

Life and health
insurance

Advisors – Universal life insurance investment options summary



beneva

Account name	Designated fund	Managers	Allocation ¹ (%)				Guaranteed annual fees (%)
			Bonds	Canadian Equity	Foreign Equity	Specialized fund	
Managed accounts							
Conservative Strategy	Beneva Conservative Strategy GIF	Bonds: Fiera Capital and AlphaFixe Capital Canadian equity: Jarislowsky Fraser and Triasima Foreign equity: C WorldWide, Fiera Capital, Hillsdale and GQG Partners	65	17	18		2.75
Balanced Strategy	Beneva Balanced Strategy GIF	Bonds: Fiera Capital and AlphaFixe Capital Canadian equity: Fiera Capital, Jarislowsky Fraser and Triasima Foreign equity: C WorldWide, Fiera Capital, Fisher, Hillsdale and GQG Partners	45	27	28		2.75
Growth Strategy	Beneva Growth Strategy GIF	Bonds: Fiera Capital and AlphaFixe Capital Canadian equity: Fiera Capital, Jarislowsky Fraser and Triasima Foreign equity: C WorldWide, Fiera Capital, Fisher, Hillsdale and GQG Partners	30	31	39		2.75
Aggressive Strategy	Beneva Aggressive Strategy GIF	Bonds: Fiera Capital and AlphaFixe Capital Canadian equity: Fiera Capital, Jarislowsky Fraser and Triasima Foreign equity: C WorldWide, Fiera Capital, Fisher, Hillsdale and GQG Partners	20	35	45		2.75
100% Equity Strategy	Beneva 100% Equity Strategy GIF	Canadian equity: Fiera Capital, Jarislowsky Fraser and Triasima Foreign equity: C WorldWide, Fiera Capital, Fisher, Hillsdale and GQG Partners		44	56		3.00
CI Canadian Asset Allocation	Beneva CI Canadian Asset Allocation GIF	CI Global Asset Management	40	60			3.00
CI Global Income and Growth	Beneva CI Global Income and Growth GIF	CI Global Asset Management	40		60		3.00
Guardian Conservative Income	Beneva Guardian Conservative Income GIF	Guardian Capital	60	20	20		3.00
Guardian Income	Beneva Guardian Income GIF	Guardian Capital	40	30	30		3.00
PIMCO Bond	Beneva PIMCO Bond GIF	PIMCO	100				2.75
PIMCO Global Bond	Beneva PIMCO Global Bond GIF	PIMCO	100				3.00
Triasima Canadian Equity	Beneva Triasima Canadian Equity GIF	Triasima		100			3.00
Guardian Canadian Dividend Equity	Beneva Guardian Canadian Dividend Equity GIF	Guardian Capital		80		20	3.00
Hillsdale US Equity	Beneva Hillsdale US Equity GIF	Hillsdale Investments Management Inc.			100		3.00
C WorldWide International Equity	Beneva C WorldWide International Equity GIF	C WorldWide Asset Management			100		3.00
Fiera Capital Global Equity	Beneva Fiera Capital Global Equity GIF	Fiera Capital Corporation			100		3.00
TD Global Dividend Equity	Beneva TD Global Dividend Equity GIF	TD Asset Management			100		3.25
Fisher Emerging Markets Equity	Beneva Fisher Emerging Markets Equity GIF	Fisher Investments			100		3.25
Lazard Global Infrastructure	Beneva Lazard Global Infrastructure GIF	Lazard Asset Management				100	3.25
CI Global Real Estate	Beneva CI Global Real Estate GIF	CI Global Asset Management				100	3.00

¹ The asset mix is approximate and accurate at print date. It is subject to change, unless otherwise specified in the fund's investment policy. For more information, please refer to the "Account Facts" available on Beneva.ca.

Account name	External index	Guaranteed annual fees (%)
Indexed accounts		
Canadian Money Market	3-month Treasury Bill	2.00
Canadian Bonds	FTSE Canada Universe Bond	3.00
Canadian Equity	S&P/TSX	3.00
US Equity	S&P 500	3.00
US Equity, Technology	MSCI US IM Information Technology 25/50	3.00
SmallCap US Equity	S&P SmallCap 600	3.00
International Equity	MSCI EAFE	3.75
Global Equity	MSCI World Ex Canada	3.00
Emerging Market Equity	MSCI Emerging Markets	3.00

Account name	Guaranteed minimum rate (%)
Guaranteed interest accounts	
1-year guaranteed interest account	0.00
3-year guaranteed interest account	0.00
5-year guaranteed interest account	0.50
10-year guaranteed interest account	1.00

Our managers

AlphaFixe
Capital


GUARDIAN
CAPITAL

LAZARD
ASSET MANAGEMENT

 **GESTION**
MONDIALE D'ACTIFS


WORLDWIDE
ASSET MANAGEMENT


Hillsdale
INVESTMENT MANAGEMENT INC.®

GQG
PARTNERS




FIERACAPITAL

JARISLOWSKY FRASER
GESTION MONDIALE DE PLACEMENTS

PIMCO

TRIASIA

FISHER INVESTMENTS™
INSTITUTIONAL GROUP