

# **OUR COMPANIES**

#### **GREAT-WEST LIFE**

Founded in Winnipeg in 1891, Great-West Life is a leading Canadian insurer. Together with our subsidiaries, London Life and Canada Life, we serve the financial security needs of more than 13 million people across Canada with financial and benefit plan solutions.

#### **LONDON LIFE**

Founded in London, Ontario in 1874, London Life has been helping Canadians meet their financial security needs for over 140 years. We offer financial security advice and planning as well as insurance and wealth management products and services through our Freedom 55 Financial<sup>TM</sup> division.

#### **CANADA LIFE**

Founded in 1847, Canada Life was Canada's first domestic life insurance company. In Canada, we serve individuals, families and business owners from coast to coast with insurance and wealth management products and services.

#### **GREAT-WEST LIFECO**

Great-West Lifeco is an international financial services holding company. Our business interests include life insurance, health insurance, retirement and investment services, asset management and reinsurance.

Great-West Lifeco and our companies are members of the Power Financial Corporation group of companies.

This Public Accountability Statement relates to the Canadian operations of The Great-West Life Assurance Company and its subsidiaries, London Life Insurance Company and The Canada Life Assurance Company; and to Canada Life Financial Corporation and The Canada Life Insurance Company of Canada. It also describes the corporate social responsibility activities of GLC Asset Management Group Ltd. and GWL Realty Advisors Inc.



In Canada, as an Imagine Caring Company, we support the principles of corporate citizenship and benchmarks for community investment established by Imagine Canada. We donate a minimum of one per cent of average pre-tax profits to non-profit, charitable and community organizations each year.

As an Imagine Caring Company for more than two decades, we have contributed more than \$186 million to Canadian communities. This includes \$12.4 million in charitable contributions in 2016.



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#### PRESIDENTS' REPORT

Over the course of 2016, we celebrated the 125<sup>th</sup> anniversary of one of our cornerstone companies – Great-West Life. Together with London Life and Canada Life, we have deep roots in Canada that reflect a commitment to meeting the needs of our customers, and are a testament to our people, values and sustainable approach to business.

As an organization with a storied history in Canada, we understand deeply that we have a responsibility to give back and help build stronger communities. We do this by working together with organizations on initiatives that target both local and national priorities to improve health outcomes, expand access to the arts, fund important social services, develop communities, and enable access to education to those seeking it.

In giving back to our communities, our employees continue to be leaders. They give their time, money and expertise to charities and causes that they believe in to help make the world around them stronger. We proudly support their grassroots efforts and amplify the positive impact they are making.

We are also very pleased to provide our employees with a truly enjoyable and fulfilling place to work. As an employer of choice, we were again recognized as one of Canada's Top 100 Employers and as a Top Employer for Young People. More telling than these awards, however, is the number of our employees that have chosen to build their careers with us – not only do we offer exciting opportunities for new graduates, it is not unusual for us to celebrate the 20<sup>th</sup>, 30<sup>th</sup> and even 40<sup>th</sup> anniversary of individual employees within our company.

Throughout our anniversary year, we took the time to thank our employees for their tireless efforts to meet the needs of our customers. We also used our anniversary as an opportunity to recognize some of our employees who give back to their communities by providing 125 employees with grants toward charities with which they volunteer. Many of these employees who were recognized for their volunteer efforts helped us open the Toronto Stock Exchange last August in honour of our 125<sup>th</sup> anniversary.

With our long histories in Canada, we understand the need to ensure that we have sustainable operations. That is why we are constantly looking at opportunities to find efficiencies to limit our impact on the environment. In 2016, we were named to the CDP's 'A' List, which ranked us within the top 10% of thousands of companies from around the world in terms of our emissions reductions. We were the only Canadian financial services company to earn a spot on this list.

"Working together, we can make a positive impact in our communities and in support of the well-being of all Canadians."

This report is a detailed account of how we are delivering on our commitments to our customers, our employees, the environment, and to our communities. We hope that the stories found in this report inspire you to learn more, get involved, and take action. Through our collective efforts, we can help build stronger communities together.



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**Paul Mahon**President and
Chief Executive Officer



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**Stefan Kristjanson**President and
Chief Operating Officer, Canada

# OUR COMMITMENT TO CORPORATE SOCIAL RESPONSIBILITY

Great-West Life, London Life and Canada Life have long histories and deep roots in our communities. Over many decades, individuals, families, businesses and organizations have been able to count on us to deliver on the promises we make. We strive to be a socially responsible company that takes a proactive approach to ensuring we make a positive impact in everything that we do.

### **OUR VALUES**

- Putting the customer first in all we do
- Acting with integrity
- Building trust and partnership
- Fostering employee engagement
- Supporting our communities
- Committing ourselves to sustainability

# 2016 AT A GLANCE

From vibrant communities and a healthy environment to financial security and protection against loss for individuals and families, here are some of the ways we contributed in 2016 to the financial, physical and menta well-being of Canadians.







At every stage of life, it's important for each of us to find balance in our financial, physical and mental well-being. While some people might be focused on their personal or family finances, others are getting ready to retire. Some are working through physical or mental health issues. Others are dealing with the demands of running a business or organization and are concerned about the well-being of not just themselves, but also their employees.

Access to quality information and advice can help individuals, families, businesses and organizations work through what they need to do to positively influence their financial and health outcomes. Developing financial literacy and knowing the latest information about health and wellness can make a big difference. The tools and resources we develop, along with our collaboration with other stakeholders concerning issues on a national scale, bring innovative solutions to individuals and employers to help address their needs. We work with them to determine which solutions will best fit their circumstances – and put these solutions to work – through accessible resources, strong customer relationships and one-on-one advice.





## FINANCIAL WELL-BEING

There is growing recognition of the need to help Canadians improve their overall financial literacy. Being financially literate means having the knowledge, skills and confidence to make informed financial decisions.

Many Canadians have real challenges with everything from budgeting and managing credit cards, to planning for retirement – and this can cause them significant financial stress.

Financial literacy helps Canadians make major life decisions. That's why we became the national sponsor of the **Chartered Professional Accountants of Canada's** (CPA Canada) innovative and award-winning financial literacy programming in 2014, and why we're continuing our commitment through several new initiatives. Our joint goal is to help empower all Canadians to make the best financial decisions, with an ultimate goal of the long-term financial well-being of Canadian families.

We're funding a CPA Canada research project that will help develop a unique tool for financial advisors to assess a person's self-defined concept of financial well-being. A central premise is that a person must articulate and understand financial well-being on their own terms in order to assess their current position and where they need to be.

The key difference between traditional designs and this approach is that rather than a guided approach, the individual develops their own vocabulary and articulates their view of financial well-being. This is key because the range of expectations and needs across the population varies significantly and a one-size-fits-all approach restricts the individual in developing their views on financial well-being and its meaning to them as a life issue.

With this vocabulary, CPA Canada will be able to develop a self-assessment tool for the individual to formalize their sense of financial well-being and define it with concepts they feel fit their view. It's a holistic approach that reflects the sentiments of millennials and many younger people who see their own financial planning as life planning.

We also continue to support CPA Canada's work to use their expertise to deliver financial literacy programs. They're raising awareness of the need, and are able to leverage their membership to deliver financial literacy programs with no commercial affiliation with any particular financial services provider.

CPA Canada is building awareness around this issue in other ways. In November, CPA Canada held its first-ever national financial literacy conference, highlighting organizations that are improving the financial health of Canadians and inviting them to share their methods of creating, delivering and measuring financial education within their organizations.

#### **HOW MUCH IS ENOUGH TO RETIRE?**

As Canadians plan for retirement, they want to know they have saved enough to be able to live comfortably once they're no longer working. But what's the "magic number" for how much money one will need in retirement?

Statistics Canada research finds the average retired Canadian is living on two-thirds of their previous income, fewer than half of Canadians actually know how much they need to save to live a similar lifestyle once they retire, and even fewer are actively saving for it

The answer to that question is almost as unique as the person asking it. That's why we developed informational tools to help people determine exactly what to save and we made those tools available for free to the public. The *How much is enough?* three-part education series of presentations takes into account that retirement is personal and unpredictable – to a point. Knowing the type of retirement lifestyle desired, and where the money will come from to support it, are the two most important steps.

In *How much is enough?*, Canadians are encouraged to view our online contributions calculator to determine how much they need to save. The *How much is enough?* education series, launched in 2016, will also be available in 2017 on our **smartpathnow.com** website, which offers free online learning for all stages of savings and retirement planning through games, calculators, videos and text-based learning about personal financial planning and the value of our group retirement and savings plans.

Also on SmartPATH, Canadians have access to our new Income Wizard, which helps them understand how much retirement income their registered savings could generate. The Income Wizard is a free, easy-to-use, mobile-friendly tool that provides a clear picture of income from registered retirement income funds (RRIFs) and life income funds (LIFs). It's designed for people who are up to ten years away from retirement, and generates illustrated and confidential reports that can be saved and printed.

We continue to embrace technology and social media to reach Canadians with educational tools that can help them understand the benefits of retirement savings plans. In early 2016 we launched *Are your savings working for you?*, a new, animated education video, freely available to the public. It puts a lighthearted spin on an important issue: choosing the best place to invest your retirement savings.





# UNCOVERING CRITICAL MISCONCEPTIONS ABOUT CRITICAL ILLNESS INSURANCE

Suffering a critical illness takes a serious toll on not just a person's physical health, but on their financial and mental condition as well. Through research we commissioned in late 2015, we discovered working Canadians are worried about the severe impact a serious illness can have on their lives: 60% are concerned about loss of income, and 55% are concerned about an inability to meet living expenses. And for parents, the most significant worry about becoming critically ill – outside the financial consequences – is being unable to spend quality time with their children.

More than eight million working Canadians are at risk of going into debt, delaying retirement or downsizing their home in order to survive financially if they were faced with a serious illness. But many of them don't realize these hidden financial impacts, or if they do, they don't take steps to prevent them. We have discovered that there is a gap between Canadians understanding these risks and actually taking action to ensure they and their family are prepared to manage the fallout from the sudden and all-too-common instances of a critical illness. They believe – mistakenly – that they would be financially supported entirely through our health care system.

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It's clear we have a responsibility to help create awareness and understanding of critical illness insurance and its potential to help Canadians manage the risk of a significant loss. In 2016 we released our findings and launched **Criticaluncovered.ca**, an interactive public website to increase awareness and help families understand and recognize the many implications of a serious illness.

*Criticaluncovered.ca* features an in-depth look at our research results, as well as a preparedness quiz to show Canadians how physically, financially and emotionally prepared they are to cope with a critical illness in the family, and how their own readiness compares with other working Canadians.

Through this website and campaign, we're providing an informative tool to increase awareness. Plans are underway to enhance it with even more educational information, update the quiz and add more interactive features and videos, all with the goal of creating awareness so Canadians can be better prepared.

By spearheading research that uncovers misconceptions about critical illness and critical illness insurance and addressing them with useful tools, we're building expertise and insight that can help Canadians make better-informed decisions.



"We found that three in four Canadians knew somebody who had had some kind of critical illness, and for half it was someone in their own family. Yet our research also showed that only one-third of working Canadians had taken action and actually owned a Critical Illness policy."

Kelly Swanson, Assistant Vice-President Insurance Marketing, London Life

# WHY DON'T PEOPLE BUY CRITICAL ILLNESS INSURANCE?

- Critical illness coverage is not top-of-mind for working Canadians. Buying Critical Illness insurance is more likely to be led by an individual's insurance broker or provider – for example, the individual may purchase coverage as part of their employee benefits plan – rather than initiated as their own private purchase.
- Six in 10 working Canadians have never discussed Critical Illness insurance with their family or an insurance broker, and many have never considered how they would cope if they faced a critical illness.
- Among those who do not have Critical Illness insurance, half have never considered it or were not aware it exists. In fact, a large number of working Canadians (42%) has never heard of Critical Illness insurance.

Source: Critical Illness Insurance - Thought Leadership Research: A Summary of Findings, Head Research. 2015.

## PHYSICAL WELL-BEING



The importance of making healthy choices in life is no secret. When it comes to the physical health and well-being of Canadians, we play a role in addressing issues that make a difference, and in helping people manage their personal wellness and the associated costs. Along with other stakeholders such as healthcare provider groups and pharmaceutical companies, we recognize that managing these costs and helping people stay healthy or get well is a collaborative effort.

One important element in helping Canadians benefit from their healthcare plans is convenience. When something is made easier, quicker and more cost-effective, people are simply more likely to try it and follow through. We've long embraced technology in delivering valuable convenience to our customers.

In 2016, we enhanced our *GroupNet™ for Plan Members* online services to help plan members connect easily with their benefits information wherever and whenever they need it. We became the first group benefits provider in Canada to offer access to benefits information through the Apple Watch. Plan members can easily check coverage balances and claims history, view member ID cards, get claims notifications, and find the nearest health care providers registered for Provider eClaims through the built-in GPS mapping tool.

Continuing on the convenience path, we've added another option to make life easier for plan members who have the *Health SolutionsPlus* plan, our innovative approach to healthcare spending accounts (HCSAs). *Health SolutionsPlus* gives members a Visa® payment card to pay for their expenses up front, instead of submitting claims later. The program also benefits plan sponsors through cost-management options and enhanced plan customizations. In 2016, members were given the option to use *Health SolutionsPlus* to pay for expenses under not just their HCSAs but also their Healthy Living Account, which specifically pays for wellness expenses such as a personal trainer, fitness equipment, memberships or classes, weight management programs, or smoking cessation and stress management programs.

#### **ENSURING AFFORDABILITY OF HIGH-COST DRUGS**

Convenience is important to plan members, and so is affordable care. The affordability of high-cost drugs is becoming an increasing concern for both plan members and sponsors. We're taking actions to help reduce drug costs while maintaining broad coverage to ensure members have access to the medicines they need. For example, we worked directly with the manufacturer of the biologic Remicade® – a high-cost prescription medication used to treat many conditions including Crohn's Disease and Colitis, arthritis and plaque psoriasis – to lower the cost for our customers, right at the point of sale.

#### PROVIDING ACCESS WHERE YOU LIVE AND WORK

- Mobile technology allows plan members to look up benefit plan information and submit claims through their smartphones.
- One of our free smartphone apps, DrugHub, allows Canadians to research and manage prescription drugs for themselves and their families, wherever they are.
- The Great-West Life and Freedom 55 Financial social media spaces give Canadians another way to connect with us about insurance and financial topics that matter to them, to learn more about our companies and to reach out when they need help.
- Secure websites offer employers online access to plan data, as well as tools and resources to better understand and manage their benefit and pension plans.
- We launched brand-new, re-designed greatwestlife.com, londonlife.com and canadalife.com websites in fall 2016, making it easier for people to connect with us.

#### STAYING ON TOP OF INDUSTRY TRENDS

Keeping our customers, our advisors and Canadians in the know about the latest information and trends in health care and benefits – while also focusing on stakeholder engagement – is another responsibility we take seriously. In 2016 we deepened our support of the Sanofi Canada Healthcare Survey to the top tier, with two representatives of our company serving on the industry advisory board.

The annual Canada-wide survey is a valuable tool that provides an understanding about sentiments in the marketplace from the perspective of both individuals and employers, and helps health benefit administrators guide their plans' coverage. For nearly 20 years, the survey has tracked a number of health care issues including satisfaction with the health care system, benefits plans, health concerns and understanding about chronic illnesses. It provides a benchmark to evaluate emerging health care issues that impact employee health and productivity.

We are also contributing to this discussion and public education through the annual publication of *Insurance Industry Trends*, which focuses on notable health trends in Canada and emerging areas. This new magazine features product-neutral information including the results of our own research, helping to elevate the education of plan sponsors and advisors on what's happening across the industry.



#### **HEALTH AND WELLNESS PILOT**

We invested in an extensive health and wellness pilot through our Innovation Centre to test and study the viability of an incentive-based, game-style program that would allow plan members to log in to a digital platform and answer a series of questions about their lifestyle choices. They would then receive information about whether they are older or younger than their actual biologic age. The system would suggest information, challenges and a series of programs that may help the user if their responses identified issues that could be addressed.

While the pilot testing resulted in high engagement, it revealed the specialty programs didn't attract those members who needed them most, meaning there was little impact on claim costs. As well, cost of the full benefit was a barrier for plan sponsors. Based on these factors and other findings, we decided not to move forward. However, the pilot experience helped us gain a tremendous amount of knowledge which will carry through to other initiatives relating to health and wellness, and we will also be exploring more claims analysis capabilities.

## ADDRESSING MENTAL HEALTH IN THE WORKPLACE

The Great-West Life Centre for Mental Health in the Workplace (the Centre) was established as part of Great-West Life's commitment to enriching communities across Canada, and to support the development of knowledge on workplace mental health and to help turn that knowledge into action. The Centre is a leading source of free, practical tools and resources designed to help Canadian employers with prevention, intervention and management of workplace mental health issues.

The primary vehicle through which we make these resources available to all employers and organizations, at no cost, is the Centre's website, **workplacestrategiesformentalhealth.com**, which receives an average of 12,500 visits every month.

#### Resources include:

- Guarding Minds @ Work psychological health and safety assessment tools
- *Working Through It* interviews of real people sharing their experiences of working through times of mental health pressures
- Take Your Break an email subscription for workplace daily break activity ideas
- On the Agenda videos and presentations on factors that impact psychological health and safety
- Managing Mental Health Matters management training video modules
- Psychological Health and Safety Management System an organizational framework to help develop a psychological safety program with the National Standard of Canada for Psychological Health and Safety in the Workplace in mind

- Supporting Employee Success an accommodation resource to bridge the gap between healthcare professionals to support employee well-being, and that of a manager to support workplace success
- Workplace Bullying Awareness a new resource to help workplace stakeholders reduce bullying and contribute toward a psychologically safer workplace
- Building Stronger Teams: Supporting Effective Team Leaders a new book, available through a free online download, of practical information and team-building activities to help increase the emotional intelligence of leaders and improve the resilience of teams
- *Free training and tools* posters, brochures, booklets, reports, all free and ready to print

There are also articles to read, links to news releases and items related to mental health in the workplace, lists of third-party resources, and more.



#### THE PILLAR OF HOPE AWARD

In May, the Centre received the *Pillar of Hope* award from the Mood Disorders Association of Ontario for its dedication to supporting mental health initiatives in the workplace. Mike Schwartz, Senior Vice-President, Canada Transformation, and Executive Director of the Centre from 2007 to 2015, was also recognized for his efforts to prevent or reduce the impacts of mental health issues in workplaces.

In the last decade, fewer Canadians describe their workplace as psychologically unhealthy and unsafe. That's one significant finding of research commissioned by our Great-West Life Centre for Mental Health in the Workplace that looked at the evolution of workplace mental health in Canada.

For more insights, go to WorkplaceStrategiesforMentalHealth.com > Centre Initiatives > Research.



Since 2009, the proportion of Canadians who say their workplace is psychologically unhealthy or unsafe has been cut in half to 10%

The Evolution of Workplace Mental Health in Canada: Research Report (2007-2017)

## MENTAL WELL-BEING

As a large employer and a leading provider of group benefits in Canada, we see the effects mental health issues in the workplace can have on overall well-being and business competitiveness. A healthier workplace can result in significant and sustainable gains in productivity, recruitment and retention, cost reductions due to lower disability and absentee rates, conflict reduction and operational success.





Ten years ago, we launched the Centre to help Canadian employers with the prevention, intervention, and management of workplace mental health issues. The Centre continues to be a leading source of practical tools and resources, and in 2017 it celebrates a decade of fostering collaboration and providing free information and practical resources to all employers, with the goal of advancing workplace mental health in Canada.

Throughout its  $10^{\text{th}}$  anniversary year, the Centre will focus on celebrating the efforts of Canada's pioneers and leaders in workplace mental health. We encourage you to follow along by visiting the Centre's website at **workplacestrategiesformentalhealth.com** and by following the Centre on social media.



"Great-West Life and its exceptional people have demonstrated over and over again that this is more than making a business case for positive workplace mental health. It is truly about a passion for employees everywhere."

Mary Ann Baynton, Program Director Great-West Life Centre for Mental Health in the Workplace

#### BULLIES AREN'T JUST ON THE PLAYGROUND

The Centre launched a new Workplace Bullying Awareness resource to provide workplace stakeholders with an approach that can help reduce bullying, contributing toward a psychologically safer workplace.

The resource's premise is that many workplace bullies, including those in management and union roles, aren't aware their behaviour is experienced as harmful by others. The resources – a slide presentation for conducting a workshop, a facilitator's guide and a participant's workbook – take a unique approach in educating bystanders who aren't the bully or the victim on how they can help make a difference.

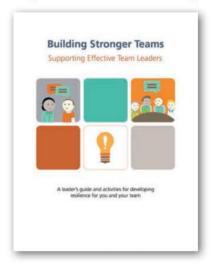
#### SUPPORTING EDUCATION ABOUT MENTAL HEALTH

The Centre continued its support of the 4<sup>th</sup> annual *University and College Community of Practice for Workplace Wellness Forum*, in June. Health and wellness leaders in universities and colleges across Canada gathered to engage in knowledge exchange and share resources relating to mental health in the workplace. The Centre – which co-coordinated the first forum four years ago and has continued to support it each year – presented new resources and facilitated discussions where attendees with roles ranging from disability management to health promotion and human resources offered perspectives from each of their campuses.

#### **BUILDING STRONG, RESILIENT TEAMS**

At the Better Workplace Conference in October, the Centre released its new book, *Building Stronger Teams: Supporting Effective Team Leaders*. The book is full of practical information and team-building activities developed by experts to help both leaders and team members respond effectively to stressors, resolve issues and support each other through challenging times.

"As leaders, we are only as strong as the teams we build, and sustaining an effective team is an ongoing effort," the Centre's Program Director, Mary Ann Baynton, explained at the book's launch. "The intention of these activities is to help build team resilience over time. They may seem like just fun things to do as a group, but they are grounded in research on building resilience and emotional intelligence."



#### **GETTING SOCIAL WITH CANADIANS**

From the beginning, the Centre has had an important online presence. On World Mental Health Day in October it launched its social media spaces. The Centre now has a presence on Twitter, LinkedIn, Instagram and YouTube, to engage employers and employees in the discussion on workplace mental health.









## **ECONOMIC IMPACT**

From investment activities to purchasing supplies and services, to paying salaries, commissions and taxes, our operations and services contribute to a stronger Canadian economy.

#### In 2016 we:

- Helped more than 44,000 families cope with loss, paying out more than \$2.4 billion in life insurance claims.
- Provided income for over 76,000 people who became disabled and could no longer work.
- Paid over 56 million claims representing more than \$4.6 billion in health and dental benefits for plan members.
- Made over \$800 million of annuity payments, helping Canadians fund their retirement with a secure income stream.
- Helped over 30,000 employers provide benefits plans and over 12,000 employers offer retirement savings plans for their employees.
- Touched the lives of more than 13 million people approximately 1 in 3 Canadians – through our products and services.

#### **EMPLOYMENT ACROSS CANADA**

In 2016, we employed more than 12,000 people and paid more than \$1 billion in total compensation. We also paid out nearly \$1.7 billion in commissions to over 27,000 distribution associates. These funds flow through to impact hundreds of communities across Canada in which our employees live and work.



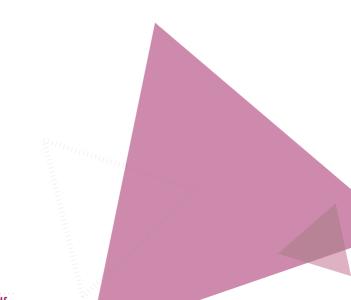
#### REGULAR REGULAR **TEMPORARY** 2016 & CASUAL TOTAL STAFF STAFF STAFF **BRITISH COLUMBIA** 533 15 7 555 **ALBERTA** 536 14 23 573 SASKATCHEWAN 625 8 38 671 3,579 MANITOBA 3,268 177 134 ONTARIO 5,483 103 285 5,871 948 QUEBEC 40 51 1,039 **NEW BRUNSWICK** 31 2 0 33 NOVA SCOTIA 133 0 137 PRINCE EDWARD ISLAND 5 0 0 5 NEWFOUNDLAND AND LABRADOR 35 2 38 1 TOTAL 11,597 364 540 12,501

#### **IMPACT THROUGH TAXES**

In 2016, we paid more than \$765 million in taxes to municipal, provincial and federal governments through our operations across Canada.

2016 INCOME, CAPITAL, PREMIUM AND OTHER TAXES* (IN \$ THOUSANDS)						
	INCOME AND CAPITAL TAXES	PREMIUM AND OTHER TAXES *	TOTAL			
FEDERAL GOVERNMENT	220,243	33,306	253,549			
BRITISH COLUMBIA	11,872	39,105	50,977			
ALBERTA	13,755	47,239	60,994			
SASKATCHEWAN	3,598	16,541	20,139			
MANITOBA	5,083	23,625	28,708			
ONTARIO	37,897	178,806	216,703			
QUEBEC	18,119	74,055	92,174			
NEW BRUNSWICK	2,340	5,794	8,134			
NOVA SCOTIA	3,257	10,505	13,762			
PRINCE EDWARD ISLAND	608	2,222	2,830			
NEWFOUNDLAND AND LABRADOR	1,774	13,727	15,501			
TERRITORIES	427	1,997	2,424			
TOTAL	318.973	446.922	765.895			

 $^*$ Other Taxes includes GST/HST, provincial sales tax, business tax, and property tax.



NEW PRIVATE DEBT & COMMERCIAL MORTGAGE LOAN FUNDINGS / JANUARY 1, 2016 TO DECEMBER 31, 2016																
IN \$ THOUSANDS	5 \$0 - \$24		\$25 - \$99		\$100 - 249		\$250 - 499		\$500 - 999		\$1,000 - 4,999		\$5,000 & GREATER		TOTAL	
	\$	# OF ACCTS	\$	# OF ACCTS	\$	# OF ACCTS	\$	# OF ACCTS	\$	# OF ACCTS	\$	# OF ACCTS	\$	# OF ACCTS	\$	# OF ACCTS
BRITISH COLUMBIA	_	-	_	_	_	_	_	_	_	_	11,864	4	523,339	13	535,203	17
ALBERTA	_	-	_	-	_	-	_	-	_	-	26,719	11	190,654	11	217,373	22
SASKATCHEWAN	_	-	_	_	_	_	_	-	_	_	11,428	3	156,428	7	167,856	10
MANITOBA	_	-	_	-	_	-	_	-	_	-	10,662	4	154,224	6	164,886	10
ONTARIO	_	-	_	_	313	2	1,102	3	3,632	5	98,357	38	1,044,853	32	1,148,257	80
QUEBEC	_	-	_	-	_	-	_	-	_	-	4,640	1	164,984	4	169,624	5
NEW BRUNSWICK	_	-	_	_	_	_	_	-	_	_	-	_	-	_	-	_
NOVA SCOTIA	_	-	_	-	_	-	_	-	_	-	-	-	11,500	1	11,500	1
PRINCE EDWARD ISLAND	_	-	_	_	-	-	-	-	_	_	_	_	8,000	1	8,000	1
NEWFOUNDLAND AND LABRADOR	-	-	-	_	-	-	-	-	-	-	-	-	-	-	-	-
TERRITORIES	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_
TOTAL	-	-	_	-	313	2	1,102	3	3,632	5	163,670	61	2,253,982	75	2,422,699	146

#### **INVESTMENTS TO SPUR GROWTH**

We make long-term investments which support growth in the Canadian economy while helping Canadians reach their financial goals.

Our commercial mortgages, public bond and private placement investments provide opportunities for businesses and governments to help create employment, fund research and development, and support infrastructure, healthcare and renewable energy projects.

In 2016, our Canadian public bond and private debt groups invested more than \$1.6 billion in infrastructure, including investments in green energy projects, airports, port terminals, hospitals, transit, highways, utilities, schools and universities. Our \$400 million investment in green energy projects included investments in solar, wind and hydro energy projects. We also invested more than \$100 million in independent finance companies that act as alternative funding sources for small to medium-sized Canadian businesses.

As seen in the table above, in 2016 we funded more than \$2.4 billion in new private debt and commercial mortgages across Canada.

#### A RESPONSIBLE APPROACH TO INVESTMENT

Through our subsidiary GLC Asset Management Group Ltd. (GLC), we have provided strong and consistent professional investment management services for socially responsible investing mandates for more than 15 years. Clients benefit from professional portfolio management services as well as screening and review processes for socially responsible investing.

These unique investment opportunities are available to our individual, group and institutional clients.

As a signatory to the United Nations-supported Principles for Responsible Investment (UN PRI), GLC aims to contribute to the development of a more sustainable global financial system. By formally considering environmental sustainability, social responsibility and corporate governance (ESG) factors into its existing investment management processes, GLC enhances the existing disciplined investment processes in place across its investment divisions.

Signatory of:







Our customers across Canada trust us to provide for their financial security needs and to deliver on the promises we make. That trust is built on the dedication, skill and energy of our employees and financial security advisors and their commitment to our customers and to our communities.

Additionally, our organization believes that sound corporate governance and the central role played by Directors in the governance process are essential to the well-being of the company, its shareholders and policyholders.

#### **GOVERNANCE**

Our Boards of Directors provide the highest level of oversight for management of the diverse businesses of Great-West Life, London Life and Canada Life. The Boards discharge their duties directly or through one of seven committees: Audit, Conduct Review, Human Resources, Governance and Nominating, Risk, Executive and Investment.

Our Boards include Directors who are knowledgeable about the affairs of our group of companies, which allows them to offer insight at both the holding company and operating company levels. Our governance structure is further strengthened by an executive management team that includes highly experienced leaders in oversight functions.

The Boards believe diversity is important to ensure the necessary range of perspectives, experience and expertise required to achieve effective stewardship and management. This is formalized through a Board and Senior Management Diversity Policy.

This governance structure has been key to our companies' strong track record of consistently providing solid returns for our shareholders and policyholders, and of financial strength and security for our employees and customers.

For more information on our corporate governance practices, including the independence of Directors, please refer to *greatwestlifeco.com* > Who we are > Corporate Governance, and to Great-West Lifeco's most recent Management Proxy Circular in the section entitled 'Corporate Governance'.

#### **RESPONSIBLE OVERSIGHT**

We have rigorous standards and processes in place throughout our organization supporting operational integrity. Our business operations are fully accountable for ensuring the decisions they make meet these standards. Management of risk, finance, actuarial and compliance matters is built into reporting, monitoring, business planning and operations, product design and distribution activities.

In addition, our governance structure includes a robust oversight framework independent of our business operations. Under this framework, central functions – including Risk Management, Compliance, Financial, Actuarial and Internal Audit – provide independent validation of our business processes and policies. As well, these central functions stay abreast of emerging issues through activities such as monitoring regulatory developments, participation in industry and regulatory forums, engagement in industry market research to identify key emerging trends and dialogue with federal and provincial regulators.

These oversight functions report directly to the relevant Board committees on oversight matters. Internal reviews of their mandate and effectiveness are conducted annually, along with periodic effectiveness reviews by an independent external advisory firm.

Our corporate social responsibility (CSR) activities are overseen by the Executive Committee of the Board of Directors. This important area, which includes our annual Public Accountability Statement, is led by the Deputy Chief Financial Officer, Chief Accounting and Control Officer, Lifeco; and the Chief Financial Officer, Canada.

#### **CODES AND POLICIES**

Ultimately it is individuals who, in their daily activities, must act with integrity and a clear understanding of their role. We have codes and policies in place to guide employees at all levels, and advisors, in their interactions with customers and other stakeholders. All employees and advisors are expected to know and follow the relevant policies in their day-to-day work.

These policies and procedures include:

- Code of Conduct Our Code of Business Conduct and Ethics must be reviewed and acknowledged each year by all Board members and employees of our organization. Through a communication program and an online quiz, we help employees increase their level of knowledge about the Code and its application in day-to-day business. Advisors and brokers must comply with specialized Codes of Business Conduct and Ethics in all their interactions on behalf of our companies.
- Privacy Our business operations are responsible for protecting
  the privacy of customer information they receive. They work
  with our Compliance area to maintain consistent policies and
  practices to protect privacy. As well, our Code of Business
  Conduct and Ethics includes privacy guidelines. These guidelines
  describe our commitment to privacy and explain the principles
  that guide us in protecting the privacy and confidentiality of
  personal information. All employees and advisors are expected
  to know and meet these requirements in their daily interactions
  with customers.
- Data security Our Information Security Policy reinforces that data security is the responsibility of everyone in our organization. It sets standards for protecting information, such as appointing information owners, classifying information, conducting reference checks and ensuring security measures are in place. Through a communications program, we help employees understand the importance of information security (including cyber security) and their responsibilities.
- Business continuity All business areas are required to
  maintain current business continuity plans, to help ensure we can
  maintain essential customer services in the event of a disaster or
  unplanned interruption of business anywhere in Canada where
  we operate. We periodically conduct reviews and tests of these
  plans to ensure they stay current.
- Accessibility We are committed to meeting the needs of all of
  our customers, and strive to provide our products and services in
  a way that respects the dignity and independence of people with
  disabilities. As such, we have established policies and procedures
  supporting accessibility designed to meet or exceed legislative
  requirements, which are posted on our websites. All employees
  across Canada are required to participate in accessibility training,
  and accessibility training is part of the orientation process for
  new employees.

In addition, we have policies and procedures in place to help employees:

- Ensure financial information is accurate, timely, informative and understandable. Our Accounting Complaints Handling Procedures encourage employees to report any concerns about accounting matters or internal financial controls.
- Detect and prevent potential claims fraud on behalf of plan sponsors.
- Detect and deter potential money laundering and terrorist financing activities.
- · Comply with anti-spam legislation.

#### ADDRESSING CUSTOMER COMPLAINTS

Across our businesses, we work to foster a culture that focuses on the needs of our customers. This means understanding their point of view and presenting solutions that take into account their interests. It also means we strive to be prompt and fair in our decisions and actions.

That's why we recently updated our Complaint Handling Procedures. The new procedures are simplified and provide a clearer and more transparent process for customers. The changes also clarify the role of the Ombudsman's Office in reviewing escalated complaints, and making recommendations as the last stage of the complaint-handling process.

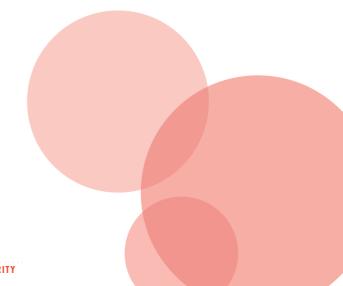
Our organization is also a member of the OmbudService for Life and Health Insurance. This independent service provides guidance to consumers regarding their complaints through the industry-wide complaints resolution process, and assists consumers with questions and concerns about life and health insurance products and services.

For more information about our Complaint Handling Procedures, please visit the 'Consumer Information' section of our websites.

#### **SUPPLIER RELATIONS**

Annually we purchase more than \$400 million in products and services across Canada. This ranges from office supplies, computers and cellphones to courier services, fresh produce for our cafeterias, cleaning supplies and janitorial services.

When determining suitability to work with us, we review the organizational strength and financial strength of potential suppliers. As part of our process, we also ask them to describe their strategy and activities relating to the environment, sustainability, and other facets of corporate social responsibility. In addition to this, when deemed applicable by our companies, suppliers must also abide by the appropriate elements of our Code of Business Conduct and Ethics or allow us to review their Code to ensure it satisfies our organizational standards.





Managing our environmental footprint is the right thing to do for the well-being of our stakeholders, communities and long-term viability as a business. It's a commitment built into our operational and business decisions. We consider all of our activities and look at opportunities for reductions, improvements, and efficiencies to limit our impact on the environment and to enhance the value of our products and services.

Great-West Lifeco, our parent company, earned a position on the CDP's 2016 "Climate A List", the only Canadian financial company to be named to the 'A' list. This is the highest ranking awarded by the CDP, and indicates a leadership position in the field of greenhouse gas (GHG) emissions disclosure and management.



The 'A' score, which ranks our submission in the top 10% of the more than one thousand global submissions to the 2016 CDP, is a direct reflection of GHG emissions reductions achieved at properties directly owned by Great-West Life, London Life and Canada Life, including our head office properties in Canada. The score also acknowledges the disclosure of high-quality data relating to annual carbon emissions and the management of climate change-related risks and opportunities within our organization.

The CDP's information constitutes the world's most comprehensive corporate environmental dataset. It helps guide businesses, investors and governments in making better-informed decisions to help address climate change. The CDP's annual global climate change report, along with the climate scores of all companies publicly taking part in the CDP's climate change program this year, is available on the CDP's website.

In 2016, our real estate subsidiary, GWL Realty Advisors Inc., also achieved a "Green Star" ranking, for the second year in a row, based on its submission to the Global Real Estate Sustainability Benchmark (GRESB) survey, placing second overall in Canada among private real estate management firms.





"At the end of 2016, our office properties were on track to meet their year-over-year reduction targets and 2018 reduction targets for greenhouse gas emissions, energy, water and waste."

Robert Campanelli, National Director Corporate Sustainability, GWL Realty Advisors

Building on the strong results of its inaugural submission last year, GWL Realty Advisors improved its position from the top 15% of 688 global participants in 2015, to the top 10% of 759 global participants in 2016. The company also scored well above the global average and the average for its North American peer group in each assessed category.

Consistent with our organization-wide commitment to health and well-being, GWL Realty Advisors demonstrated its ability to meet the growing demands from the real estate industry for superior sustainability services with its voluntary submission to GRESB's new *Health & Well-Being* module. This module evaluates and benchmarks how a company promotes the health and well-being of employees and its strategy to create value through products and services that promote health and well-being for their tenants and customers.

GRESB is the world's leading benchmark used by investors to help understand real estate companies' environmental, social and governance (ESG) activities and the sustainability performance of their portfolios.



GWL Realty Advisors, our real estate subsidiary, manages a multi-client portfolio of nearly 300 office, multi-residential, light industrial and retail properties in Canada, including the corporate campuses of Great-West Life, London Life and Canada Life.

# BENCHMARKING PROPERTY PERFORMANCE AND TARGETING REDUCTIONS

Target-setting and benchmarking are central to our goals of driving cost efficiency, achieving operational excellence, and improving the environmental performance of our buildings. The end of 2016 marked the second year of running GWL Realty Advisors' Sustainability Benchmarking and Conservation Program (SBCP) at our office properties.

GWL Realty Advisors launched the program in 2015 and it includes all Great-West Life, London Life and Canada Life head office and investment properties in Canada. The SBCP helped guide the setting of five-year reduction targets for energy and water use and waste production based on the actual performance of each office property, and used industry benchmarks and regional averages to gauge the performance of each property.

The program has encouraged a sharper focus on energy and water consumption, as well as waste production patterns and diversion from landfill at our office properties. The program has helped property teams drive operational and efficiency gains at our corporate offices and investment properties, ultimately reducing our greenhouse gas emissions and environmental footprint.

On average, our office properties were more energy and water efficient, and had higher waste diversion rates, than nationally reported averages for the industry.

#### **GREEN BUILDING CERTIFICATIONS**

Green building certifications such as BOMA BEST® and LEED® are industry designations that signal a commitment to environmentally responsible building operations. In 2016, for the first time, all of our corporate head offices were certified BOMA BEST Gold with the exception of one property currently at Silver. All properties are targeting the Gold level (or higher) upon recertification.



"A strong environmental sustainability platform is fundamental to operating high-performing, efficient and low-impact buildings. This helps control costs, contributes to preserving our environment, and further protects the value of our clients' assets."

Michele Walkau, Senior Vice-President Corporate Services, GWL Realty Advisors

We've also been recognized at both a national and regional level for our sustainability-focused property management practices. In 2016, a total of 22 awards were presented to properties managed by GWL Realty Advisors, relating to sustainability, staff, operational excellence, and development and design.

Among the winners, the Great-West Life head office in Winnipeg won the *BOMA Manitoba Earth Award* and the London Life RAM Centre won the *BOMA Toronto Earth Award* for their exceptional environmental management practices and high BOMA BEST scores. In September, the London Life RAM Centre, our print and archives facility, went on to win BOMA Canada's prestigious *National Earth Award*.

Other notable certification achievements in 2016:

- 10.9 million square feet of GWL Realty Advisors' managed portfolio was LEED-certified at the end of 2016, with a total of 23 LEED certifications across Canada.
- 96% of our eligible portfolio was either BOMA BEST certified or actively pursuing certification, a total of close to 300 certified buildings.
- 54 buildings attained BOMA BEST certification during the year, including 33 buildings which re-certified. Of those 33 re-certifications, 67% have attained a higher BOMA BEST score than their previous certification, indicative of the continuous operational improvements being made at these managed assets.

# SUPPORTING LEADERSHIP AND TRAINING IN SUSTAINABILITY

Across our organization we encourage employees to become more knowledgeable in their field of expertise and to develop their leadership skills. When it comes to the GWL Realty Advisors employees managing the performance of the buildings we own and operate, this commitment includes training through the Canadian Institute for Energy Training's *Building Operator Certification* (BOC) program. Training helps to demonstrate our commitment to the success of our employees while at the same time is a strategic initiative to attract and retain top talent, offer access to continuous professional development opportunities, and ensure employees are exposed to new best practices and technologies.

This internationally recognized training and certification program helps facilities professionals improve their job skills and knowledge around efficient building operation. The BOC program is the most up-to-date facilities operations training in Canada that focuses on increasing tenant comfort, energy conservation strategies and best practices, and reducing the overall environmental footprint of buildings.



GWL Realty Advisors now has 63 employees who have completed the program – more than any other company in Canada. This includes five additional building operations and management employees at our Winnipeg and London corporate head office properties.

We're also encouraging excellence in the broader community of environmental education. In 2016, GWL Realty Advisors sponsored the *Canada Green Building Council Academic Leadership Award*. The award recognizes a deserving individual or institute that educates leaders in sustainable design, green building operations, and/or real estate development at a post-secondary institution.

#### **REDUCING WASTE**

Following significant reductions in our use of paper over recent years, we continue to use digital alternatives in place of internal reports. We've also reduced or eliminated printing of many client and advisor materials.

For example, in 2016, nearly 2,500 more health and dental providers signed up for weekly direct deposits. This paper-saving feature came out of a 2015 initiative to replace individual paper cheques with convenient electronic statements and bundled payments. In 2016, this and related process improvements eliminated the use of an estimated 6.9 million sheets of paper and more than 4.1 million envelopes through the year.



#### IN 2016, OUR CORPORATE OFFICES RECYCLED:

89

116

339

TONNES OF CARDBOARD TONNES
OF ORGANICS
(COMPOST)

TONNES OF PAPER

Recycling programs and services are in place across our operations and employees are encouraged to recycle. In our head offices, containers on each floor help us separate garbage from recyclable paper, cardboard, glass, tin and electronic components. There are also organic waste bins for food waste in most of our offices. Our recycling efforts include a compost program for our cafeterias in Winnipeg, London and Toronto, through which organic waste is diverted from landfill.

As we've improved our office spaces, we've worked with **Green Standards**, which specializes in collecting still-usable furniture, appliances, computers and other supplies and redistributing them to community organizations. This helps extend the useful life of these supplies and diverts them from landfills, where they contribute to greenhouse gas emissions and soil contamination.

We've completed 81 sustainability projects with Green Standards since 2009. Through our projects in 2016, we diverted 110.6 metric tonnes of refuse from landfill, resulting in more than \$27,000 of in-kind donations to charitable organizations. Through these distributions, not-for-profit organizations including schools, food banks, charities and shelters have improved the safety, comfort and productivity of their workplaces.

This 110-tonne landfill diversion has resulted in a reduction of 279 tonnes of  $\mathrm{CO}_2$  emissions – equivalent to removing 59 vehicles from the road for one year.



Earth Rangers inspires children to care about biodiversity and the environment.

# INVESTING IN EARTH-FRIENDLY, PEOPLE-HEALTHY INITIATIVES

Hand in hand with the deliberate choices we make in our organization, we promote environmental well-being through community investment and encouragement for organizations that focus on research, engagement and action.

One powerful example is the Prairie Climate Centre, the joint effort of the International Institute for Sustainable Development (IISD) and The University of Winnipeg. We became a catalyst funder for the Prarie Climate Centre in Winnipeg in 2015 to help facilitate research, advice and policy development around the impacts of climate change.



"The prairie climate will change considerably over the lifetime of our children. We're identifying strategies for climate change adaptation and mitigation, as well as new infrastructure investment models that support climate risk management and climate opportunity management. Infrastructure investments – particularly green infrastructure – will reduce our climate risk and create the value chains and jobs of tomorrow."

Dr. Henry David Venema Director of Planning, Prairie Climate Centre

In June 2016, IISD launched the Prairie Climate Atlas, the first interactive online tool to map the dramatic changes projected for the Prairies as a result of climate change. The Atlas allows everyone from farmers and Indigenous Peoples to government policy analysts and emergency responders to anticipate and prepare for the climate changes projected to occur over the upcoming decades under various scenarios.

Today's young people are tomorrow's environmental stewards. Earth Rangers reaches out to Canadian children with a positive, science-based message on the importance of protecting biodiversity and adopting more-sustainable behaviours. For more than a decade we've provided our support and shared their vision to inspire within children a lasting passion to improve the environment. Our funding has helped Earth Rangers deliver a touring show at schools across Canada. Featuring live-animal ambassadors, the presentation educates kids on the challenges facing biodiversity, and gives them an opportunity to take action by fundraising to help protect animal habitats.

Individuals, corporations, other non-profit organizations and governments at all levels all coalesce for environmental stewardship through **Nature Conservancy of Canada** (NCC). Through the NCC's efforts, current and future generations can gain a better appreciation for, and understanding of, the natural world and its role in our lives.

Our contribution to NCC's Force for Nature Campaign supported their national volunteer training and education program. With the program's emphasis on education, programming for youth, and engaging its base of volunteers, NCC fits many of our longstanding goals for community building.

In our second year as the sponsor of **Pollution Probe's** national, year-round *Healthy Communities Campaign*, we continued to endorse this public education and engagement campaign. Pollution Probe encourages Canadians to recognize the environmental factors that contribute to lifelong health, and the practical actions individuals and local groups can take right now.

#### OVER THE PAST SEVEN YEARS, WE'VE HELPED REFOREST LONDON:

Plant 36,595 TREES AND SHRUBS Distribute more than **29,000** SEEDLINGS

Train more than 25,000 VOLUNTEERS TO PLANT AND CARE FOR TREES

Add more than 300,000

We promoted a second round of healthy activities and participation including a healthy commute week and a variety of self-directed projects including campus greening, e-waste recycling, bicycle commuting and energy conservation.

Our commitment to the *Healthy Communities Campaign* also included participation in the Radon Action Challenge. Our dual purpose was to test our corporate head offices for the levels of this naturally occurring radioactive gas, while also building awareness for our employees and occupants on the importance of radon testing at home as well as the office.

Resulting from the breakdown of uranium in soil and rock, radon is present in the air we breathe, but becomes a health hazard when too much accumulates inside a building. Approximately 3,200 Canadian lives are lost each year due to radon-induced lung cancer.<sup>1</sup>

We tested the radon levels in our head offices in Regina, Winnipeg, London, Toronto and Montreal, for three months. The favourable results of the testing showed radon levels below the maximum thresholds set out by both Health Canada and the World Health Organization.

We shared the results with employees during Radon Action Month in Canada (November), including links to information and resources on home testing for radon.

We've been a lead sponsor of **ReForest London** since 2009 and our employees volunteer their time tree-planting around London as part of the *Million Tree Challenge*. Our commitment of \$102,500 over the next three years will continue to support ReForest London's efforts to enhance environmental and human health in London, through the benefit of trees.



"London Life's ongoing support has provided a foundation upon which ReForest London has been able to build and grow. This support has been integral not only to our work but it enabled us to develop and co-found, with the City of London, the Million Tree Challenge."

Dean Sheppard, Executive Director ReForest London





On March 19 we shared in a commitment across 7,000 cities worldwide to turn off the lights for Earth Hour to show support for climate change action. We shut down all non-essential lighting and electricity in most of our offices across the country, recognizing the global environmental movement initiated by WWF (World Wildlife Fund).

Earth Week ran April 18–22, culminating in Earth Day. Across our offices, we shared the message that one small change can have a huge impact. Limiting water use, reusing a cup, safely disposing of alkaline batteries, biking to work, turning off the lights, donating old clothing or planting a tree – all these acts make for a healthier world.



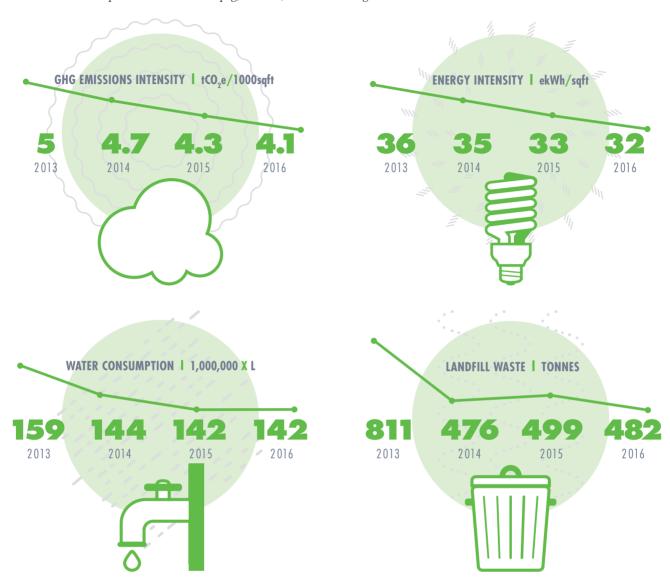
At ReForest London's annual A Toast to Trees event in October, London Life received the Solid Oak Award, in recognition of the commitment of the company and our employees to a greener London.

<sup>&</sup>lt;sup>1</sup> Statistics Canada Environment Fact Sheet – Radon awareness in Canada. December 16, 2016.

# MANAGING OUR ENVIRONMENTAL FOOTPRINT

#### **OUR CORPORATE CAMPUSES**

Total results for our corporate offices in Winnipeg, London, Toronto and Regina.



Fluctuations may occur year over year due to weather, occupancy, renovations and changes in building use.

GWL REALTY ADVISORS REAL ESTATE PORTFOLIO 2013-2016
GHG EMISSIONS INTENSITY

13.6%

OVERALL PORTFOLIO

REDUCTION

15.5%
OFFICE PORTFOLIO
REDUCTION

MULTI-RESIDENTIAL PORTFOLIO REDUCTION



Whether seeking employment or already on the job, people are looking for a connection with their workplace that goes beyond simply a paycheque.

In 2016, we continued to enhance employee health and wellness, invest in professional development, and support employee involvement in the communities where they live and work. Our strength lies in our people, and our employees truly are at the heart of our organization.









#### **CELEBRATING 125 YEARS**

In August, Great-West Life turned 125 – a milestone our organization couldn't have achieved without the dedication of past and present employees. Recognizing this milestone, we introduced a special 125 Community Volunteer Grant program. Employees who volunteer in their communities were invited to apply for one of 125 grants of \$1,000 each, on behalf of the qualifying local charity with which they were involved. This was a special edition of our annual Community Volunteer Grant program, and all 125 Community Volunteer Grants were awarded to recipient charities in communities across Canada.

We took to social media with #GreatWest125 to celebrate and share stories with current and former employees, their friends and family, and people across the country. In addition to spreading the word about our Community Volunteer Grant winners, we highlighted milestones in the company's history by showcasing our people. In the fall, separate contests for the public and employees awarded 8 individual \$1,250 prizes to people who give back to their communities.

**Great-West Life** 

125 years



Employees who volunteer in the community can qualify for additional corporate support on behalf of the charity with which they are involved.

## **GROWING CAREERS**

Employee learning and development remained a priority for us in 2016.

More than 5,100 employees participated in training and development opportunities over the year, which included continuing education, industry designation programs, in-house and custom programs, and leadership development.

Performance management is a key building block for career development and we encourage ongoing, open feedback between employees and leaders.

The goal of performance management is to build a shared understanding of what is expected of each other, set ambitious goals for ourselves, seek continuous improvement and celebrate achievements. It's also an opportunity for employees to check in regularly and to stay accountable and on-track to meet business priorities.

#### A SNAPSHOT OF OUR WORKFORCE IN 2016

1,807	employees hired across Canada
1,912	employees moved to new roles in our organization
5.8%	voluntary turnover rate (not including retirements)
<b>70</b> %	of our workforce was female
43%	of our management was female
5,148	employees participated in training and education programs

In 2016, we continued to assess policies, processes and channels and look for opportunities to evolve and enhance our programs and resources across the organization.

For all employees, we cover the cost of relevant external education, to a maximum of \$2,000 annually. More than 2,100 employees took advantage of this training support in 2016.

Going forward, we'll focus on creating even more high-impact learning experiences to drive our organization toward our strategic vision and purpose.

#### SUPPORTING PROFESSIONAL DESIGNATIONS

We continue to offer career path-specific supports and development opportunities in a number of disciplines, reflecting an investment in our employees.

Candidates in our Actuarial Program and our Chartered Professional Accountant (CPA) training program rotate among departments while earning their designations, developing leadership and interpersonal skills and experiencing professional growth opportunities. They also receive mentorship that strengthens the foundation for their career development.

In 2016, more than 120 candidates in our Winnipeg, London and Toronto offices wrote actuarial exams, with between half and a third of them rotating between departments.

We are a longtime supporter of the accounting profession, and with the support of our Chartered Professional Accountant (CPA) Training Offices in Winnipeg and London, there were over 30 candidates who either received their CPA designation or were working toward their designation in 2016.

We also provide funding toward tuition and study time for employees in the Chartered Financial Analyst (CFA) program. In 2016, four employees received their CFA designation.

#### **WOMEN** @

Women @ Great-West Life and Women @ London Life were founded by employees to create opportunities for mentoring, networking and the development of women in the organization. These groups aim to bring relevant events to our employees focused on education, inspiration and networking. This is one of the ways we support the growth and advancement of women in our organization, and reflects our overall commitment to diversity and inclusion.

Women @ Great-West Life staged a series of well-attended events in 2016:

- The Balance of Things featuring Beth Bell, Partner and Executive responsible for IBM's Canadian Public Sector business for Global Business Services, with a question/answer period and networking opportunity.
- Informal *Talkabout* sessions to view and discuss a video clip on topics relating to personal and professional development.
- A *Speed Mentoring* event for attendees to sit down with 16 of our experienced leaders and get quick-fire advice on professional development, tips to further leadership potential, hear success stories and gain a mentor.

Women @ London Life also staged its first Perspectives on Leadership event. This three-part series featured intimate and informal chats with some of our organization's female leaders and an inside perspective on their personal and professional journeys. Each session was recorded so those who couldn't attend could still watch the presentation.

#### DEVELOPING WITH UNITED WAY

Professional development doesn't always have to be on the job. Each year, we provide paid leave for up to five employees across our major centres for a 16-week term as a United Way Employer Sponsored Representative. The successful candidates work as members of United Way's campaign staff, providing direction and support to campaign volunteers in workplaces in their respective cities. They also sharpen professional skills that can support career development in leadership or other roles.



#### WINNIPEG LEADERSHIP SYMPOSIUM

In February, Paul Mahon, President and CEO of our company, was joined by Jay Forbes, President and CEO of MTS, for a candid conversation at the 2016 Leadership Symposium. Held at the University of Winnipeg and presented by the University of Winnipeg, the Winnipeg Chamber of Commerce and the Manitoba Chamber of Commerce, the Symposium featured leaders sharing their stories with students and other leaders from the private and public sectors.

## RECRUITING TALENTED PEOPLE

As an organization devoted to the well-being of our employees and all Canadians, we're continually looking for ways to provide an even more attractive and engaging workplace. We understand and work to demonstrate the key factors prospective employees consider in planning their careers – in particular, an engaging corporate culture that supports the communities where we live and work.

We foster and develop relationships with a variety of diverse community organizations, major universities and colleges across Canada. We also participate in a variety of sponsorship, scholarship and recruitment programs to attract new graduates.

Direct recruitment programs are well established for actuarial and CPA employment positions, but there are opportunities for a wide range of professionals. We hire people pursuing careers in fields including nursing, culinary arts, marketing, information technology and human resources. Our goal is to attract and retain the best and brightest, and then offer ongoing development.

We also seek a diverse range of potential employees among qualified individuals or segments of the population who may not have thought of applying for a role with us.

For example, a partnership between our company and AMIK – an initiative of Anishinabek Consultants Inc. – connects qualified Indigenous candidates with employers across the country, and provides recruits with pre- and post-hiring support. Through AMIK, we hired 16 people in 2015 for positions in our Winnipeg Health & Dental Claims office and contact centre. Then, in 2016, we hired an additional 13 people, with plans to hire more.

#### INTERNSHIP OPPORTUNITIES

As in past years, we continue to hire paid interns and co-op students in our major centres. Post-secondary students in disciplines including accounting, information systems, finance and actuarial studies, for example, gain hands-on experience applying and honing their skills. In 2016, 176 students were with us on work placements.



#### THE CHAMPION AWARD

In May, we were recognized for our commitment to promoting, educating and hiring newcomers in Manitoba with the Champion Award: Advancing Internationally Educated Professionals in Manitoba at the Manitoba Start Employer Awards ceremony.

We've engaged with Manitoba Start – the provincial hub for new Manitobans – for many years, hiring a number of internationally educated professionals.



#### **DOORS OPEN TO MEMORIES**

Nearly 5,400 people from around the world visited our Toronto head office at 330 University Avenue over a sunny June weekend during Doors Open Toronto. Among the first in line was a woman whose grandfather worked for Canada Life in the 1950s. He had taken her to the  $17^{\text{th}}$  floor observation room to see the view of the city when she was three years old.

It was the 16<sup>th</sup> year we took part in the event by opening our Toronto head office to the public. Visitors had access to the lobby, Hugh C. Baker room and 17<sup>th</sup> floor observation room.

About 25 volunteers – including eleven employees and seven children of employees – helped keep things running smoothly.

## STAYING WELL AT WORK

Helping our customers achieve well-being is an important part of what we do. Just as important is the health and well-being of our employees.

Our Health Services unit is a key resource for wellness. The unit tracks interactions with employees to stay up-to-date on employee needs. In 2016, Health Services had more than 25,000 touch points with employees, not including employee attendance at scheduled wellness events.

They stay on top of industry practices through participation in continuing education opportunities and formal coursework and are evolving to focus on specific, in-demand streams – wellness and patient care, disability support and accommodations to support employee success in the workplace.

We added new training to our ergonomics program to support the well-being of employees in office spaces and reduce their risk of developing repetitive strain injuries. All employees who typically work with computers for the majority of their workday were required to complete this 30-minute training session.

Employees can also access a range of supports for their well-being, including:

- Onsite fitness centres in some of our major locations
- · Cafeterias in most major locations, offering healthy food options
- Special events and promotions, such as *Canada's Healthy Workplace Month* and *Commuter Challenge*
- Staff Clubs and other organized activities offering social connections and, for those who convene events, leadership skills development
- Comprehensive benefits program, including Employee and Family Assistance Program services
- Flu shots at our major office locations
- · Wellness account
- · Company-paid personal days in addition to vacation

#### A NEW CHILD CARE FACILITY IN WINNIPEG

We broke ground on a new child care facility, set to open in April 2017. The facility, operated by the YMCA-YWCA, allocates one third of its spots for children in the community. The facility, on the south-west corner of our Winnipeg head office property, also incorporates a range of energy-efficient features and an existing heritage house owned by our company.



Photo courtesy of Prairie Architects Inc.

#### **HEALTHY WORKPLACE MONTH**

As Presenting Sponsor for Canada's Healthy Workplace Month (CHWM), we encourage workplaces and their employees to take part in healthy activities. We've been the sponsor for many years and also an annual participant, knowing that good workplace health improves safety, engagement, happiness and organizational performance.

Across our offices, the 2016 activity challenge was a team-based competition, in which employees were encouraged to form teams, participate in weekly challenges, record their results and submit a final report to Health Services. Every department in every office across Canada was eligible and encouraged to participate throughout the month. The winning team earned the Healthy Office Achievement Award and a catered celebratory luncheon.

#### UNDERSTANDING AND SUPPORTING MENTAL HEALTH

Awareness of the impact of the workplace on mental health continued to grow throughout 2016.

In addition to being a resource for the broader public, the Great-West Life Centre for Mental Health in the Workplace (the Centre) is an ongoing resource for both leaders and employees within our organization. It includes the **workplacestrategiesformentalhealth.com** website, which offers free access to workplace mental health-related information, strategies, and tools for leaders and employees. For more on the Centre, see pages 10–11.

Mental Health Week – held the first week of May as part of the Not Myself Today initiative – provided daily tips and activities that helped employees learn about everything from stress management to tackling the stigma surrounding mental health issues.

From June 6–30, Health Services hosted the *Investing in Your Mental Wealth Challenge*. This month-long, country-wide initiative included web-based challenges encouraging employees to complete an activity benefitting their mental well-being. Each week, one participating employee was eligible to win a random prize. The goal was to provide employees with information, tools and resources to positively impact mental health and help build resilience, and was very well received.

Shepell is our no-cost Employee and Family Assistance Program (EFAP) provider. It's an independent, fully confidential counselling and information service for employees and their eligible dependants. It's a voluntary program which emphasizes employee wellness and early treatment of issues. A variety of tools and online resources are available any time, anywhere.

## **ENGAGING FOR STRONGER COMMUNITIES**

Whether it's a financial donation, providing food for a local food bank or a commitment to volunteer at an event and for a cause, our employees need very little encouragement to help out as volunteers, donors and fundraisers. Year-round, our workplaces are often the spaces where our people proved they were ready, willing and able to give generously.

Once again we contributed to local United Way/Centraide campaigns of all sizes in the communities where we have offices. Employees, advisors and retirees donated close to \$1.7 million through our annual workplace campaigns. Adding to this figure, our corporate contribution was more than \$1.6 million, for total support in 2016 topping \$3.3 million. Our annual **United Way/Centraide** campaign illustrates the power of working together, and raises funds for local groups addressing the root causes of social problems, as well as their symptoms, in dozens of communities.



# FINANCIAL LITERACY VOLUNTEERING

Jessie Wu, Internal Audit, Great-West Life in Winnipeg, volunteers her time to deliver free and unbiased financial education sessions. Jessie and many CPA-accredited colleagues are among the 11,000 CPA Canada members trained to deliver the sessions in workplaces, schools, libraries and other public spaces. We're the national sponsor of CPA Canada's financial literacy program.

United Way's *Day of Caring* projects add an extra dimension to our engagement and support. More than 320 employees in five cities stepped out of the office to take on 35 half-day projects at local agencies that receive help from United Way. From sorting food and clothing donations to landscaping and cleaning facilities, employees worked as a team while learning more about services in their own communities.

Employees brought in a record amount of food during our eighth annual national food drive to help relieve hunger through food banks across Canada. They collected more than 96,000 lbs of food – enough to give 32,000 people or 12,000 families a meal – up 33% from 2015.



#### **PARTNERS FOR LIFE**

Our relationship with Canadian Blood Services has spanned over 50 years and includes our company-wide commitment to the Partners for Life program. Employees in each of our offices stepped up to help plan blood drives and promote the program again in 2016. We set a blood donation target and worked together across our Canadian operations to donate.





In 2016 employees donated 576 filled backpacks and 49 extra boxes of school supplies for students in need.

Each August, we collect the supplies every student needs to help them succeed at school. In 2016 employees brought in 576 filled backpacks and 49 extra boxes of school supplies. As the holiday season approached and the temperature dropped, employees brought in toys and warm clothes for those in need.

Leaders and employees voiced their concern for the many young Canadians dealing with mental health issues, cyber-bullying, abuse and other issues by choosing **Kids Help Phone** to receive our 2016 Holiday-Season donation. Kids Help Phone has been offering anonymous and confidential counselling, information and referrals for young people 24 hours a day, 7 days a week in English and French for more than 25 years.

Our employees and advisors have dedicated hundreds of hours toward **Habitat for Humanity** builds. In 2016, employees from our Toronto, London, Montreal and Winnipeg centres, as well as teams from field offices in Nova Scotia, Ontario and BC, built homes for qualifying families.

Many employees band together for the camaraderie and friendly competition of corporate challenges and similar fundraising events. In 2016 those efforts added up to 83 corporate teams that biked and bowled, jogged and skied, to raise funds for social services, resources for children and youth, and research and treatment of prevalent diseases such as cancer, heart disease and stroke, and multiple sclerosis. Some teams even drew participation from employees in more than one location across Canada.



#### 2017 CANADA SUMMER GAMES

In the lead-up to the 2017 Canada Summer Games in Winnipeg (July 28 – Aug. 13, 2017), we announced our sponsorship of the Games Volunteer Program, in support of the recruitment, training and accreditation of the more than 6,000 volunteers – including some of our own employees – who will help make the Canada Games a success.

#### COMMUTER CHALLENGE

Employees across the country took part in the Commuter Challenge from June 5 to 11. They logged over 34,000 kms, keeping more than 4.7 tonnes of GHG emissions from entering the atmosphere.

They took the bus, carpooled, rode bikes, jogged, walked, and worked from home: all environmentally friendly and healthy ways to (or not to) commute.





Our companies help build a brighter future for communities across the country by providing financial support focused on education, health and wellness, arts, social services and community development. In these areas, we look to support innovations and better models for helping Canadians, along with creative, co-ordinated and compassionate efforts aimed at making lasting change for the better.

We call our approach to corporate citizenship *Stronger Communities Together* $^{TM}$ . It's our lens for addressing issues at a national level, and responding to many more regional and local concerns.

#### INVESTING IN HEALTH AND WELL-BEING

As a leading provider of life and health insurance, we know health and well-being are priorities for Canadians and in communities across the country. That's why in 2016 we supported 283 health-focused initiatives across the country. These included support to purchase life-saving health care equipment, renovate and build new hospitals, and make it easier for patients and their loved ones to be together. Many of these initiatives are highlighted in the Region by Region section, pages 32–39.

One of these initiatives is the new PET/MRI unit at the Royal Ottawa Mental Health Care Centre's Brain Imaging Centre. This equipment is the first of its kind in Canada dedicated to mental health research.

The PET/MRI unit allows researchers to see neuronal activity in the living, active brain — with great promise to transform the way mental illness is diagnosed and treated. Researchers there are aiming to deliver a same-time diagnosis of the factors contributing to depression. This could not only set the stage for faster diagnosis but for more accurate treatment and ultimately a greater likelihood of faster recovery for people suffering from mental illness.



"25 years ago a heart attack meant invasive surgery and a long absence from work. Significant funding for heart research and advances in technology have greatly improved outcomes. That's the direction depression research and treatment is going, and why we have provided significant support to The Royal."

Ernie LaPorte, Regional Director, Group Benefits, Great-West Life, Ottawa



# **\$2.8 million** for health projects in 2016

We began supporting **The Royal Ottawa Foundation for Mental Health** (The Royal) more than 10 years ago and in 2014 made our \$700,000 commitment toward The Royal's campaign to acquire this brain-imaging technology. The Brain Imaging Centre officially opened in May 2016, marking a milestone for mental health in Canada and what The Royal describes as "the realization of a vision to put cutting-edge technology into the hands of top clinical researchers, helping them to unlock the mysteries of the mind."

Support for The Royal's mental health research is just one way we are helping to promote and protect mental health. We continue to address mental health issues through the Great-West Life Centre for Mental Health in the Workplace (see pages 10-11) and also through co-ordinated funding for evidence-based research and programming.

For example, with more than 30 branches/divisions, the **Canadian Mental Health Association** (CMHA) is in a strong position to help employers, unions and employees address and improve psychological health and safety in the workplace.

We are the national sponsor of CMHA's national workplace program called the Workforce Mental Health Collaborative (the Collaborative), which offers these workplace stakeholders access to in-depth training and practical resources and support. The Great-West Life Centre for Mental Health in the Workplace and the Collaborative worked together to develop one of CMHA's most successful training programs – the CMHA Certified Psychological Health and Safety Training Advisor Training. To date, CMHA has certified over 170 Advisors, who now can help organizations build actionable plans to improve psychological health and safety, and implement Canada's voluntary National Standard on Psychologically Safe and Healthy Workplaces.

With the Collaborative's national footprint, workplaces across the country now have greater access to a diverse suite of workplace mental health tools and resources.

#### CHILD AND BRAIN DEVELOPMENT RESEARCH

From the early moments, a person's social environment is a major determinant of lifelong health and success. Child and brain development researchers at the **Canadian Institute for Advanced Research** (CIFAR) have provided evidence that social environments and experiences interact with genes, shaping brain development and outcomes in health, learning and behaviour over a person's lifespan. The accomplishments in this program hold promise to transform how we understand, identify and manage the social risks and vulnerabilities children face at home, at school and in our communities.



CIFAR's knowledge exchange strategy helps stakeholders act on knowledge to improve children's lives.

Over the past several years, we've directed funding toward child and brain development research to help research leaders share their insights with stakeholders in child health and education. An important goal is to help position decision-makers across sectors to act on this research and improve child well-being.

Better health education leads to better health outcomes. We've been a longtime supporter of the **Canadian Foundation for AIDS Research** (CANFAR), an organization that not only funds research, but also provides free and accessible resources to young people.

CANFAR believes actively engaging youth in the discussion about HIV and AIDS, while providing reliable and accurate information, will give them tools to make safer, better-informed decisions. In 2016 we continued our support for their *One and All* awareness and prevention program. Incorporating social media and classroom materials, the campaign reached over 2 million students across Canada in 2016.

#### **KEEPING KIDS HEALTHY AND SAFE**

Direct access to accurate and engaging health information is empowering. Reliable, evidence-based health information can bring peace of mind to a worried parent, a scared child or a conscientious caregiver. *AboutKidsHealth* (AKH), an initiative of **SickKids Foundation**, is one of Canada's most comprehensive and reliable web educational resources. We are the Community Outreach Founding Sponsor for this important health resource, which promotes knowledge exchange and awareness among medical practitioners, patients, families and researchers. An important belief behind this initiative is that providing families with health knowledge helps more children understand and follow treatment plans and can reduce unnecessary hospitalization.

If education is one of the most important resources when it comes to child health, it's equally true of safety. Having provided development funding since the organization's startup in 2012, we've long heralded **Parachute – Leaders in Injury Prevention** (Parachute) for its comprehensive, thoughtful approach for achieving an injury-free Canada. Parachute formed when four major injury prevention organizations combined to advance a national strategy for injury prevention and safety. Parachute's *Horizon* website is a resource designed for ease of use regardless of age, role or culture. In 2016 Parachute launched a fourth module on injury prevention, focusing on violence prevention, adding to modules on sports and recreation injuries, seniors' falls and motor vehicle collisions.

#### **INVESTING IN EDUCATION**

Education means more than a diploma, a degree or a fixed set of job qualifications. It's a lifelong pursuit of knowledge with a strong influence on personal well-being. We engage with institutions and agencies addressing broad societal needs, and filling the gaps in resources so more Canadians of all backgrounds, through all phases of life, can improve their well-being through education.

With Canada ranking in the middle of the pack in adult literacy and numeracy skills<sup>1</sup> as recently as 2013, **ABC Life Literacy Canada** (ABC) is responding to this national challenge. Our catalyst funding for *UPskill*, announced in early 2016, helped ABC develop a literacy and essential skills (LES) pilot aimed at workplaces.

Essential skills are about more than employment and the needs of industry. People who develop their literacy and essential skills are equipping themselves to become more resilient in the face of life challenges – economic and otherwise. They're more likely to raise their self-confidence, acquire new skills and engage more fully in society.

We share the commitment with ABC Life Literacy and other national organizations to address literacy and essential skills for Canadians in all stages of life. We've supported ABC and its goals for a fully literate Canadian population for many years. As an example, 2016 was our fifth year sponsoring ABC's *Literacy Innovation Awards*, which honour grassroots literacy organizations across Canada delivering forward-looking adult literacy programs.

Volunteers and professionals in the literacy sector need inspiration, ideas and one another. We help them by funding Frontier College's Connecting Communities conferences. More than 500 facilitators, volunteers and professionals in literacy agencies in over 20 communities gathered at the 2016 conferences for training, professional development and networking.

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<sup>&</sup>lt;sup>1</sup>Canada ranked 11th among 24 countries in adult literacy skills and 14th in numeracy in the OECD (Organisation for Economic Co-operation and Development) Skills Outlook 2013: First Results from the Survey of Adult Skills.

#### **TOWARD A GRADUATION NATION**

Along life's path, high school is a critical stage where young people discover their interests and aptitudes, and begin building their skills for the real world. High school graduation is essential for pursuing higher education and a key accomplishment toward finding fulfilling employment. That's why we are helping to improve high school graduation rates through funding for **Pathways to Education Canada** (Pathways), which supports youth in low-income communities across Canada to graduate from high school and transition to post-secondary education, training or employment.



"The Pathways Program is founded on social innovation and we must continuously innovate to support the needs of the diverse students and communities we serve. We are grateful to Great-West Life for their commitment to Canadian youth and to enabling Pathways to test ideas and develop solutions for tomorrow."

Sue Gillespie, President & CEO Pathways to Education Canada

Pathways' core program provides a comprehensive set of academic, social, financial and one-on-one supports to youth. Working alongside the school system, and through a force of volunteers and community organizations, the program delivers after-school tutoring, mentoring, and financial assistance to overcome barriers to education. The results have been ground-breaking, reducing high school dropout rates by more than 70%.<sup>2</sup>

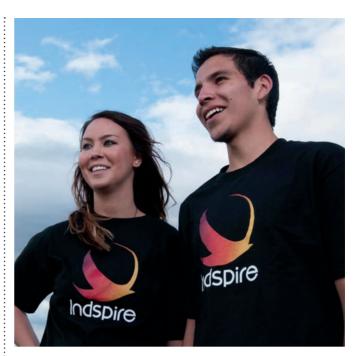
We are a longtime supporter of this organization and made a new \$500,000 commitment to establish the *Pathways Innovation Fund*. The Fund is intended to help Pathways program partners across Canada respond to opportunities for specific program improvements, accelerate the pace of learning at both the local and national level, and broaden public awareness through knowledge sharing.

Pathways intends to develop and test – over the next five years – 30 different innovation initiatives across their national network. These innovations are designed to enable Pathways to grow through innovation with the goal of reaching more youth across Canada and building a Graduation Nation.



Pathways helps low-income youth graduate from high school and successfully transition into post-secondary education or training.





Indspire's Peer Support: Educator Coaching program provides comprehensive resources for educators of Indigenous students.

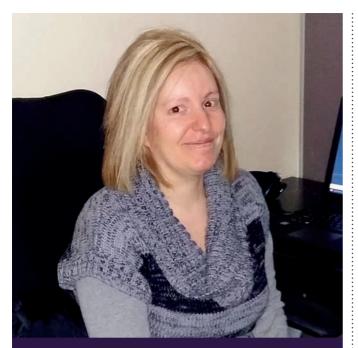
#### SUPPORTING RESOURCES FOR INDIGENOUS EDUCATION

Education is a priority as Canada takes strides to advance reconciliation with Indigenous Peoples. The Truth & Reconciliation Commission's 94 calls to action include recommendations to improve education attainment levels and success rates, and to develop culturally appropriate curricula.

With these efforts underway, **Indspire's** *Peer Support: Educator Coaching Program* is an important resource for teachers. A national charity, Indspire is led by Indigenous people for Indigenous people. Their vision is to enrich Canada through Indigenous education and by inspiring achievement.

As Indspire's National Development Sponsor and longtime supporter, we're providing funding for a model that aims to increase high school completion rates of Indigenous youth. The model focuses on the development needs of a group who can make a great difference in the lives of young people – teachers.

Indspire's *Peer Support: Educator Coaching Program* provides educators an infrastructure for tailored and best-practice teaching resources, networking, mentorship and supports. In 2016, 294 teachers signed up for the program and either were matched with other colleagues or contributed to the online learning community.



Neil Squire Society's Working Together program helps people like Angie, who attended weekly sessions that focused on career and personal development, labour market research and job search skills.

Angie has learning issues and requires repetition and practice to acquire new skills. She also has epilepsy and as a result she sometimes tires easily and requires breaks at work.

Over the course of a few months in the program, her confidence improved greatly. She soon found employment with Atlantic 1801, a Nova Scotia-based web development and IT solutions provider.

#### OVERCOMING BARRIERS TO EDUCATION, EMPLOYABILITY

According to the **Neil Squire Society**, more than one in five adults with a disability (21.9%) live in poverty, compared to 12.6% of those without a disability. This national organization is providing education, technology and career development for people with physical disabilities to address employment and economic challenges. Over the next three years, we're sponsoring their *Working Together* program, which helps people with disabilities prepare for, obtain and maintain employment.

The program incorporates distance learning technologies including video-audio conferencing, application sharing and internet-based, self-directed learning exercises. Participants build confidence and prepare to offer their services to society and give back as employees, volunteers and students.

#### INSPIRING LEARNERS

Science, technology, engineering and math (STEM) skills are essential for individual employment opportunities and Canada's economic prosperity. By adding entrepreneurship to their focus on STEM key skills, Waterloo-based **Shad Valley** provides an effective approach for helping high-achieving high school students enhance their skills for success. The SHAD summer program incorporates work placements and stays on campus at universities across Canada. We've invested in SHAD's mission for more than two decades.



"A great perk at our company is the opportunity to do community work. I'm passionate about the topic of food security. I'm on the board at an organization that teaches people how to garden and cook. I'm inspired by how people are coming together and using innovation to solve some of our big problems and create social change."

Christine Leonard, Associate Marketing Manager Wealth Management Product Marketing, Great-West Life Volunteer SHAD judge and later a mentor to a team in the competition

In the annual SHAD – John Dobson Entrepreneurship Cup, student teams collaborate, innovate and create a product or service by applying scientific principles, engineering a prototype, and developing business and marketing plans. The national theme in 2016 was food security for Canadians.

SHAD received a Labour Award from the University of Toronto's Rotman School of Management as one of the world's leading programs for empowering exceptional youth early in their education. As well, in a public policy paper on Canada's innovation crisis, the Canada West Foundation think tank cited SHAD's successful track record of creating an entrepreneurial mindset among Canada's youth.

**Let's Talk Science** is also inspiring young people to stay engaged in STEM learning and develop their potential as next-generation innovators and stewards. Toward that goal, more than 3,500 university, college and industry volunteers become role models in the program. They bring learning to life by sharing their passion and experiences.

With our support, Let's Talk Science volunteers across Canada receive supplementary training and opportunities that focus on employability skills. This increases the ability of this very bright group to participate effectively in the workplace.



Let's Talk Science helps Canadian youth build their understanding of what it means to know science.

#### INVESTING IN A STRONGER CHARITABLE SECTOR

Charities and non-profit organizations must hold public trust and confidence in order to pursue their missions. With its *Standards Program*, **Imagine Canada**, the national umbrella and voice for Canada's charitable sector, is providing a framework for these organizations to examine, improve and demonstrate their efficiency, effectiveness and accountability.

More than 200 organizations of all causes, sizes and regions have earned accreditation since the program began in 2012. We provided our endorsement and significant funding to help establish the program. Our continuing commitment as its Founding and Presenting Sponsor demonstrates our belief in the program's goal to strengthen the operational capacity of Canadian charities and non-profits.

Along with multi-year funding for the *Standards Program*, we supported its precursor, the *Ethical Code Program*, which prescribed standards for charitable organizations to manage and report their financial affairs responsibly.

#### HELPING ARTS ORGANIZATIONS BUILD THEIR CAPACITY

The arts enrich our communities and many individual lives. We support major and grassroots arts organizations, generally focusing on those that reach youth at risk, deliver education programs for youth and make the arts more accessible for all. Many such organizations are among those that face the very operational challenges Imagine Canada seeks to address. As Presenting and Founding Sponsor of Business for the Arts' Canadian Arts Summit, we help arts organizations tackle common issues, opportunities and actions. The annual event gathers board chairs, artistic directors and administrators representing all regions and arts disciplines, building overall capacity of arts and culture in Canada.





#### **HOCKEY HELPS THE HOMELESS**

Adequate shelter is foundational for personal well-being and connectedness to community and society. Hockey Helps the Homeless (HHTH) is dedicated to ending homelessness in Canada through fundraising, education and collaboration with local volunteers and outreach organizations.

We've been onside with HHTH since 2005, first as the sponsor of events in Toronto and Montreal that have evolved into a series of high-profile tournaments and activities in numerous cities. We've been HHTH's National Development Sponsor since 2009 and continue to sponsor numerous local tournaments annually. We've seen how our support and our people – employees and distribution associates who help organize, raise funds and take to the ice in local events alongside other supporters in the business community – are helping HHTH make a big difference.

In 2016 HHTH set new records for revenue in almost every tournament city, with total revenues of nearly \$3.5 million. The organization also celebrated its 20th anniversary and the achievement of \$10 million raised since 1996 in support of local homeless-support agencies in cities from Montreal to Vancouver.



"I've been involved with Hockey
Helps the Homeless for four years.
I'm amazed by the great work this
organization does. The basic need
for shelter or a home is such a
fundamental area that unfortunately
still requires support. I'm grateful
our organization makes it a priority
as well."

Jeff Aarssen, Senior Vice-President Group Retirement Services, Wealth Management Great-West Life

# **REGION BY REGION**

We are helping build stronger communities together from coast to coast. As leaders and ambassadors, our people share their time and expertise to address priorities in their community and to improve the lives of those around them.

#### **BRITISH COLUMBIA**

We're helping British Columbians of all ages learn, enjoy life, get well and stay well.

By working with organizations that manage and deliver health care in BC, our support goes directly to improve facilities and purchase state-of-the-art medical equipment to improve health outcomes right across the province. Contributions we've made to major health initiatives in Vancouver, Kelowna and Victoria, for example, touch thousands of people every day.

We completed a major contribution (\$100,000) to the **Victoria Hospitals Foundation's** *Building Care Together Campaign*, which will help nurses and health practitioners at the Royal Jubilee Hospital in Victoria connect wirelessly and track a patient's conditions in the Geriatric Mental Health Unit through new hands-free, software-based communications devices.

We also contributed to the **St. Paul's Hospital Foundation's** 2016 Lights of Hope campaign which raised funds for renewal of the Electrophysiology Lab at their hospital in Vancouver. This will allow as many as 1,000 patients each year to be tested, diagnosed and treated for arrhythmia (an irregular heartbeat).

The **Kelowna General Hospital Foundation's** *Be a Lifesaver Campaign* will establish the hospital's innovative new Interior Heart & Surgical Centre. Our support toward this campaign will help provide state-of-the-art Operating Room equipment to the hospital that is home to the B.C. interior's first and only cardiac program which performs open heart surgery.

Recognized globally as a leader in pediatric palliative care, **Canuck Place Children's Hospice** cares for children and their families in a home-like environment. In 2016, we helped Canuck Place purchase and install water pumps for its sprinkler system.

Coast Mental Health helps bridge a gap between diagnosis and recovery for people with significant mental health challenges. The organization's *Courage to Come Back Awards* celebrate British Columbians who have overcome adversity, illness and injury, and gone on to make a difference in their community. Our support for the awards helps Coast Mental Health provide supportive housing, programs and services.

To provide financial aid and recognition for community-minded students, we've established student awards with Simon Fraser University, the BCIT Foundation, Vancouver Island University Foundation, Douglas College Foundation, Capilano University, UBC, University of Victoria and the Langara College Foundation.

#### VANCOUVER COMMUNITY COLLEGE

At Vancouver Community College five students received the Great-West Life, London Life and Canada Life Scholarship for New Canadians. The awards help newer immigrant youth advance their education, experience and confidence to help them integrate into the workforce.

# British Columbia

555 \$47.6 MILLION IN PAYROL

#\$156,000
IN SUPPORT TO UNITED WAY

Intersections Media Opportunities for Youth Society in Vancouver helps at-risk youth who face employment barriers find long-term jobs. Our funding (\$10,000) goes toward an employment skills workshop and a seven-week work placement that help participants learn and develop their critical thinking, teamwork, leadership and self expression.

Our contribution (\$25,000) to **Big Brothers of Greater Vancouver** is allowing it to expand its *Aboriginal Mentoring Program* to the New Westminster area in Vancouver's Downtown East Side. The program includes a 10-week training program, for youth ages 14 to 17, focused on leadership, mentoring and skills training, while also providing them with work experience in leading children's recreation programs. At the end of the training, youth leaders are matched with two younger kids, ages 6 to 12, who they mentor for one hour each week after school for seven to eight months in a school-based program practicum.

Nature Trust of British Columbia acquires and manages high-risk habitats for the well-being of plants, wildlife and people. Our sponsorship was directed to the *Conservation Youth Crew* program, which helps young people gain work experience while performing critical land-management activities on conservation properties.

After helping **Tabor Mountain Recreational Society** create the Great-West Life Mobility Nature Trail several years ago, we committed further support (\$20,000) in 2016 for construction of a universal picnic structure. The universal access campground, picnic shelter and ramp-and-platform nature trail on Tabor Mountain near Prince George accommodates senior citizens, wheelchair users and others with mobility challenges.



Our employees and advisors volunteer for Habitat for Humanity builds. We contributed to Habitat for Humanity Vancouver Island North's Campbell River Build, and team members from three of our offices took part.





Our funding for financial literacy included CPA Canada's free new book, *Survive* and *Thrive* – *Move ahead financially after losing your job*, which was launched at the Calgary Public Library.

#### **ALBERTA**

Alberta is not alone in its pursuit of excellent health care, education and social services for residents. In response to the province's economic downturn, we supported projects to address these and other priorities, including emergency response to destructive wildfires.

The thoughts of our employees across Canada were with all those affected last spring as wildfires swept through Fort McMurray and neighbouring communities. We donated \$100,000 to the Canadian Red Cross Alberta Fires Appeal to help provide vital assistance including emergency food, clothing, shelter, personal services and other necessities for recovery. We quickly took steps to assist affected customers, setting up a dedicated toll-free phone line to help them get the support they needed.

In 2016 the **Chartered Professional Accountants of Canada** (CPA Canada), in partnership with the Calgary Public Library, identified a need to help people who had lost their jobs and were facing an economic crisis. The new module, *Financial Literacy in an Economic Downturn*, is a component of CPA Canada's financial literacy program. Our commitment (\$35,000) is helping the program provide practical responses for individuals and families facing unexpected financial stress.

Operating mainly at inner-city schools, **Start2Finish** Running & Reading Clubs help economically disadvantaged children. By coupling physical activity with reading and mentorship, the after-school program empowers children with skills and tools to succeed and break the cycle of poverty. Our funding (\$25,000) provides sustainable support for clubs in Edmonton and Calgary. In addition, our employees volunteer with the program.

Over 10,000 people each year turn to the **Calgary Drop-In & Rehab Centre Society** to receive care, food and shelter. The Rehab Centre operates 365 days per year, 24 hours a day and serves approximately 3,500 meals daily. Employees in our Calgary offices have been volunteering with the organization's *Sponsored Meal* program since 2010.

Our financial support helps the **Alberta Adolescent Recovery Centre** provide a safe environment for long-term treatment for drug- and alcohol-addicted youth, in a program that treats the entire family, not just the addicted teen. The program has successfully graduated more than 550 adolescents and their families.

Our commitment (\$100,000) to Edmonton's Stollery Children's Hospital supports the expansion and redevelopment of its Intensive Care Unit. In Calgary, our support for the Patient and Family Centered Care Program at Alberta Children's Hospital helps parents develop coping skills relating to illness and hospitalization.

Cancer patients have enough to worry about – how they'll get to and from their next appointment shouldn't be a concern. Our Calgary employees help raise funds for **Canadian Cancer Society**, drive patients to appointments, and encourage others to also volunteer as drivers.

Calgary-based **Between Friends** creates opportunities for Albertans with intellectual and physical disabilities to connect, grow and belong. As a sponsor of their *Between Bands* fundraiser, we're helping fund programs to improve the quality of life for people with disabilities.

For developing young minds, exposure to a variety of fields, including the arts, helps inspire and open a world of possibilities. With **Theatre Calgary**, we made it possible for more than 16,000 junior high and high school students to see a performance at a reduced rate. As Education Program Sponsor for **The Citadel Theatre** in Edmonton, we helped students appreciate and benefit from the experience of a live performance.

#### SASKATCHEWAN

Encouraging Saskatchewan residents – especially youth – to engage in learning, stay healthy and keep active was a focus for us in 2016.

Helping kids take part in sport is part of the solution. As Presenting Sponsor of KidSport Saskatchewan's KidSport Month and the KidSport Fun & Fitness Corporate Challenge in Regina, we helped make it possible for hundreds of economically disadvantaged children to get involved in a sport and be part of a team. Our employees see the good KidSport does for Saskatchewan residents, and compete in the Corporate Challenge each year.



\$74,000+

At Saskatoon's Children's Discovery Museum on the Saskatchewan children learn through hands-on, interactive exploration and play. We made a commitment (\$50,000) to a major renovation that will help the Museum continue its evolution as a state-of-the-art facility with nearly 12,000 square feet of galleries and unique exhibits.

Saskatoon's Central Park Common provides a common space for individuals and families to find literacy and health resources. The shared space makes a new home for three organizations: the MS Society of Canada, the Arthritis Society and READ Saskatoon (which offers free literacy services). Our contribution (\$20,000) helps fund renovations and equipment for training space.

Ignite Adult Learning Corporation helps at-risk adults gain education, experience and skills that can lead to employment or post-secondary training. Programs help individuals with basic life skills such as driver training and earning a driver's license, which can have cost and opportunity barriers for those living in poverty. We've been supporting this program, which reaches Indigenous youth and a growing number of newcomers to Canada, since 2001.

Higher education contributes to well-being. That's why we provide funding for two annual scholarships in the Business Administration program at the Saskatchewan Indian Institute of Technologies, along with scholarships at University of Regina and University of Saskatchewan.

In locations across Canada, Start2Finish couples physical activity with reading and mentorship for the benefit of economically disadvantaged kids. Their after-school Running & Reading Clubs raise literacy skills and cardiovascular fitness, and foster positive social interactions, empowering children to succeed. Our contribution (\$25,000) provides sustainable support for two schools in Saskatoon.

Hello In There/Hello Out There is a Common Weal Community Arts outreach program that engages seniors at care facilities to join in artist-led workshops, increasing their mental awareness and sense of inclusion. Our support helps with program delivery in Regina and neighbouring communities of Fort Qu'Appelle and Indian Head.

We're providing funding to Prince Albert's Victoria Hospital Foundation for the purchase of ceiling lift tracks for hospital rooms, helping reduce caregiver injuries and the physical demands on them and ultimately improving patient outcomes. We also provide funding for St. Anthony's Hospital in Esterhazy to obtain priority equipment including new hospital beds.

# Saskatchewan



Start2Finish empowers children through fitness and literacy.

# In support to united way



# CANCERCARE MANITOBA'S GUARDIAN ANGEL BENEFIT FOR WOMEN'S CANCER

Cancer Care Manitoba's Guardian Angel Benefit for Women's Cancer has raised more than \$6.5 million in support of women's cancer over its 25 years. In 2016, Janice Glays, one of our employees and a cancer survivor, walked the runway at the event's inspirational fashion show alongside other survivors. Helen Kasdorf, our Chief Financial Officer, Canada, presented the Great-West Life Award of Distinction to the Serratus Superstars fundraising and volunteer team for their extraordinary dedication to the fight against women's cancers.

# MANITOBA HISTORICAL SOCIETY – CENTENNIAL BUSINESS AWARD

In September, Great-West Life was recognized by the Manitoba Historical Society as a historic business based in Manitoba and presented with a Centennial Business Award. The award cultivates public awareness, encourages pride and acknowledges the impact that businesses have on Manitoba.

# **MANITOBA**

We celebrated the milestone of Great-West Life's 125th anniversary in 2016. Our roots in this prairie province run deep and so does our history of community support.

To help Manitobans of all ages and economic backgrounds attend and benefit from cultural experiences, we support major arts organizations including the Winnipeg Symphony Orchestra, Royal Manitoba Theatre Centre and Prairie Theatre Exchange through education programs and family-oriented productions for audience development. We also fund grassroots organizations that reach out to at-risk children and youth, such as Art City.

Building on support for various projects at the Winnipeg Art Gallery (WAG), we made a commitment (\$100,000) for the WAG's new Inuit Art Centre, expected to begin taking shape in 2017. This new centre will house and display one of Canada's largest collections of contemporary Inuit art, and develop and deliver related workshops and programming on Inuit and Canadian history and culture.

The annual *Great-West Life Actuarial Career Scholarship* gives up to four **University of Manitoba** students a financial award and the potential for a work placement at one of our head offices. At the **University of Winnipeg**, students in applied management studies can apply for scholarships through the *Great-West Life Business Student Scholars Program*, where they receive not only financial support but also mentoring and internship opportunities with our company.

In 2016 we reaffirmed our support of the **Business Council of Manitoba's** *Aboriginal Education Awards*. The awards help approximately 100 young Aboriginal and Metis students pursue post-secondary education in Manitoba.

We encourage community economic development through LITE—Local Investment Toward Employment. Our support helps LITE stimulate the inner-city economy through grants to partner organizations that provide year-round skills training and work experience for people facing obstacles to employment. As well, each fall a portion of our funding is used to purchase food for Christmas hampers from partnering inner-city businesses.

Our continued commitment to Specialized Services for Children & Youth's (SSCY) *Together is Better* campaign helped fund their new building in central Winnipeg, which opened in June. Many of SSCY's integrated agencies have moved into the new shared space that's more convenient, accessible and comfortable for families and health care professionals – a new model of integrated health services that fills a need across the province and beyond.

Arriving in a new country can be intimidating and challenging, especially for children. That's why we supported (\$12,500) the Immigrant and Refugee Community Organization of Manitoba, which eases this transition with programs like *Homework Education for Youth*. The program provides after-school drop-in support including help with homework, life skills and a sense of community connection for nearly 200 youth. These are mainly newcomers from refugee backgrounds who live in Winnipeg's inner-city neighbourhoods.

Macdonald Youth Services helps more than 9,000 young Manitobans each year through psychological counselling, crisis intervention, life-skills training and a safe environment for at-risk youth. With a commitment to the *Help Me Help Myself* campaign, we're helping fund its new therapeutic centre, which will provide therapy rooms and classroom space for skills and cultural activities, in a central location easy for youth and families to access.

## **ONTARIO**

In the province that's home to two of our head offices and many of our employees, we engage with charitable organizations that are keeping residents healthy and safe, focusing on learning, and protecting our environment, among other priorities.

Advancements in technology in medicine save lives. Our commitment (\$100,000) to the **University of Ottawa Heart Institute** and the *Bringing the Future Closer* capital campaign will help build a new Hybrid Operating Room. This interdisciplinary, multifunctional room will bring infrastructure and technology from cardiac operating rooms and catheterization labs to the patient. The goals are better patient care and overall outcomes, including shorter hospital stays.

A good-quality patient bed is essential for the comfort of any patient. Our commitment to the **Lake of the Woods District Hospital** assists with the purchase of new adjustable beds, helping improve patient care, safety and recovery, while also easing the physical burden on caregivers.

Visiting one's child in the hospital is difficult; it's even harder when a family must travel far from home. The **Health Sciences North Foundation** in Sudbury is constructing a specialized pediatric centre of excellence for Northeastern Ontario, to help accommodate the thousands of children who currently need to go to Toronto, Ottawa or London to receive care. Our commitment (\$100,000) is helping build the **NEO Kids Health Centre** for children, youth and families to receive care closer to home.

Rouge Valley Urology cares for more than 5,400 patients with cancer diagnoses each year, along with people facing other urological issues, in east Scarborough and west Durham. We helped the **Rouge Valley Health System** establish a Urological Centre of Excellence with a commitment (\$50,000) toward two urology suites designed to free up operating room time for other procedures, and to reduce wait times for consultation, testing and treatment for patients with prostate cancer.

We made an equal contribution to the **University Hospitals Kingston Foundation** toward the purchase of a new state-of-the-art MRI machine for the Kingston Regional Hospital and to renovating its imaging services area.

The Alzheimer Society London and Middlesex program London Life Generation Link matches student volunteers with seniors experiencing dementia to socialize, share stories and create a memory book that stimulates new understandings for both. The program is evolving to include field trips that foster historical reminiscing, and modern tools and technology to enhance communication between generations.

We're giving doctors a helping hand to allow them to see what they're doing better, with support toward a new C-Arm machine for the **Thunder Bay Regional Health Sciences Centre**. The X-ray image intensifier is vital for the Cardiac Program. Our support for the Foundation also includes the long-term volunteer and fundraising efforts of our own local representatives.

It's hard for people with full eyesight to imagine what it's like to be blind or partially sighted. Many of our employees and representatives in the Kanata/Kingston areas tried to do just that by taking part in CNIB (Canadian National Institute for the Blind) Ontario East Region's NightSteps events. These family walks "under the stars" raise funds and awareness. Proceeds allow blind and partially sighted children and adults an opportunity to enjoy CNIB's accessible lakefront camp facility in Muskoka.

The best learning experiences are often hands-on. Our support of the **Ivey Connects** *Community Internship* program allows students at Ivey Business School at Western University to take part in summer internships at non-profit organizations in London and Toronto. Just

# Ontario 5,871 \$524.7 EMPLOYEES MILLION IN PAYROLL \$\$1,375,000 IN SUPPORT TO UNITED WAY

one example saw an intern with **CivicAction** help develop and implement an initiative to reduce stigma around mental illness and motivate employers to better support their workers' mental health.

Through the *Envision Tomorrow* capital campaign, the **Lambton College Foundation** is renewing its Sarnia campus. Our commitment (\$75,000) supports this campaign, which was established to enhance academic programming, student athletic needs and applied research opportunities.

As in several other Canadian centres, we continued to support a **Start2Finish** *Running* & *Reading Club* in London, at F.D. Roosevelt Public School. The after-school program couples physical activity with reading and mentorship for economically disadvantaged children. One of our employees along with a distribution associate of our organization enjoyed their experience as volunteers so much that they stepped into the roles of Co-Directors for this particular reading club.

In Toronto, **Second Harvest**, Canada's largest not-for-profit perishable food recovery program, distributes fresh surplus food donated by grocery stores, food distributors and manufacturers, hotels and caterers to community centres, shelters, breakfast programs and drop-in centres. Our commitment (\$80,000) helps the *Harvest Kitchen Program* provide a unique training opportunity to under-skilled people, enabling career development.

Ronald McDonald House is a welcoming "home away from home" for families with seriously ill or injured children receiving medical care at nearby hospitals. We made our commitment (\$50,000) to help Ronald McDonald House of Southwestern Ontario build a new facility in the Windsor Regional Hospital. The seven-bedroom house with laundry facilities, public lounge/family room, and sunroom will benefit families with children in the hospital who must travel from surrounding communities including Chatham, Leamington and Wallaceburg.

Families of adults undergoing hospital treatment can benefit from a caring place to call home as well. **Mark Prece Family House** in Hamilton provides accommodation minutes away from Hamilton General Hospital for patients there or at three nearby hospitals. We helped expand their facility in 2013, and continue to participate through a group of our employees in the *Sponsored Meal Program*, which sees them shopping for, preparing and cooking a meal for 40 members of families staying on site.

**Fred Victor** helps Toronto's homeless and low-income citizens access programs and services to rebuild their lives. In 2016 we completed a pledge (\$50,000) toward the *Fresh Start* initiative, helping Fred Victor repurpose one of Toronto's Pan Am Athletes' Village buildings into



# **MUSEUM LONDON**

We're helping Museum London make arts and heritage education more inclusive and accessible. The Museum launched its public fundraising campaign for its new Centre at the Forks, a creative learning centre, in September. The Centre at the Forks will feature unique, integrated and interactive programming, allowing more people access to hands-on creativity. Great-West Life President & Chief Operating Officer Stefan Kristjanson announced our \$300,000 commitment at the launch.

Supporting Junior Achievement in Ontario

3,700+

Students supported

\$89,000

Total investment

affordable housing along with social services for up to 300 people. Residents include single adults, families, at-risk youth, seniors and others with mental health challenges, refugees/newcomers, veterans and people living with physical disabilities. Residents began moving into the *Pan Am Legacy Housing* in spring 2016.

We also supported **Shifra Homes Inc.**, the only agency in the Halton region (serving Burlington, Oakville, Milton and the surrounding area) offering a safe haven and a supportive environment to young homeless women who are pregnant.

With the *Engage! London* program, the **London Community Foundation** helps the city's up-and-coming leaders find the "good" in doing good, inspiring young professionals to get involved in their community through volunteerism. With our lead sponsorship (\$10,000) and the support of community mentors, including our employees, participants work together as consultants to provide strategic recommendations to non-profit organizations for causes they are passionate about.

Our commitment (\$150,000) is helping build two new facilities for the YMCA of Western Ontario. The Windsor YMCA, a new multi-use community centre at Central Park Athletics, opened to the public in October. In the rapidly growing southwest area of London, a new YMCA, community centre and library has broken ground and is scheduled to open in fall 2018.

The annual *Mayor's Au Marché* in St. Catharines raises funds for children and youth to take part in recreation and cultural programs. With our support, the event brings together local talent, chefs, restaurants, wineries and craft breweries to raise money for the *St. Catharines Youth Fund* at the **Niagara Community Foundation**.

When like-minded organizations work together, good things happen. **Pillar Nonprofit Network** has converted an old commercial building in downtown London into *Innovation Works*. This new social innovation shared space enables incubating new ideas and fostering innovation for community change. Our multi-year commitment (\$150,000) supports capital and programming. At the heart of this new facility, the *London Life Solutions Lab* will be a space for workshops, events and activities where creative, passionate community change-makers from all sectors – including our employees – can develop more powerful ways of collaborating to advance transformative change. The shared space's second and third floors opened in 2016 and the first floor, featuring the *LondonLife Solutions Lab*, opened in January 2017.

In May, five men associated with Community Living London received the keys to a pair of new shared homes, thanks to **Habitat for Humanity Heartland Ontario** and its unique partnership with Community Living London. We were the House Title Sponsor, and more than 100 volunteers from our London head office joined the build.

We're helping the **North Bay Symphony Society** bring music to people in Northern Ontario through the *Gift of Music* program. Our support enhances interest and accessibility to the Symphony, and recognizes volunteerism in the community by donating tickets to select volunteer organizations.

The **Art Gallery of Burlington** holds its *Free Family Sundays: Open Studio* every week, providing accessible, drop-in art sessions for children, youth and families. We're pleased to help balance art appreciation with art creation for those who might not otherwise afford art classes.

# Quebec 1,039 \$81.8 **§\$419,000**

IN SUPPORT TO UNITED WAY



# LE GROUPE COMMUNAUTAIRE L'ITINÉRAIRE

Le Groupe communautaire L'Itinéraire empowers people who are homeless through work experience and training, including the production and marketing of a magazine. We're proud to support their Intergenerational Project in which experienced magazine vendors teach and mentor younger vendors, helping participants in each role to build their skills and confidence.

Photo by Isabelle Gauthier

# QUEBEC

We're providing significant support to help people in Quebec including at-risk youth and other vulnerable individuals - meet their basic needs, pursue their potential and receive compassionate care.

Offering emergency, transition and housing services to thousands of homeless men and women, the **Old Brewery Mission** also provides personal contact and more than 700 nourishing meals daily - many served by our employee and advisor volunteers over the years. We made our commitment (\$150,000) to the See the End of Homelessness campaign to help the Mission respond to the many needs at the root of homelessness, including supports for some of its clients facing age-related issues like Alzheimer's and other disorders, which add to the stresses and dangers of being homeless.

Les Habitations l'Escalier in Montreal provides shelter for homeless and at-risk young adults, as well as employment training and development through their social enterprise programs. Our commitment (\$20,000) will help repair and increase the capacity of temporary housing for homeless youth.

Based in Saint-Augustin-de-Desmaures near Quebec City, CASA -Centre de thérapie treats people with addictions. It also provides services to family members and specialized programs to veterans and current Armed Forces members. We're supporting a building expansion and renovation with a commitment (\$30,000) that will help expand the facility from 39 rooms up to 95.

An aging population, developments in oncology and the recent expansion of the Charles LeMoyne Hospital's cardiology program – regionally recognized for its expertise - are all contributing to an increase in specialized exams, including ultrasound. We've made a commitment (\$50,000) toward new equipment, including a portable cardiac ultrasound machine to deliver faster care.

La Maison Monbourquette provides bereavement support and resources, free of charge. Our support will help them make important updates to their three comprehensive websites to improve accessibility and raise awareness of their services.

Young researchers in Quebec studying various health issues and diseases have the potential to make great discoveries. The Great-West Life, London Life and Canada Life Doctoral Scholarship supports them through the Fondation universitaire Armand-Frappier de l'INRS. This year's award recipient, Ph.D. student Philippe Egesborg, is studying a protein involved in highly aggressive forms of breast cancer for which current treatments are largely ineffective.

With our support Fondation de l'Institut universitaire de cardiologie et de pneumologie de Québec gives cardiologists a chance to develop expertise and create first-rate research and clinical sites for cardiac care. Fellowship recipients train in ultra-specialized medical assessment centres outside of Quebec, returning back to the institute with new expertise and care methods.

Meanwhile, for nursing students, Le Cégep de Sorel-Tracy's new Learning Simulation Laboratory offers a state-of-the-art healthcare training environment with innovative technology and robotics to provide a realistic experience, helping prepare them for jobs and improve patient outcomes. Our commitment (\$20,000) supports the purchase of one of three specialized training mannequins.

Families welcoming a new baby want a safe, comfortable place to give birth. Gatineau Health Foundation is delivering this wish with an overhaul of the maternity ward at Gatineau Hospital. We're contributing (\$50,000) to the Bringing Childbirth back to Gatineau campaign.

As children grow, the *Shape Up* health promotion program aims to instill healthy habits by promoting physical activity and healthy eating. This program for kids ages 5 to 16 is delivered through summer camps and communication to families throughout the year. Our commitment (\$100,000) helps expand the **Shape Up Foundation** program at more camps across the province and other parts of Canada.

Music also enriches young lives. As Presenting Sponsor of the Orchestre symphonique de Montréal's Youth Concert Series, we're helping to give students the opportunity to become familiar with classical music by attending innovative and stimulating live performances.

IN SUPPORT TO UNITED WAY

# Atlantic 213 \$15.6 MPLOYEES MILLION IN PAYROLL **EMPLOYEES §\$71,000**

# **ATLANTIC CANADA**

The people and communities across the Atlantic provinces are diverse, as are the regional initiatives we supported in 2016. Whether it's helping kids who need someone to talk to, supporting people undergoing cancer treatments, or aiding communities in crisis, we were there to show we care.

When communities in Nova Scotia and Newfoundland were flooded after being hit by the tail end of Hurricane Matthew and another weather system in October, we joined in relief efforts. Our contribution to the Canadian Red Cross helped provide emergency relief and supplies to families and individuals affected by the major flooding and damage in the areas.

We're supporting the musical therapy program for pre-school children with special needs at Halifax's Wee Care Developmental Centre. Their programs help each child realize their full potential and provide for their unique educational needs.

Exposure to the arts has many cognitive and creative benefits for young children. With our support, Confederation Centre of the Arts gives school children from across P.E.I. the chance to experience and learn about the arts in a fun way. For Arts Discovery Days, children enjoy a day of workshops that expose them to dance, theatre and visual arts in a professional setting.

Kids Help Phone makes sure kids can get help when they need it. Employees and representatives in our Halifax offices raised money for Kids Help Phone by participating in the 2016 Boolathon, an annual Halloween-themed bowling fundraiser with proceeds supporting day and night service counselling and information services to young people dealing with grief and loss, struggling with family relationships, or coping with other issues.

We're helping students learn about finances, and awarding them for exceptional performance in doing so. Our contribution to University of New Brunswick in Fredericton is helping this institution develop and launch its Quantitative Finance program.

For many years, we've supported our Newfoundland employees and representatives who have volunteered and raised funds for the Burin Peninsula Health Care Foundation. In 2016, we expanded our support with a commitment (\$20,000) toward renovations, expansion and purchase of equipment for the hospital's new Chemotherapy Unit.

Through our support of Canadian Cancer Society - Newfoundland and Labrador Division's One Night Stand Against Cancer initiative, we're helping relieve some of the financial burden cancer patients incur for accommodations, meals and transportation to and from hospital appointments.

We've made a commitment (\$15,000) to the Dartmouth General Hospital Charitable Foundation, toward renovations to the inpatient unit. Our donation will help create brighter, cleaner and more comfortable surroundings in refurbished units, contributing to a healing environment.



# YMCA OF GREATER HALIFAX/DARTMOUTH

Kids and families need a safe, comfortable place where they can feel a part of their community. The YMCA of Greater Halifax/Dartmouth is aiming for that goal with their new facility, to open in 2019. This anchor facility will house an aquatics centre, as well as fitness, recreational, family and community space and programs for the well-being of community members. Our commitment (\$100,000) will go toward the 70,000-squarefoot Centre of Community, an inclusive space to inspire people of all ages, abilities, social and economic backgrounds to take an active role in their health and wellness.





# **CONTRIBUTIONS TO COMMUNITIES IN 2016**

220 Red River Royal Canadian Air Cadet Squadron 2017 Canada Summer Games Host Society Inc. 30 Hour Telethon for Palliative Care Services 351 Silverstar Royal Air Cadet Squadron - Unionville 618 Queen City – Royal Canadian Air Cadets 980 CJME's Santa's Anonymous A Way Home ABC Life Literacy Canada

A Way Home
ABC Life Literacy Canada
ACCES Employment
Accueil francophone
Action Nouvelle Vie
Aeolian Hall Musical Arts Association

Aeolian Hall Musical Arts Association The AIDS Coalition of Nova Scotia Alberta Adolescent Recovery Centre Alberta Business Family Institute

The Alberta Children's Hospital Foundation

ALS Society of Canada

Alzheimer Society of London and Middlesex

Alzheimer Society of Manitoba

Alzheimer Society of Saskatchewan

Alzheimer Society of Toronto

Amabile Choirs of London, Canada

Amcal Family Services

Applewood Centre for Adult Learning

Aptus Treatment Centre

Arcady

Art City

Art Gallery of Burlington

Art Gallery of Hamilton

Art Starts Neighbourhood Cultural Centre

The Arthritis Society - Manitoba & Nunavut Division

The Arthritis Society - Southwestern Ontario

Arts Club Theatre Company

Arts Umbrella

Artspace Inc.

Assaulted Women's Helpline

Assiniboine Park Conservancy

Association of Fundraising Professionals, Golden Horseshoe Chapter Association of Fundraising Professionals, Greater Toronto Chapter

Association of Fundraising Professionals, Manitoba Chapter

Association of Fundraising Professionals, Regina Chapter

Bata Shoe Museum

BC Children's Hospital Foundation

BC Women's Hospital & Health Centre Foundation

Belleville General Hospital Foundation

Bethania Mennonite Personal Care Home

Between Friends

Big Brothers Big Sisters of Greater Halifax

Big Brothers Big Sisters of London & Area

Big Brothers Big Sisters of Toronto

Big Brothers Big Sisters of Windsor Essex

Big Brothers of Greater Vancouver Foundation

Big Brothers of Regina

Border Crossings

Bow Valley College

Boys & Girls Club of London Foundation

Boys & Girls Club of Ottawa

Boys & Girls Club of Winnipeg

Brain Tumour Foundation of Canada

Brescia University College

Bridges to Hope Inc.

British Columbia Institute of Technology Foundation

Brockville & District Hospital Foundation

Brown Bagging for Calgary's Kids Society

Burin Peninsula Health Care Foundation

Burlington Community Foundation

Business for the Arts

Cabbagetown Community Arts Centre

Calgary Drop-In & Rehab Centre

Calgary Philharmonic Orchestra

Cambridge Memorial Hospital Foundation

Camp Oochigeas

Canada's History

Canada's Royal Winnipeg Ballet

Canadian Association of Family Enterprise - Vancouver

Canadian Association of Gift Planners (CAGP)

Canadian Association of Student Activity Advisors

Canadian Blood Services

Canadian Business History Association

Canadian Cancer Society - Alberta/NWT Division, Calgary & District Unit

Canadian Cancer Society - Elgin-Middlesex Community Office

Canadian Cancer Society - Manitoba Division

Canadian Cancer Society - Newfoundland & Labrador Division

Canadian Cancer Society - Oxford County Unit

Canadian Cancer Society - Peterborough & District

Canadian Cancer Society - Quebec Division

Canadian Cancer Society - Waterloo Region Community Office

Canadian Celiac Association - Manitoba

Canadian Dachshund Rescue (Ontario)

Canadian Foundation for AIDS Research (CANFAR)

Canadian Institute for Advanced Research (CIFAR)

Canadian Life Insurance Medical Officers Association (CLIMOA)

The Canadian Medical Hall of Fame

Canadian Mental Health Association - BC Division Canadian Mental Health Association - Kelowna Canadian Mental Health Association - Niagara

Canadian Museum for Human Rights Canadian Opera Company Canadian Progress Club - Halifax Canadian Progress Club - St. John's

Canadian Red Cross

Canadian Red Cross – Quebec Canadian Red Cross – Western Zone

Canadian Stage

Canadian Women's Foundation CancerCare Manitoba Foundation Canuck Place Children's Hospice

Canucks for Kids Fund Capilano University

Cardiac Health Foundation of Canada

The Caring Place
The Carpenter Hospice
Carrefour d'Entraide Lachine
CASA Centre de thérapie

Catholic Youth Organization - Marydale Park

CCSE Maisonneuve Centaur Theatre Company Centraide du Grand Montréal

Centraide Estrie Centraide Mauricie Centraide Outaouais

Centraide Québec et Chaudière-Appalaches

Centraide Saguenay-Lac-St-Jean Central Neighbourhood House Central Okanagan Hospice Association

Le centre de recherche sur l'Atelier de l'Arche et son époque Centre for Addiction and Mental Health Foundation

The Cerebral Palsy Association of Manitoba Chartered Professional Accountants of Canada

Chatham-Kent Hospice Chatham Outreach for Hunger

Chez Nous

Child Advocacy Centre Niagara Children's Aid Foundation of Halton

Children's Discovery Museum on the Saskatchewan

Children's Health Foundation (London) Children's Hospital Foundation of Manitoba Children's Rehabilitation Foundation

Children's Wish Foundation of Canada – Alberta & NWT Chapter Children's Wish Foundation of Canada - Nova Scotia Chapter

Children's Wish Foundation of Canada - Prince Edward Island Chapter

CHIMO Community Services Christmas & Winter Relief Association

The Citadel Theatre CivicAction

CNIB - Manitoba and Saskatchewan, Winnipeg Office

CNIB - Ontario East Region Coast Mental Health Foundation

Common Weal Community Arts Incorporated Community Foundation of Greater Peterborough

The Concerned Kids Conestoga College

Confederation Centre of the Arts The Conference Board of Canada Cornwall Alternative School

Corporate Social Responsibility Society | CSRS Schulich

Corporation L'Espoir

The Corporation of Massey Hall and Roy Thomson Hall

Corps de cadets 2710 Optimiste-Laflèche

Council for London Seniors Covenant House Toronto Covenant House Vancouver CPAC Foundation Creative Kids

Creative Retirement Manitoba

Crohn's and Colitis Foundation of Canada - Ontario Region

Crouch Neighbourhood Resource Centre Cystic Fibrosis Canada - Essex-Kent Chapter

Daily Bread Food Bank D'Arcy's Animal Rescue Centre

Dartmouth General Hospital Charitable Foundation

The David Suzuki Foundation Défi Corporatif Canderel Douglas College Foundation Downtown Winnipeg BIZ

Dr. Noble Irwin Regional Healthcare Foundation

The Dream Factory
Dreams Take Flight - Toronto
Ducks Unlimited Canada
Durham Deaf Services
Earth Rangers

East End Community Health Centre Easter Seals Ontario - Peterborough Economic Development Winnipeg Inc. Edwards Business Students' Society

Encounters with Canada

Ethio-Canadian Cultural Academy Inc. The Ewing's Cancer Foundation of Canada

Excellence Canada

Experiences Canada (formerly SEVEC)

FACS Niagara Foundation

Families of Spinal Muscular Atrophy Canada Society

Fanshawe College Federation CJA Festival du Voyageur

FirstOntario Performing Arts Centre Folk Arts Council of Winnipeg

Fondation de L'Entrepreneurship de Beauce

Fondation de l'Université du Québec à Trois-Rivières Fondation des amis de l'enfance (Montréal) Inc.

Fondation du Cégep de l'Outaouais Fondation du Cégep de Sorel-Tracy La Fondation du Grand défi Pierre Lavoie Fondation Hôpital Charles-Le Moyne

Fondation Institut Universitaire de Cardiologie et de Pneumologie de Québec

Fondation Jean-Monbourquette Fondation l'air d'aller Fondation Marie-Eve Saulnier

Fondation pour les arts, les lettres et la culture en Outaouais

Fondation Ressources-Jeunesse

Fondation santé et mieux-être Jeanne-Mance

Fondation Sourdine Fondation Tel-jeunes Fondation Tremplin Santé

Fondation universitaire Armand-Frappier de l'INRS

Food Banks Canada Forces AVENIR Forest City Road Races The Forks Renewal Corporation FortWhyte Alive

Foundation for Gene and Cell Therapy

Foundation of Stars Francofonds Fred Victor Centre Frontier College Funds for Pets

Future Leaders of Manitoba Council

Future Possibilities Canada Gardiner Museum Gatineau Health Foundation Girl Guides of Canada

Girl Guides of Canada - Manitoba Council Girl Guides of Canada - Ontario Council

Givesome Foundation Inc.

Glenbow Museum Globe Theatre

Good Shepherd Centre

The Governor General's Canadian Leadership Conference

Grace General Hospital Foundation Grand River Hospital Foundation

The Grand Theatre

Grande Prairie Regional Hospital Foundation Les Grands Ballets Canadiens de Montréal

Grandview Children's Foundation Grant MacEwan University Foundation

Greater Peterborough Health Services Foundation

Green Action Centre

Groupe communautaire L'Itinéraire

Growing Chefs! Ontario Habitat for Humanity Canada

Habitat for Humanity Heartland Ontario

Habitat for Humanity Manitoba

Habitat for Humanity National Capital Region

Habitat for Humanity Nova Scotia Habitat for Humanity Quebec Habitat for Humanity Toronto

Habitat for Humanity Vancouver Island North

The Hammer Band

Hands The Family Help Network.ca Health Care Foundation (St. John's)

Health Employers Association of BC - Vancouver

Health Sciences North Foundation The Healthy Enterprises Group Heart and Stroke Foundation of BC & Yukon

Heart and Stroke Foundation of BC & Tuko Heart and Stroke Foundation of Manitoba Heart and Stroke Foundation of Ontario

Heart and Stroke Foundation of Ontario - Brockville Heart and Stroke Foundation of Ontario - Durham Heart and Stroke Foundation of Ontario - London Area

Heart and Stroke Foundation of Quebec Heartland Forest Nature Experience

Helping Hands for Manitobans with Breast Cancer Inc.

Helping Hands Street Mission

Heritage Winnipeg HIPPY - Quebec

Hockey Helps the Homeless Holy Names House of Peace Horton Street Seniors Centre

The Hospice of Windsor and Essex County

Hospitals of Regina Foundation Hôtel-Dieu Grace Healthcare

House of Hesed

Human Resources Professionals Association Humber River Hospital Foundation

Ignite Adult Learning Corporation

Imagine Canada

Immigrant and Refugee Community Organization of Manitoba

Immigrant Centre Manitoba Inc.

Indspire

Inn From the Cold

Institute for International Women's Rights - Manitoba International Institute for Sustainable Development

International Symphony Orchestra

Intersections Media Opportunities for Youth Society

Interval House

The Ireland Fund of Canada The Ireland Park Foundation

Italian Canadian Handicapable Association

Jazz Winnipeg Jeans 'n Scrubs

Joseph Brant Hospital Foundation La Joujouthèque Saint-Michel

Jovia Foundation

JRK Millen Navy Cadets – HMCS Chippawa Junior Achievement of British Columbia Junior Achievement of Canada Junior Achievement of Central Ontario Junior Achievement of London & District

Junior Achievement of Peterborough, Lakeland, Muskoka

Junior Achievement of Saskatchewan

Junior Achievement of South Western Ontario Juvenile Diabetes Research Foundation - Winnipeg

Ka Ni Kanichihk Inc.

Katie Cares

Kelowna General Hospital Foundation

The Kidney Foundation of Canada - Ontario Branch The Kidney Foundation of Canada - Saskatchewan

Kids Help Phone KidsAbility Foundation KidSport Alberta KidSport BC

KidSport Greater Victoria

KidSport Manitoba (Sport Manitoba)

KidSport Saskatchewan

Kinesis Dance

Kiwanis Club of Wascana

Koats for Kids

Lake of the Woods District Hospital Foundation

The Lambton College Foundation

Lambton Concert Band Langara College Foundation

L'Arche Foundation of Greater Vancouver

L'Arche London

The Law Society Foundation Leadership Windsor/Essex

LEAF Manitoba

LEAP: The Centre for Social Impact

L'Entraide de Lourdes Les Habitations l'Escalier Les Petits Frères Let's Talk Science

The Leukemia & Lymphoma Society of Canada The Lighthouse Program for Grieving Children The Lighthouse, Children and Families

LITE

London Abused Women's Centre

London Arts Council

London Chamber of Commerce London Children's Museum London Community Foundation London Community Players London Health Sciences Foundation

London Heritage Council London Humane Society

London Santa Claus Parade Corporation

Loran Scholars Foundation

Lorraine Kimsa Theatre for Young People

LUSO Community Services

Lymphedema Association of Manitoba

Macdonald Youth Services MacKenzie Art Gallery MADD London

La Maison de Quartier Villeray La Maison des Jeunes de St-Bruno La Maison Marguerite de Montréal Make-A-Wish - Southwestern Ontario Make-A-Wish - Toronto & Central Ontario Manitoba Aboriginal Youth Achievement Awards

Manitoba Chamber Orchestra Manitoba Children's Museum

Manitoba Conservatory of Music and Arts

Manitoba Dragon Boat Festival

Manitoba Marathon The Manitoba Museum Manitoba Opera

Manitoba Schizophrenia Society

Manitoba Schools Science Symposium Manitoba Sports Hall of Fame and Museum Inc.

Manitoba Theatre for Young People Manitoba Underdogs Rescue Mark Preece Family House

Maryvale

McCord Museum

McMaster Children's Hospital Foundation

Merrymount Children's Centre

Metropolitan United Church of London's Meal Program

Michael Cuccione Foundation Middlesex-London Health Unit Mindful Employer Canada The Miracle League of Amherstburg Misericordia Health Centre Foundation

Mission Services of London Mississauga Camp Enterprise Mississauga Symphony Orchestra Mohawk College Foundation

Moisson Montréal Montréal Cancer Institute

The Montréal Children's Hospital Foundation Montréal Chinese Hospital Foundation The Montréal Museum of Fine Arts

Moorelands

Moose Jaw Health Foundation

La Mosaïque, centre d'action bénévole et communautaire

The Mount Royal University Foundation Mount Sinai Hospital Foundation Movember Canada

The Movement Centre of Manitoba

Multiple Sclerosis Society of Canada - Alberta Division Multiple Sclerosis Society of Canada - Manitoba Division

Multiple Sclerosis Society of Canada - Ontario & Nunavut Division

Multiple Sclerosis Society of Canada - South and Central Vancouver Island

Multiple Sclerosis Society of Canada - Southwestern Ontario

MUN Campus Food Bank

Le Mûrie

Muscular Dystrophy Canada - Québec Regional Office

Museum London

Muslim Food Bank & Community Services Society Naomi House

National Arts Centre Nature Conservancy of Canada The Nature Trust of British Columbia Navy League London Branch Neighbourhood Link Support Services

Neil Squire Society Nelson Youth Centres Neptune Theatre Foundation Never Alone Foundation

The New Brunswick Association for Community Living

Niagara Community Foundation North Bay Symphony Society

North End Community Renewal Corporation North York General Hospital Foundation

The Northern Alberta Institute of Technology (NAIT)

Northern Ontario Art Association Old Brewery Mission Foundation oneROOF Youth Services Ontario Agri-Food Education Inc. Ontario Chamber of Commerce

Ontario Chamber of Co Ontario Heritage Trust Opera Atelier L'Opéra de Montréal

Opportunities for Employment

Orchestras Canada

L'orchestre de chambre I Musici de Montréal

Orchestre symphonique de Montréal

The Ottawa Art Gallery
The Ottawa Humane Society

Parachute Park House Inc.

The Parkwood Foundation

Partners for Youth

Pathways to Education Canada

People for Animals of Saskatchewan Inc. Pembroke Regional Hospital Foundation

Persephone Theatre Pillar Nonprofit Network

Pink Ribbon Ladies Golf Classic for Hope Playwrights' Atlantic Resource Centre

POGO - Pediatric Oncology Group of Ontario

Pollution Probe Prairie Theatre Exchange

Pregnancy and Family Support Services The Princess Margaret Cancer Foundation Project Warmth Society of Alberta The Psychology Foundation of Canada

Queen's University

Queen's York Rangers 2799 Army Cadet Corps

Rainbow Stage Rainbow Youth Centre Ranch Ehrlo Society

Reaching E-Quality Employment Services

READ Saskatoon Red River College ReForest London Refuge des Jeunes d

Refuge des Jeunes de Montréal Regina Sexual Assault Centre Regina Symphony Orchestra Reh-Fit Foundation Rideau Hall Foundation

Riverview Health Centre Foundation

Rockin' New Year's Eve Celebration (City of London)

Ronald McDonald House - Atlantic Canada Ronald McDonald House - British Columbia Ronald McDonald House - Hamilton Ronald McDonald House - Northern Alberta

Ronald McDonald House - Ottawa and Eastern Ontario

Ronald McDonald House - Saskatchewan Ronald McDonald House - Southern Alberta Ronald McDonald House - Southwestern Ontario

Ronald McDonald House - Toronto

Rose and Max Rady Jewish Community Centre

Rose Cherry's Home for Kids

Rouge Valley Health System Foundation Royal Aviation Museum of Western Canada

Royal Manitoba Theatre Centre Royal Ontario Museum

Royal Ottawa Foundation for Mental Health

Ryerson University S.A.M. Properties

S.U.C.C.E.S.S. (United Chinese Community Enrichment Services Society)

Safety Services Manitoba

The Salvation Army - Alberta and Northern Territories

The Salvation Army - Hamilton

The Salvation Army - Manitoba & Northwest Ontario

The Salvation Army - Nanaimo SARI Therapeutic Riding

Saskatchewan Chamber of Commerce

Saskatchewan Indian Institute of Technologies

Saskatchewan Polytechnic Saskatchewan Science Centre Saskatoon City Hospital Foundation Scouts Canada - Greater Toronto Council Scouts Canada - London Area Council Scouts Canada - Manitoba Council

Second Harvest

Seneca College of Applied Arts and Technology

Sentier Urbain

Shad Valley International

Shakespeare in the Ruins

Shakespeare on the Saskatchewan Festival

Share the Warmth

ShareLife - Archdiocese of Toronto

Shaw Festival

Sheridan College Institute of Technology and Advanced Learning

Shifra Homes Inc.

Shriners Hospitals for Children - Canada

SickKids Foundation

Sierra Club of Canada Foundation

Simon Fraser University

Single Parent Association of Newfoundland

Sketch - Working Arts for Street-Involved and Homeless Youth

Smile Theatre Company

SOS Children's Village British Columbia (CANADA) Society

Soulpepper Theatre Company

South London Neighbourhood Resource Centre South Temiskaming Activity Trails Organization

Special Olympics Canada Special Olympics Manitoba Special Olympics Nova Scotia Special Olympics Ontario – Kingston Special Olympics Ontario – London

Special Olympics Ontario – Stratford & Area Specialized Services for Children & Youth

St. Anthony's Hospital St. Clair College Foundation

St. Joseph's Health Care Foundation (Hamilton) St. Joseph's Health Care Foundation (London)

St. Joseph's Hospice

St. Joseph's Hospitality Centre

St. Lawrence College

St. Mary's Hospital Foundation

St. Matthews Maryland Community Ministry

St. Paul's High School

St. Paul's Hospital Foundation (Vancouver)

St. Stephen's Community House

St. Thomas Elgin General Hospital Foundation

Start2Finish Foundation

Stollery Children's Hospital Foundation

The Stratford Festival Sunshine Centres for Seniors Tabor Mountain Recreation Society

Tafelmusik

Take Pride Winnipeg

Talisker Players Chamber Music Teresina Larizza Charities Foundation The Terry Fox Foundation Ontario Thames Valley Children's Centre Thames Valley Education Foundation

Theatre Aquarius Theatre Calgary

Théâtre du Nouveau Monde Theatre New Brunswick

Theatre Nova Scotia Theatre Sarnia

Thunder Bay Regional Health Sciences Foundation

Thunder Bay Symphony Orchestra Timmins and District Hospital Foundation Toronto Alliance for the Performing Arts

Toronto Arts Council Foundation

Toronto Choral Society Toronto Symphony Orchestra

Trajet

Tremblant 24h Foundation

Trillium Health Partners Foundation

True Patriot Love Foundation

United Way Alberta Capital Region

United Way Alberta Northwest

United Way Brandon & District

United Way Burlington & Greater Hamilton

United Way Calgary and Area

United Way Cambridge and North Dumfries

United Way Cape Breton

United Way Centraide Greater Moncton and Southeastern New Brunswick Region

United Way Centraide Ottawa

United Way Centraide Sudbury and/et Nipissing Districts

United Way Centraide Windsor-Essex County United Way Central & Northern Vancouver Island United Way Central and South Okanagan/Similkameen

United Way Central New Brunswick/Centraide Région du Centre du Nouveau-Brunswick

United Way Chatham-Kent United Way Cochrane-Timiskaming United Way Durham Region

United Way Grande Prairie & Region United Way Greater Saint John

United Way Greater Simcoe County

United Way Greater Victoria United Way Halifax

United Way Kingston, Frontenac, Lennox and Addington

United Way Kitchener-Waterloo and Area United Way Leeds and Grenville

United Way Leeds and Grenville
United Way London & Middlesex
United Way Lower Mainland

United Way Newfoundland and Labrador United Way Northern British Columbia

United Way Peel Region

United Way Peterborough & District United Way Prince Edward Island

United Way Quinte United Way Regina

United Way Sarnia-Lambton
United Way Saskatoon & Area

United Way Sault Ste. Marie & District United Way St. Catharines & District

United Way Thunder Bay

United Way Toronto and York Region

United Way Winnipeg UNITY Charity

University Hospitals Kingston Foundation

University of Alberta

The University of British Columbia

University of Calgary University of Fredericton University of Manitoba University of New Brunswick

University of Ottawa Heart Institute Foundation

University of Regina
University of Saskatchewan
University of Victoria
University of Winnipeg
Vancouver Chamber Choir
Vancouver Community College
Vancouver Island University Foundation

Vancouver Symphony Orchestra Variety, The Children's Charity of Manitoba

VIBE Arts for Children and Youth

Victoria Hospital Foundation (Prince Albert) Victoria Hospitals Foundation (Victoria) Vintage Locomotive Society Inc.

Vision Impaired Resources Network Inc.(VIRN)

Volunteer Manitoba VON Middlesex-Elgin

Wabano Centre for Aboriginal Health Inc.

Wee Care Developmental Centre Wellspring London and Region

Wellwood Resource Centre of Hamilton West Broadway Community Organization

West Island Lyric Theatre Western University Westover Treatment Centre

Windsor & Essex County Cancer Centre Foundation

Windsor Symphony Orchestra

The Windsor-Essex Children's Aid Foundation

The Winnipeg Art Gallery

Winnipeg Chamber of Commerce

Winnipeg Folk Festival

The Winnipeg Foundation

The Winnipeg Fringe Theatre Festival - Kids Fringe

Winnipeg Goldeyes Baseball Club's Community Zone Partnership

The Winnipeg Humane Society

Winnipeg International Children's Festival

Winnipeg Military Family Resource Centre (MFRC)

Winnipeg Philharmonic Choir

Winnipeg Police Association's Fundraiser

Winnipeg Rotary Club Community Service Fund Inc.

Winnipeg Santa Claus Parade

Winnipeg Symphony Orchestra

Wolseley Family Place

Women's Community House

Women's Enterprise Centre of Manitoba

The Woodrow Wilson International Centre for Scholars

Yellow Brick House

YMCA of Central East Ontario

YMCA of Greater Halifax/Dartmouth

YMCA of Regina (North West)

YMCA of Western Ontario

YMCA-YWCA of Winnipeg

York Region Food Network

Youth Central

Youth Diversion Program

Youth Opportunities Unlimited

YWCA Kitchener-Waterloo

YWCA Regina

YWCA Toronto

# **DUES & ASSESSMENTS**

We also support many professional, voluntary sector and business organizations. Many of our staff are involved in advisory or consultative capacities with industry organizations or working groups including members of private industry and regulatory agencies.

Better Business Bureau Serving Manitoba & N.W. Ontario

Boston College - Centre for Corporate Citizenship

Business for the Arts

Business Council of Manitoba

Canada Safety Council

Canadian Chamber of Commerce

Canadian Council for Aboriginal Business

Canadian Council of Chief Executives

C. D. Howe Institute

Conference Board of Canada

Fédération des chambres de commerce du Québec

Imagine Canada

The London Chamber of Commerce

Manitoba Chamber of Commerce

Ontario Chamber of Commerce

Pacific Rim Actuaries' Club of Toronto

Regina & District Chamber of Commerce

Toronto Financial Services Alliance

Toronto Region Board of Trade

Winnipeg Chamber of Commerce

# 2016 SCHOLARSHIPS, BURSARIES AND AWARDS

ABC Life Literacy Canada (National)

Great-West Life, London Life and Canada Life Literacy

Innovation Awards

Algoma University College (Sault Ste. Marie, ON)

The Great-West Life Student Assistance Fund

The Great-West Life Assistance Fund for Indigenous Students

Ambrose University College (Calgary, AB)

Freedom 55 Financial Scholarship

Arts Umbrella (Winnipeg, MB)

Media Arts Bursary Program

BCIT (Burnaby, BC)

Freedom 55 Financial Fitness and Community Wellness Award

Bow Valley College (Calgary, AB)

Freedom 55 Financial Business Awards

Brock University (St. Catharines, ON)

The Great-West Life Scholarship in Business Administration

Business Council of Manitoba (Winnipeg, MB)

Aboriginal Education Award Program

Canadian Foundation for AIDS Research (National)

Great-West Life, London Life and Canada Life Research Grant

The Canadian Medical Hall of Fame (London, ON)

Great-West Life and London Life Scholarship Fund

Capilano University (North Vancouver, BC)

Freedom 55 Financial Fitness and Community Wellness Award

Carleton University (Ottawa, ON)

The Great-West Life Assurance Company Award in Business

Great-West Life, London Life and Canada Life Award in Business

The Chartered Professional Accountants of Manitoba (Winnipeg, MB) Great-West Life Leadership Award

Concordia University (Montréal, QC)

Great-West Life Business Education Awards

Conestoga College Institute of Technology and Advanced Learning (Kitchener, ON)

Freedom 55 Financial Awards in Financial Services

Delta Waterfowl Research Station (Portage la Prairie, MB)

The Peter D. Curry Memorial Scholarship

Douglas College (New Westminster, BC)

Freedom 55 Financial Fitness and Community Wellness Award

École d'Entrepreneurship de Beauce (Saint-Georges de Beauce, QC) Great-West Life Scholarship

Fanshawe College (London, ON)

Great-West Life, London Life and Canada Life Interactive Media Specialist

London Life Scholarship in Business Studies

Merle Law Bursary in Administrative Studies

London Life Student Awards in Communications

Access to Opportunities Program: London Life Bursary

Fondation de l'Institut universitaire de cardiologie et de pneumologie de Québec (Ste-Foy, QC)

The Great-West Life/Institut universitaire de cardiologie et de pneumologie de Québec Fellowship

The Freedom 55 Financial/Institut universitaire de cardiologie et de pneumologie de Québec Fellowship

Fondation de l'Université du Québec à Trois-Rivières (Trois-Rivières, QC)

Freedom 55 Financial Business Program Scholarship

Fondation universitaire Armand-Frappier de l'INRS (Laval, QC) Great-West Life, London Life and Canada Life Doctoral Scholarship

Fondation universitaire de l'Université du Québec (Québec, QC) Great-West Life Merit Scholarship in Management Science and related fields Grant MacEwan University (Edmonton, AB)

Freedom 55 Financial Awards

Peter Kossowan Communication and Leadership Award

HEC Montréal (Montréal, QC)

Great-West Life Scholarship

Huron University College (London, ON)

London Life Fourth Year Scholarship

Indspire (National)

Foundation for the Advancement of Aboriginal Youth Scholarships

and Bursaries

Lakehead University (Thunder Bay, ON)

Freedom 55 Financial Scholarships

The Lambton College (Sarnia, ON)

Freedom 55 Financial Scholarship in Business Administration

Langara College (Vancouver, BC)

Freedom 55 Financial Fitness and Community Wellness Award

Laurentian University - Northern Ontario School of Medicine (Sudbury, ON)

Great-West Life, London Life and Canada Life Award

Loran Scholars Foundation (SK, MB, ON, QC)

Great-West Life, London Life and Canada Life Loran Provincial Awards

McGill University (Montréal, QC)

Great-West Life and London Life Scholarship in Arts

Great-West Life and London Life Scholarship in Management

McMaster University (Hamilton, ON)

Centre for Health Promotion and Rehabilitation: The Great-West Life Ontario Graduate Scholarship

Memorial University of Newfoundland (St. John's, NL)

Great-West Life Endowed Scholarship in Business Administration

Mount Allison University (Sackville, NB)

London Life Business Education Scholarship

Mount Royal University (Calgary, AB)

Freedom 55 Financial Scholarship

Northern Alberta Institute of Technology (NAIT) (Edmonton, AB)

Freedom 55 Financial Scholarships

Okanagan College (Kelowna, BC)

The Canada Life Award - Bachelor of Business Administration

Endowed Scholarship

Queen's University (Kingston, ON)

Great-West Life Scholarship in Finance

Great-West Life School of Medicine Studentship

Red River College (Winnipeg, MB)

Great-West Life Scholarship and Bursary

Redeemer University College (Ancaster, ON)

Great-West Life, London Life and Canada Life Business Scholarship

Rideau Hall Foundation (MB)

The Queen Elizabeth II Diamond Jubilee Scholarships Program

Royal University Hospital Foundation (Saskatoon, SK)

The Great-West Life, London Life and Canada Life Medical

Training Endowment

Ryerson University (Toronto, ON)

The Devon Lord Brooks Award

Saskatchewan Indian Institute of Technologies (Saskatoon, SK)

Great-West Life Scholarships

Saskatchewan Polytechnic (Regina, SK)

Freedom 55 Financial Saskatchewan Advantage Opportunity and Innovation Scholarship

Seneca College of Applied Arts and Technology (Markham, ON)

GWL Realty Advisors Building Operator Award

Sheridan College Institute of Technology and Advanced Learning (Oakville, ON)

Great-West Life, London Life and Canada Life Bursaries

Great-West Life, London Life and Canada Life Entrance Scholarship

Great-West Life London Life and Canada Life Multi-Year Bursaries

Simon Fraser University (Burnaby, BC)

Freedom 55 Financial Fitness and Community Wellness Award The Great-West Life Scholarship in Business Administration

St. Clair College (Windsor, ON)

Freedom 55 Financial Scholarship, Chatham Campus

Freedom 55 Financial Scholarship, Windsor Campus

St. Joseph's Health Care Foundation (London, ON)

London Life Studentship in Stroke Rehabilitation Research

St. Lawrence College (Kingston, ON)

Freedom 55 Financial Scholarship in Business

Thames Valley Education Foundation (London, ON)

London Life Award

Trinity Western University (Langley, BC)

Great-West Life Endowed Scholarship - School of Business

Université de Moncton (Moncton, NB)

Great-West Life Scholarship in Business Administration

London Life Scholarship

Université de Saint-Boniface (Winnipeg, MB)

Great-West Life Scholarship

Université du Quebéc en Outaouais (Gatineau, QC)

The Great-West Life and London Life Scholarship Fund

University Health Network (Toronto, ON)

The Charles H. Hollenberg Chair in Medicine

University of Alberta (Edmonton, AB)

Freedom 55 Financial MBA Award

Freedom 55 Financial Undergraduate Business Award

The Great-West Life Bachelor of Commerce Scholarship

The Great-West Life Bilingual Bachelor of Commerce Scholarship

University of British Columbia (Vancouver, BC)

Freedom 55 Financial Fitness and Community Wellness Award

University of Calgary (Calgary, AB)

Freedom 55 Financial Athletic Award

 ${\it Great-West\ Life\ Business\ Education\ Scholarship}$ 

University of Fredericton (National)

The Great-West Life Bursary in Psychological Health and Safety Studies

University of Manitoba (Winnipeg, MB)

Bison Sports Athletic Scholarship Fund

G. Clarence Elliott Fellowship

Great-West Life Actuarial Career Scholarship

Lloyd A. H. Warren Chair in Actuarial Science

University of New Brunswick (Fredericton, NB)

Great-West Life, London Life and Canada Life Award in Quantitative Finance

University of Northern British Columbia (Prince George, BC)

Great-West Life Graduate Scholarship in Disability Management

University of Ontario Institute of Technology (Oshawa, ON)

The Great-West Life, London Life and Canada Life Award

University of Regina (Regina, SK)

Freedom 55 Financial Scholarship

Great-West Life Scholarship

University of Saskatchewan (Saskatoon, SK)

Great-West Life Business Education Bursary

Freedom 55 Financial Scholarship in Business

University of Toronto (Toronto, ON)

Woodsworth College - Peter Bronfman Woodsworth Scholarship

University of Victoria (Victoria, BC)

Freedom 55 Financial Fitness and Community Wellness Award

University of Winnipeg (Winnipeg, MB)

Great-West Life Business Student Scholars Program

The Tony Tascona Bursary Fund in Art History

Vancouver Community College (Vancouver, BC)

Great-West Life, London Life and Canada Life Scholarship for New Canadians

Vancouver Island University (Nanaimo, BC)
Freedom 55 Financial Fitness and Community Wellness Award

Western University (London, ON)

London Life Actuarial Career Scholarships

London Life Paul Desmarais Finance Fellowship

Great-West Life MBA Continuing Scholarship

York University (Toronto, ON) Great-West Life, London Life and Canada Life Award in Financial Services

# **TEAM EVENTS 2016**

### West Coast

Big Brothers of Greater Vancouver Foundation Bowl for Big Brothers Classic, Vancouver Freedom 55 Financial, Vancouver Georgia

Heart and Stroke Foundation of BC & Yukon Big Bike Corporate Challenge Vancouver Disability Management Office

### **Prairies**

CancerCare Manitoba Foundation Inc.

Challenge for Life

Great-West Life Head Office

CancerCare Manitoba Manitoba Dragon Boat Festival Great-West Life Head Office

Families of Spinal Muscular Atrophy Canada Society *Georgia's Journey of Hope*Great-West Life Head Office

Heart and Stroke Foundation of Manitoba Heart & Stroke Big Bike, Winnipeg Great-West Life Head Office Freedom 55 Financial, Manitoba

Hospitals of Regina Foundation Cardiac Care 5K Walk/Run Regina Administration Centre

JDRF - Winnipeg Chapter Telus Walk to Cure Diabetes, Winnipeg Great-West Life Head Office

JDRF – Winnipeg Chapter Ride to Defeat Diabetes, Winnipeg Great-West Life Head Office

KidSport Saskatchewan Fun & Fitness Corporate Challenge-Regina Regina Administration Centre

Multiple Sclerosis Society of Canada - Alberta Division *MS Bike Tour 150 – Leduc to Camrose*Freedom 55 Financial, Edmonton

Multiple Sclerosis Society of Canada - Manitoba Division *MS Bike Tour - Biking to the Viking*Great-West Life Head Office

Riverview Health Centre Foundation Cycle on Life Great-West Life Head Office

The Cerebral Palsy Association of Manitoba Stationary Bike Race Great-West Life Head Office

The Movement Centre of Manitoba Inc.

WinnStock Great-West Life Head Office United Way of Winnipeg

Plane Pull

Great-West Life Head Office

The Winnipeg Humane Society

Paws in Motion

Great-West Life Head Office

### Ontario

ALS Canada
Walk for ALS, Durham
Freedom 55 Financial, Durham

ALS Canada, London Chapter Walk for ALS, London London Life Head Office

Alzheimer Society of Toronto Walk for Memories, Toronto Freedom 55 Financial, Toronto East

Big Brothers Big Sisters of London & Area Bowl for Kids' Sake, London London Life Head Office

Brain Tumour Foundation of Canada Brain Tumour Walk London Life Head Office

Canadian Cancer Society – Elgin-Middlesex Unit Mudmoiselle

London Life Head Office

Canadian Cancer Society - Elgin-Middlesex Unit Relay for Life, London London Life Head Office

Canadian Mental Health Association – Niagara Ride Don't Hide, Niagara Freedom 55 Financial, Niagara

Canucks for Kids Fund Freedom 55 Financial Open Charity Walk London Life Head Office

CNIB – Ontario East Region Nightsteps Sales & Marketing Centre, Eastern Ontario

Crohn's and Colitis Foundation Gutsy Walk for Crohn's and Colitis, London London Life Head Office

Crohn's and Colitis Foundation Gutsy Walk for Crohn's and Colitis, Mississauga Freedom 55 Financial, Mississauga

Crohn's and Colitis Foundation *Gutsy Walk for Crohn's and Colitis, Strathroy* London Life Head Office

Daily Bread Food Bank
Food Sort Challenge
Sales & Marketing Centre, Toronto

Foundation for Gene and Cell Therapy Jesse's Journey Walk to Defeat Duchenne London Life Head Office

Grandview Children's Foundation Ajax Run for Grandview Kids Sales & Marketing Centre, Central Ontario

Heart and Stroke Foundation of Ontario - Brockville Heart & Stroke Big Bike, Brockville Freedom 55 Financial, Brockville Heart and Stroke Foundation of Ontario - London Heart & Stroke Big Bike, London London Life Head Office

Heart and Stroke Foundation of Ontario - York Region South Heart & Stroke Big Bike, Scarborough Scarborough Disability Management Office

Heart and Stroke Foundation of Ontario Heart & Stroke Big Bike, Toronto Canada Life Head Office Toronto Group Sales Office

Heart and Stroke Foundation of Ontario Becel Ride for Heart, Toronto GWL Realty Advisors, Toronto

Kids Help Phone Walk so Kids Can Talk Freedom 55 Financial, Windsor

London Health Sciences Foundation Walk of Champions for Myeloma Research London Life Head Office

London Humane Society Bark in the Park Festival Dog Walk-a-thon London Life Head Office

Make-A-Wish Foundation of Southwestern Ontario Go Blue! Go Bald! Charity Head Shave London Life Head Office

Maryvale Tim Horton's Night Run Freedom 55 Financial, Windsor

Mission Services of London Coldest Night of the Year Freedom 55 Financial, Forest City

Mission Services of London Hike for Happiness London Life Head Office

Movember Canada Movember, London London Life Head Office

Multiple Sclerosis Society of Canada - Ontario Division, Southwestern Ontario Fund Raising Office MS Walk, London London Life Head Office

Multiple Sclerosis Society of Canada - Ontario Division, Southwestern Ontario Fund Raising Office MS Bike Tour, Grand Bend to London London Life Head Office

Ronald McDonald House of Southwestern Ontario Bowl-a-Thon

Freedom 55 Financial, Windsor

Run for Ovarian Cancer Run for Ovarian Cancer London Life Head Office

SARI Therapeutic Riding Bowling for Ponies London Life Head Office

SickKids Foundation

Icewave Peel Halton Corporate Challenge for SickKids Canada Life Head Office

SickKids Foundation

Heatwave for SickKids Canada Life Head Office Thames Valley Children's Centre Forest City Road Races London Life Head Office

The Princess Margaret Hospital Foundation Road Hockey to Conquer Cancer

Freedom 55 Financial, Mississauga

The Terry Fox Foundation Ontario Terry Fox Run, Grimsby Freedom 55 Financial, Hamilton

The Terry Fox Foundation Ontario Terry Fox Run, London London Life Head Office

VON Middlesex-Elgin Great Community Run, Walk 'n' Roll London Life Head Office

Windsor & Essex County Cancer Centre Foundation

Freedom 55 Financial, Windsor

### Quebec

La Fondation du Grand défi Pierre Lavoie Le Grand défi Pierre Lavoie Gold Key Advisor Practices, Quebec -

McGill Cancer Centre and Institut du cancer de Montréal Defi Corporatif Canderel Montréal Head Office

### Atlantic

Big Brothers Big Sisters of Greater Halifax Bowl for Kids Sake Atlantic Provinces Group Sales Office Halifax Disability Management Services Office

Health Care Foundation Bust a Move for Health Atlantic Provinces Group Sales Office

Kids Help Phone BoolathonNova Scotia Financial Centre Sales & Marketing Centre, Nova Scotia

Leukemia & Lymphoma Society of Canada - Atlantic Canada Region Ride for Cancer

Nova Scotia Financial Centre

Motionball for Special Olympics Marathon of Sport Atlantic Provinces Group Sales Office

"Working together, we can make a positive impact in our communities and in support of the well-being of all Canadians."







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