ongoing expenses

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

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

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

#### Trailing commission

No trailing commission.

#### 3. Other fees

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

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

### What if I change my mind?

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

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

#### For more information

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

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

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

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

Telephone - 1-888-252-1847

# 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		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	--	--	--	--	--	--	--	--

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

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

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

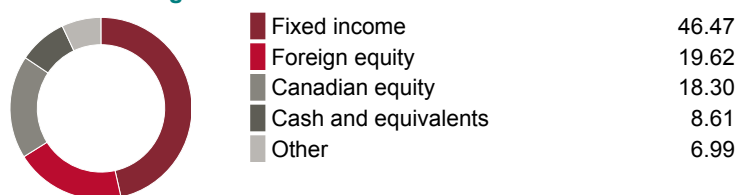
## What does the fund invest in?

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

### Top 10 investments

	Assets %
Canadian Aggregate Bond ETF	34.75
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
<b>Total</b>	<b>100.00</b>
<b>Total investments:</b>	<b>8</b>

### Investment segmentation



## Are there any guarantees?

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

## Who is this fund for?

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

#### 1. Sales charges

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

#### 2. Ongoing expenses

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

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

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

#### Trailing commission

No trailing commission.

#### 3. Other fees

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

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

### What if I change my mind?

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

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

#### For more information

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

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

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

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

Telephone - 1-888-252-1847

# 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		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	--	--	--	--	--	--	--	--

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

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

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

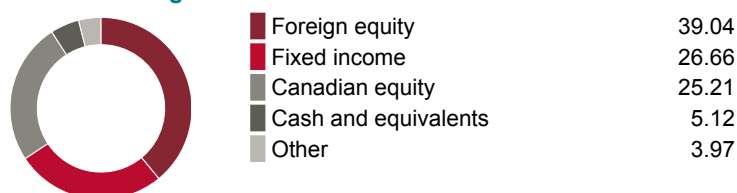
## What does the fund invest in?

This segregated fund, through investments in other funds including exchange-traded funds, invests primarily in global fixed-income and global equity securities. It targets an asset mix of 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
<b>Total</b>	<b>100.00</b>
<b>Total investments:</b>	<b>8</b>

### Investment segmentation



## Are there any guarantees?

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

## Who is this fund for?

A person who is investing for the medium to longer term, wants exposure to a globally diversified investment portfolio in one fund with a target of no more than 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.

#### 1. Sales charges

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

#### 2. Ongoing expenses

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

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

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

#### Trailing commission

No trailing commission.

#### 3. Other fees

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

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

### What if I change my mind?

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

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

#### For more information

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

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

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

Email - 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		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	--	--	--	--	--	--	--	--

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

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

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

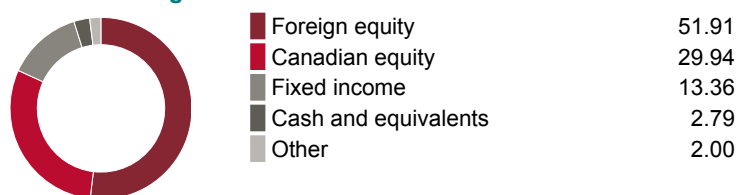
## What does the fund invest in?

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

### Top 10 investments

	Assets %
US Large Cap Equity Index ETF	31.84
Canadian Equity Index ETF	24.02
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
<b>Total</b>	<b>100.00</b>
<b>Total investments:</b>	<b>8</b>

### Investment segmentation



## Are there any guarantees?

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

## Who is this fund for?

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

## How has the fund performed?

This 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.

#### 1. Sales charges

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

#### 2. Ongoing expenses

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

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

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

#### Trailing commission

No trailing commission.

#### 3. Other fees

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

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

### What if I change my mind?

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

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#### For more information

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

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

Telephone - 1-888-252-1847

## Income Focus

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

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

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	14.78	2,667	--	14.83	127,544	--	--	--

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

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

**Minimum investment**

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

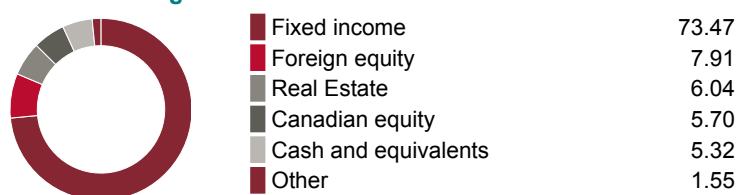
### What does the fund invest in?

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

#### Top 10 investments

	Assets %
Canadian Core Plus Bond II	31.92
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
<b>Total</b>	<b>92.45</b>
<b>Total investments:</b>	<b>13</b>

#### Investment segmentation



### Are there any guarantees?

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

### Who is this fund for?

A person who is investing for the medium to longer term, wants exposure to multi-managers in one fund with a target of no more than 10 to 30 per cent invested in equities and is comfortable with low risk.

### How has the fund performed?

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

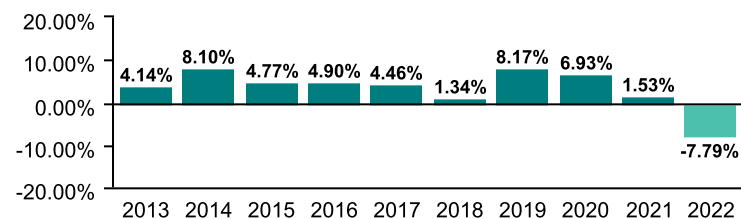
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$1,418.22 on December 31, 2022. This works out to an average of 3.56% a year.

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

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



### How risky is it?

The risk rating for this fund is *Low*.



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

## Income Focus

### How much does it cost?

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

#### 1. Sales charges

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

#### 2. Ongoing expenses

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

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

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

#### Trailing commission

No trailing commission.

#### 3. Other fees

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

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

### What if I change my mind?

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

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

Telephone - 1-888-252-1847

## Income Growth

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

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

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	16.46	16,774	--	16.46	48,684	--	--	--

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

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

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

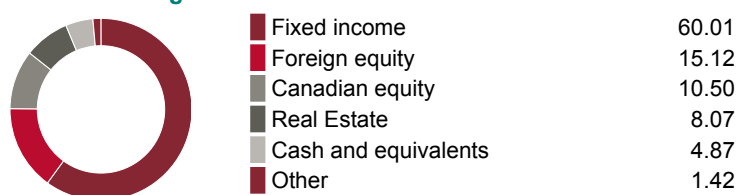
### What does the fund invest in?

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

#### Top 10 investments

	Assets %
Canadian Core Plus Bond II	26.53
Foreign Bond	9.09
All World Equity	8.14
Government Bond	8.08
Real Estate	8.07
Canadian Core Bond	8.01
Global Infrastructure	8.01
Unconstrained Fixed Income	6.56
Canadian Focused Dividend	4.93
Long Term Bond	4.85
<b>Total</b>	<b>92.27</b>
<b>Total investments:</b>	<b>13</b>

#### Investment segmentation



### Are there any guarantees?

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

### Who is this fund for?

A person who is investing for the medium to longer term, wants exposure to multi-managers in one fund with a target of no more than 25 to 45 per cent invested in equities and is comfortable with low to moderate risk.

### How has the fund performed?

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

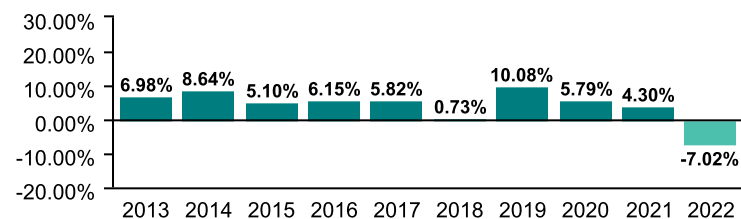
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$1,560.76 on December 31, 2022. This works out to an average of 4.55% a year.

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

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



### How risky is it?

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



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



## Income Growth

### How much does it cost?

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

#### 1. Sales charges

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

#### 2. Ongoing expenses

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

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

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

#### Trailing commission

No trailing commission.

#### 3. Other fees

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

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

### What if I change my mind?

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

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

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Telephone - 1-888-252-1847

# Income Growth Plus

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

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

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	19.01	7,904	--	19.00	11,174	--	19.03	2,663

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

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

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

## What does the fund invest in?

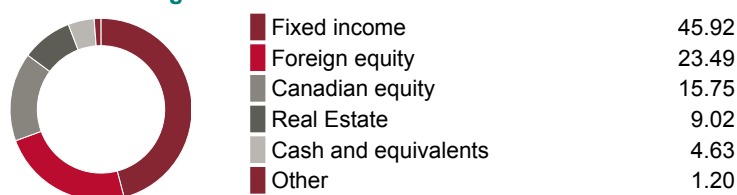
This segregated fund, through investments in other funds, invests primarily in fixed-income securities but includes Canadian and foreign equities. It targets an asset mix of 40 to 60 per cent fixed income and 40 to 60 per cent equities.

### 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 insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the medium to longer term, wants exposure to multi-managers in one fund with a target of between 40 to 60 per cent invested in equities and is comfortable with low to moderate risk.

## How has the fund performed?

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

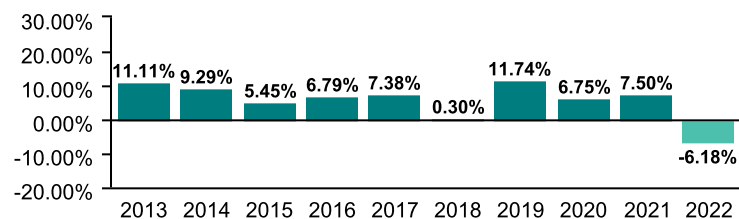
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$1,771.71 on December 31, 2022. This works out to an average of 5.89% a year.

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

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



## How risky is it?

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



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

## Income Growth Plus

### How much does it cost?

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

#### 1. Sales charges

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

#### 2. Ongoing expenses

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

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

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

#### Trailing commission

No trailing commission.

#### 3. Other fees

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

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

### What if I change my mind?

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

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# Core Conservative Growth

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

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

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	16.26	22,876	--	16.28	135,680	--	--	--

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

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

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

## What does the fund invest in?

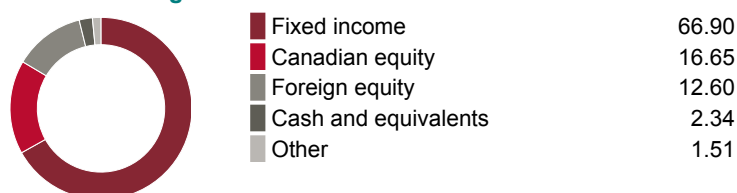
This segregated fund, through investments in other funds, invests primarily in fixed-income securities and Canadian and foreign equities. It targets an asset mix of 70 per cent fixed income and 30 per cent equities.

### Top 10 investments

	Assets %
Canadian Core Plus Bond II	70.04
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
<b>Total</b>	<b>100.00</b>

**Total investments:** 9

### Investment segmentation



## Are there any guarantees?

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

## Who is this fund for?

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

## How has the fund performed?

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

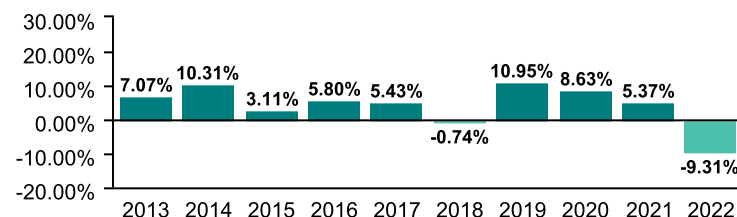
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$1,552.90 on December 31, 2022. This works out to an average of 4.50% a year.

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

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



## How risky is it?

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



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

## Core Conservative Growth

### How much does it cost?

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

#### 1. Sales charges

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

#### 2. Ongoing expenses

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

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

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

#### Trailing commission

No trailing commission.

#### 3. Other fees

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

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

### What if I change my mind?

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## Core Moderate

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

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

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	17.87	1,512	--	17.87	4,414	--	--	--

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

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

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

### What does the fund invest in?

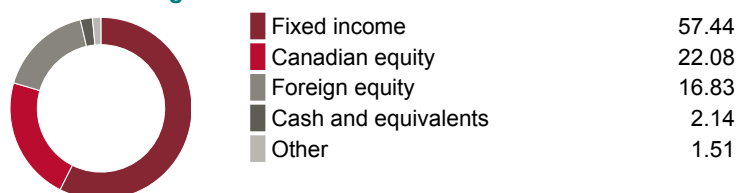
This segregated fund, through investments in other funds, invests primarily in fixed-income securities and Canadian and foreign equities. It targets an asset mix of 60 per cent fixed income and 40 per cent equities.

#### 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
<b>Total</b>	<b>100.00</b>

**Total investments:** 9

#### Investment segmentation



### Are there any guarantees?

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

### Who is this fund for?

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

### How has the fund performed?

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

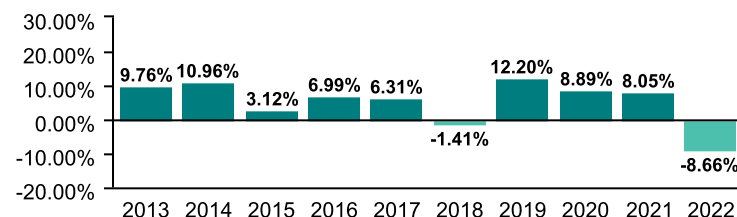
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$1,698.26 on December 31, 2022. This works out to an average of 5.44% a year.

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

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



### How risky is it?

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



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

## Core Moderate

### How much does it cost?

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

#### 1. Sales charges

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

#### 2. Ongoing expenses

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

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

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

#### Trailing commission

No trailing commission.

#### 3. Other fees

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

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

### What if I change my mind?

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Telephone - 1-888-252-1847

# Core Moderate Growth Plus

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

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

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	19.50	15,227	--	19.50	59,298	--	--	--

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

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

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

## What does the fund invest in?

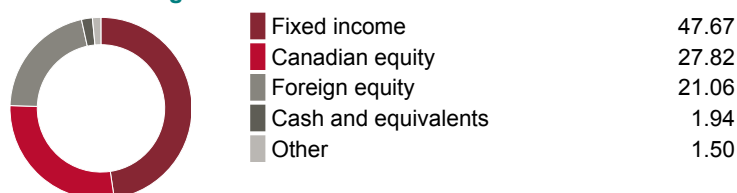
This segregated fund, through investments in other funds, invests primarily in fixed-income securities and Canadian and foreign equities. It targets an asset mix of 50 per cent fixed income and 50 per cent equities.

### Top 10 investments

	Assets %
Canadian Core Plus Bond II	49.91
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
<b>Total</b>	<b>100.00</b>

**Total investments:** 9

### Investment segmentation



## Are there any guarantees?

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

## Who is this fund for?

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

## How has the fund performed?

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

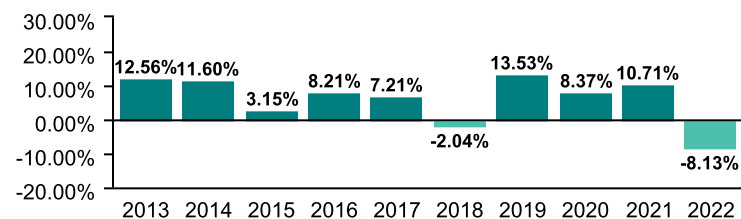
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$1,842.80 on December 31, 2022. This works out to an average of 6.30% a year.

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

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



## How risky is it?

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



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



## Core Moderate Growth Plus

### How much does it cost?

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

#### 1. Sales charges

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

#### 2. Ongoing expenses

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

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

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

#### Trailing commission

No trailing commission.

#### 3. Other fees

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

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

### What if I change my mind?

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

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

#### For more information

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

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

Telephone - 1-888-252-1847

# Core Balanced

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

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

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	--	--	--	21.26	37,669	--	--	--

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

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

**Minimum investment**

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

## What does the fund invest in?

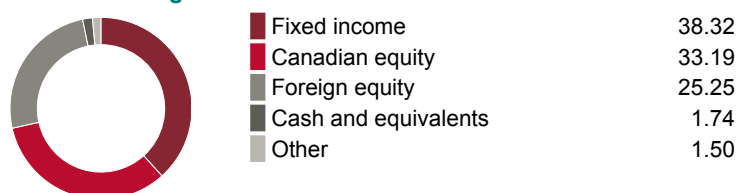
This segregated fund, through investments in other funds, invests primarily in Canadian and foreign equities and fixed-income securities. It targets an asset mix of 60 per cent equities and 40 per cent fixed income.

### Top 10 investments

	Assets %
Canadian Core Plus Bond II	40.12
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
<b>Total</b>	<b>100.00</b>

**Total investments:** 9

### Investment segmentation



## Are there any guarantees?

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

## Who is this fund for?

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

## How has the fund performed?

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

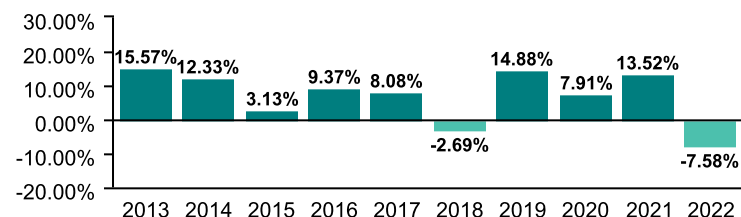
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$2,002.97 on December 31, 2022. This works out to an average of 7.19% a year.

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

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



## How risky is it?

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



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

## Core Balanced

### How much does it cost?

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

#### 1. Sales charges

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

#### 2. Ongoing expenses

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

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

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

#### Trailing commission

No trailing commission.

#### 3. Other fees

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

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

### What if I change my mind?

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

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

Telephone - 1-888-252-1847

# Core Balanced Growth Plus

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

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

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	23.12	4,679	--	23.12	8,810	--	--	--

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

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

**Minimum investment**

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

## What does the fund invest in?

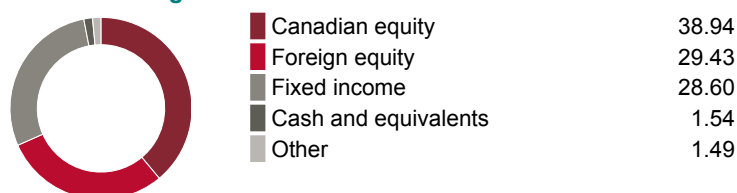
This segregated fund, through investments in other funds, invests primarily in Canadian and foreign equities and fixed-income securities. It targets an asset mix of 70 per cent equities and 30 per cent fixed income.

### Top 10 investments

	Assets %
Canadian Core Plus Bond II	29.94
Canadian Focused Dividend	21.05
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
<b>Total</b>	<b>100.00</b>

**Total investments:** 9

### Investment segmentation



## Are there any guarantees?

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

## Who is this fund for?

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

## How has the fund performed?

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

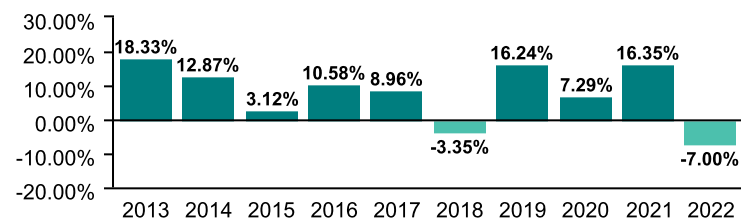
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$2,164.17 on December 31, 2022. This works out to an average of 8.03% a year.

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

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



## How risky is it?

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



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

## Core Balanced Growth Plus

### How much does it cost?

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

#### 1. Sales charges

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

#### 2. Ongoing expenses

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

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

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

#### Trailing commission

No trailing commission.

#### 3. Other fees

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

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

### What if I change my mind?

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

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Telephone - 1-888-252-1847

# Money Market

**Quick facts:** Date fund available: May 14, 2012  
 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 (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	11.34	977,248	--	11.34	1,547,555	--	11.30	193,811

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

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

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

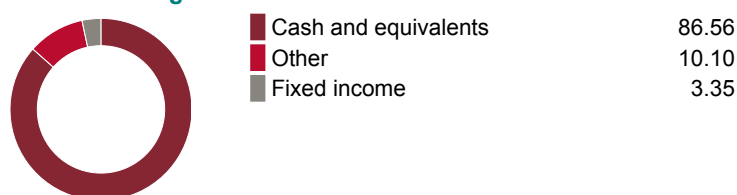
## What does the fund invest in?

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

### Top 10 investments

	Assets %
National Bank of Canada (FRN), 2/9/2023	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
<b>Total</b>	<b>32.57</b>
<b>Total investments:</b>	<b>91</b>

### Investment segmentation



## Are there any guarantees?

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

## Who is this fund for?

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

## Notes

In 2022, Canada Life reduced the investment management fees and / or operating expenses for this fund. There is no obligation on Canada Life to continue the reduction and it may cease to do so at any time without notice.

## How has the fund performed?

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

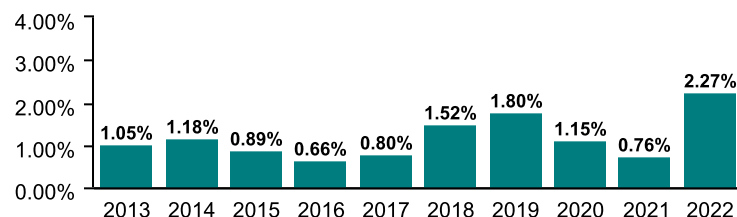
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$1,127.40 on December 31, 2022. This works out to an average of 1.21% a year.

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

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



## How risky is it?

The risk rating for this fund is *Low*.



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

## Money Market

### How much does it cost?

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

#### 1. Sales charges

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

#### 2. Ongoing expenses

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

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

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

#### Trailing commission

No trailing commission.

#### 3. Other fees

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

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

### What if I change my mind?

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

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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

# 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		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	9.55	1,190,775	--	9.55	306,286	--	--	--

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

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

**Minimum investment**

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

## What does the fund invest in?

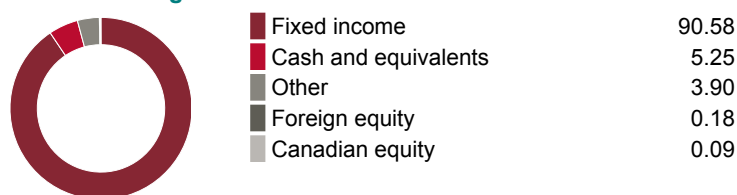
This segregated fund, through investments in other funds, invests primarily in Canadian fixed-income securities. It targets an asset mix of 100 per cent fixed income.

### Top 10 investments

	Assets %
Canadian Tactical Bond	28.98
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
Real Return Bond	5.00
Global Multi-Sector Bond	5.00
Private Credit (Northleaf)	0.95
<b>Total</b>	<b>100.00</b>

**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 insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

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

## How has the fund performed?

This section tells you how the fund has performed over the past 3 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

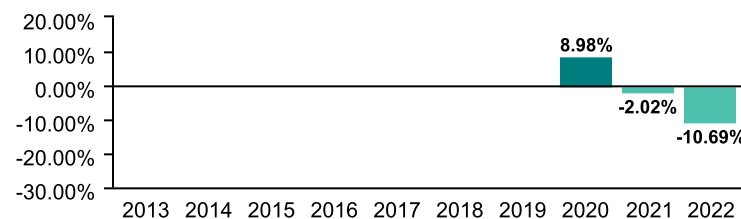
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on November 4, 2019 would have \$955.08 on December 31, 2022. This works out to an average of -1.45% a year.

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

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

#### 1. Sales charges

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

#### 2. Ongoing expenses

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

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

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

#### Trailing commission

No trailing commission.

#### 3. Other fees

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

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

### What if I change my mind?

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

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

#### For more information

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

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

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

Telephone - 1-888-252-1847

# Canadian Core Bond

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

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

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	10.90	188,256	--	10.90	432,171	--	--	--

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

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

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

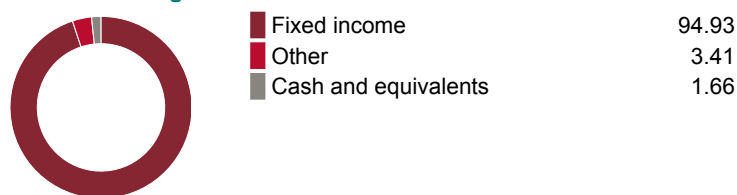
## What does the fund invest in?

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

### Top 10 investments

	Assets %
Gov. of Canada, 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
<b>Total</b>	<b>34.45</b>
<b>Total investments:</b>	<b>1449</b>

### Investment segmentation



## Are there any guarantees?

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

## Who is this fund for?

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

## How has the fund performed?

This section tells you how the fund has performed over the past 7 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

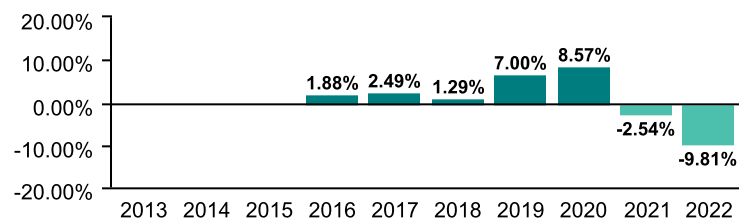
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on October 19, 2015 would have \$1,089.68 on December 31, 2022. This works out to an average of 1.20% a year.

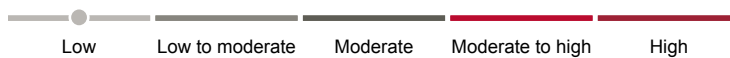
### Year-by-year returns (%)

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



## How risky is it?

The risk rating for this fund is *Low*.



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

## Canadian Core Bond

### How much does it cost?

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

#### 1. Sales charges

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

#### 2. Ongoing expenses

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

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

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

#### Trailing commission

No trailing commission.

#### 3. Other fees

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

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

### What if I change my mind?

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

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#### For more information

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

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

Telephone - 1-888-252-1847

# Canadian 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 (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	--	--	--	9.56	27,330	--	--	--

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

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

**Minimum investment**

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

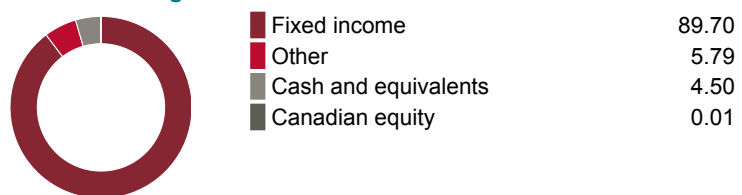
## What does the fund invest in?

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

### Top 10 investments

	Assets %
Gov. of Canada, 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
<b>Total</b>	<b>26.85</b>
<b>Total investments:</b>	<b>1523</b>

### Investment segmentation



## Are there any guarantees?

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

## Who is this fund for?

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

## How has the fund performed?

This section tells you how the fund has performed over the past 3 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

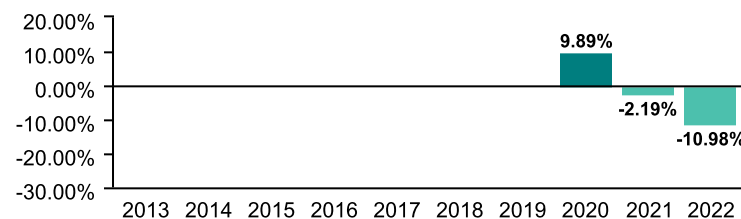
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on November 4, 2019 would have \$956.27 on December 31, 2022. This works out to an average of -1.41% a year.

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

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

#### 1. Sales charges

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

#### 2. Ongoing expenses

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

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

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

#### Trailing commission

No trailing commission.

#### 3. Other fees

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

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

### What if I change my mind?

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

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Telephone - 1-888-252-1847

# Canadian 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		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	9.76	46,681	--	9.76	48,501

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

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

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

## What does the fund invest in?

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

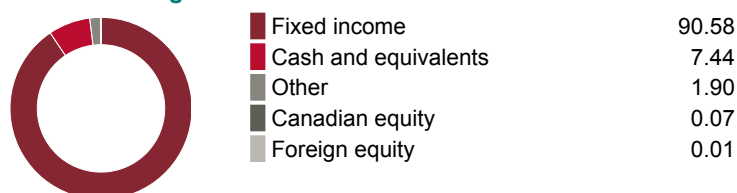
### Top 10 investments (of the underlying fund)

	Assets %
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
<b>Total</b>	<b>32.09</b>

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

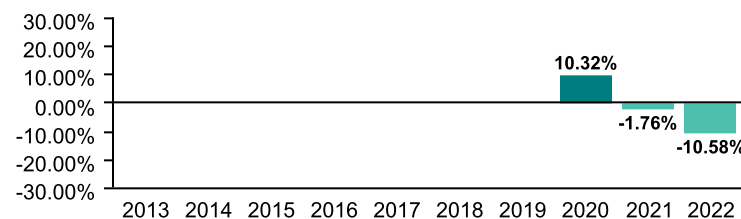
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on June 17, 2019 would have \$975.68 on December 31, 2022. This works out to an average of -0.69% a year.

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

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

#### 1. Sales charges

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

#### 2. Ongoing expenses

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

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

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

#### Trailing commission

No trailing commission.

#### 3. Other fees

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

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

### What if I change my mind?

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

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

#### For more information

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Telephone - 1-888-252-1847

# Short-Term Bond

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

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

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	11.83	18,969	--	11.83	60,278	--	--	--

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

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

**Minimum investment**

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

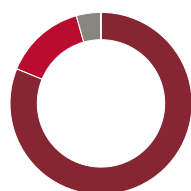
## What does the fund invest in?

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

### Top 10 investments

	Assets %
Gov. of Canada, 2.75%, 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
<b>Total</b>	<b>43.34</b>
<b>Total investments:</b>	<b>802</b>

### Investment segmentation



	Assets %
Fixed income	81.22
Cash and equivalents	14.43
Other	4.35
Canadian equity	0.01

## Are there any guarantees?

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

## Who is this fund for?

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

## How has the fund performed?

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

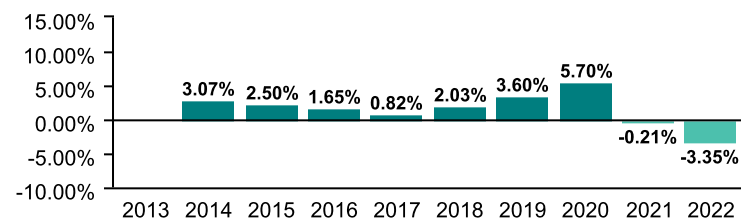
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on July 8, 2013 would have \$1,183.10 on December 31, 2022. This works out to an average of 1.79% a year.

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

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



## How risky is it?

The risk rating for this fund is *Low*.



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



## Short-Term Bond

### How much does it cost?

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

#### 1. Sales charges

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

#### 2. Ongoing expenses

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

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

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

#### Trailing commission

No trailing commission.

#### 3. Other fees

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

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

### What if I change my mind?

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

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

#### For more information

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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		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	12.66	55,786	--	12.67	259,025	--	--	--

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

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

**Minimum investment**

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

## What does the fund invest in?

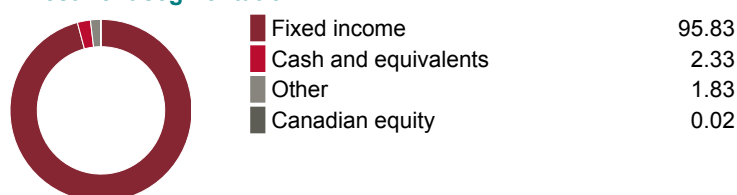
This segregated fund invests primarily in Canadian fixed-income securities issued by corporations, with some exposure to foreign fixed-income securities.

### Top 10 investments

	Assets %
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
<b>Total</b>	<b>14.77</b>

**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 insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

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

## How has the fund performed?

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

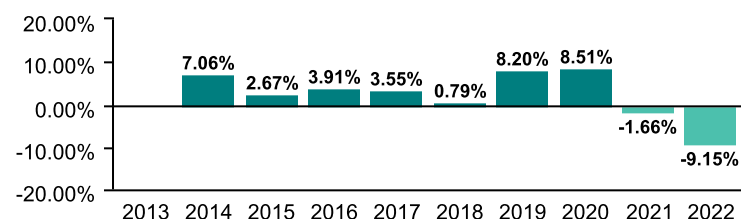
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on July 8, 2013 would have \$1,265.66 on December 31, 2022. This works out to an average of 2.52% a year.

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

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



## How risky is it?

The risk rating for this fund is *Low*.



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

## Canadian Corporate Bond

### How much does it cost?

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

#### 1. Sales charges

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

#### 2. Ongoing expenses

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

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

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

#### Trailing commission

No trailing commission.

#### 3. Other fees

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

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

### What if I change my mind?

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

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# 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		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	13.35	106,511	--	13.35	223,166	--	--	--

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

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

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

## What does the fund invest in?

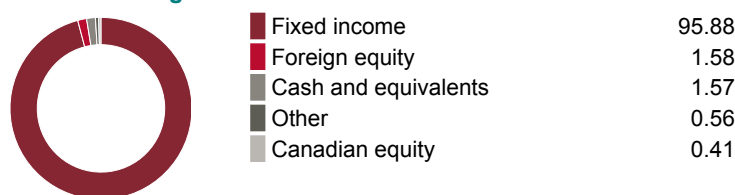
This segregated fund invests primarily in floating rate bonds of issuers located anywhere in the world currently through the Canada Life Floating Rate Income mutual fund.

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

	Assets %
Canada Housing Trust No.1 (FRN), 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
Kloekner 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
<b>Total</b>	<b>12.23</b>

**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 insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

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

## How has the fund performed?

This section tells you how the fund has performed over the past 7 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

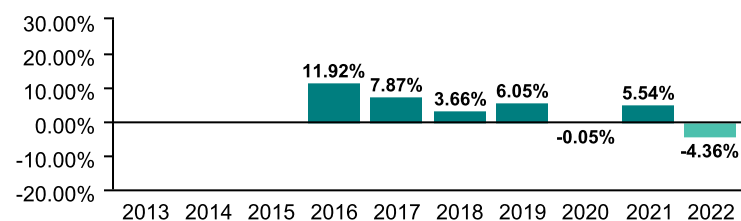
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on January 12, 2015 would have \$1,335.31 on December 31, 2022. This works out to an average of 3.70% a year.

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

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

#### 1. Sales charges

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

#### 2. Ongoing expenses

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

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

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

#### Trailing commission

No trailing commission.

#### 3. Other fees

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

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

### What if I change my mind?

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

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Telephone - 1-888-252-1847

## 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 (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	--	--	--	--	--

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

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

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

### What does the fund invest in?

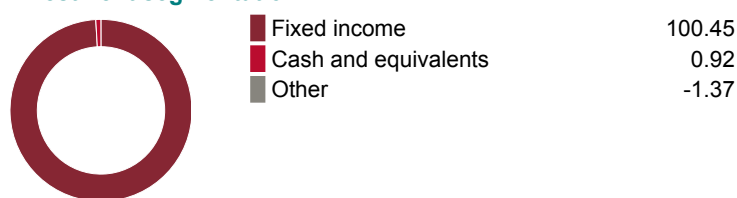
This segregated fund invests primarily in fixed income securities issued by governments and corporations anywhere in the world currently through the Canada Life Sustainable Global Bond mutual fund. The fund follows a responsible approach to investing.

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

	Assets %
United States Treasury Note, 4.13%, 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
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

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

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

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

#### Trailing commission

No trailing commission.

#### 3. Other fees

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

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

### What if I change my mind?

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

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# 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		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	14.29	5,961	--	14.29	48,394	--	14.29	5,330

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

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

**Minimum investment**

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

## What does the fund invest in?

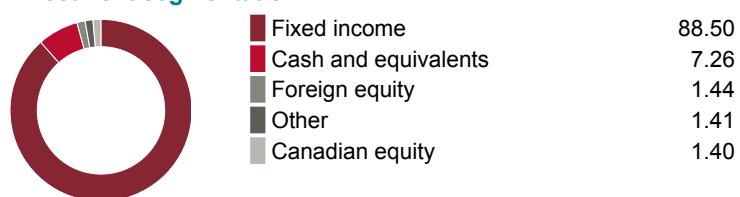
This segregated fund invests primarily in higher-yielding fixed-income securities issued by North American corporations currently through the Mackenzie North American Corporate Bond Fund.

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

Investment	Assets %
Keyera Corp. (FRN), 6.88%, 6/13/2079	1.11
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
<b>Total</b>	<b>8.92</b>

**Total investments: 1047**

### Investment segmentation



## Are there any guarantees?

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

## Who is this fund for?

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

## Notes

Prior to September 2019, the manager was named Putnam Investments Canada ULC. The performance prior to that date was achieved under the previous investment manager.

## How has the fund performed?

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

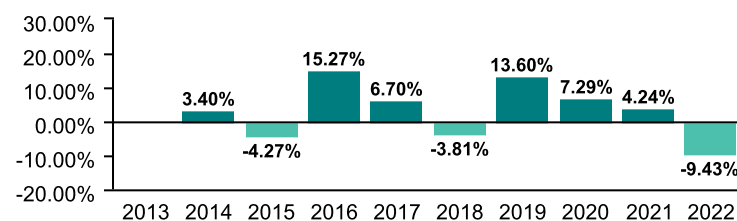
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on July 8, 2013 would have \$1,428.90 on December 31, 2022. This works out to an average of 3.84% a year.

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

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

#### 1. Sales charges

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

#### 2. Ongoing expenses

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

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

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

#### Trailing commission

No trailing commission.

#### 3. Other fees

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

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

### What if I change my mind?

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

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

#### For more information

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

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Telephone - 1-888-252-1847

# 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		
Series	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	9.90	15,826	--	9.89	20,822

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

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

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

## What does the fund invest in?

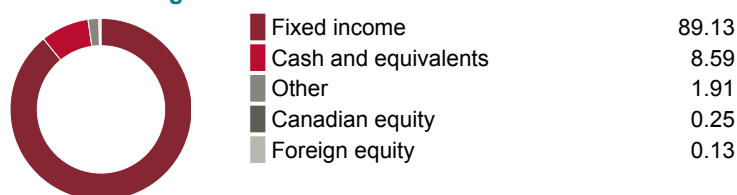
This segregated fund invests primarily in fixed-income securities issued by governments and corporations anywhere in the world currently through the Canada Life Global Core Plus Bond mutual fund.

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

	Assets %
United States Treasury Note, 0.13%, 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 3 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

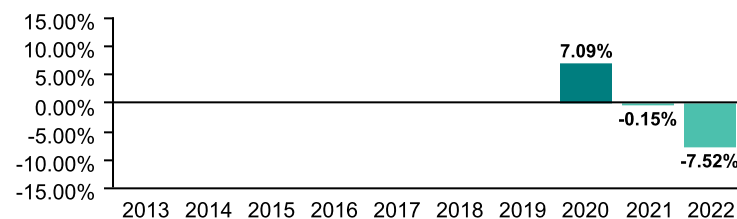
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on June 17, 2019 would have \$989.72 on December 31, 2022. This works out to an average of -0.29% a year.

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

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

#### 1. Sales charges

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

#### 2. Ongoing expenses

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

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

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

#### Trailing commission

No trailing commission.

#### 3. Other fees

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

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

### What if I change my mind?

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

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# Global Multi-Sector Bond

**Quick facts:** Date fund available: June 17, 2019  
 Date fund created: June 17, 2019  
 Managed by: Brandywine Global Investment Management

Total fund value: \$206,206,015  
 Portfolio turnover rate: 2.80%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	10.29	555,728	--	10.29	538,377

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

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

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

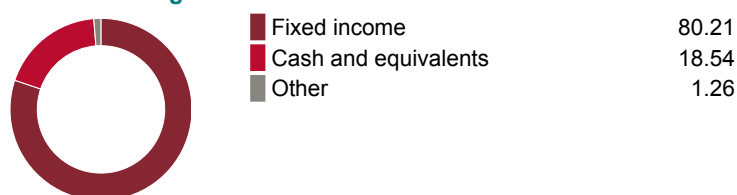
## What does the fund invest in?

This segregated fund invests primarily in fixed-income securities issued by governments and corporations anywhere in the world currently through the Canada Life Global Multi-Sector Bond mutual fund.

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

	Assets %
United States Treasury Note, 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
<b>Total</b>	<b>35.24</b>
<b>Total investments:</b>	<b>134</b>

### Investment segmentation



## Are there any guarantees?

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

## Who is this fund for?

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

## Notes

Prior to October 23, 2023, this fund was named Pathways Global Multi Sector Bond. Effective July 2023 the name of the underlying fund changed to Canada Life Global Multi-Sector Bond Fund from Canada Life Pathways Global Multi Sector Bond Fund. No other changes were made to the segregated fund.

## How has the fund performed?

This section tells you how the fund has performed over the past 3 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

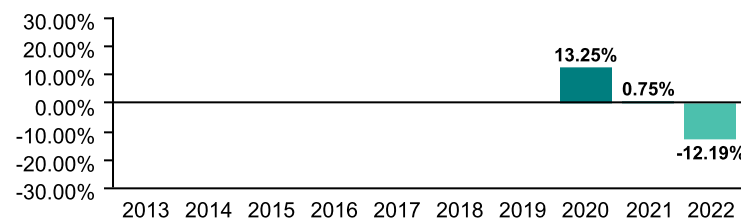
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on June 17, 2019 would have \$1,028.79 on December 31, 2022. This works out to an average of 0.81% a year.

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

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



## How risky is it?

The risk rating for this fund is *Low*.



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

## Global Multi-Sector Bond

### How much does it cost?

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

#### 1. Sales charges

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

#### 2. Ongoing expenses

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

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

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

#### Trailing commission

No trailing commission.

#### 3. Other fees

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

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

### What if I change my mind?

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

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# Global Multi-Sector 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		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	9.56	14,684	--	9.56	15,809

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

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

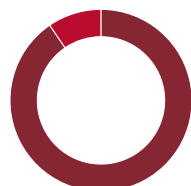
**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

## What does the fund invest in?

This segregated fund invests primarily in foreign fixed-income securities anywhere in the world currently through the T. Rowe Price Global Multi-Sector Bond Pool.

Top 10 investments (of the underlying fund)	Assets %
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
<b>Total</b>	<b>40.96</b>
<b>Total investments:</b>	<b>251</b>

Investment segmentation	Assets %
Fixed income	93.06
Cash and equivalents	9.79
Other	-0.78



## Are there any guarantees?

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

## Who is this fund for?

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

## How has the fund performed?

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

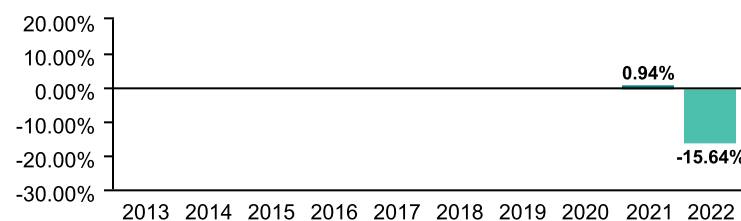
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on May 11, 2020 would have \$956.10 on December 31, 2022. This works out to an average of -1.69% a year.

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

This chart shows how the fund has performed in each of the past 2 years. In the past 2 years, the fund was up in value 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 Multi-Sector Fixed Income

### How much does it cost?

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

#### 1. Sales charges

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

#### 2. Ongoing expenses

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

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

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

#### Trailing commission

No trailing commission.

#### 3. Other fees

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

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

### What if I change my mind?

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

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# Unconstrained Fixed Income

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

Total fund value: \$150,642,708  
 Portfolio turnover rate: 8.25%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	12.66	196,215	--	12.66	447,715	--	12.66	26,499

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

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

**Minimum investment**

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

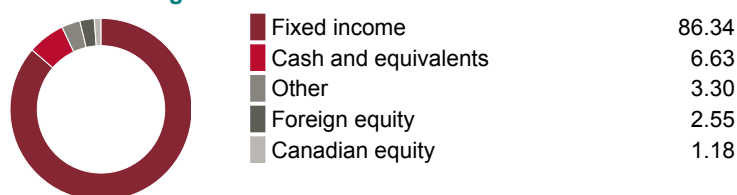
## What does the fund invest in?

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

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

	Assets %
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
<b>Total</b>	<b>14.64</b>
<b>Total investments:</b>	<b>2603</b>

### Investment segmentation



## Are there any guarantees?

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

## Who is this fund for?

A person who is investing for the medium to longer term, seeking 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, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

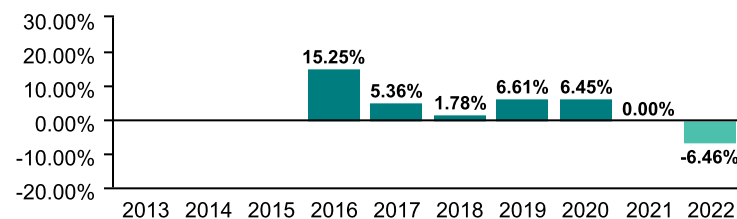
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on October 19, 2015 would have \$1,265.95 on December 31, 2022. This works out to an average of 3.33% a year.

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

This chart shows how the fund has performed in each of the past 7 years. In the past 7 years, the fund was up in value 6 years and down in value 1 year.



## How risky is it?

The risk rating for this fund is *Low*.



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



## Unconstrained Fixed Income

### How much does it cost?

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

#### 1. Sales charges

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

#### 2. Ongoing expenses

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

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

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

#### Trailing commission

No trailing commission.

#### 3. Other fees

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

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

### What if I change my mind?

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

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

#### 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

# Sustainable Conservative Portfolio

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

Total fund value: \$18,081,219  
 Portfolio turnover rate: 13.49%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	19.46	2,138	--	19.48	18,945	--	--	--

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

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

**Minimum investment**

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

## What does the fund invest in?

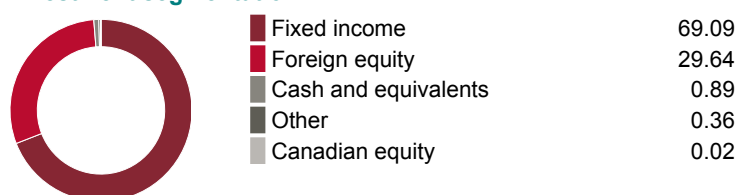
This segregated fund invests primarily in global fixed-income securities and stocks anywhere in the world currently through the Canada Life Sustainable Conservative Portfolio mutual fund. The fund follows a responsible approach to investing.

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

	Assets %
United States Treasury Note, 4.13%, 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
<b>Total</b>	<b>26.26</b>

**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 insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

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

## Notes

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

## How has the fund performed?

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

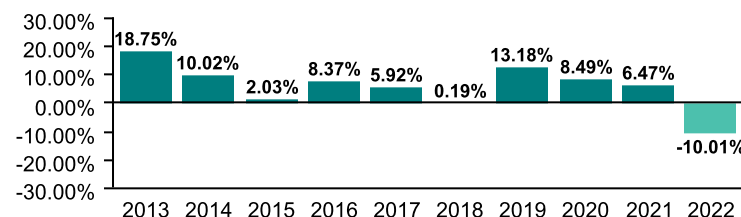
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$1,803.54 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 has performed in each of the past 10 years. In the past 10 years, the fund was up in value 9 years and down in value 1 year.



## How risky is it?

The risk rating for this fund is *Low*.



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

## Sustainable Conservative Portfolio

### How much does it cost?

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

#### 1. Sales charges

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

#### 2. Ongoing expenses

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

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

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

#### Trailing commission

No trailing commission.

#### 3. Other fees

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

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

### What if I change my mind?

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

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#### For more information

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Telephone - 1-888-252-1847

# Sustainable Balanced Portfolio

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

Total fund value: \$118,432,769  
 Portfolio turnover rate: 5.71%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	19.00	24,555	--	19.01	99,342	--	19.01	1,406

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

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

## What does the fund invest in?

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

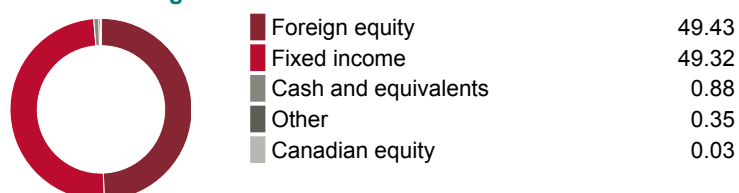
### Top 10 investments (of the underlying fund)

	Assets %
United States Treasury Note, 4.13%, 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 insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

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

## Notes

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

## How has the fund performed?

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

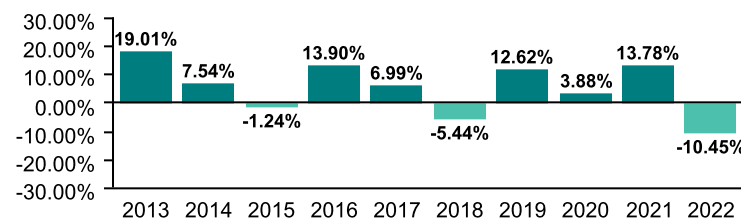
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$1,736.24 on December 31, 2022. This works out to an average of 5.67% a year.

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

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



## How risky is it?

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



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

## Sustainable Balanced Portfolio

### How much does it cost?

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

#### 1. Sales charges

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

#### 2. Ongoing expenses

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

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

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

#### Trailing commission

No trailing commission.

#### 3. Other fees

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

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

### What if I change my mind?

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

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# Sustainable Growth Portfolio

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

Total fund value: \$81,812,535  
 Portfolio turnover rate: 4.16%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	18.07	13,647	--	18.07	44,774	--	18.06	2,660

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

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

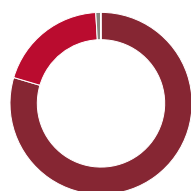
## What does the fund invest in?

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

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

	Assets %
Microsoft Corp.	3.05
United States Treasury Note, 4.13%, 11/15/2032	1.77
Apple Inc.	1.74
Mastercard Inc. Cl A	1.55
UnitedHealth Group Inc.	1.54
Amazon.com Inc.	1.52
Alphabet Inc. Cl A	1.46
AbbVie Inc.	1.39
LVMH Moet Hennessy Louis Vuitton S.E. Shs	1.28
HDFC Bank Ltd. ADR Adr Repstg 3 Shs	1.14
<b>Total</b>	<b>16.45</b>
<b>Total investments:</b>	<b>827</b>

### Investment segmentation



	Assets %
Foreign equity	79.90
Fixed income	19.58
Cash and equivalents	0.87
Canadian equity	0.04
Other	-0.39

## Are there any guarantees?

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

## Who is this fund for?

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

## Notes

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

## How has the fund performed?

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

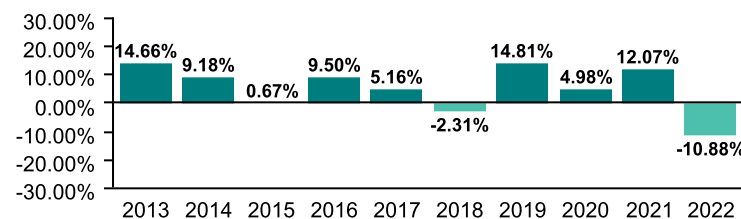
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$1,706.51 on December 31, 2022. This works out to an average of 5.49% a year.

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

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



## How risky is it?

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



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

## Sustainable Growth Portfolio

### How much does it cost?

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

#### 1. Sales charges

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

#### 2. Ongoing expenses

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

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

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

#### Trailing commission

No trailing commission.

#### 3. Other fees

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

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

### What if I change my mind?

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# Canadian Fixed Income Balanced

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

Total fund value: \$93,999,436  
 Portfolio turnover rate: --

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	15.73	20,421	--	15.73	504,472	--	--	--

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

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

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

## What does the fund invest in?

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

### Top 10 investments

	Assets %
Gov. of Canada, 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
<b>Total</b>	<b>21.96</b>
<b>Total investments:</b>	<b>1799</b>

### Investment segmentation

	Assets %
Fixed income	61.89
Canadian equity	14.42
Foreign equity	12.17
Other	8.11
Cash and equivalents	3.41

## Are there any guarantees?

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

## Who is this fund for?

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

## How has the fund performed?

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

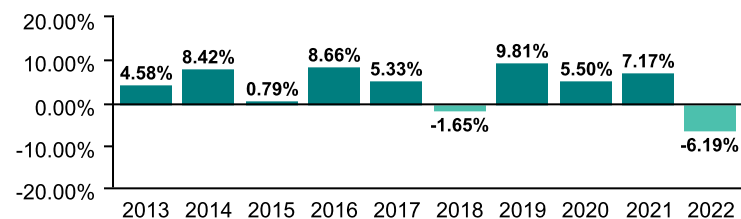
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$1,498.32 on December 31, 2022. This works out to an average of 4.13% a year.

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

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



## How risky is it?

The risk rating for this fund is *Low*.



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



## Canadian Fixed Income Balanced

### How much does it cost?

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

#### 1. Sales charges

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

#### 2. Ongoing expenses

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

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

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

#### Trailing commission

No trailing commission.

#### 3. Other fees

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

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

### What if I change my mind?

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

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

## Strategic Income

**Quick facts:** Date fund available: May 14, 2012  
 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		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	19.56	4,551	--	19.56	227,927	--	--	--

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

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

**Minimum investment**

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

### What does the fund invest in?

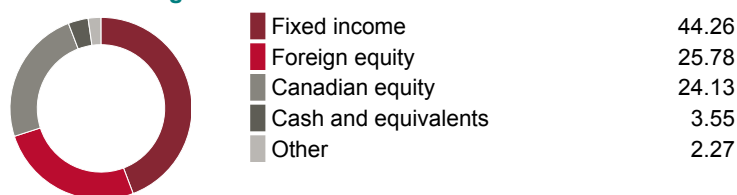
This segregated fund invests primarily in fixed-income and/or income-oriented equity securities anywhere in the world currently through the Canada Life Strategic Income mutual fund.

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

	Assets %
Royal Bank of Canada	2.33
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
<b>Total</b>	<b>12.50</b>

**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 insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

### Who is this fund for?

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

### How has the fund performed?

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

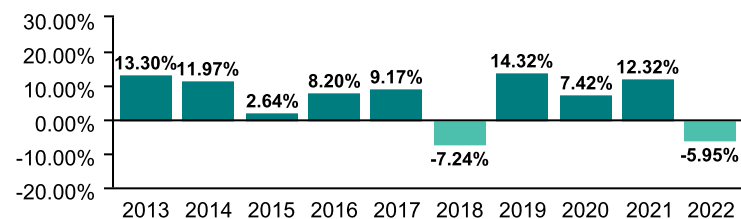
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$1,850.65 on December 31, 2022. This works out to an average of 6.35% a year.

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

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



### How risky is it?

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



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

## Strategic Income

### How much does it cost?

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

#### 1. Sales charges

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

#### 2. Ongoing expenses

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

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

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

#### Trailing commission

No trailing commission.

#### 3. Other fees

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

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

### What if I change my mind?

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

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

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

Telephone - 1-888-252-1847

# 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		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	12.26	6,711	--	12.26	94,487	--	--	--

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

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

**Minimum investment**

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

## What does the fund invest in?

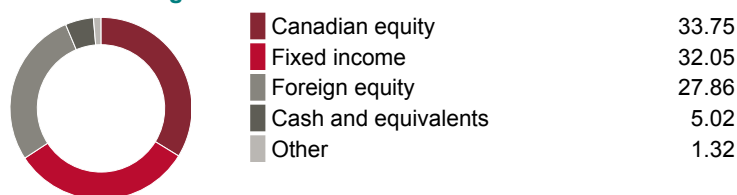
This segregated fund invests in Canadian and foreign fixed-income securities and Canadian and foreign equities currently through the Canada Life Canadian Growth Balanced mutual fund.

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

	Assets %
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 PLCCClass A	2.47
Dollarama Inc.	2.37
Thomson Reuters Corp. Com New	2.35
<b>Total</b>	<b>26.74</b>

**Total investments:** 1149

### Investment segmentation



## How has the fund performed?

This section tells you how the fund has performed over the past 3 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

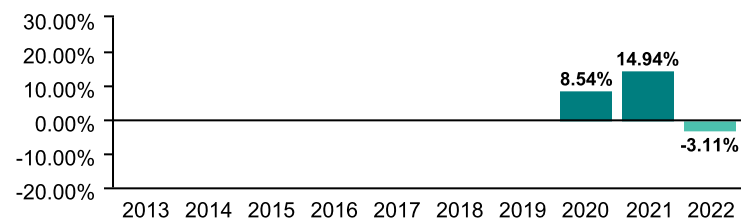
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on November 4, 2019 would have \$1,225.70 on December 31, 2022. This works out to an average of 6.66% a year.

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

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



## Are there any guarantees?

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

## How risky is it?

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



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

## Who is this fund for?

A person who is investing for the medium to longer term and seeking exposure to bonds and 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.

## Canadian Growth Balanced

### How much does it cost?

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

#### 1. Sales charges

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

#### 2. Ongoing expenses

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

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

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

#### Trailing commission

No trailing commission.

#### 3. Other fees

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

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

### What if I change my mind?

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

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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 (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	11.67	5,578	--	11.67	126,767	--	11.64	4,281

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

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

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

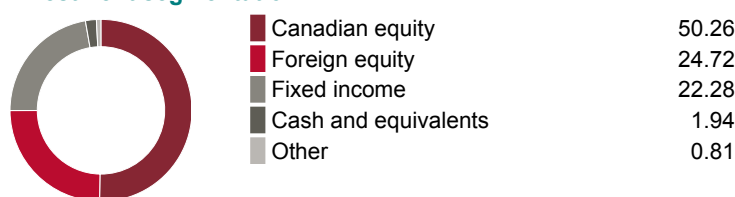
## What does the fund invest in?

This segregated fund invests primarily in Canadian fixed-income securities and stocks with exposure to foreign stocks currently through the Mackenzie Ivy Canadian Balanced Fund.

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

	Assets %
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 CI A	2.58
Emera Inc.	2.46
<b>Total</b>	<b>29.16</b>
<b>Total investments:</b>	<b>2179</b>

### Investment segmentation



## Are there any guarantees?

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

## Who is this fund for?

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

## How has the fund performed?

This section tells you how the fund has performed over the past 3 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

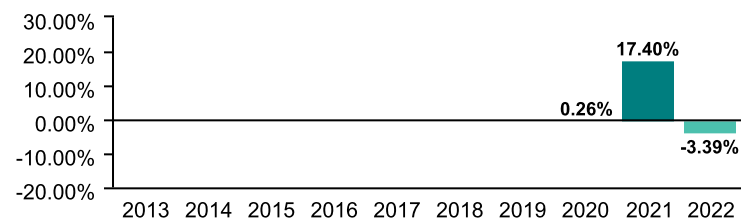
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on November 4, 2019 would have \$1,166.67 on December 31, 2022. This works out to an average of 5.00% a year.

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

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



## How risky is it?

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



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

## Canadian Stock Balanced

### How much does it cost?

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

#### 1. Sales charges

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

#### 2. Ongoing expenses

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

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

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

#### Trailing commission

No trailing commission.

#### 3. Other fees

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

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

### What if I change my mind?

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

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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 (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	12.11	350,412	--	12.11	1,762,044	--	--	--

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

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

**Minimum investment**

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

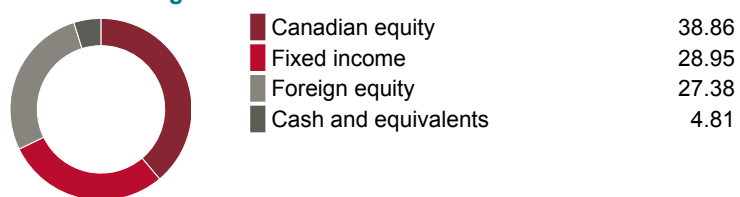
## What does the fund invest in?

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

### Top 10 investments

	Assets %
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
<b>Total</b>	<b>21.11</b>
<b>Total investments:</b>	<b>213</b>

### Investment segmentation



## Are there any guarantees?

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

## Who is this fund for?

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

## How has the fund performed?

This section tells you how the fund has performed over the past 3 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

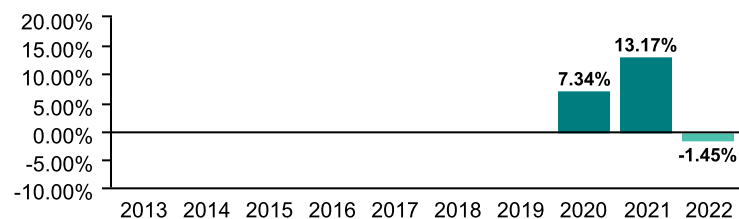
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on November 4, 2019 would have \$1,210.59 on December 31, 2022. This works out to an average of 6.24% a year.

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

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



## How risky is it?

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



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.



## Canadian Value Balanced

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a
100 / 100	0.11	0.11

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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](http://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: May 14, 2012  
 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 (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	23.13	43,283	--	23.13	327,070	--	23.09	20,983

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

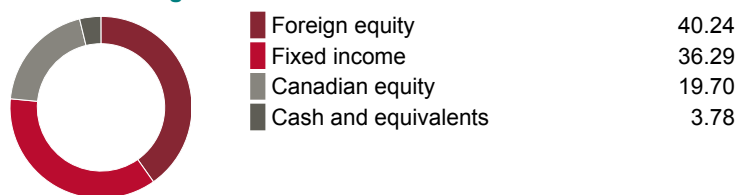
## What does the fund invest in?

This segregated fund invests primarily in 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
<b>Total</b>	<b>17.63</b>
<b>Total investments:</b>	<b>219</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the medium to longer term and seeking exposure to bonds and stocks and is comfortable with low to moderate risk. Since the fund invests in stocks and bonds its value is affected by changes in interest rates and by stock prices, which can rise and fall in a short period of time.

## How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

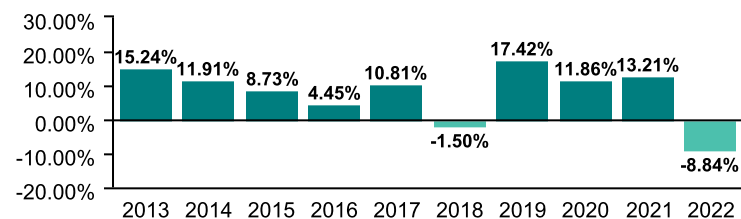
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$2,166.69 on December 31, 2022. This works out to an average of 8.04% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 8 years and down in value 2 years.



## How risky is it?

The risk rating for this fund is *Low to moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Canadian Neutral Balanced

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a
100 / 100	0.11	0.11

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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Telephone - 1-888-252-1847

# Canadian Premier Balanced

**Quick facts:** Date fund available: May 14, 2012  
 Date fund created: November 27, 1998  
 Managed by: Invesco Canada Ltd.

Total fund value: \$221,567,474  
 Portfolio turnover rate: 10.35%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	24.36	79,312	--	24.39	218,674	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

## What does the fund invest in?

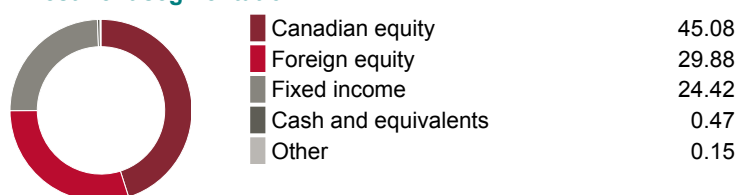
This segregated fund invests primarily in Canadian fixed-income securities and stocks currently through the Invesco Income Growth Fund.

### Top 10 investments (of the underlying fund)

	Assets %
Brookfield Corporation VtgCI A	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
<b>Total</b>	<b>37.97</b>

**Total investments:** 246

### Investment segmentation



## How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

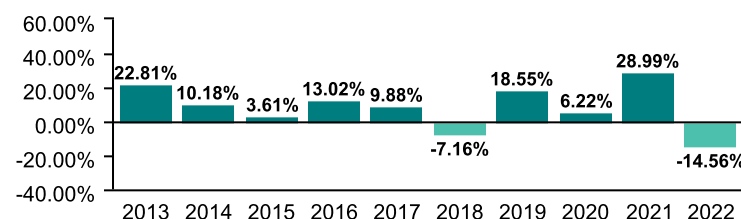
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$2,243.18 on December 31, 2022. This works out to an average of 8.41% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 8 years and down in value 2 years.



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## How risky is it?

The risk rating for this fund is *Low to moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Who is this fund for?

A person who is investing for the medium to longer term and seeking exposure to bonds and stocks and is comfortable with low to moderate risk. Since the fund invests in stocks and bonds its value is affected by changes in interest rates and by stock prices, which can rise and fall in a short period of time.

## Canadian Premier Balanced

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a
100 / 100	0.11	0.11

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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# 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		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	13.23	4,049	--	13.23	151,376	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

## What does the fund invest in?

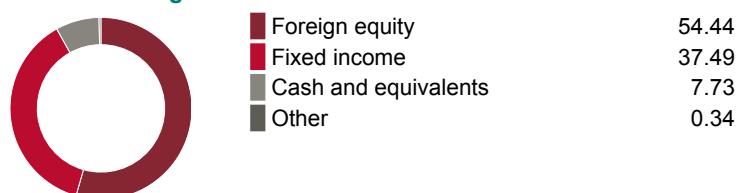
This segregated fund invests primarily in fixed-income securities and income-oriented stocks from around the world currently through the Canada Life Global Strategic Income mutual fund.

### Top 10 investments (of the underlying fund)

	Assets %
United States Treasury 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
<b>Total</b>	<b>18.86</b>

**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 insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the medium to longer term and seeking exposure to 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, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

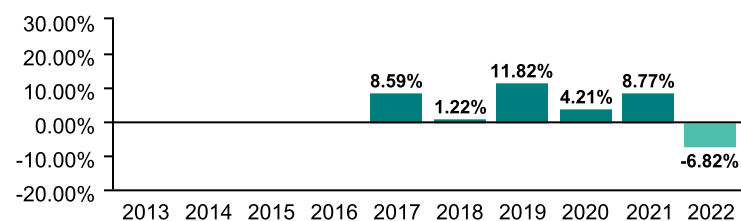
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on November 14, 2016 would have \$1,322.95 on December 31, 2022. This works out to an average of 4.67% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 6 years. In the past 6 years, the fund was up in value 5 years and down in value 1 year.



## How risky is it?

The risk rating for this fund is *Low to moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Global Strategic Income

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a
100 / 100	0.11	0.11

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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Telephone - 1-888-252-1847

# Fidelity Global Income Portfolio

**Quick facts:** Date fund available: May 11, 2020  
 Date fund created: May 11, 2020  
 Managed by: Fidelity Investments Canada ULC

Total fund value: \$39,237,069  
 Portfolio turnover rate: 6.45%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	10.86	2,584	--	10.86	113,795

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

- <sup>1</sup> FEL - Front-end load
  - MER - Management expense ratio
  - NAV - Net asset value
  - UOS - Units outstanding
- Minimum investment**
- Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
  - RRIF policies: \$10,000 initial

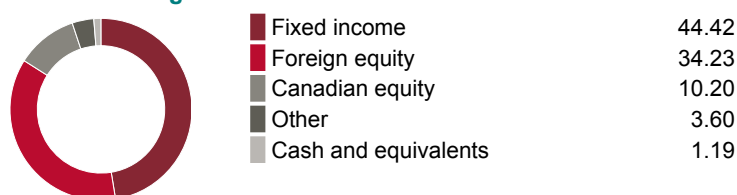
## What does the fund invest in?

This segregated fund invests primarily in 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 Neutral Multi-Asset Base Fund	2.05
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
<b>Total</b>	<b>13.66</b>
<b>Total investments:</b>	<b>4575</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the medium to longer term and seeking exposure to foreign bonds and stocks and is comfortable with low to moderate risk. Since the fund invests in stocks and bonds anywhere in the world, its value is affected by changes in the interest rates and by stock prices which can rise and fall in a short period of time.

## How has the fund performed?

This section tells you how the fund has performed over the past 2 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

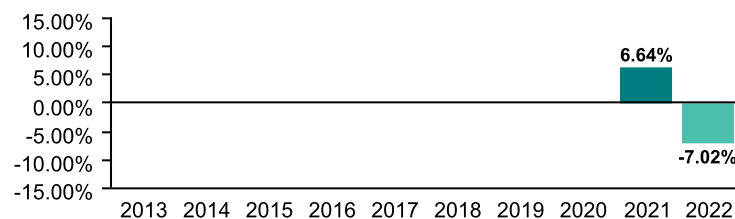
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on May 11, 2020 would have \$1,085.70 on December 31, 2022. This works out to an average of 3.16% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 2 years. In the past 2 years, the fund was up in value 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.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

#### For more information

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Web - [www.canadalife.com](http://www.canadalife.com)

Email - On our website, please go to the "Contact Us" section

Telephone - 1-888-252-1847

# Fidelity Global 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		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	11.39	42,130	--	11.39	136,467

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

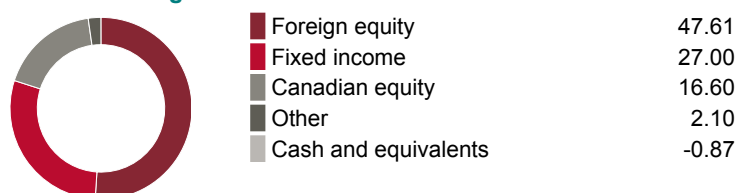
## What does the fund invest in?

This segregated fund invests primarily in global equity securities but includes global fixed-income securities currently through the Fidelity Global Balanced Portfolio Fund.

### Top 10 investments (of the underlying fund)

	Assets %
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
<b>Total</b>	<b>12.30</b>
<b>Total investments:</b>	<b>4720</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the medium to longer term, wants exposure to 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, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

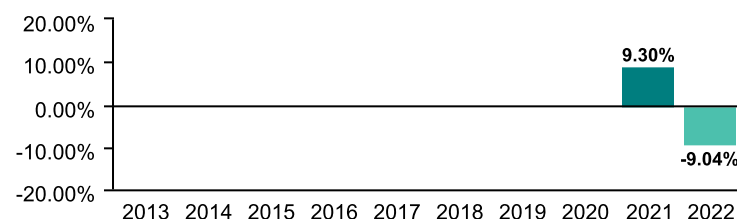
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on May 11, 2020 would have \$1,138.96 on December 31, 2022. This works out to an average of 5.05% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 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.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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Telephone - 1-888-252-1847

# Global 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 (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	12.36	6,324	--	12.36	26,929

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

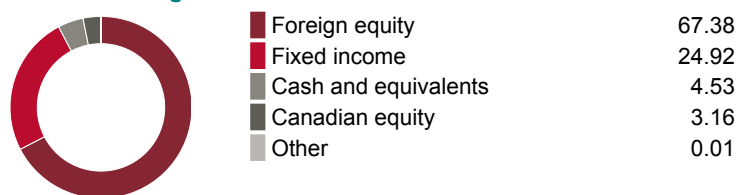
## What does the fund invest in?

This segregated fund invests primarily in foreign stocks and a combination of domestic and foreign fixed-income securities.

### Top 10 investments

	Assets %
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
<b>Total</b>	<b>21.23</b>
<b>Total investments:</b>	<b>176</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the medium to longer term and seeking exposure to foreign bonds and stocks and is comfortable with low to moderate risk. Since the fund invests in stocks and bonds anywhere in the world, its value is affected by changes in the interest rates and by stock prices which can rise and fall in a short period of time.

## How has the fund performed?

This section tells you how the fund has performed over the past 2 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

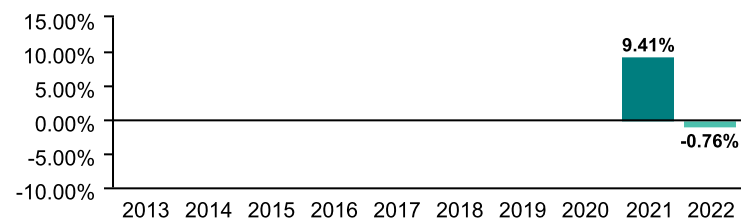
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on May 11, 2020 would have \$1,236.27 on December 31, 2022. This works out to an average of 8.37% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 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.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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# Global Balanced

**Quick facts:** Date fund available: May 14, 2012  
 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		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	25.05	94,826	--	25.06	298,420	--	25.07	60,436

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

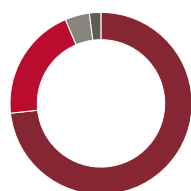
## What does the fund invest in?

This segregated fund invests primarily in foreign fixed-income securities and foreign stocks currently through the Canada Life Global Balanced mutual fund.

### Top 10 investments (of the underlying fund)

	Assets %
Danaher Corp.	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
<b>Total</b>	<b>25.72</b>
<b>Total investments:</b>	<b>1373</b>

### Investment segmentation



	Assets %
Foreign equity	73.59
Fixed income	20.41
Cash and equivalents	4.36
Canadian equity	2.05
Other	-0.41

## How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

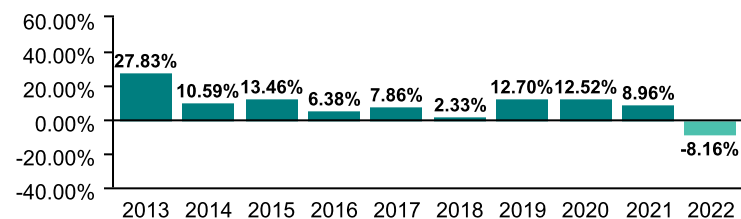
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$2,390.09 on December 31, 2022. This works out to an average of 9.10% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 9 years and down in value 1 year.



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the medium to longer term and seeking exposure to foreign bonds and stocks and is comfortable with low to moderate risk. Since the fund invests in stocks and bonds its value is affected by changes in interest rates and by stock prices, which can rise and fall in a short period of time.

## How risky is it?

The risk rating for this fund is *Low to moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Global Balanced

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

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Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a
100 / 100	0.11	0.11

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

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Telephone - 1-888-252-1847

# 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 (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	11.12	25,228	--	11.12	216,303

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

## What does the fund invest in?

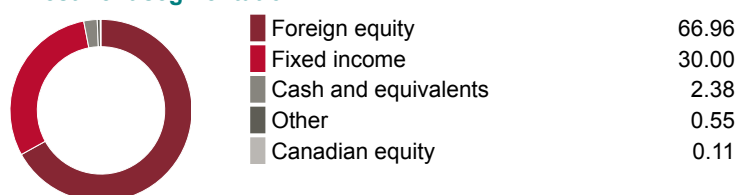
This segregated fund invests primarily in global equities and fixed-income securities anywhere in the world currently through the Mackenzie Global Growth Balanced Fund.

### Top 10 investments (of the underlying fund)

	Assets %
Aon PLCCIA	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
<b>Total</b>	<b>23.42</b>

**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 insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the medium to longer term and seeking exposure to foreign bonds and stocks and is comfortable with low to moderate risk. Since the fund invests in stocks and bonds its value is affected by changes in interest rates and by stock prices, which can rise and fall in a short period of time.

## How has the fund performed?

This section tells you how the fund has performed over the past 2 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

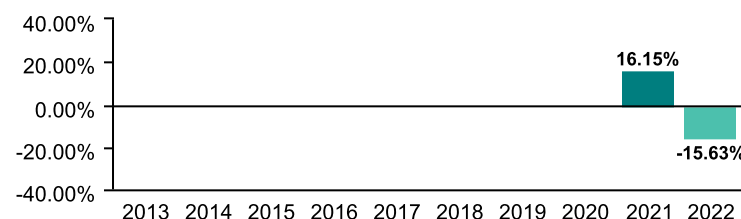
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on May 11, 2020 would have \$1,111.55 on December 31, 2022. This works out to an average of 4.09% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 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.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

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Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

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 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		
Series	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	10.60	60,090	--	10.60	255,566

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

## What does the fund invest in?

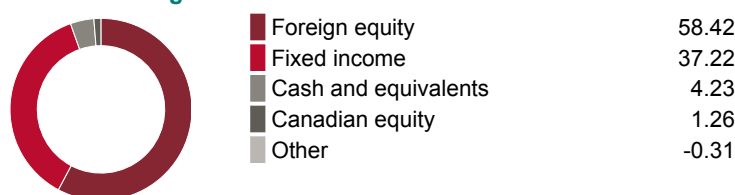
This segregated fund invests primarily in foreign equities and fixed-income securities currently through the Canada Life Global Growth Equity and Canada Life Global Multi-Sector Fixed Income segregated funds.

### Top 10 investments

Global Growth Equity	Assets %	60.00
Global Multi-Sector Fixed Income		40.00
<b>Total</b>		100.00

**Total investments:** 2

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## How has the fund performed?

This section tells you how the fund has performed over the past 2 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

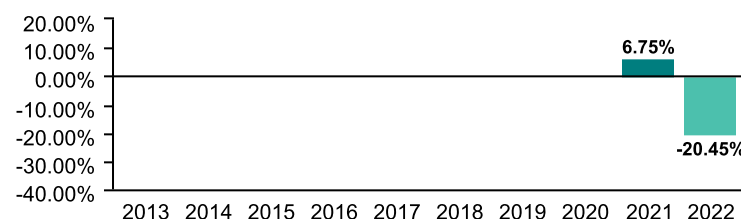
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on May 11, 2020 would have \$1,060.16 on December 31, 2022. This works out to an average of 2.24% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 2 years. In the past 2 years, the fund was up in value 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.

## Global Growth Balanced

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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# Canadian 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		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	12.13	257	--	12.13	14,076	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

## What does the fund invest in?

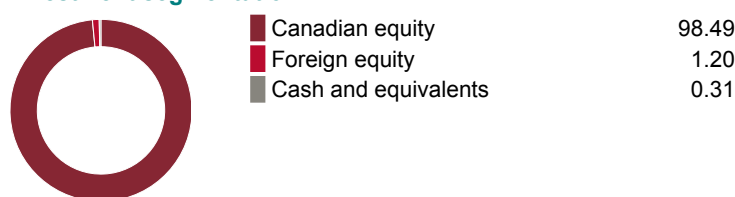
This segregated fund invests primarily in Canadian stocks with a focus on those companies and/or sectors that are believed to likely have lower sensitivity to broader market movements.

### 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
<b>Total</b>	<b>42.26</b>

**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 insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of stocks, and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

## How has the fund performed?

This section tells you how the fund has performed over the past 3 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

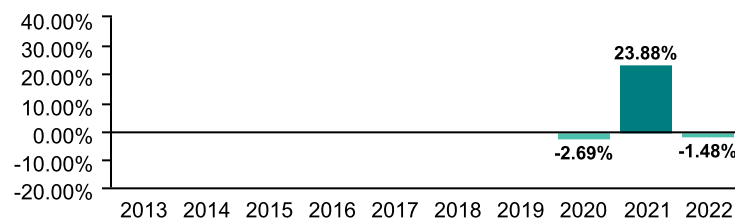
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on November 4, 2019 would have \$1,212.92 on December 31, 2022. This works out to an average of 6.31% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 3 years. In the past 3 years, the fund was up in value 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.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a
100 / 100	0.11	0.21

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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# Canadian Core Dividend

**Quick facts:** Date fund available: May 14, 2012  
 Date fund created: November 27, 1998  
 Managed by: Mackenzie Investments

Total fund value: \$1,310,853,088  
 Portfolio turnover rate: 13.75%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	26.85	631,059	--	26.85	1,572,847	--	26.83	150,391

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

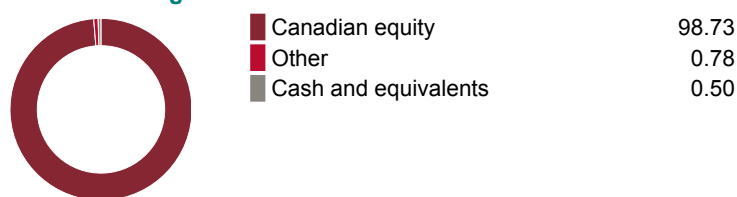
## What does the fund invest in?

This segregated fund invests primarily in dividend yielding Canadian stocks.

### Top 10 investments

	Assets %
Royal Bank of Canada	8.48
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 ofmerce	4.58
Suncor Energy Inc.	4.43
Enbridge Inc.	4.38
Telus Corp.	4.26
Canadian Natural Resources Ltd.	3.52
<b>Total</b>	<b>54.12</b>
<b>Total investments:</b>	<b>42</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, seeking dividend income along with the growth potential of stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

## How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

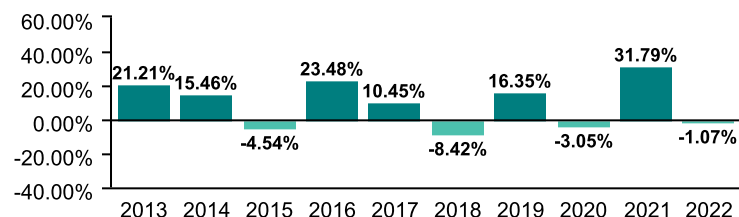
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$2,453.98 on December 31, 2022. This works out to an average of 9.39% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 6 years and down in value 4 years.



## How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Canadian Core Dividend

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.16	n/a
100 / 100	0.16	0.21

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

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Telephone - 1-888-252-1847

# Canadian Focused Dividend

**Quick facts:** Date fund available: May 14, 2012  
 Date fund created: November 27, 1998  
 Managed by: Mackenzie Investments

Total fund value: \$310,165,994  
 Portfolio turnover rate: 43.24%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	24.29	227,919	--	24.30	484,442	--	24.26	12,101

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

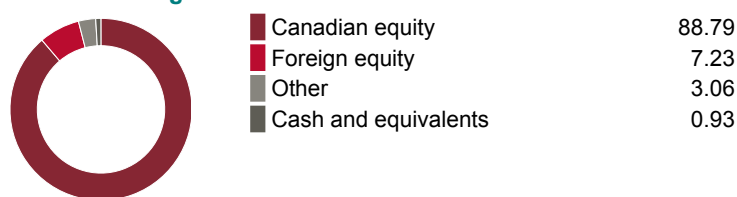
## What does the fund invest in?

This segregated fund invests primarily in dividend yielding Canadian stocks with exposure to foreign stocks.

### Top 10 investments

	Assets %
Royal Bank of Canada	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
<b>Total</b>	<b>35.20</b>
<b>Total investments:</b>	<b>72</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, seeking dividend income along with the growth potential of stocks, which includes moderate exposure to foreign stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

## How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

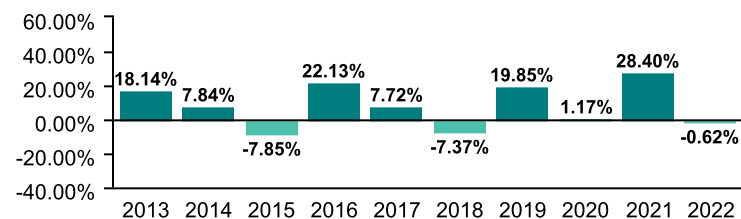
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$2,213.35 on December 31, 2022. This works out to an average of 8.27% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 7 years and down in value 3 years.



## How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.



## Canadian Focused Dividend

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a
100 / 100	0.11	0.21

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

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# Canadian Dividend

**Quick facts:** Date fund available: November 4, 2019  
 Date fund created: November 4, 2019  
 Managed by: Mackenzie Investments

Total fund value: \$103,751,969  
 Portfolio turnover rate: 3.66%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	12.94	68,926	--	12.94	349,855	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

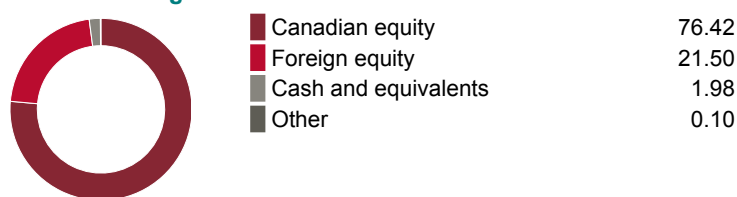
## What does the fund invest in?

This segregated fund invests primarily in Canadian stocks currently through the Canada Life Canadian Dividend mutual fund.

### Top 10 investments (of the underlying fund)

	Assets %
Royal Bank of Canada	7.15
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
<b>Total</b>	<b>39.58</b>
<b>Total investments:</b>	<b>180</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, seeking dividend income along with the growth potential of stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

## How has the fund performed?

This section tells you how the fund has performed over the past 3 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

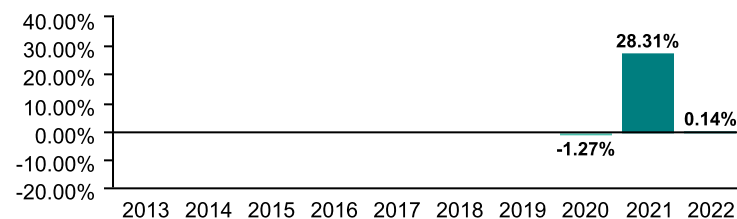
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on November 4, 2019 would have \$1,293.94 on December 31, 2022. This works out to an average of 8.51% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 3 years. In the past 3 years, the fund was up in value 2 years and down in value 1 year.



## How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Canadian Dividend

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.16	n/a
100 / 100	0.16	0.21

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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](http://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		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	13.48	18,225	--	13.48	58,350

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

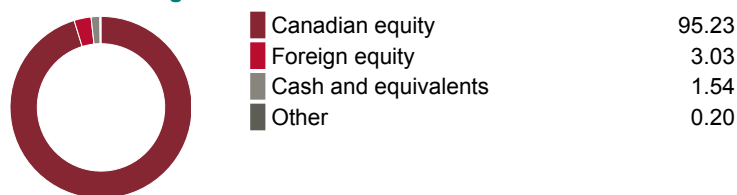
## What does the fund invest in?

This segregated fund invests primarily in Canadian 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. Cl B Non Vtg	2.52
<b>Total</b>	<b>41.69</b>
<b>Total investments:</b>	<b>63</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of 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, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

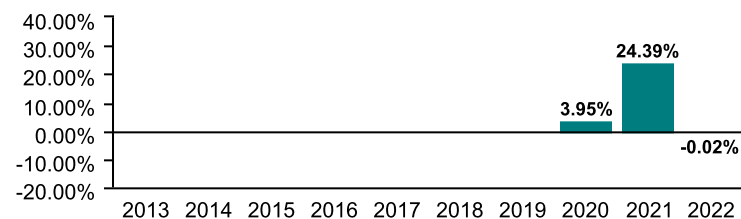
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on June 17, 2019 would have \$1,347.89 on December 31, 2022. This works out to an average of 8.80% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 3 years. In the past 3 years, the fund was up in value 2 years and down in value 1 year.



## How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Canadian Growth

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.16	n/a

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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Email - On our website, please go to the "Contact Us" section

Telephone - 1-888-252-1847

# Canadian Equity

**Quick facts:** Date fund available: May 14, 2012  
 Date fund created: November 27, 1998  
 Managed by: Mackenzie Investments

Total fund value: \$196,789,619  
 Portfolio turnover rate: 27.27%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	24.91	48,406	--	24.88	21,593	--	24.85	745

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

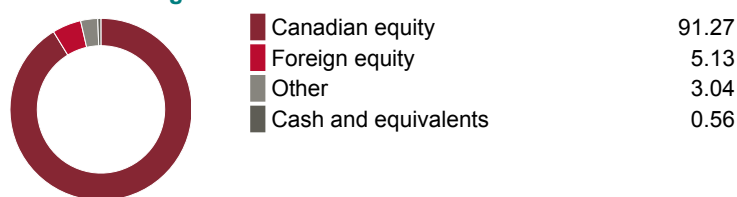
## What does the fund invest in?

This segregated fund invests primarily in 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. Cl B Non Vtg	3.47
<b>Total</b>	<b>48.10</b>
<b>Total investments:</b>	<b>34</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of stocks, which includes moderate exposure to foreign stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

## How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

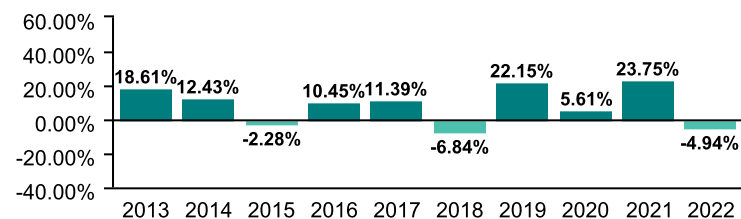
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$2,266.68 on December 31, 2022. This works out to an average of 8.53% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 7 years and down in value 3 years.



## How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Canadian Equity

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.16	n/a
100 / 100	0.16	0.21

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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#### For more information

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Web - [www.canadalife.com](http://www.canadalife.com)

Email - On our website, please go to the "Contact Us" section

Telephone - 1-888-252-1847

# Canadian Equity Value

**Quick facts:** Date fund available: May 14, 2012  
 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		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	23.76	90,207	--	23.76	17,548	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

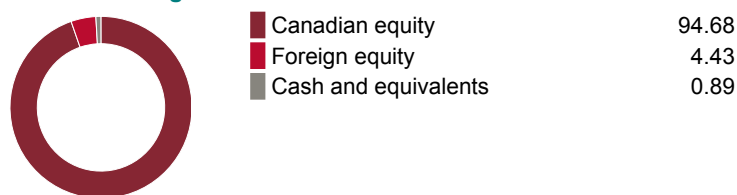
## What does the fund invest in?

This segregated fund invests primarily in Canadian stocks with exposure to foreign stocks.

### Top 10 investments

	Assets %
Royal Bank of Canada	6.97
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. Cl A Sub Vtg	2.48
<b>Total</b>	<b>39.55</b>
<b>Total investments:</b>	<b>556</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, seeking dividend income along with the growth potential of stocks, which includes moderate exposure to foreign stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

## How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

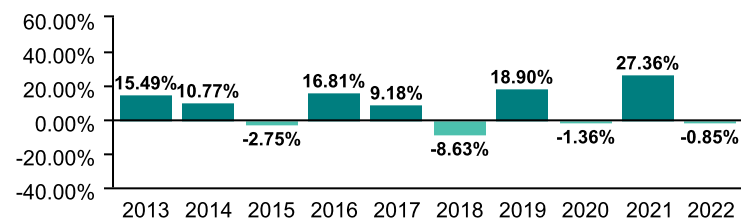
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$2,147.19 on December 31, 2022. This works out to an average of 7.94% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 6 years and down in value 4 years.



## How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.



## Canadian Equity Value

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a
100 / 100	0.11	0.21

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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#### For more information

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Web - [www.canadalife.com](http://www.canadalife.com)

Email - On our website, please go to the "Contact Us" section

Telephone - 1-888-252-1847

# Canadian Focused Growth

**Quick facts:** Date fund available: May 14, 2012  
 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		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	28.29	92,799	--	28.30	125,550	--	28.29	9,275

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

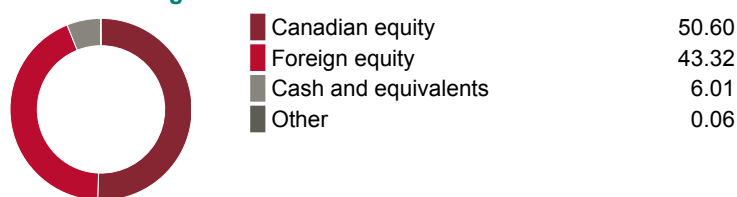
## What does the fund invest in?

This segregated fund invests primarily in Canadian equities currently through the 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 PLCCClass A	3.89
Danaher Corp.	3.75
Thomson Reuters Corp. Com New	3.68
Premium Brands Holdings Corporation	3.65
<b>Total</b>	<b>41.31</b>
<b>Total investments:</b>	<b>34</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

## Notes

Effective October 2023, this fund's risk rating has changed from "Low to moderate" to "Moderate". No other changes were made to the segregated fund.

## How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

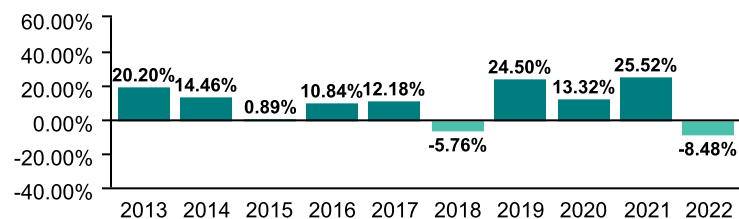
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$2,636.08 on December 31, 2022. This works out to an average of 10.18% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 8 years and down in value 2 years.



## How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Canadian Focused Growth

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.16	n/a
100 / 100	0.16	0.21

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

#### For more information

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The Canada Life Assurance Company  
 255 Dufferin Avenue  
 London, ON N6A 4K1

Web - [www.canadalife.com](http://www.canadalife.com)

Email - On our website, please go to the "Contact Us" section

Telephone - 1-888-252-1847

# 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		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	13.10	811,683	--	13.10	712,965	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

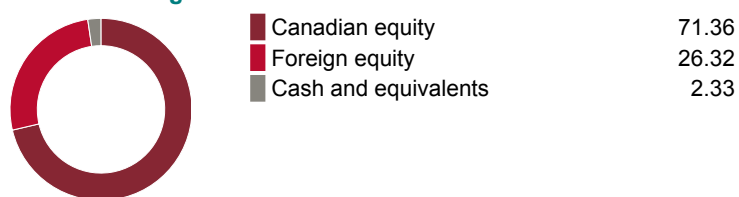
## What does the fund invest in?

This segregated fund invests primarily in Canadian stocks with exposure to foreign stocks.

### Top 10 investments

	Assets %
Royal Bank of Canada	6.20
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. Cl 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
<b>Total</b>	<b>35.04</b>
<b>Total investments:</b>	<b>68</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of stocks which includes moderate exposure to foreign stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

## How has the fund performed?

This section tells you how the fund has performed over the past 3 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

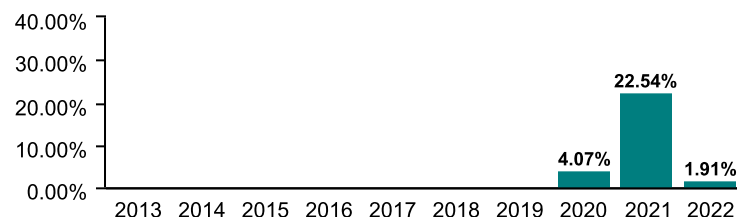
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on November 4, 2019 would have \$1,309.94 on December 31, 2022. This works out to an average of 8.93% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 3 years. In the past 3 years, the fund was up in value 3 years and down in value 0 years.



## How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Canadian Focused Value

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a
100 / 100	0.11	0.21

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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Web - [www.canadalife.com](http://www.canadalife.com)

Email - On our website, please go to the "Contact Us" section

Telephone - 1-888-252-1847

# Fidelity True North<sup>®</sup>

**Quick facts:** Date fund available: May 14, 2012  
 Date fund created: November 27, 1998  
 Managed by: Fidelity Investments Canada ULC

Total fund value: \$159,479,646  
 Portfolio turnover rate: 8.16%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
Series	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	31.13	52,400	--	31.08	77,124	--	30.92	11,144

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

## What does the fund invest in?

This segregated fund invests primarily in Canadian equities currently through the *Fidelity True North<sup>®</sup>* Fund.

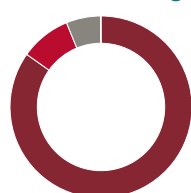
### Top 10 investments (of the underlying fund)

	Assets %
Royal Bank of Canada	6.42
Toronto-Dominion Bank Com New	4.80
Canadian Pacific Railway Ltd.	4.68
Rogers Communications Inc. Cl B Non Vtg	4.31
Canadian Natural Resources Ltd.	3.56
Canadian National Railwaypany	3.31
CGI Inc. Cl A Sub Vtg	3.23
Alimentation Couche-Tard Inc. Multiple Vtg Sh	3.14
Dollarama Inc.	3.09
Intact Financial Corporation	2.68
<b>Total</b>	<b>39.21</b>

**Total investments:**

**158**

### Investment segmentation



	Assets %
Canadian equity	84.71
Cash and equivalents	9.00
Foreign equity	6.13
Fixed income	0.05

## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of stocks, which includes moderate exposure to foreign stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

## How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

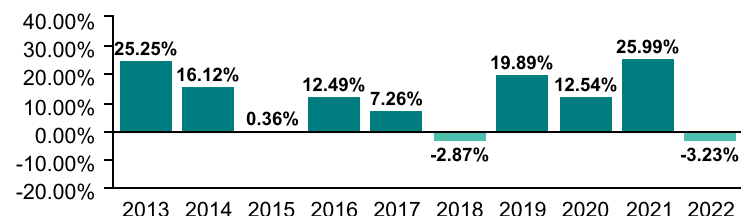
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$2,813.94 on December 31, 2022. This works out to an average of 10.90% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 8 years and down in value 2 years.



## How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Fidelity True North<sup>®</sup>

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.16	n/a
100 / 100	0.16	0.21

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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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 (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	13.24	64,495	--	13.24	39,106

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

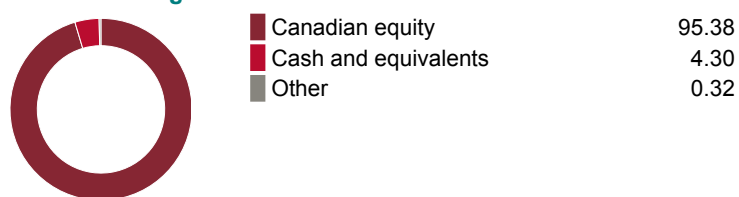
## What does the fund invest in?

This segregated fund invests primarily in Canadian stocks currently through the Canada Life Canadian 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
<b>Total</b>	<b>46.03</b>
<b>Total investments:</b>	<b>25</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The 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 3 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

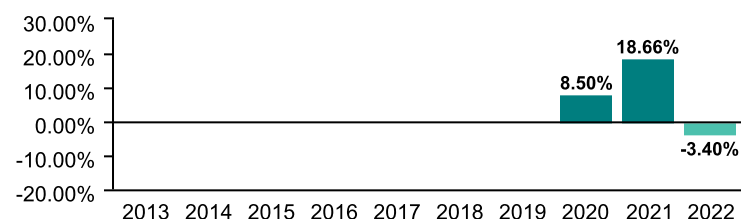
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on June 17, 2019 would have \$1,324.37 on December 31, 2022. This works out to an average of 8.26% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 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.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.16	n/a

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

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Telephone - 1-888-252-1847

# Canadian Small-Mid Cap

**Quick facts:** Date fund available: May 14, 2012  
 Date fund created: November 21, 2003  
 Managed by: Mackenzie Investments

Total fund value: \$113,332,760  
 Portfolio turnover rate: 37.48%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	25.71	144,553	--	25.69	101,087	--	25.69	368

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

## What does the fund invest in?

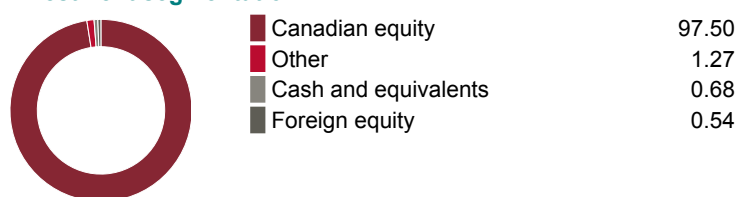
This segregated fund invests primarily in Canadian companies that are in the middle capitalization range of the equity market with exposure to foreign stocks.

### Top 10 investments

	Assets %
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
Winpak Ltd.	2.52
Northland Power Inc.	2.50
Killam Apartment Tr Unit	2.46
CCL Industries Inc. CI B	2.44
<b>Total</b>	<b>30.00</b>

**Total investments:** 57

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of stocks of smaller companies, which includes moderate exposure to foreign stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

## Notes

Effective October 2023, this fund's risk rating has changed from "Moderate to high" to "Moderate". No other changes were made to the segregated fund.

## How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

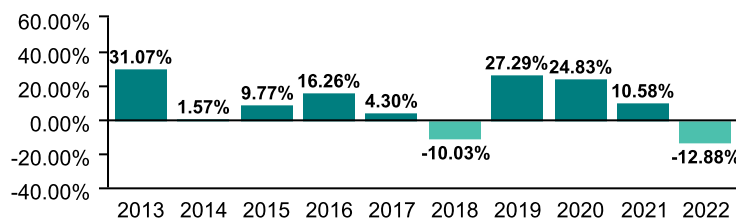
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$2,440.26 on December 31, 2022. This works out to an average of 9.33% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 8 years and down in value 2 years.



## How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Canadian Small-Mid Cap

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.21	n/a
100 / 100	0.21	0.27

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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

# Real Estate

**Quick facts:** Date fund available: May 14, 2012  
 Date fund created: November 21, 2005  
 Managed by: GWL Realty Advisors Inc.

Total fund value: \$626,450,348  
 Portfolio turnover rate: 4.73%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	22.21	1,423,428	--	22.22	744,195	--	22.21	46,697

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

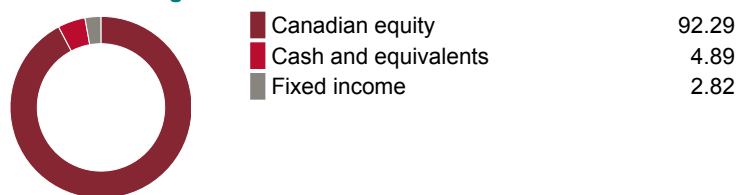
## What does the fund invest in?

This segregated fund invests primarily, directly or indirectly, in a portfolio of income producing Canadian real estate properties.

### Top 10 investments

	Assets %
Laird Business Park, Mississauga, ON	4.37
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
<b>Total</b>	<b>27.40</b>
<b>Total investments:</b>	<b>128</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term and seeking the potential for long-term growth by investing in a portfolio of Canadian real estate properties and are comfortable with low to moderate risk due to the ups and downs of the real estate market. Redemptions may be suspended during any period that the segregated fund does not have sufficient cash or readily marketable securities to meet requests for redemptions. **This fund should be considered as a long-term investment and is not suitable for a person who may need to quickly convert their holdings to cash.**

## Notes

Over the past five years, the Real Estate fund has bought \$578 million worth of real property and has sold \$513 million worth.

## How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

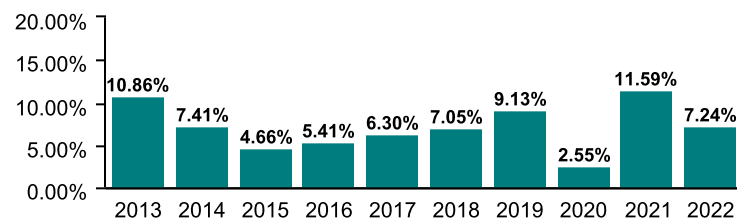
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$2,001.83 on December 31, 2022. This works out to an average of 7.19% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 10 years and down in value 0 years.



## How risky is it?

The risk rating for this fund is *Low to moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Real Estate

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.16	n/a
100 / 100	0.16	0.21

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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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 (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	11.95	1,075	--	11.95	21,997	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

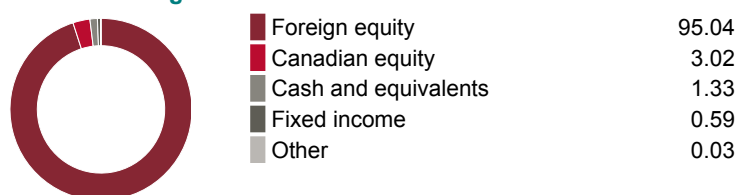
## What does the fund invest in?

This segregated fund invests primarily in 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
<b>Total</b>	<b>14.30</b>
<b>Total investments:</b>	<b>4546</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of global stocks and is comfortable with low to moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

## Notes

Effective October 2023, this fund's risk rating has changed from "Moderate" to "Low to moderate". No other changes were made to the segregated fund.

## How has the fund performed?

This section tells you how the fund has performed over the past 3 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

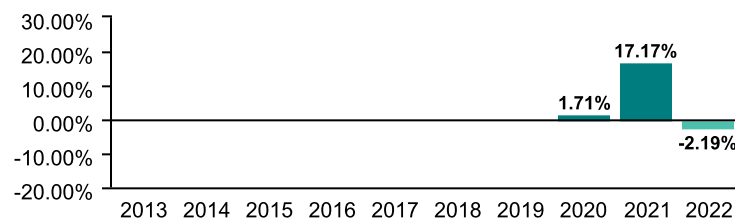
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on November 4, 2019 would have \$1,194.50 on December 31, 2022. This works out to an average of 5.79% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 3 years. In the past 3 years, the fund was up in value 2 years and down in value 1 year.



## How risky is it?

The risk rating for this fund is *Low to moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Global Low Volatility

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a
100 / 100	0.11	0.21

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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Telephone - 1-888-252-1847

# Global Dividend

**Quick facts:** Date fund available: January 12, 2015  
 Date fund created: January 12, 2015  
 Managed by: Setanta Asset Management Limited

Total fund value: \$189,259,553  
 Portfolio turnover rate: 25.32%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	17.81	139,973	--	17.81	162,029	--	17.81	58,785

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

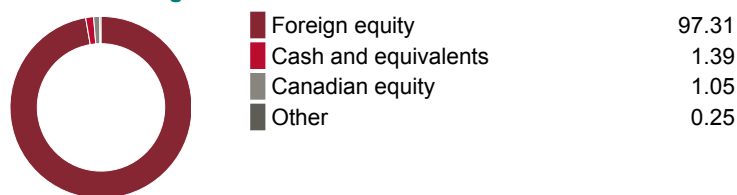
## What does the fund invest in?

This segregated fund invests primarily in dividend yielding stocks anywhere in the world.

### Top 10 investments

	Assets %
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
<b>Total</b>	<b>34.34</b>
<b>Total investments:</b>	<b>43</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, seeking 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, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

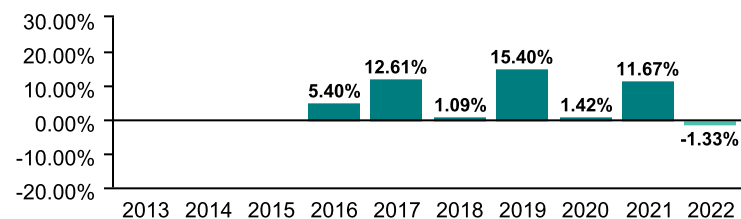
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on January 12, 2015 would have \$1,781.07 on December 31, 2022. This works out to an average of 7.51% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 7 years. In the past 7 years, the fund was up in value 6 years and down in value 1 year.



## How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.



## Global Dividend

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a
100 / 100	0.11	0.21

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

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# Global All Cap Equity

**Quick facts:** Date fund available: May 14, 2012  
 Date fund created: November 27, 1998  
 Managed by: Setanta Asset Management Limited

Total fund value: \$142,409,921  
 Portfolio turnover rate: 10.45%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	34.33	361,840	--	34.34	174,685	--	34.32	1,233

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

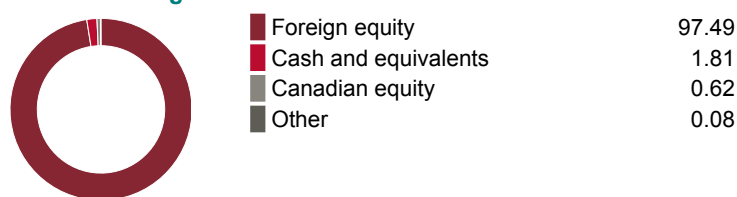
## What does the fund invest in?

This segregated fund invests primarily in 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
<b>Total</b>	<b>28.23</b>
<b>Total investments:</b>	<b>79</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of foreign stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

## How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

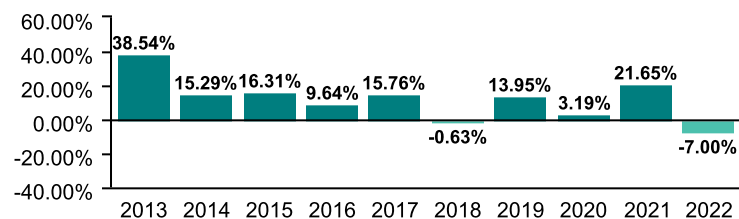
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$3,116.53 on December 31, 2022. This works out to an average of 12.04% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 8 years and down in value 2 years.



## How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Global All Cap Equity

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.21	n/a
100 / 100	0.21	0.27

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

#### For more information

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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 (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	13.68	31,059	--	13.68	6,400

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

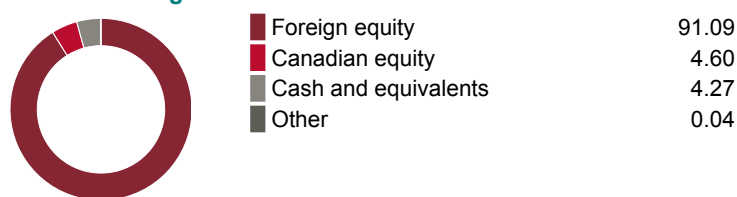
## What does the fund invest in?

This segregated fund invests primarily in stocks anywhere in the world.

### Top 10 investments

	Assets %
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
<b>Total</b>	<b>27.27</b>
<b>Total investments:</b>	<b>94</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of foreign stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

## How has the fund performed?

This section tells you how the fund has performed over the past 2 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

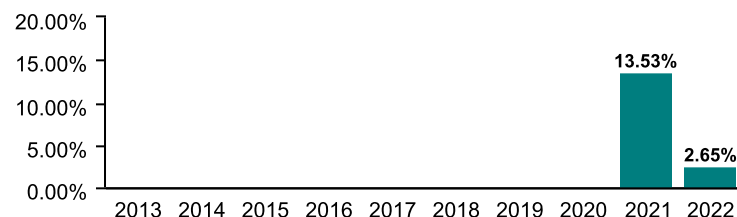
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on May 11, 2020 would have \$1,368.25 on December 31, 2022. This works out to an average of 12.61% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 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.

## Global Founders

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.21	n/a

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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## Foreign Equity

**Quick facts:** Date fund available: November 4, 2019  
 Date fund created: November 4, 2019  
 Managed by: Mackenzie Investments

Total fund value: \$50,117,214  
 Portfolio turnover rate: 20.91%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	12.15	250,324	--	12.15	289,356	--	12.14	2,794

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

### What does the fund invest in?

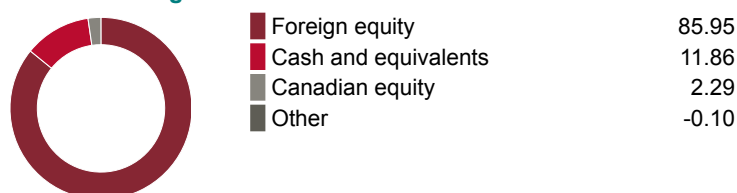
This segregated fund invests primarily in stocks worldwide currently through the Canada Life Foreign Equity mutual fund.

#### Top 10 investments (of the underlying fund)

	Assets %
Danaher Corp.	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
<b>Total</b>	<b>30.08</b>

**Total investments:** 46

#### Investment segmentation



### How has the fund performed?

This section tells you how the fund has performed over the past 3 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

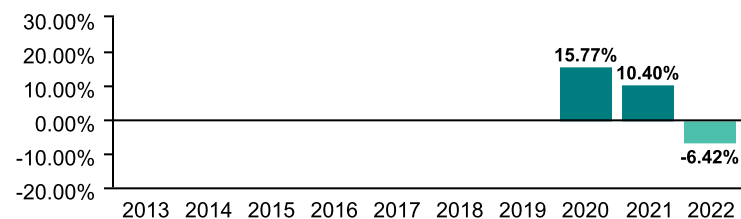
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund on November 4, 2019 would have \$1,215.46 on December 31, 2022. This works out to an average of 6.38% a year.

#### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 3 years. In the past 3 years, the fund was up in value 2 years and down in value 1 year.



### Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

### Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of foreign stocks and is comfortable with low to moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

### Notes

Effective October 2023, this fund's risk rating has changed from "Moderate" to "Low to moderate". No other changes were made to the segregated fund.

### How risky is it?

The risk rating for this fund is *Low to moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Foreign Equity

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.21	n/a
100 / 100	0.21	0.27

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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Telephone - 1-888-252-1847

# Sustainable Global Equity

**Quick facts:** Date fund available: October 23, 2023  
 Date fund created: October 23, 2023  
 Managed by: JPMorgan Asset Management (Canada) Inc.

Total fund value: --  
 Portfolio turnover rate: --

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	--	--	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

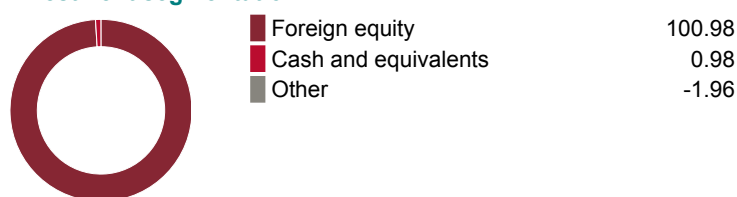
## What does the fund invest in?

This segregated fund invests primarily in 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 Moet 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
<b>Total</b>	<b>30.87</b>
<b>Total investments:</b>	<b>57</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who desires to invest in a fund that follows a responsible approach to investing, seeking the growth potential over the longer term, of global stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time along with exchange rates between currencies.

## How has the fund performed?

This fund was launched on October 23, 2023. Performance data cannot be published until a fund has been available for one year.

## How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.



## Sustainable Global Equity

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.21	n/a

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

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# 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		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	11.46	57,501	--	11.49	105,142

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

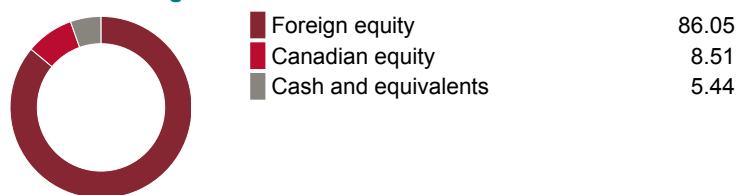
## What does the fund invest in?

This segregated fund invests primarily in global equities anywhere in the world currently through the Capital Group Global Equity Pool.

### Top 10 investments (of the underlying fund)

	Assets %
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
<b>Total</b>	<b>21.86</b>
<b>Total investments:</b>	<b>232</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of foreign stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

## How has the fund performed?

This section tells you how the fund has performed over the past 2 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

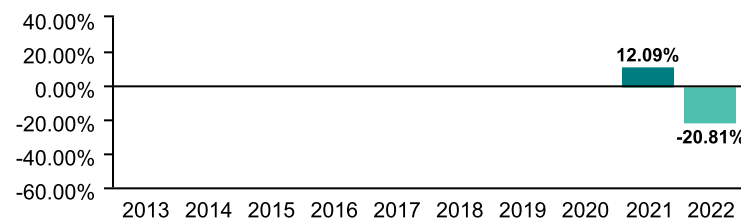
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on May 11, 2020 would have \$1,146.49 on December 31, 2022. This works out to an average of 5.32% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 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.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.21	n/a

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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Telephone - 1-888-252-1847

# Fidelity Global Equity

**Quick facts:** Date fund available: May 14, 2012  
 Date fund created: November 27, 1998  
 Managed by: Fidelity Investments Canada ULC

Total fund value: \$83,016,938  
 Portfolio turnover rate: 6.17%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	37.26	23,979	--	37.26	43,032	--	37.27	18,551

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

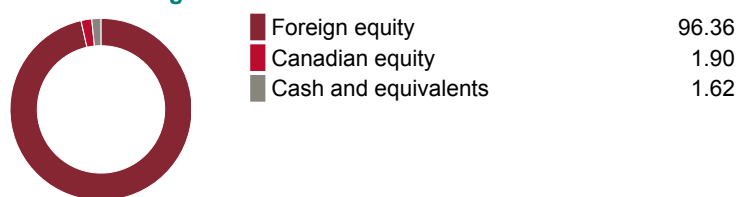
## What does the fund invest in?

This segregated fund invests primarily in stocks anywhere in the world currently through the Fidelity Global Fund.

### Top 10 investments (of the underlying fund)

	Assets %
Microsoft Corp.	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
<b>Total</b>	<b>22.36</b>
<b>Total investments:</b>	<b>223</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of foreign stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

## How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

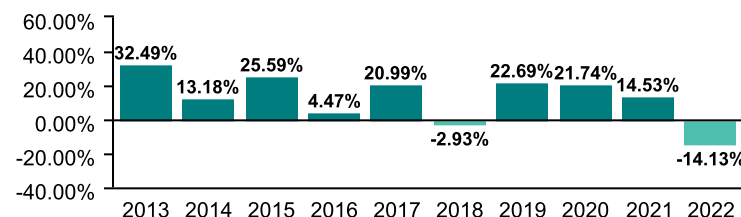
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$3,394.54 on December 31, 2022. This works out to an average of 13.00% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 8 years and down in value 2 years.



## How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Fidelity Global Equity

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.21	n/a
100 / 100	0.21	0.27

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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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 255 Dufferin Avenue  
 London, ON N6A 4K1

Web - [www.canadalife.com](http://www.canadalife.com)

Email - On our website, please go to the "Contact Us" section

Telephone - 1-888-252-1847

# All World Equity

**Quick facts:** Date fund available: May 14, 2012  
 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 (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	30.22	34,053	--	30.22	109,865	--	30.18	120

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

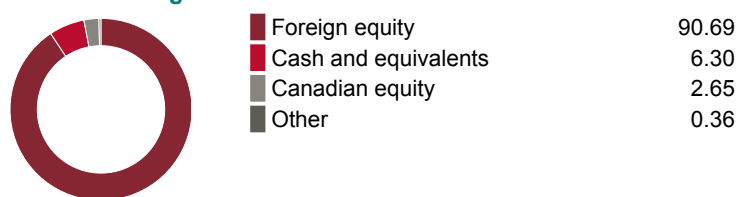
## What does the fund invest in?

This segregated fund currently invests primarily in companies anywhere in the world through the Invesco Global Companies Fund.

### Top 10 investments (of the underlying fund)

	Assets %
Visa Inc. Com Cl A	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 PLCCI A	3.90
Alphabet Inc. Cl A	3.89
<b>Total</b>	<b>44.34</b>
<b>Total investments:</b>	<b>86</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of foreign stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

## How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

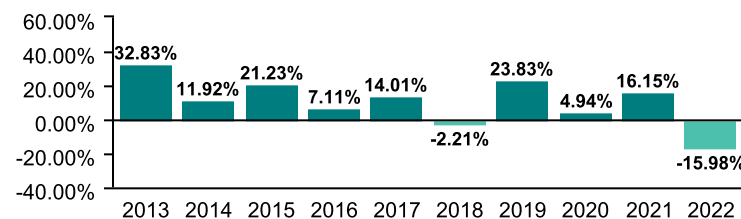
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$2,729.49 on December 31, 2022. This works out to an average of 10.56% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 8 years and down in value 2 years.



## How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## 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.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.21	n/a
100 / 100	0.21	0.27

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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Web - [www.canadalife.com](http://www.canadalife.com)

Email - On our website, please go to the "Contact Us" section

Telephone - 1-888-252-1847

# Global Growth Opportunities

**Quick facts:** Date fund available: May 14, 2012  
 Date fund created: November 27, 1998  
 Managed by: Mackenzie Investments

Total fund value: \$382,160,903  
 Portfolio turnover rate: 91.83%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	37.77	261,252	--	37.74	324,493	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

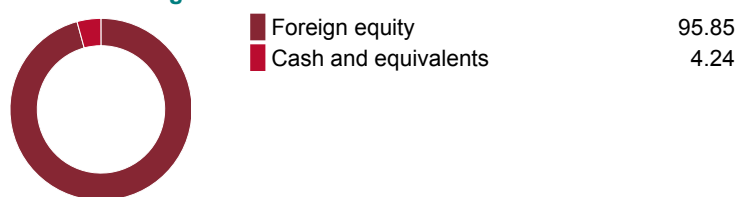
## What does the fund invest in?

This segregated fund invests primarily in stocks worldwide currently through the Canada Life Global Growth Opportunities mutual fund.

### Top 10 investments (of the underlying fund)

	Assets %
Aon PLCCI A	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
<b>Total</b>	<b>33.73</b>
<b>Total investments:</b>	<b>42</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of foreign stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

## How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

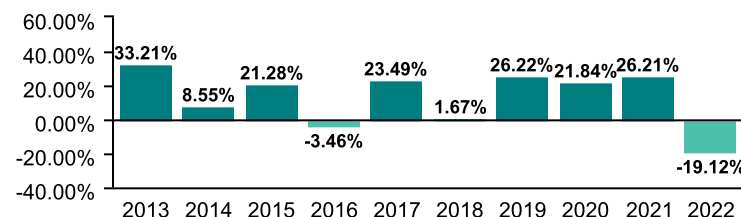
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$3,336.60 on December 31, 2022. This works out to an average of 12.81% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 8 years and down in value 2 years.



## How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.



## Global Growth Opportunities

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.21	n/a
100 / 100	0.21	0.27

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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Email - On our website, please go to the "Contact Us" section

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		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	11.21	81,029	--	11.22	117,955

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

## What does the fund invest in?

This segregated fund invests primarily in global equities anywhere in the world currently through the T. Rowe Price Global Growth Equity Pool.

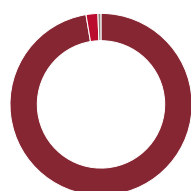
### Top 10 investments (of the underlying fund)

	Assets %
Microsoft Corp.	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
<b>Total</b>	<b>17.75</b>

**Total investments:**

**238**

### Investment segmentation



	Assets %
Foreign equity	97.37
Canadian equity	2.11
Cash and equivalents	0.53

## How has the fund performed?

This section tells you how the fund has performed over the past 2 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

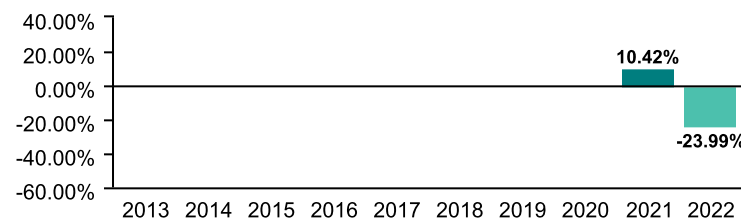
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on May 11, 2020 would have \$1,120.69 on December 31, 2022. This works out to an average of 4.41% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 2 years. In the past 2 years, the fund was up in value 1 year and down in value 1 year.



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of foreign stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

## Global Growth Equity

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.21	n/a

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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#### For more information

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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 (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	--	--	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

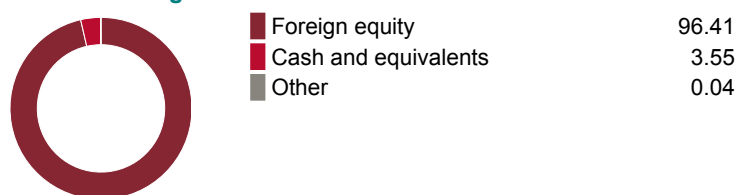
### What does the fund invest in?

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
<b>Total</b>	<b>24.43</b>
<b>Total investments:</b>	<b>742</b>

#### Investment segmentation



### Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

### Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of global stocks of small- to mid-capitalization companies and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time along with exchange rates between currencies.

### How has the fund performed?

This fund was launched on October 23, 2023. Performance data cannot be published until a fund has been available for one year.

### How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Global Small-Mid Cap Growth

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.21	n/a

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

#### For more information

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The Canada Life Assurance Company

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Web - [www.canadalife.com](http://www.canadalife.com)

Email - On our website, please go to the "Contact Us" section

Telephone - 1-888-252-1847

## U.S. Dividend

**Quick facts:** Date fund available: July 8, 2013  
 Date fund created: July 8, 2013  
 Managed by: Mackenzie Investments

Total fund value: \$370,260,381  
 Portfolio turnover rate: 56.47%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	34.22	159,546	--	34.22	539,244	--	34.19	16,778

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

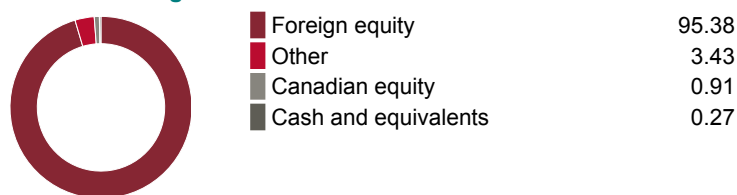
### What does the fund invest in?

This segregated fund invests primarily in U.S. dividend paying stocks.

#### Top 10 investments

	Assets %
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
<b>Total</b>	<b>26.31</b>
<b>Total investments:</b>	<b>55</b>

#### Investment segmentation



### Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

### Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of dividend paying U.S. stocks and is comfortable with moderate risk. Since the fund invests in stocks, its value is affected by stock prices, which can rise and fall in a short period of time.

### How has the fund performed?

This section tells you how the fund has performed over the past 9 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

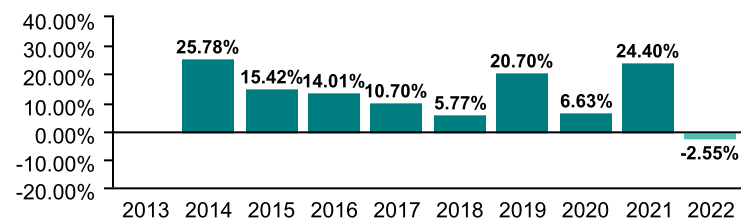
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund on July 8, 2013 would have \$3,421.71 on December 31, 2022. This works out to an average of 13.85% a year.

#### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 9 years. In the past 9 years, the fund was up in value 8 years and down in value 1 year.



### How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## U.S. Dividend

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.16	n/a
100 / 100	0.16	0.21

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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#### For more information

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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 (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	12.88	6,670	--	12.88	26,944	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

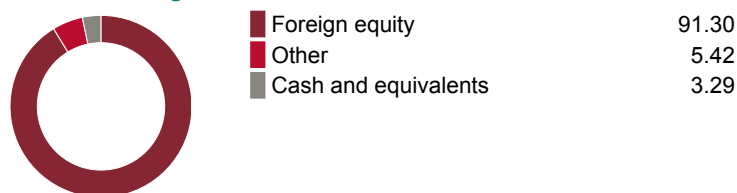
### What does the fund invest in?

This segregated fund invests primarily in United States stocks.

#### Top 10 investments

	Assets %
Aon PLCCIA	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
<b>Total</b>	<b>41.95</b>
<b>Total investments:</b>	<b>507</b>

#### Investment segmentation



### Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

### Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of U.S. stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

### How has the fund performed?

This section tells you how the fund has performed over the past 3 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

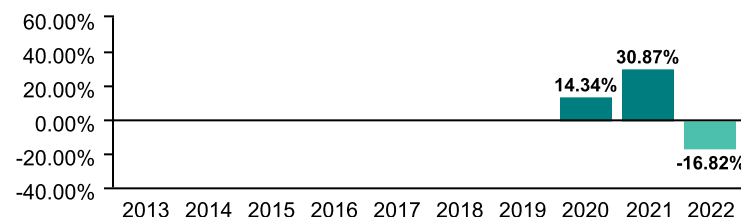
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund on November 4, 2019 would have \$1,287.81 on December 31, 2022. This works out to an average of 8.34% a year.

#### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 3 years. In the past 3 years, the fund was up in value 2 years and down in value 1 year.



### How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.



## U.S. Growth

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.16	n/a
100 / 100	0.16	0.21

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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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		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	14.93	1,781	--	14.93	79,188

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

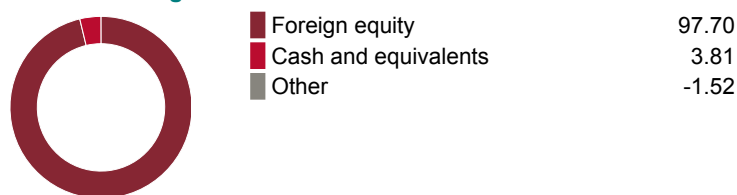
### What does the fund invest in?

This segregated fund invests primarily in U.S. stocks currently through the Canada Life U.S. Value mutual fund.

#### Top 10 investments (of the underlying fund)

	Assets %
Microsoft Corp.	3.16
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
<b>Total</b>	<b>24.88</b>
<b>Total investments:</b>	<b>805</b>

#### Investment segmentation



### Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

### Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of U.S. stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

### Notes

Prior to October 23, 2023, this fund was named Pathways U.S. Equity. 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, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

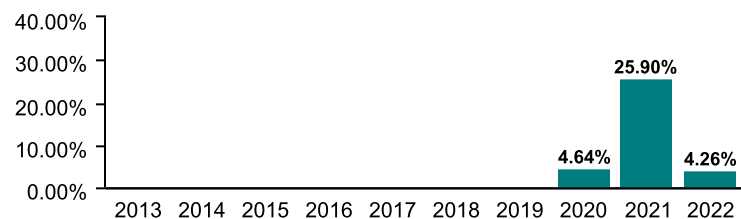
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund on June 17, 2019 would have \$1,492.52 on December 31, 2022. This works out to an average of 11.98% a year.

#### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 3 years. In the past 3 years, the fund was up in value 3 years and down in value 0 years.



### How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## U.S. Value

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.16	n/a

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

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#### For more information

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Telephone - 1-888-252-1847

# U.S. All Cap Growth

**Quick facts:** Date fund available: May 14, 2012  
 Date fund created: August 22, 2001  
 Managed by: Putnam Investments Canada ULC

Total fund value: \$643,942,564  
 Portfolio turnover rate: 5.86%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	53.08	95,862	--	53.15	139,748	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

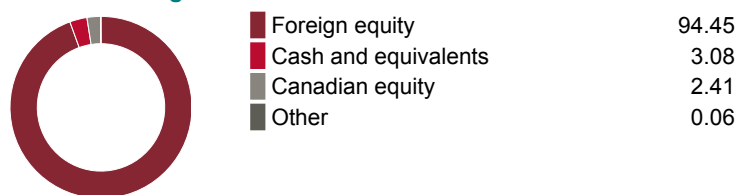
## What does the fund invest in?

This segregated fund invests primarily in 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
<b>Total</b>	<b>43.22</b>
<b>Total investments:</b>	<b>57</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of U.S. stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

## Notes

Putnam Investments Canada ULC assumed portfolio management responsibilities as a sub-advisor on behalf of Mackenzie Investments in September 2014 and is now the manager of the fund. The performance before that date was achieved under the previous manager.

## How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

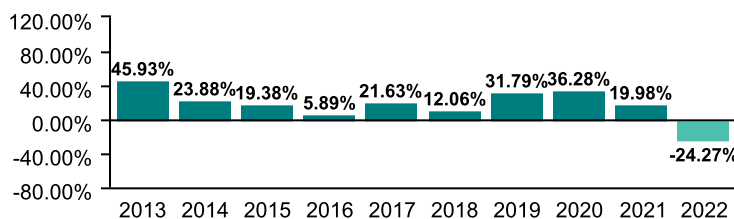
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$5,083.27 on December 31, 2022. This works out to an average of 17.66% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 9 years and down in value 1 year.



## How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## U.S. All Cap Growth

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.16	n/a
100 / 100	0.16	0.21

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

#### For more information

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Web - [www.canadalife.com](http://www.canadalife.com)

Email - On our website, please go to the "Contact Us" section

Telephone - 1-888-252-1847

## ESG U.S. Equity

**Quick facts:** Date fund available: October 23, 2023  
 Date fund created: October 23, 2023  
 Managed by: JPMorgan Asset Management (Canada) Inc.

Total fund value: --  
 Portfolio turnover rate: --

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100		
Series	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	--	--	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

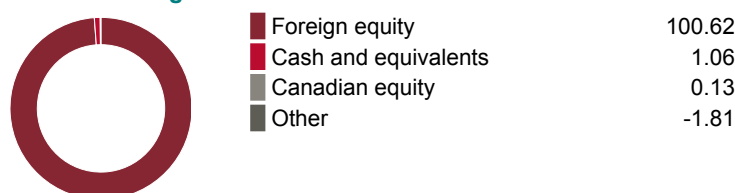
### What does the fund invest in?

This segregated fund invests primarily in U.S. 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
<b>Total</b>	<b>26.37</b>
<b>Total investments:</b>	<b>319</b>

### Investment segmentation



### Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

### Who is this fund for?

A person who desires to invest in a fund that follows a responsible approach to investing, seeking the growth potential over the longer term, of U.S. stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time along with exchange rates between currencies.

### How has the fund performed?

This fund was launched on October 23, 2023. Performance data cannot be published until a fund has been available for one year.

### How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## ESG U.S. Equity

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.16	n/a

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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Telephone - 1-888-252-1847

## U.S. Carbon Transition Equity

**Quick facts:** Date fund available: October 23, 2023  
 Date fund created: October 23, 2023  
 Managed by: JPMorgan Asset Management (Canada) Inc.

Total fund value: --  
 Portfolio turnover rate: --

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	--	--	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

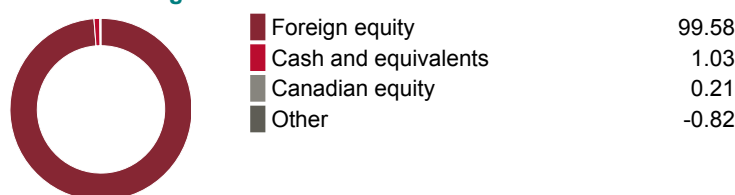
### What does the fund invest in?

This segregated fund invests primarily in 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
<b>Total</b>	<b>24.47</b>
<b>Total investments:</b>	<b>358</b>

### Investment segmentation



### Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

### Who is this fund for?

A person who desires to invest in a fund that follows a responsible approach to investing, seeking the growth potential over the longer term, of U.S. stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time along with exchange rates between currencies.

### How has the fund performed?

This fund was launched on October 23, 2023. Performance data cannot be published until a fund has been available for one year.

### How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.



## U.S. Carbon Transition Equity

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.16	n/a

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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Telephone - 1-888-252-1847

# American Value

**Quick facts:** Date fund available: November 4, 2019  
 Date fund created: November 4, 2019  
 Managed by: Beutel, Goodman & Company Ltd.

Total fund value: \$121,193,001  
 Portfolio turnover rate: 3.36%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	13.88	125,827	--	13.88	98,310	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

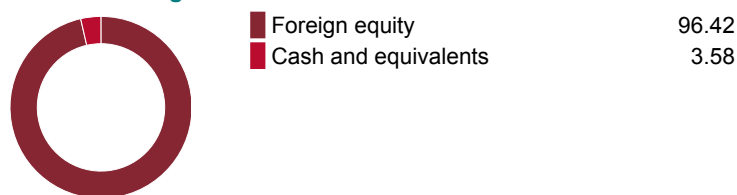
## What does the fund invest in?

This segregated fund invests primarily in U.S. stocks currently through the Beutel Goodman American Equity Fund.

### Top 10 investments (of the underlying fund)

	Assets %
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
<b>Total</b>	<b>41.37</b>
<b>Total investments:</b>	<b>36</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of U.S. stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

## How has the fund performed?

This section tells you how the fund has performed over the past 3 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

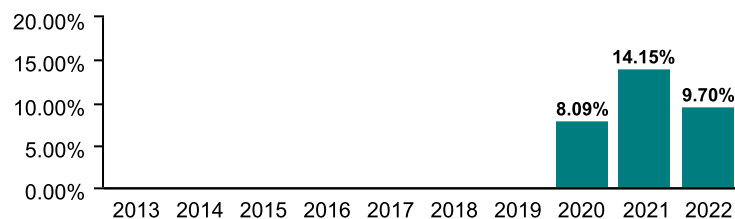
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on November 4, 2019 would have \$1,387.61 on December 31, 2022. This works out to an average of 10.93% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 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.

## American Value

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.16	n/a
100 / 100	0.16	0.21

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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Telephone - 1-888-252-1847

# American Growth

**Quick facts:** Date fund available: May 14, 2012  
 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 (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	57.55	50,363	--	57.54	68,074	--	57.53	26,416

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

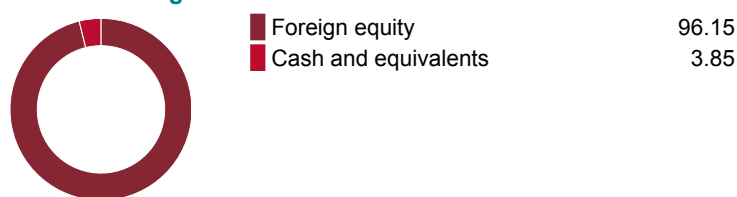
## What does the fund invest in?

This segregated fund invests primarily in equities of U.S. companies currently through the AGF American Growth Class.

### Top 10 investments (of the underlying fund)

	Assets %
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
<b>Total</b>	<b>44.91</b>
<b>Total investments:</b>	<b>35</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of U.S. stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

## How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

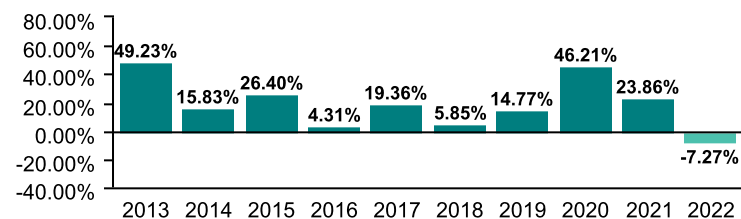
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$5,549.50 on December 31, 2022. This works out to an average of 18.69% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 9 years and down in value 1 year.



## How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## American Growth

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.16	n/a
100 / 100	0.16	0.21

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

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Telephone - 1-888-252-1847

# U.S. Concentrated Equity

**Quick facts:** Date fund available: June 17, 2019  
 Date fund created: June 17, 2019  
 Managed by: Aristotle Capital Management

Total fund value: \$40,352,363  
 Portfolio turnover rate: 17.78%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	14.04	84,472	--	14.04	129,100

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

- <sup>1</sup> FEL - Front-end load
  - MER - Management expense ratio
  - NAV - Net asset value
  - UOS - Units outstanding
- Minimum investment**
- Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
  - RRIF policies: \$10,000 initial

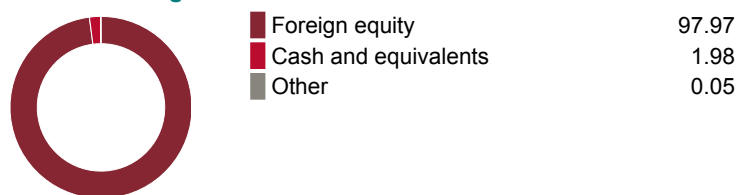
## What does the fund invest in?

This segregated fund invests primarily in U.S. stocks currently through the Canada Life U.S. Concentrated Equity mutual fund.

### Top 10 investments (of the underlying fund)

	Assets %
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. CIA	2.75
Xcel Energy Inc.	2.73
<b>Total</b>	<b>30.34</b>
<b>Total investments:</b>	<b>42</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of 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, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

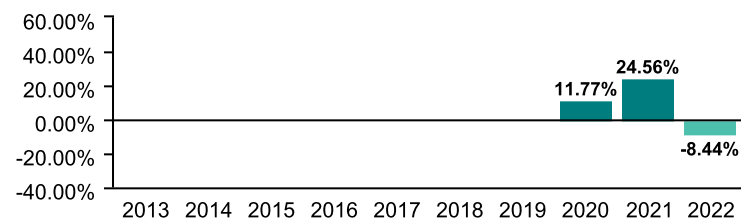
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on June 17, 2019 would have \$1,404.13 on December 31, 2022. This works out to an average of 10.06% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 3 years. In the past 3 years, the fund was up in value 2 years and down in value 1 year.



## How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## U.S. Concentrated Equity

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.16	n/a

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

#### For more information

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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		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	12.50	31,919	--	12.50	120,207	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

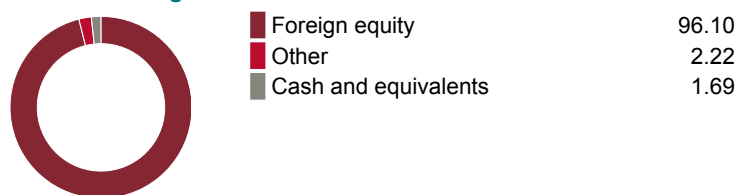
## What does the fund invest in?

This segregated fund invests primarily in U.S. companies that are in the middle capitalization range of the equity market.

### Top 10 investments

	Assets %
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
<b>Total</b>	<b>43.67</b>
<b>Total investments:</b>	<b>31</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of U.S. stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

## Notes

Effective October 2023, this fund's risk rating has changed from "Moderate to high" to "Moderate". No other changes were made to the segregated fund.

## How has the fund performed?

This section tells you how the fund has performed over the past 3 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

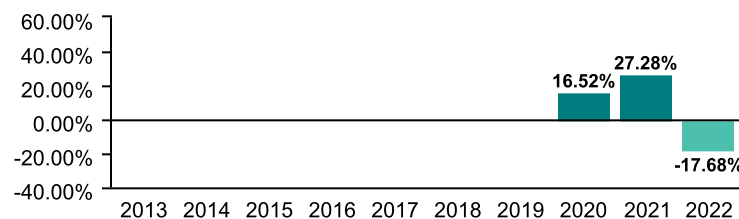
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on November 4, 2019 would have \$1,250.42 on December 31, 2022. This works out to an average of 7.34% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 3 years. In the past 3 years, the fund was up in value 2 years and down in value 1 year.



## How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.



## U.S. Mid Cap Growth

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.21	n/a
100 / 100	0.21	0.27

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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Email - On our website, please go to the "Contact Us" section

Telephone - 1-888-252-1847

## International Value

**Quick facts:** Date fund available: June 17, 2019  
 Date fund created: June 17, 2019  
 Managed by: Setanta Asset Management Limited

Total fund value: \$98,361,008  
 Portfolio turnover rate: 3.38%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	10.25	1,032	--	10.22	2,206

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

### What does the fund invest in?

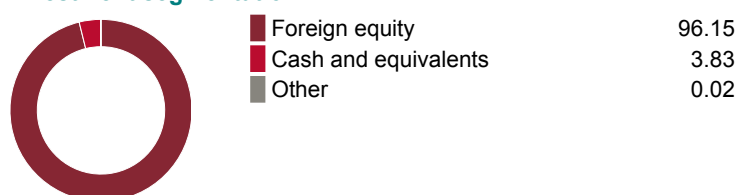
This segregated fund invests primarily in stocks of companies outside of North America currently through the Canada Life International Value mutual fund.

#### Top 10 investments (of the underlying fund)

	Assets %
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
<b>Total</b>	<b>41.95</b>

**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 3 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

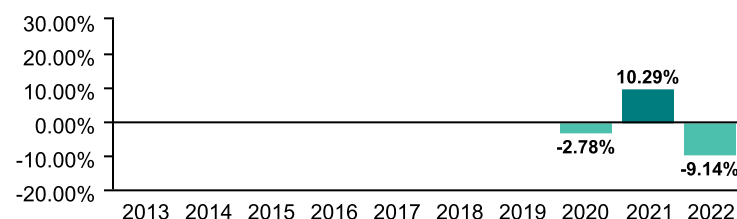
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund on June 17, 2019 would have \$1,025.49 on December 31, 2022. This works out to an average of 0.71% a year.

#### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 3 years. In the past 3 years, the fund was up in value 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.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.21	n/a

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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# International Concentrated Equity

**Quick facts:** Date fund available: June 17, 2019  
 Date fund created: June 17, 2019  
 Managed by: C WorldWide Asset Management

Total fund value: \$49,057,527  
 Portfolio turnover rate: 8.48%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	13.08	121,422	--	13.08	103,230

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

- <sup>1</sup> FEL - Front-end load
  - MER - Management expense ratio
  - NAV - Net asset value
  - UOS - Units outstanding
- Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

## What does the fund invest in?

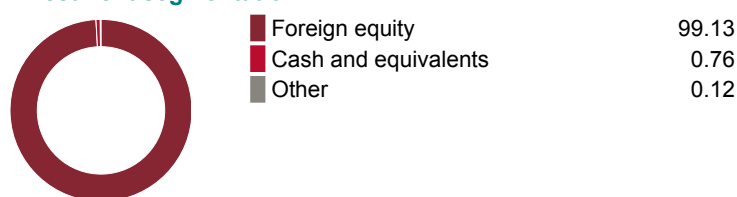
This segregated fund invests primarily in stocks of companies outside of North America currently through the Canada Life International Concentrated Equity mutual fund.

### Top 10 investments (of the underlying fund)

	Assets %
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
<b>Total</b>	<b>49.68</b>

**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 3 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

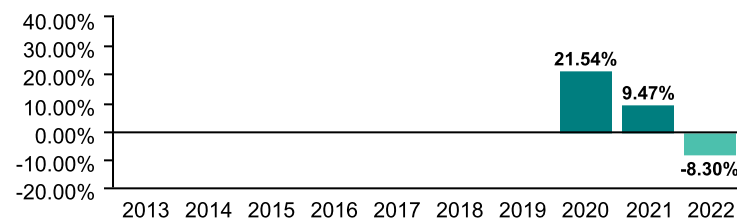
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on June 17, 2019 would have \$1,307.99 on December 31, 2022. This works out to an average of 7.88% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 3 years. In the past 3 years, the fund was up in value 2 years and down in value 1 year.



## How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## International Concentrated Equity

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

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Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.21	n/a

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

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Telephone - 1-888-252-1847

# International 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 (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	10.73	13,748	--	10.73	55,797	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

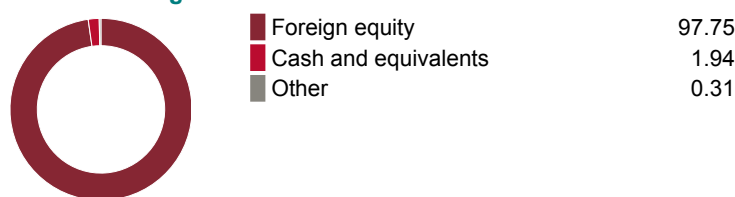
## What does the fund invest in?

This segregated fund invests primarily in stocks outside of Canada and the U.S.

### Top 10 investments

	Assets %
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
<b>Total</b>	<b>27.64</b>
<b>Total investments:</b>	<b>76</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of foreign stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

## How has the fund performed?

This section tells you how the fund has performed over the past 3 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

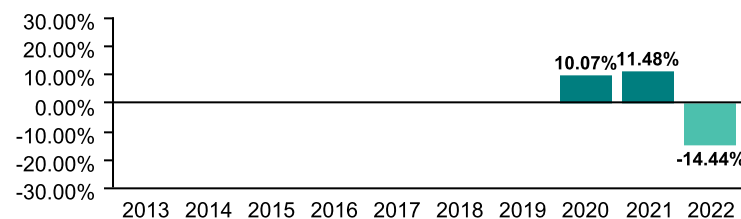
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on November 4, 2019 would have \$1,072.74 on December 31, 2022. This works out to an average of 2.25% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 3 years. In the past 3 years, the fund was up in value 2 years and down in value 1 year.



## How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## International Equity

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.21	n/a
100 / 100	0.21	0.27

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

#### For more information

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Web - [www.canadalife.com](http://www.canadalife.com)

Email - On our website, please go to the "Contact Us" section

Telephone - 1-888-252-1847

## International Growth

**Quick facts:** Date fund available: November 4, 2019  
 Date fund created: November 4, 2019  
 Managed by: JPMorgan Asset Management (Canada) Inc.

Total fund value: \$84,436,342  
 Portfolio turnover rate: 30.34%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	11.32	60,909	--	11.32	60,159	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

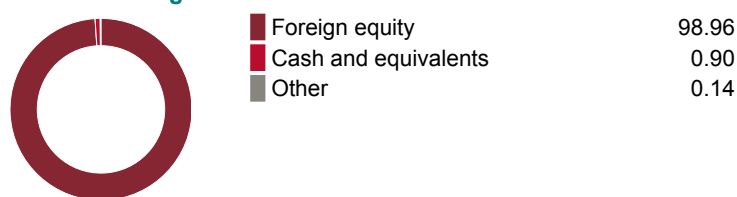
### What does the fund invest in?

This segregated fund invests primarily in stocks outside of Canada and the U.S.

#### Top 10 investments

	Assets %
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
<b>Total</b>	<b>39.66</b>
<b>Total investments:</b>	<b>58</b>

#### Investment segmentation



### Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

### Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of foreign stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

### How has the fund performed?

This section tells you how the fund has performed over the past 3 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

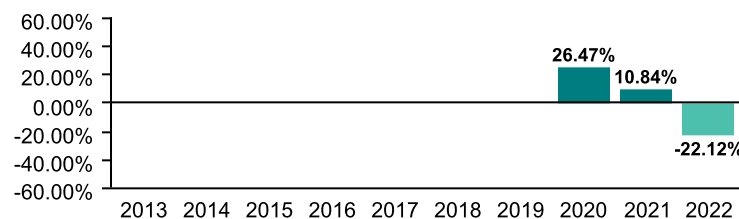
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund on November 4, 2019 would have \$1,131.86 on December 31, 2022. This works out to an average of 4.00% a year.

#### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 3 years. In the past 3 years, the fund was up in value 2 years and down in value 1 year.



### How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.



## International Growth

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.21	n/a
100 / 100	0.21	0.27

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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Web - [www.canadalife.com](http://www.canadalife.com)

Email - On our website, please go to the "Contact Us" section

Telephone - 1-888-252-1847

## Diversified 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		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	--	--	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

### What does the fund invest in?

This segregated fund invests primarily in 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 insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

### Who is this fund for?

A person who is investing for the medium term, seeking a multi-asset fund to hold as part of their portfolio and one with less exposure to inflation than is typical in other funds and is comfortable with low to moderate risk. Since the fund invests in bonds, stocks and commodity market prices its value is affected by changes in interest rates and by stock prices, which can rise and fall in a short period of time.

### How has the fund performed?

This fund was launched on October 23, 2023. Performance data cannot be published until a fund has been available for one year.

### How risky is it?

The risk rating for this fund is *Low to moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Diversified Real Assets

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.16	n/a

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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#### For more information

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Email - On our website, please go to the "Contact Us" section

Telephone - 1-888-252-1847

# Fidelity NorthStar<sup>®</sup>

**Quick facts:** Date fund available: May 14, 2012  
 Date fund created: November 21, 2005  
 Managed by: Fidelity Investments Canada ULC

Total fund value: \$66,626,835  
 Portfolio turnover rate: 2.48%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	34.60	3,713	--	34.58	50,967	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

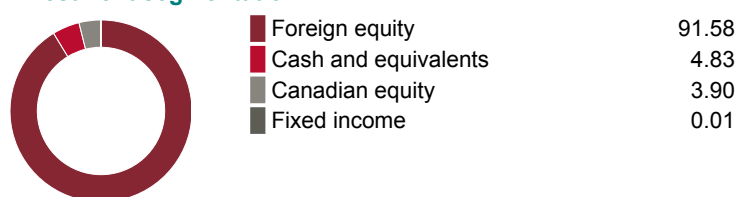
## What does the fund invest in?

This segregated fund invests primarily in companies anywhere in the world currently through the *Fidelity NorthStar<sup>®</sup>* 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
Simpli 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
<b>Total</b>	<b>15.43</b>
<b>Total investments:</b>	<b>776</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of foreign stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

## How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

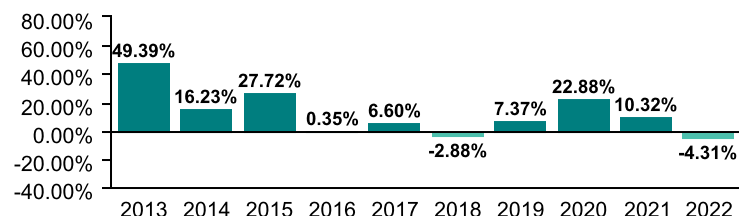
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$3,209.16 on December 31, 2022. This works out to an average of 12.37% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 8 years and down in value 2 years.



## How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Fidelity NorthStar®

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.16	n/a
100 / 100	0.16	0.21

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

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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# 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 (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	15.29	12,881	--	15.29	14,686	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

## What does the fund invest in?

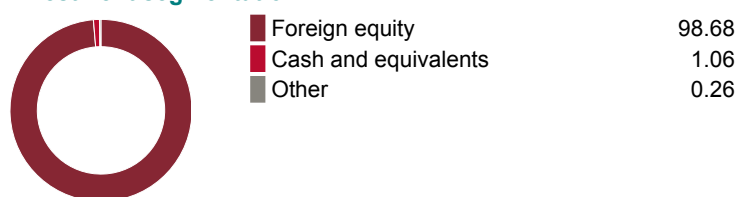
This segregated fund invests primarily in equities of companies operating in emerging markets currently through the Mackenzie Emerging Markets Fund.

### Top 10 investments (of the underlying fund)

	Assets %
Taiwan Semiconductor Manufacturing Co. Ltd. Shs	6.27
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
<b>Total</b>	<b>25.33</b>

**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 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 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, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

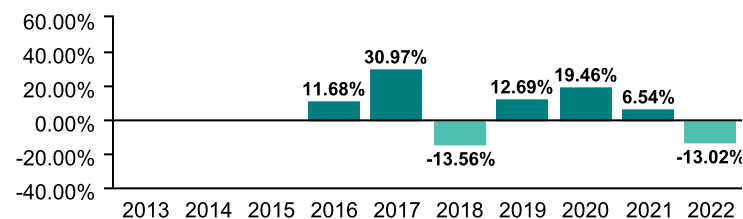
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on October 19, 2015 would have \$1,529.40 on December 31, 2022. This works out to an average of 6.08% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 7 years. In the past 7 years, the fund was up in value 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.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.21	n/a
100 / 100	0.21	0.27

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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#### For more information

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# 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		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	12.13	30,646	--	12.13	94,366

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

## What does the fund invest in?

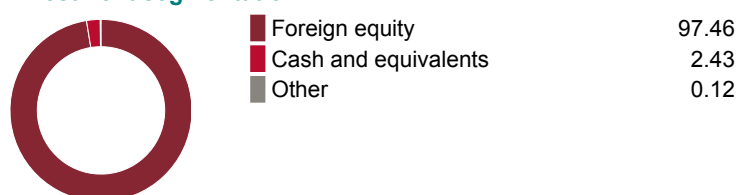
This segregated fund invests primarily in equities of companies operating in emerging markets currently through the Canada Life Emerging Markets Large Cap Equity mutual fund.

### Top 10 investments (of the underlying fund)

	Assets %
Taiwan Semiconductor Manufacturing Co. Ltd. Shs	6.94
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
<b>Total</b>	<b>26.65</b>

**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 3 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

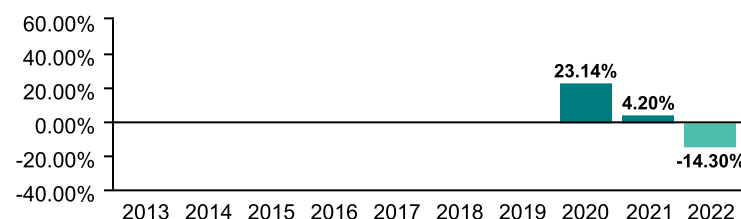
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on June 17, 2019 would have \$1,213.09 on December 31, 2022. This works out to an average of 5.61% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 3 years. In the past 3 years, the fund was up in value 2 years and down in value 1 year.



## How risky is it?

The risk rating for this fund is *Moderate to high*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.



## Emerging Markets Large Cap Equity

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.21	n/a

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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# 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		
Series	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	12.08	257,372	--	12.08	58,728

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

## What does the fund invest in?

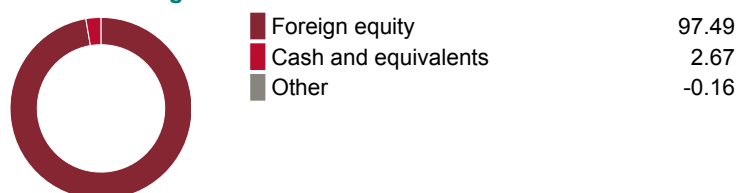
This segregated fund invests primarily in equities of companies operating in emerging markets currently through the Canada Life Emerging Markets Concentrated Equity mutual fund.

### 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
<b>Total</b>	<b>55.66</b>

**Total investments:** **36**

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, 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, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

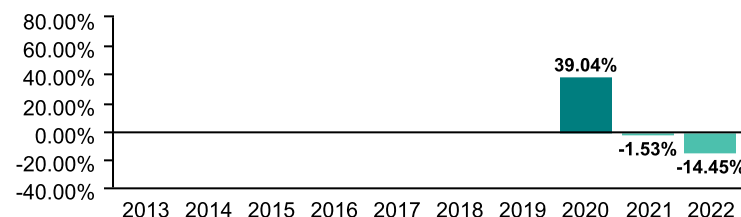
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on June 17, 2019 would have \$1,207.99 on December 31, 2022. This works out to an average of 5.48% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 3 years. In the past 3 years, the fund was up in value 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.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.21	n/a

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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## Sustainable Emerging Markets Equity

**Quick facts:** Date fund available: October 23, 2023  
 Date fund created: October 23, 2023  
 Managed by: JPMorgan Asset Management (Canada) Inc.

Total fund value: --  
 Portfolio turnover rate: --

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	--	--	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

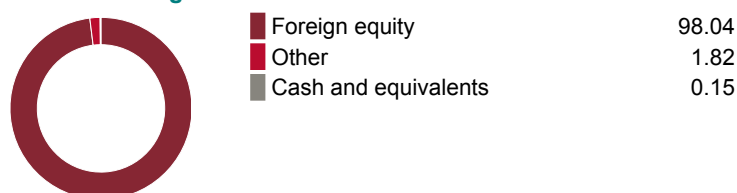
### What does the fund invest in?

This segregated fund invests primarily in 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
AIA Group Ltd. Shs	2.47
<b>Total</b>	<b>38.40</b>
<b>Total investments:</b>	<b>166</b>

#### Investment segmentation



### Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

### Who is this fund for?

A person who desires to invest in a fund that follows a responsible approach to investing, seeking the growth potential over the longer term, of companies in the emerging markets and is comfortable with moderate to high risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time along with exchange rates between currencies.

### How has the fund performed?

This fund was launched on October 23, 2023. Performance data cannot be published until a fund has been available for one year.

### How risky is it?

The risk rating for this fund is *Moderate to high*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Sustainable Emerging Markets Equity

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.21	n/a

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

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# Global Infrastructure

**Quick facts:** Date fund available: May 14, 2012  
 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 (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	25.02	15,934	--	25.01	66,270	--	25.02	19,367

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

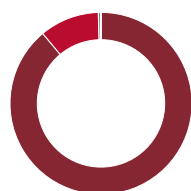
## What does the fund invest in?

This segregated fund invests primarily in 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. Cl A	2.43
Southern Co.	2.41
Getlink Ord Regroup	2.37
<b>Total</b>	<b>34.70</b>
<b>Total investments:</b>	<b>135</b>

### Investment segmentation



	Assets %
Foreign equity	88.95
Canadian equity	10.58
Cash and equivalents	0.46
Other	0.01

## How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

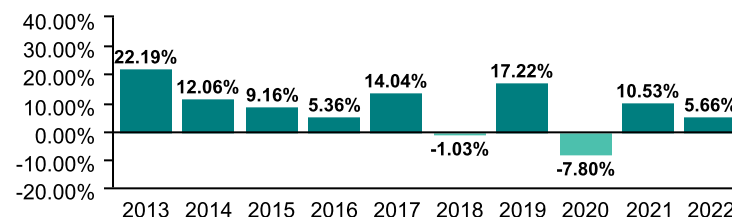
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$2,243.18 on December 31, 2022. This works out to an average of 8.41% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 8 years and down in value 2 years.



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of global companies involved in infrastructure-related operations, and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

## How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Global Infrastructure

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

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Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.21	n/a
100 / 100	0.21	0.27

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

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Telephone - 1-888-252-1847

# 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 (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	13.44	132,740	--	13.44	315,967	--	13.44	8,498

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

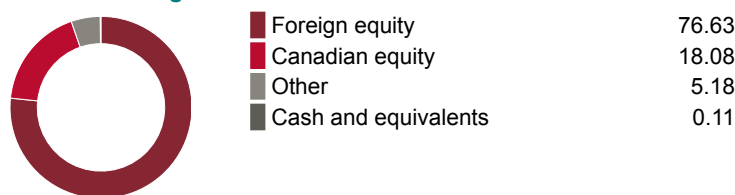
## What does the fund invest in?

This segregated fund invests primarily in the Canadian and U.S. science and technology companies.

### Top 10 investments

	Assets %
Constellation Software Inc.	8.47
Microsoft Corp.	8.28
Apple Inc.	7.82
Alphabet Inc. CI A	7.62
Visa Inc. Com CI A	6.08
Mastercard Inc. CI A	5.54
T-Mobile US Inc.	4.48
Broadcom Inc.	3.96
CGI Inc. CI A Sub Vtg	3.45
Motorola Solutions Inc. Com New	3.07
<b>Total</b>	<b>58.75</b>
<b>Total investments:</b>	<b>39</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of Canadian and U.S. companies operating in the science and technology sector and is comfortable with moderate to high risk due to investing solely in this one economic sector.

## How has the fund performed?

This section tells you how the fund has performed over the past 3 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

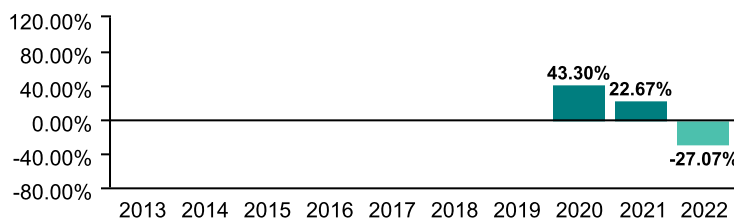
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on November 4, 2019 would have \$1,343.95 on December 31, 2022. This works out to an average of 9.82% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 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.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.21	n/a
100 / 100	0.21	0.27

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

#### For more information

The *Fund Facts* may not contain all the information you need. Please read the contract and the information folder or you may contact us at:

The Canada Life Assurance Company  
 255 Dufferin Avenue  
 London, ON N6A 4K1

Web - [www.canadalife.com](http://www.canadalife.com)

Email - On our website, please go to the "Contact Us" section

Telephone - 1-888-252-1847

## Global Resources

**Quick facts:** Date fund available: May 14, 2012  
 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		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	18.28	212,610	--	18.30	157,811	--	18.28	167,984

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

### What does the fund invest in?

This segregated fund invests in global companies engaged in the energy and natural resource industries currently through the Canada Life Global Resources mutual fund.

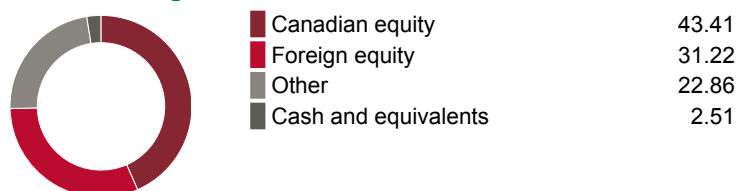
#### Top 10 investments (of the underlying fund)

	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
<b>Total</b>	<b>25.70</b>

**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 insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

### Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of companies operating in the natural resource industries and is comfortable with higher risk due to investing solely in this one economic sector.

### How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

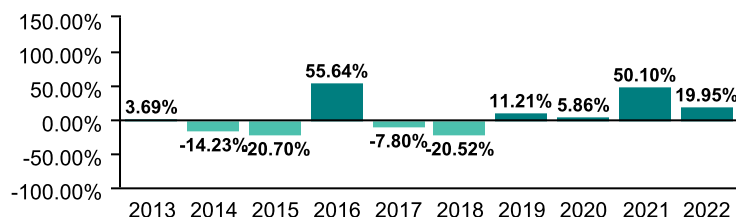
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$1,705.07 on December 31, 2022. This works out to an average of 5.48% a year.

#### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 6 years and down in value 4 years.



### How risky is it?

The risk rating for this fund is *High*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Global Resources

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

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75 / 75	n/a	n/a
75 / 100	0.21	n/a
100 / 100	0.21	0.27

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
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