

Segregated Funds: Protecting your clients' investments even more

Benefits at a glance

- Products perfectly suited for secure investing: Three guarantee options, including Optimal
- Possibility of changing guarantee options based on your clients' evolving needs
- Access to specialized funds reserved mostly for corporate clients

Awards

2023 Refinitiv Lipper Fund Award Winners¹

- Beneva CI Global Income and Growth GIF
- Beneva PIMCO Global Bond GIF
- Beneva CI Global Real Estate GIF

2023 FundGrade A+ Award Winners¹

- Beneva C WorldWide International Equity GIF
- Beneva Fiera Capital Global Equity GIF
- Beneva Fiera Capital U.S. Equity GIF
- Beneva Lazard Global Infrastructure GIF
- Beneva GQG Partners Global Equity GIF
- Beneva CI Global Income and Growth GIF

Responsible and sustainable investments

Did you know...

- We support a number of promising initiatives designed to reduce our environmental footprint and contribute to sustainable development.
- We only work with portfolio managers who are signatories to the UN Principles for Responsible Investment.
- Our philosophy is to maintain a platform of managers carefully selected using environmental, social and economic (ESG) governance factors.

Leading Reference Funds

Global Income & Growth (CI)

Reference fund

CI Global Income & Growth Fund

Why this fund

This is an all-in-one portfolio for investors seeking to generate stable monthly income and grow capital in the mid- to long-term.

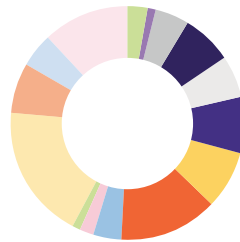
Risk tolerance



Fund composition

The fund combines shares and fixed-income securities issued by top-quality companies around the world.

Asset distribution



Energy	2.6%
Materials	1.3%
Industrials	5.3%
Consumer discretionary	7.1%
Consumer staples	6.2%
Health care	7.9%
Financial services	7.8%
IT	13.7%
Communications	3.6%
Public services	1.9%
Real estate	1.1%
Federal bonds	18.5%
Corporate bonds	6.6%
Cash and cash equivalents	4.9%
High-yield bonds	11.5%

Canadian Equity (Jarislowsky Fraser Ltd.)

Reference fund

Jarislowsky Fraser Ltd.
Canadian Equity GIF

Why offer this fund

This fund invests in large-cap Canadian companies for long-term capital growth.

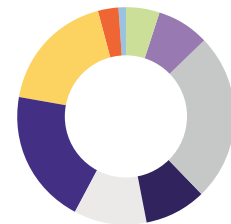
Risk tolerance



Fund composition

The portfolio manager makes conservative investments in companies that have little debt and are headed by top quality senior management, with shares trading at a reasonable price.

Asset distribution



Energy	4.6%
Materials	7.7%
Industrials	25.4%
Consumer discretionary	9.0%
Consumer staples	11.0%
Financial services	20.2%
IT	18.1%
Real estate	2.6%
Cash and cash equivalents	1.4%

International Equity (C Worldwide)

Reference fund

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Why offer this fund

This fund basically seeks long-term capital growth.

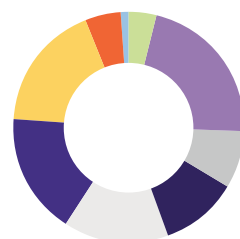
Risk tolerance



Fund composition

The fund is based on very high-quality mega-cap equities with low volatility. It invests primarily in large-cap companies outside North America.

Asset distribution



Materials	4.4%
Industrials	22.2%
Consumer discretionary	8.0%
Consumer staples	10.5%
Health care	14.7%
Financial services	17.0%
IT	17.7%
Public services	4.8%
Cash and cash equivalents	0.7%

International Equity (GQG Partners)

Reference fund

GQG Partners International Quality Equity GIF

Why this fund

This fund focuses on long-term growth.

Risk tolerance



Fund composition

This fund invests primarily in large-cap companies outside North America mainly.

Asset distribution



Energy	14.6%
Materials	6.0%
Industrials	5.0%
Consumer discretionary	5.5%
Consumer staples	10.5%
Health care	12.3%
Financial services	16.4%
IT	18.1%
Communications	5.7%
Public services	2.1%
Cash and cash equivalents	3.8%

Global Equity (GQG Partners)

Reference fund

GQG Partners Global Equity GIF

Why offer this fund

The primary objective of this fund is to outperform the benchmark index in the long term, while offering strong risk-adjusted performance.

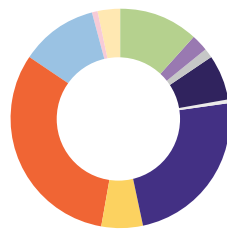
Risk tolerance



Fund composition

The funds are mainly invested in large-cap companies outside Canada.

Asset distribution



Energy	11.7%
Materials	2.6%
Industrials	1.5%
Consumer discretionary	6.6%
Consumer staples	0.6%
Health care	23.9%
Financial services	6.0%
IT	31.6%
Communications	11.4%
Public services	1.0%
Cash and cash equivalents	3.1%

For more information, go to beneva.ca.