

Fund Facts Booklet

Estate Protection

Segregated funds

Fund performance as of December 31, 2024

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

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

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

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

Fund Facts

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

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

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

What if I change my mind?

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

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

For more information

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

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

Web: canadalife.com

Email address: isp_customer_care@canadalife.com

Phone: 1-888-252-1847

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Investment Management Fees

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

Segregated fund name	Estate Protection standard series Investment management fee Front-end load	Estate Protection Partner series Investment management fee Front-end load
Asset allocation funds		
Conservative Allocation	2.25%	1.25%
Moderate Allocation	2.30%	1.30%
Balanced Allocation	2.40%	1.40%
Visio Portfolios		
Visio Income Portfolio	2.20%	1.20%
Visio Income Portfolio II	2.20%	1.20%
Visio Balanced Portfolio	2.40%	1.40%
Cash and cash equivalent funds		
Money Market	1.05%	0.80%
Fixed income funds		
Diversified Fixed Income Allocation	1.85%	1.35%
Canadian Core Bond	1.65%	1.15%
Canadian Tactical Bond	1.70%	1.20%
Balanced funds		
Canadian Fixed Income Balanced	1.85%	0.85%
Strategic Income	2.44%	1.44%
Canadian Growth Balanced	2.30%	1.30%
Canadian Stock Balanced	2.24%	1.24%
Canadian Value Balanced	2.45%	1.45%
Canadian Neutral Balanced	2.52%	1.52%
Canadian Premier Balanced	2.54%	1.54%

Conservative Allocation

Quick facts: **Date fund available:** November 14, 2016
Date fund created: November 21, 2003
Managed by: Canada Life Investment Management Ltd.

Total fund value: \$671,147,940
Portfolio turnover rate: 43.65%

Guarantee policy: Maturity / death benefit (%)	75 / 100		
	MER (%) ¹	NAV (\$) ¹	UOS ¹
Estate Protection standard series: FEL option ¹	2.71	14.09	22,349,798
Estate Protection Partner series: FEL option ²	1.60	11.99	1,032,189

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

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

Minimum investment
 •Non-registered, TFSA, RRIF policies: \$10,000

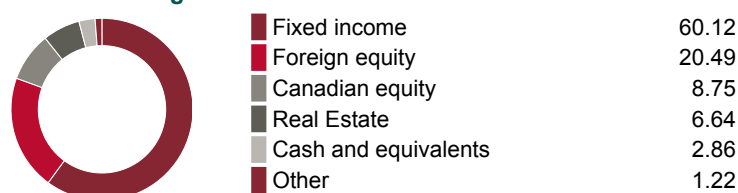
What does the fund invest in?

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

Top 10 investments

	Assets %
Canadian Core Fixed Income	25.61
Canadian Tactical Bond	21.39
Real Estate	6.64
Unconstrained Fixed Income	4.35
Foreign Bond	3.24
Global Multi-Sector Bond	3.20
Canadian Equity Value	2.99
Canadian Core Dividend	2.99
U.S. Dividend	2.98
Canadian Growth	2.98
Total	76.37
Total investments:	23

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

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

How has the fund performed?

This section tells you how the fund has performed over the past 10 years. The performance shown below is of the 75/100 guarantee policy and Standard series held under the Canada Life Segregated Fund Policies information folder. That series isn't available in this information folder. Returns are after the MER has been deducted.

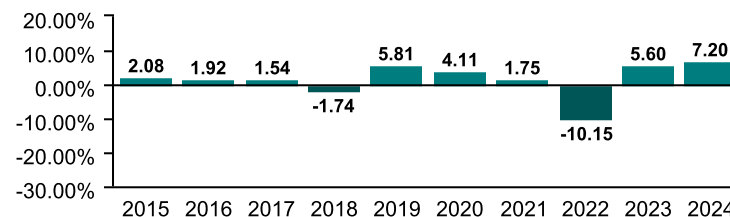
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,183.52 on December 31, 2024. This works out to an average of 1.70% a year.

Year-by-year returns (%)

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



How risky is it?

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



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

Conservative Allocation

How much does it cost?

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

1. Sales charges

Sales charge option	What you pay	How it works
Estate Protection standard series FEL option	There is no fee to invest or redeem units.	•You can switch to units of other available funds under the contract at any time.
Estate Protection Partner series FEL option	•There is no fee to invest or redeem units. •You will also agree on an advisory and management services fee (AMS) of between 0.50 - 1.25%. The AMS fee is deducted from your policy every month.	

2. Ongoing expenses

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

Guarantee policy	Estate Protection standard series: FEL option	Estate Protection Partner series: FEL option
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)	
75 / 100	2.71	1.60

Trailing commission

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

Series	Trailing commission
Estate Protection standard series FEL option	Up to 1% of the value of your investment each year.
Estate Protection Partner series FEL option	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

3. Other fees

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

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

What if I change my mind?

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

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

For more information

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Telephone - 1-888-252-1847

Moderate Allocation

Quick facts: **Date fund available:** November 14, 2016
Date fund created: November 21, 2003
Managed by: Canada Life Investment Management Ltd.

Total fund value: \$732,698,521
Portfolio turnover rate: 38.10%

Guarantee policy: Maturity / death benefit (%)	75 / 100		
	MER (%) ¹	NAV (\$) ¹	UOS ¹
Estate Protection standard series: FEL option ¹	2.76	15.95	20,268,217
Estate Protection Partner series: FEL option ²	1.65	12.50	1,297,893

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

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

Minimum investment
 •Non-registered, TFSA, RRIF policies: \$10,000

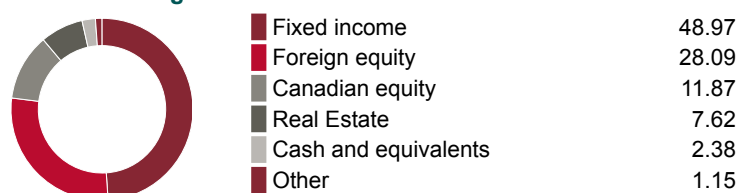
What does the fund invest in?

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

Top 10 investments

	Assets %
Canadian Tactical Bond	20.42
Canadian Core Fixed Income	18.69
Real Estate	7.62
U.S. Dividend	4.11
Canadian Core Dividend	4.08
Canadian Equity Value	4.08
Canadian Growth	4.07
U.S. Value Stock	4.05
Global Growth Opportunities	4.05
Emerging Markets (Putnam)	3.13
Total	74.30
Total investments:	23

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

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

How has the fund performed?

This section tells you how the fund has performed over the past 10 years. The performance shown below is of the 75/100 guarantee policy and Standard series held under the Canada Life Segregated Fund Policies information folder. That series isn't available in this information folder. Returns are after the MER has been deducted.

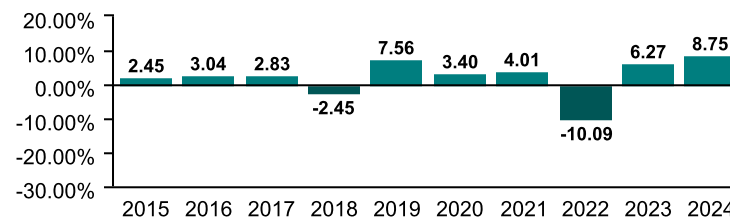
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,272.84 on December 31, 2024. This works out to an average of 2.44% a year.

Year-by-year returns (%)

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



How risky is it?

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



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

Moderate Allocation

How much does it cost?

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

1. Sales charges

Sales charge option	What you pay	How it works
Estate Protection standard series FEL option	There is no fee to invest or redeem units.	•You can switch to units of other available funds under the contract at any time.
Estate Protection Partner series FEL option	•There is no fee to invest or redeem units. •You will also agree on an advisory and management services fee (AMS) of between 0.50 - 1.25%. The AMS fee is deducted from your policy every month.	

2. Ongoing expenses

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

Guarantee policy	Estate Protection standard series: FEL option	Estate Protection Partner series: FEL option
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)	
75 / 100	2.76	1.65

Trailing commission

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

Series	Trailing commission
Estate Protection standard series FEL option	Up to 1% of the value of your investment each year.
Estate Protection Partner series FEL option	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

3. Other fees

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

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

What if I change my mind?

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

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Balanced Allocation

Quick facts: **Date fund available:** November 14, 2016
Date fund created: November 21, 2003
Managed by: Canada Life Investment Management Ltd.

Total fund value: \$1,299,102,258
Portfolio turnover rate: 30.41%

Guarantee policy: Maturity / death benefit (%)	75 / 100		
	MER (%) ¹	NAV (\$) ¹	UOS ¹
Estate Protection standard series: FEL option ¹	2.86	19.61	27,275,005
Estate Protection Partner series: FEL option ²	1.76	13.18	1,723,069

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

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

Minimum investment
 •Non-registered, TFSA, RRIF policies: \$10,000

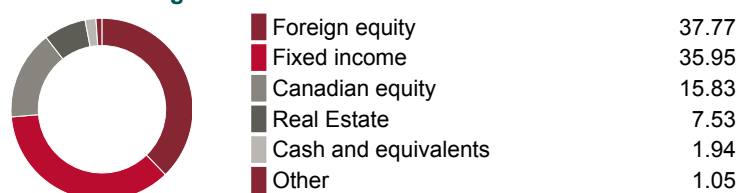
What does the fund invest in?

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

Top 10 investments

	Assets %
Canadian Tactical Bond	18.55
Canadian Core Fixed Income	11.61
Real Estate	7.53
U.S. Value Stock	5.09
Canadian Equity Value	4.92
Canadian Core Dividend	4.91
U.S. All Cap Growth	4.82
Canadian Growth	4.71
U.S. Dividend	4.27
Global Growth Opportunities	4.23
Total	70.64
Total investments:	22

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

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

How has the fund performed?

This section tells you how the fund has performed over the past 10 years. The performance shown below is of the 75/100 guarantee policy and Standard series held under the Canada Life Segregated Fund Policies information folder. That series isn't available in this information folder. Returns are after the MER has been deducted.

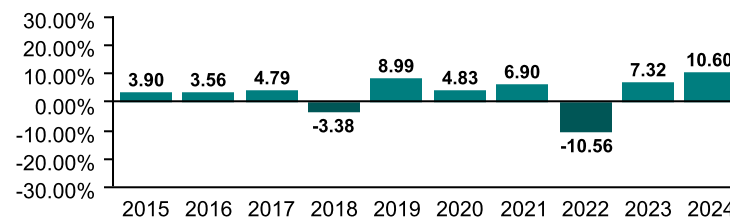
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,412.75 on December 31, 2024. This works out to an average of 3.52% a year.

Year-by-year returns (%)

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



How risky is it?

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



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

Balanced Allocation

How much does it cost?

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

1. Sales charges

Sales charge option	What you pay	How it works
Estate Protection standard series FEL option	There is no fee to invest or redeem units.	•You can switch to units of other available funds under the contract at any time.
Estate Protection Partner series FEL option	•There is no fee to invest or redeem units. •You will also agree on an advisory and management services fee (AMS) of between 0.50 - 1.25%. The AMS fee is deducted from your policy every month.	

2. Ongoing expenses

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

Guarantee policy	Estate Protection standard series: FEL option	Estate Protection Partner series: FEL option
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)	
75 / 100	2.86	1.76

Trailing commission

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

Series	Trailing commission
Estate Protection standard series FEL option	Up to 1% of the value of your investment each year.
Estate Protection Partner series FEL option	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

3. Other fees

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

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

What if I change my mind?

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

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For more information

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Visio Income Portfolio

Quick facts: **Date fund available:** November 14, 2016
Date fund created: November 21, 2005
Managed by: Canada Life Investment Management Ltd.

Total fund value: \$54,561,768
Portfolio turnover rate: 46.97%

Guarantee policy: Maturity / death benefit (%)	75 / 100		
	MER (%) ¹	NAV (\$) ¹	UOS ¹
Estate Protection standard series: FEL option ¹	2.63	13.37	1,846,651
Estate Protection Partner series: FEL option ²	1.52	11.20	143,072

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

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

Minimum investment
 •Non-registered, TFSA, RRIF policies: \$10,000

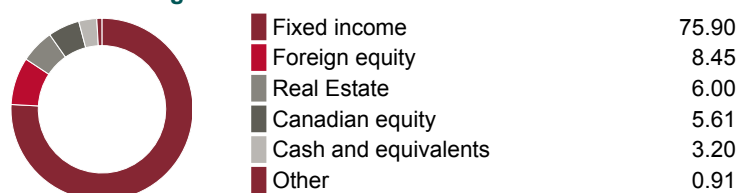
What does the fund invest in?

This segregated fund invests primarily in fixed-income securities but includes Canadian and foreign equities currently through the IPC Private Wealth Visio Income Pool. It targets an asset mix of 50 to 70 per cent fixed income and 30 to 50 per cent equities.

Top 10 investments

	Assets %
Canadian Core Plus Bond II	31.82
Canadian Core Fixed Income	29.22
Unconstrained Fixed Income	7.45
Real Estate	6.00
Foreign Bond	3.50
Global Multi-Sector Bond	3.50
Real Return Bond	3.00
U.S. Dividend	2.79
Canadian Core Dividend	2.78
Global Dividend	2.78
Total	92.84
Total investments:	15

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

A person who is investing for the medium to longer term with a target of no more than 30 to 50 per cent invested in equities and is comfortable with low risk.

Notes

Prior to May 16, 2025, this fund was named Income Focus. Effective May 16, 2025, this fund will aim to invest in a single underlying fund instead of several underlying funds. The performance prior to the above dates were achieved under previous investment strategy. The Top 10 investments represent the holdings as of December 31, 2024. No other changes were made to the segregated fund.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years. The performance shown below is of the 75/100 guarantee policy and Standard series held under the Canada Life Segregated Fund Policies information folder. That series isn't available in this information folder. Returns are after the MER has been deducted.

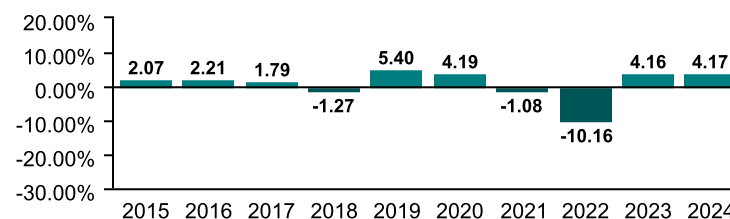
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,110.10 on December 31, 2024. This works out to an average of 1.05% a year.

Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 7 years and down in value 3 years.



How risky is it?

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



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

Visio Income Portfolio

How much does it cost?

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

1. Sales charges

Sales charge option	What you pay	How it works
Estate Protection standard series FEL option	There is no fee to invest or redeem units.	•You can switch to units of other available funds under the contract at any time.
Estate Protection Partner series FEL option	•There is no fee to invest or redeem units. •You will also agree on an advisory and management services fee (AMS) of between 0.50 - 1.25%. The AMS fee is deducted from your policy every month.	

2. Ongoing expenses

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

Guarantee policy	Estate Protection standard series: FEL option	Estate Protection Partner series: FEL option
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)	
75 / 100	2.63	1.52

Trailing commission

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

Series	Trailing commission
Estate Protection standard series FEL option	Up to 1% of the value of your investment each year.
Estate Protection Partner series FEL option	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

3. Other fees

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

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

What if I change my mind?

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

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For more information

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 Email - isp_customer_care@canadalife.com
 Telephone - 1-888-252-1847

Visio Income Portfolio II

Quick facts: **Date fund available:** November 14, 2016
Date fund created: November 21, 2005
Managed by: Canada Life Investment Management Ltd.

Total fund value: \$42,959,638
Portfolio turnover rate: 43.88%

Guarantee policy: Maturity / death benefit (%)	75 / 100		
	MER (%) ¹	NAV (\$) ¹	UOS ¹
Estate Protection standard series: FEL option ¹	2.76	14.93	1,074,853
Estate Protection Partner series: FEL option ²	1.65	11.70	71,755

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

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

Minimum investment
 •Non-registered, TFSA, RRIF policies: \$10,000

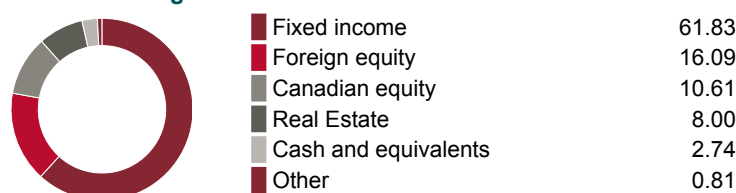
What does the fund invest in?

This segregated fund invests primarily in fixed-income securities but includes Canadian and foreign equities currently through the IPC Private Wealth Visio Income Pool. It targets an asset mix of 50 to 70 per cent fixed income and 30 to 50 per cent equities.

Top 10 investments

	Assets %
Canadian Core Plus Bond II	25.95
Canadian Core Fixed Income	23.80
Real Estate	8.00
Unconstrained Fixed Income	6.06
Canadian Core Dividend	5.38
Global Dividend	5.34
Global Growth Opportunities	5.33
U.S. Dividend	5.33
Canadian Growth	4.02
Foreign Bond	2.85
Total	92.06
Total investments:	15

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

A person who is investing for the medium to longer term with a target of no more than 30 to 50 per cent invested in equities and is comfortable with low risk.

Notes

Prior to May 16, 2025, this fund was named Income Growth. Effective May 16, 2025, this fund will aim to invest in a single underlying fund instead of several underlying funds and the risk rating was changed from "Low to moderate" to "Low". The performance prior to the above dates were achieved under previous investment strategy. The Top 10 investments represent the holdings as of December 31, 2024. No other changes were made to the segregated fund.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years. The performance shown below is of the 75/100 guarantee policy and Standard series held under the Canada Life Segregated Fund Policies information folder. That series isn't available in this information folder. Returns are after the MER has been deducted.

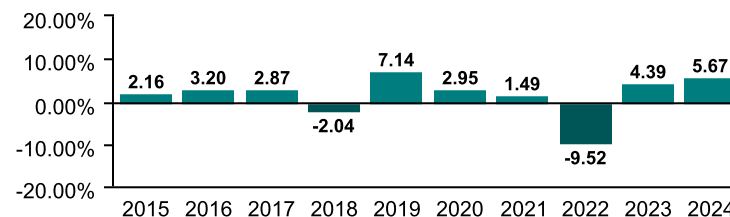
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,187.05 on December 31, 2024. This works out to an average of 1.73% a year.

Year-by-year returns (%)

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



How risky is it?

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



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

Visio Income Portfolio II

How much does it cost?

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

1. Sales charges

Sales charge option	What you pay	How it works
Estate Protection standard series FEL option	There is no fee to invest or redeem units.	•You can switch to units of other available funds under the contract at any time.
Estate Protection Partner series FEL option	•There is no fee to invest or redeem units. •You will also agree on an advisory and management services fee (AMS) of between 0.50 - 1.25%. The AMS fee is deducted from your policy every month.	

2. Ongoing expenses

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

Guarantee policy	Estate Protection standard series: FEL option	Estate Protection Partner series: FEL option
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)	
75 / 100	2.76	1.65

Trailing commission

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

Series	Trailing commission
Estate Protection standard series FEL option	Up to 1% of the value of your investment each year.
Estate Protection Partner series FEL option	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

3. Other fees

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

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

What if I change my mind?

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

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

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Visio Balanced Portfolio

Quick facts: **Date fund available:** November 14, 2016
Date fund created: November 21, 2005
Managed by: Canada Life Investment Management Ltd.

Total fund value: \$54,631,349
Portfolio turnover rate: 35.28%

Guarantee policy: Maturity / death benefit (%)	75 / 100		
	MER (%) ¹	NAV (\$) ¹	UOS ¹
Estate Protection standard series: FEL option ¹	2.87	17.50	1,730,594
Estate Protection Partner series: FEL option ²	1.76	12.46	53,103

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

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

Minimum investment
 • Non-registered, TFSA, RRIF policies: \$10,000

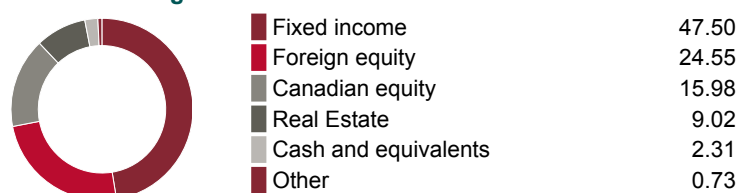
What does the fund invest in?

This segregated fund invests primarily in fixed-income securities but includes Canadian and foreign equities currently through the IPC Private Wealth Visio Balanced Pool. It targets an asset mix of 30 to 50 per cent fixed income and 50 to 70 per cent equities.

Top 10 investments

	Assets %
Canadian Core Plus Bond II	19.96
Canadian Core Fixed Income	18.92
Real Estate	9.02
Canadian Core Dividend	8.17
U.S. Dividend	8.17
Global Dividend	8.17
Global Growth Opportunities	8.15
Canadian Growth	6.11
Unconstrained Fixed Income	4.66
Foreign Bond	2.20
Total	93.53
Total investments:	14

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

A person who is investing for the medium to longer term with a target of no more than 50 to 70 per cent invested in equities and is comfortable with low to moderate risk.

Notes

Prior to May 16, 2025, this fund was named Income Growth Plus. Effective May 16, 2025, this fund will aim to invest in a single underlying fund instead of several underlying funds. The performance prior to the above dates were achieved under previous investment strategy. The Top 10 investments represent the holdings as of December 31, 2024. No other changes were made to the segregated fund.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years. The performance shown below is of the 75/100 guarantee policy and Standard series held under the Canada Life Segregated Fund Policies information folder. That series isn't available in this information folder. Returns are after the MER has been deducted.

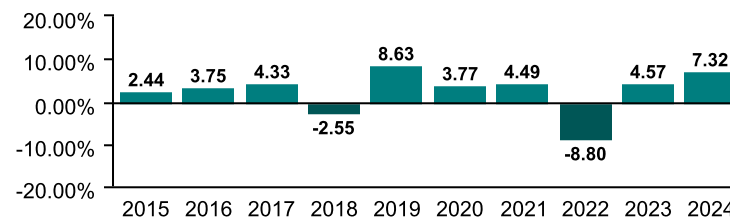
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,302.78 on December 31, 2024. This works out to an average of 2.68% a year.

Year-by-year returns (%)

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



How risky is it?

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



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

Visio Balanced Portfolio

How much does it cost?

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

1. Sales charges

Sales charge option	What you pay	How it works
Estate Protection standard series FEL option	There is no fee to invest or redeem units.	•You can switch to units of other available funds under the contract at any time.
Estate Protection Partner series FEL option	•There is no fee to invest or redeem units. •You will also agree on an advisory and management services fee (AMS) of between 0.50 - 1.25%. The AMS fee is deducted from your policy every month.	

2. Ongoing expenses

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

Guarantee policy	Estate Protection standard series: FEL option	Estate Protection Partner series: FEL option
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)	
75 / 100	2.87	1.76

Trailing commission

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

Series	Trailing commission
Estate Protection standard series FEL option	Up to 1% of the value of your investment each year.
Estate Protection Partner series FEL option	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

3. Other fees

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

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

What if I change my mind?

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

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Money Market

Quick facts:
Date fund available: November 14, 2016
Date fund created: November 27, 1998
Managed by: Mackenzie Investments

Total fund value: \$758,676,896
Portfolio turnover rate: 25.36%

Guarantee policy: Maturity / death benefit (%)	75 / 100		
	MER (%) ¹	NAV (\$) ¹	UOS ¹
Estate Protection standard series: FEL option ¹	1.29	11.07	18,069,070
Estate Protection Partner series: FEL option ²	0.90	11.21	550,988

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

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

Minimum investment
•Non-registered, TFSA, RRIF policies: \$10,000

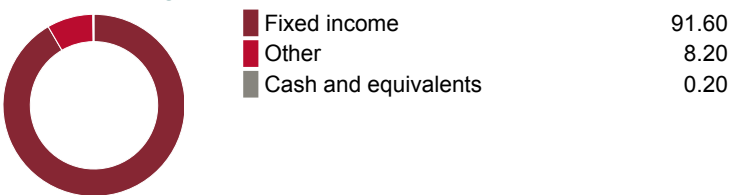
What does the fund invest in?

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

Top 10 investments

	Assets %
Canadian Imperial Bank of Commerce (FRN), 2/3/2025	5.44
Royal Bank of Canada, 3.37%, 9/29/2025	4.89
National Bank of Canada (FRN), 1/24/2025	3.17
Vancouver Airport Fuel Facilities Corporation, 2.17%, 6/23/2025	2.91
National Bank of Canada, 10/20/2025	2.64
John Deere Financial Inc., 2.41%, 1/14/2025	2.41
MUFG Bank Ltd. 04-23-2025	2.17
407 International Inc., 1.8%, 5/22/2025	2.00
Toyota Credit Canada Inc., 2.11%, 2/26/2025	1.97
Province of Newfoundland and Labrador 01-02-2025	1.91
Total	29.52
Total investments:	107

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

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

Notes

During 2024, Canada Life waived a portion of the fees for this fund equal to the following per cent for some series and guarantee policy. Standard series: 75/100 – 0.06%; Partner series: 75/100 – 0.17%. There is no obligation on Canada Life to continue waiving these fees and it may cease to do so at any time without notice.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years. The performance shown below is of the 75/100 guarantee policy and Standard series held under the Canada Life Segregated Fund Policies information folder. That series isn't available in this information folder. Returns are after the MER has been deducted.

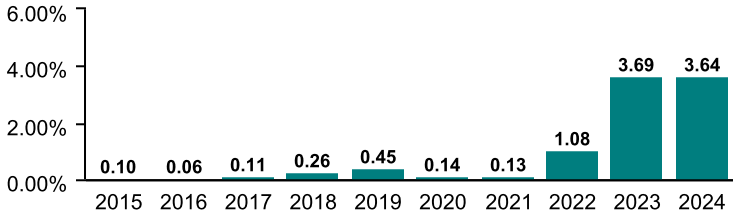
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,100.07 on December 31, 2024. This works out to an average of 0.96% a year.

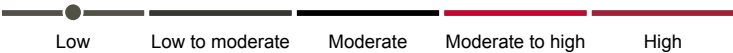
Year-by-year returns (%)

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



How risky is it?

The risk rating for this fund is *Low*.



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

Money Market

How much does it cost?

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

1. Sales charges

Sales charge option	What you pay	How it works
Estate Protection standard series FEL option	There is no fee to invest or redeem units.	•You can switch to units of other available funds under the contract at any time.
Estate Protection Partner series FEL option	•There is no fee to invest or redeem units. •You will also agree on an advisory and management services fee (AMS) of between 0.50 - 1.25%. The AMS fee is deducted from your policy every month.	

2. Ongoing expenses

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

Guarantee policy	Estate Protection standard series: FEL option	Estate Protection Partner series: FEL option
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)	
75 / 100	1.29	0.90

Trailing commission

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

Series	Trailing commission
Estate Protection standard series FEL option	Up to 1% of the value of your investment each year.
Estate Protection Partner series FEL option	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

3. Other fees

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

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

What if I change my mind?

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Diversified Fixed Income Allocation

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

Total fund value: \$77,001,304
Portfolio turnover rate: 33.33%

Guarantee policy: Maturity / death benefit (%)	75 / 100		
	MER (%) ¹	NAV (\$) ¹	UOS ¹
Estate Protection standard series: FEL option ¹	2.30	9.59	2,381,877
Estate Protection Partner series: FEL option ²	1.73	9.87	319,527

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

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

Minimum investment
 •Non-registered, TFSA, RRIF policies: \$10,000

What does the fund invest in?

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

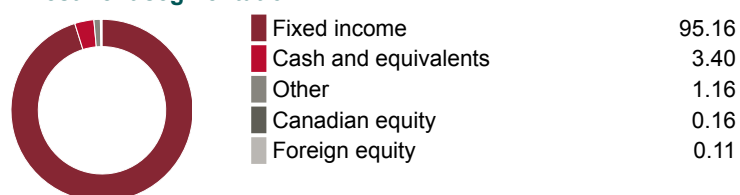
Top 10 investments

	Assets %
Canadian Tactical Bond	28.96
Canadian Core Fixed Income	23.96
Canadian Corporate Bond	8.99
Long Term Bond	7.99
Unconstrained Fixed Income	6.99
Short-Term Bond	6.99
Foreign Bond	5.00
Global Multi-Sector Bond	5.00
Real Return Bond	3.74
Global Inflation-Linked Fixed Income	1.25
Total	98.87

Total investments:

11

Investment segmentation



How has the fund performed?

This section tells you how the fund has performed over the past 5 years. The performance shown below is of the 75/100 guarantee policy and Standard series held under the Canada Life Segregated Fund Policies information folder. That series isn't available in this information folder. Returns are after the MER has been deducted.

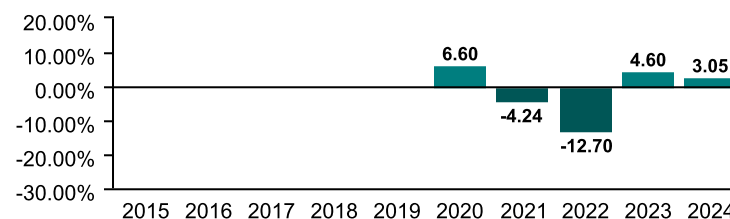
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on November 4, 2019 would have \$958.68 on December 31, 2024. This works out to an average of -0.81% a year.

Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 5 years. In the past 5 years, the fund was up in value 3 years and down in value 2 years.



Are there any guarantees?

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

How risky is it?

The risk rating for this fund is *Low*.



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

Who is this fund for?

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

Diversified Fixed Income Allocation

How much does it cost?

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

1. Sales charges

Sales charge option	What you pay	How it works
Estate Protection standard series FEL option	There is no fee to invest or redeem units.	•You can switch to units of other available funds under the contract at any time.
Estate Protection Partner series FEL option	•There is no fee to invest or redeem units. •You will also agree on an advisory and management services fee (AMS) of between 0.50 - 1.25%. The AMS fee is deducted from your policy every month.	

2. Ongoing expenses

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

Guarantee policy	Estate Protection standard series: FEL option	Estate Protection Partner series: FEL option
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)	
75 / 100	2.30	1.73

Trailing commission

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

Series	Trailing commission
Estate Protection standard series FEL option	Up to 1% of the value of your investment each year.
Estate Protection Partner series FEL option	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

3. Other fees

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

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

What if I change my mind?

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 Telephone - 1-888-252-1847

Canadian Core Bond

Quick facts: **Date fund available:** November 14, 2016
Date fund created: October 19, 2015
Managed by: Mackenzie Investments

Total fund value: \$160,040,047
Portfolio turnover rate: 88.85%

Guarantee policy: Maturity / death benefit (%)	75 / 100		
	MER (%) ¹	NAV (\$) ¹	UOS ¹
Estate Protection standard series: FEL option ¹	2.04	10.09	3,507,824
Estate Protection Partner series: FEL option ²	1.48	10.48	319,823

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

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

Minimum investment
•Non-registered, TFSA, RRIF policies: \$10,000

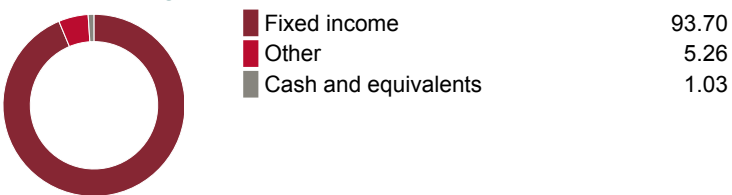
What does the fund invest in?

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

Top 10 investments

	Assets %
Gov. of Canada, 3%, 6/1/2034	6.07
Province of Ontario, 4.15%, 6/2/2034	5.09
Province of Ontario, 3.8%, 12/2/2034	4.91
Canada Housing Trust No.1, 3.1%, 6/15/2028	3.02
Gov. of Canada, 3.25%, 12/1/2034	2.84
Gov. of Canada, 2.75%, 12/1/2055	2.68
Province of Quebec, 4.4%, 12/1/2055	2.58
United States Treasury Note RR, 2.13%, 2/15/2054	2.14
Province of Ontario, 4.6%, 12/2/2055	2.06
Province of Quebec, 4.45%, 9/1/2034	1.97
Total	33.34
Total investments:	335

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

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

How has the fund performed?

This section tells you how the fund has performed over the past 9 years. The performance shown below is of the 75/100 guarantee policy and Standard series held under the Canada Life Segregated Fund Policies information folder. That series isn't available in this information folder. Returns are after the MER has been deducted.

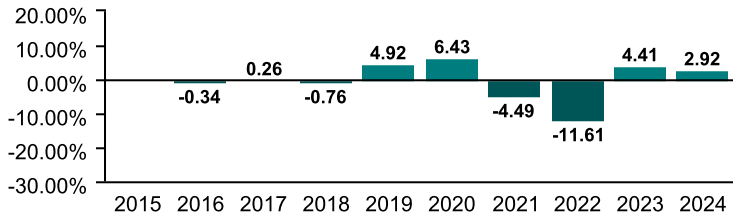
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on October 19, 2015 would have \$1,008.93 on December 31, 2024. This works out to an average of 0.10% a year.

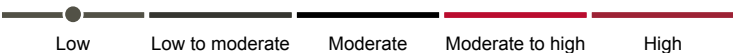
Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 9 years. In the past 9 years, the fund was up in value 5 years and down in value 4 years.



How risky is it?

The risk rating for this fund is *Low*.



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

Canadian Core Bond

How much does it cost?

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

1. Sales charges

Sales charge option	What you pay	How it works
Estate Protection standard series FEL option	There is no fee to invest or redeem units.	•You can switch to units of other available funds under the contract at any time.
Estate Protection Partner series FEL option	•There is no fee to invest or redeem units. •You will also agree on an advisory and management services fee (AMS) of between 0.50 - 1.25%. The AMS fee is deducted from your policy every month.	

2. Ongoing expenses

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

Guarantee policy	Estate Protection standard series: FEL option	Estate Protection Partner series: FEL option
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)	
75 / 100	2.04	1.48

Trailing commission

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

Series	Trailing commission
Estate Protection standard series FEL option	Up to 1% of the value of your investment each year.
Estate Protection Partner series FEL option	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

3. Other fees

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

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

What if I change my mind?

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

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

For more information

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

The Canada Life Assurance Company
255 Dufferin Avenue
London, ON N6A 4K1
Web - www.canadalife.com
Email - isp_customer_care@canadalife.com
Telephone - 1-888-252-1847

Canadian Tactical Bond

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

Total fund value: \$623,854,087
Portfolio turnover rate: 72.66%

Guarantee policy: Maturity / death benefit (%)	75 / 100		
Series	MER (%) ¹	NAV (\$) ¹	UOS ¹
Estate Protection standard series: FEL option ¹	2.06	9.70	868,876
Estate Protection Partner series: FEL option ²	1.51	9.98	63,607

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

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

Minimum investment
 •Non-registered, TFSA, RRIF policies: \$10,000

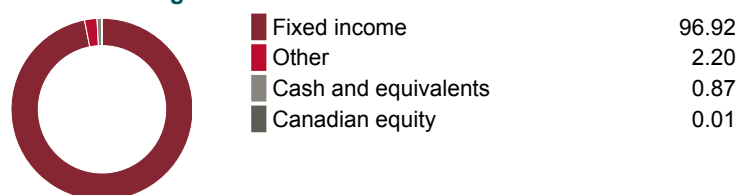
What does the fund invest in?

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

Top 10 investments

	Assets %
Gov. of Canada, 3.25%, 12/1/2034	4.82
Province of Ontario, 4.6%, 12/2/2055	3.73
Gov. of Canada, 2.75%, 12/1/2055	3.73
Province of Quebec, 4.4%, 12/1/2055	3.06
Province of Ontario, 3.8%, 12/2/2034	2.61
United States Treasury Note RR, 2.13%, 2/15/2054	2.54
United States Treasury Bill RR, 0.13%, 4/15/2025	2.45
Gov. of Canada, 3%, 6/1/2034	2.45
Province of Quebec, 4.45%, 9/1/2034	1.85
Rogers Communications Inc., 5%, 12/17/2081	1.63
Total	28.89
Total investments:	1348

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

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

How has the fund performed?

This section tells you how the fund has performed over the past 5 years. The performance shown below is of the 75/100 guarantee policy and Standard series held under the Canada Life Segregated Fund Policies information folder. That series isn't available in this information folder. Returns are after the MER has been deducted.

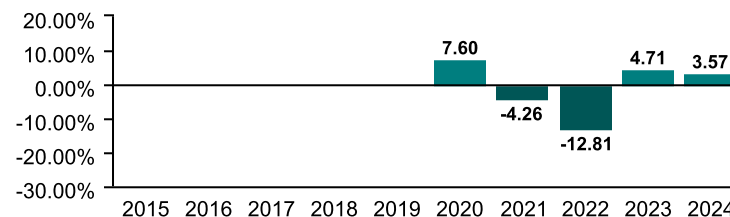
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on November 4, 2019 would have \$970.33 on December 31, 2024. This works out to an average of -0.58% a year.

Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 5 years. In the past 5 years, the fund was up in value 3 years and down in value 2 years.



How risky is it?

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



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

Canadian Tactical Bond

How much does it cost?

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

1. Sales charges

Sales charge option	What you pay	How it works
Estate Protection standard series FEL option	There is no fee to invest or redeem units.	•You can switch to units of other available funds under the contract at any time.
Estate Protection Partner series FEL option	•There is no fee to invest or redeem units. •You will also agree on an advisory and management services fee (AMS) of between 0.50 - 1.25%. The AMS fee is deducted from your policy every month.	

2. Ongoing expenses

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

Guarantee policy	Estate Protection standard series: FEL option	Estate Protection Partner series: FEL option
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)	
75 / 100	2.06	1.51

Trailing commission

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

Series	Trailing commission
Estate Protection standard series FEL option	Up to 1% of the value of your investment each year.
Estate Protection Partner series FEL option	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

3. Other fees

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

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

What if I change my mind?

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

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

For more information

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Email - isp_customer_care@canadalife.com
Telephone - 1-888-252-1847

Canadian Fixed Income Balanced

Quick facts: **Date fund available:** November 14, 2016
Date fund created: November 21, 2005
Managed by: Mackenzie Investments

Total fund value: \$325,420,243
Portfolio turnover rate: 63.93%

Guarantee policy: Maturity / death benefit (%)	75 / 100		
Series	MER (%) ¹	NAV (\$) ¹	UOS ¹
Estate Protection standard series: FEL option ¹	2.25	15.59	7,399,865
Estate Protection Partner series: FEL option ²	1.13	12.49	634,954

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

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

Minimum investment
 •Non-registered, TFSA, RRIF policies: \$10,000

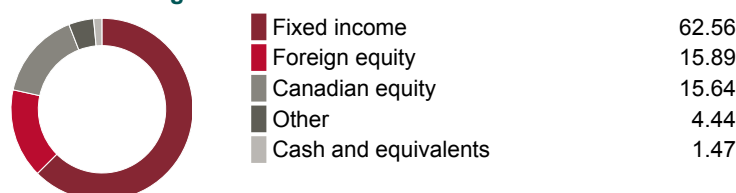
What does the fund invest in?

This segregated fund invests primarily in Canadian fixed-income securities with some exposure to Canadian and foreign stocks.

Top 10 investments

	Assets %
Gov. of Canada, 2.75%, 12/1/2055	3.93
Gov. of Canada, 3.25%, 12/1/2034	3.23
Province of Ontario, 4.15%, 6/2/2034	2.81
Gov. of Canada, 3%, 6/1/2034	2.62
Province of Quebec, 4.2%, 12/1/2057	2.52
Canada Housing Trust No.1 (FRN), 9/15/2026	2.45
Province of Ontario, 3.8%, 12/2/2034	2.04
United States Treasury Note RR, 2.13%, 2/15/2054	1.70
Province of Ontario, 4.6%, 12/2/2055	1.60
Province of Quebec, 4.4%, 12/1/2055	1.45
Total	24.34
Total investments:	2176

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

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

How has the fund performed?

This section tells you how the fund has performed over the past 10 years. The performance shown below is of the 75/100 guarantee policy and Standard series held under the Canada Life Segregated Fund Policies information folder. That series isn't available in this information folder. Returns are after the MER has been deducted.

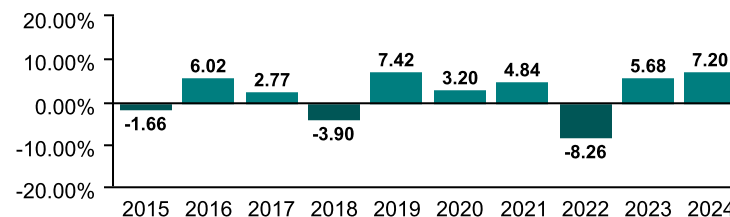
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,243.89 on December 31, 2024. This works out to an average of 2.21% a year.

Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 7 years and down in value 3 years.



How risky is it?

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



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

Canadian Fixed Income Balanced

How much does it cost?

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

1. Sales charges

Sales charge option	What you pay	How it works
Estate Protection standard series FEL option	There is no fee to invest or redeem units.	•You can switch to units of other available funds under the contract at any time.
Estate Protection Partner series FEL option	•There is no fee to invest or redeem units. •You will also agree on an advisory and management services fee (AMS) of between 0.50 - 1.25%. The AMS fee is deducted from your policy every month.	

2. Ongoing expenses

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

Guarantee policy	Estate Protection standard series: FEL option	Estate Protection Partner series: FEL option
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)	
75 / 100	2.25	1.13

Trailing commission

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

Series	Trailing commission
Estate Protection standard series FEL option	Up to 1% of the value of your investment each year.
Estate Protection Partner series FEL option	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

3. Other fees

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

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

What if I change my mind?

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

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

For more information

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 Telephone - 1-888-252-1847

Strategic Income

Quick facts: **Date fund available:** November 14, 2016
Date fund created: December 17, 2010
Managed by: Mackenzie Investments

Total fund value: \$273,356,488
Portfolio turnover rate: 5.80%

Guarantee policy: Maturity / death benefit (%)	75 / 100		
	MER (%) ¹	NAV (\$) ¹	UOS ¹
Estate Protection standard series: FEL option ¹	2.94	16.52	5,741,936
Estate Protection Partner series: FEL option ²	1.82	13.01	974,040

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

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

Minimum investment
 •Non-registered, TFSA, RRIF policies: \$10,000

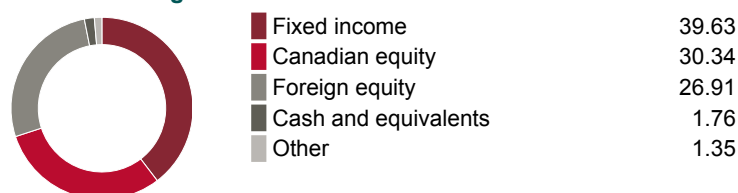
What does the fund invest in?

This segregated fund invests primarily in fixed-income and/or income-oriented equity securities anywhere in the world currently through the Canada Life Strategic Income mutual fund.

Top 10 investments (of the underlying fund)

	Assets %
Royal Bank of Canada	2.44
Bank of Montreal	1.58
Toronto-Dominion Bank Com New	1.57
Microsoft Corp.	1.44
Canadian Natural Resources Ltd.	1.32
Apple Inc.	1.24
Canadian Pacific Kansas City Limited	1.19
Enbridge Inc.	1.13
Sun Life Financial Inc.	1.08
Agnico-Eagle Mines Ltd.	0.97
Total	13.95
Total investments:	2557

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

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

How has the fund performed?

This section tells you how the fund has performed over the past 10 years. The performance shown below is of the 75/100 guarantee policy and Standard series held under the Canada Life Segregated Fund Policies information folder. That series isn't available in this information folder. Returns are after the MER has been deducted.

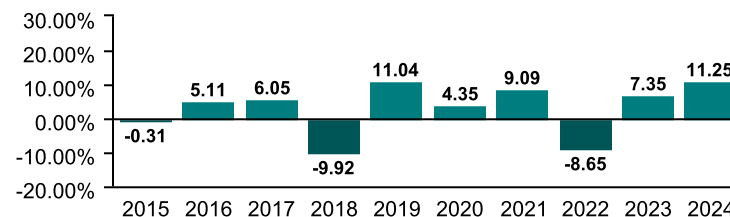
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,380.35 on December 31, 2024. This works out to an average of 3.28% a year.

Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 7 years and down in value 3 years.



How risky is it?

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



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

Strategic Income

How much does it cost?

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

1. Sales charges

Sales charge option	What you pay	How it works
Estate Protection standard series FEL option	There is no fee to invest or redeem units.	•You can switch to units of other available funds under the contract at any time.
Estate Protection Partner series FEL option	•There is no fee to invest or redeem units. •You will also agree on an advisory and management services fee (AMS) of between 0.50 - 1.25%. The AMS fee is deducted from your policy every month.	

2. Ongoing expenses

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

Guarantee policy	Estate Protection standard series: FEL option	Estate Protection Partner series: FEL option
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)	
75 / 100	2.94	1.82

Trailing commission

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

Series	Trailing commission
Estate Protection standard series FEL option	Up to 1% of the value of your investment each year.
Estate Protection Partner series FEL option	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

3. Other fees

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

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

What if I change my mind?

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

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

For more information

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Email - isp_customer_care@canadalife.com
Telephone - 1-888-252-1847

Canadian Growth Balanced

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

Total fund value: \$131,260,003
Portfolio turnover rate: 4.16%

Guarantee policy: Maturity / death benefit (%)	75 / 100		
	MER (%) ¹	NAV (\$) ¹	UOS ¹
Estate Protection standard series: FEL option ¹	2.77	13.31	5,728,852
Estate Protection Partner series: FEL option ²	1.67	14.09	460,100

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

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

Minimum investment
 •Non-registered, TFSA, RRIF policies: \$10,000

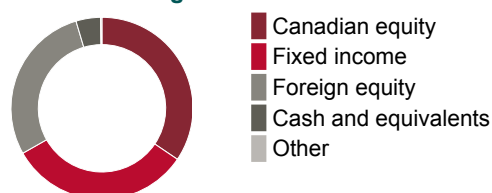
What does the fund invest in?

This segregated fund invests in Canadian and foreign fixed-income securities and Canadian and foreign equities currently through the Canada Life Canadian Growth Balanced mutual fund.

Top 10 investments (of the underlying fund)

	Assets %
Royal Bank of Canada	2.56
Gov. of Canada, 3%, 6/1/2034	2.30
Gov. of Canada, 3.25%, 12/1/2034	1.74
Province of Quebec, 4.4%, 12/1/2055	1.67
Constellation Software Inc.	1.64
Amazon.com Inc.	1.57
Gov. of Canada, 2.75%, 12/1/2055	1.56
Shopify Inc. CI A	1.51
Apple Inc.	1.38
Microsoft Corp.	1.34
Total	17.27
Total investments:	1174

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

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

How has the fund performed?

This section tells you how the fund has performed over the past 5 years. The performance shown below is of the 75/100 guarantee policy and Standard series held under the Canada Life Segregated Fund Policies information folder. That series isn't available in this information folder. Returns are after the MER has been deducted.

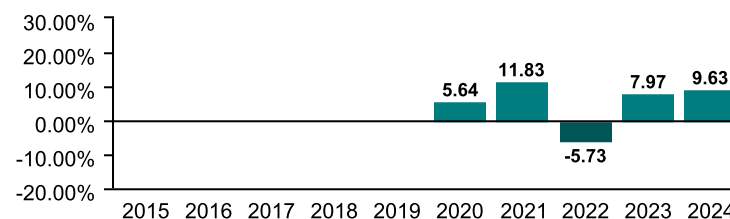
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on November 4, 2019 would have \$1,331.17 on December 31, 2024. This works out to an average of 5.70% a year.

Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 5 years. In the past 5 years, the fund was up in value 4 years and down in value 1 year.



How risky is it?

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



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

Canadian Growth Balanced

How much does it cost?

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

1. Sales charges

Sales charge option	What you pay	How it works
Estate Protection standard series FEL option	There is no fee to invest or redeem units.	•You can switch to units of other available funds under the contract at any time.
Estate Protection Partner series FEL option	<ul style="list-style-type: none"> •There is no fee to invest or redeem units. •You will also agree on an advisory and management services fee (AMS) of between 0.50 - 1.25%. The AMS fee is deducted from your policy every month. 	

2. Ongoing expenses

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

Guarantee policy	Estate Protection standard series: FEL option	Estate Protection Partner series: FEL option
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)	
75 / 100	2.77	1.67

Trailing commission

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

Series	Trailing commission
Estate Protection standard series FEL option	Up to 1% of the value of your investment each year.
Estate Protection Partner series FEL option	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

3. Other fees

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

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

What if I change my mind?

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

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

For more information

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 Telephone - 1-888-252-1847

Canadian Stock Balanced

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

Total fund value: \$59,845,319
Portfolio turnover rate: 7.00%

Guarantee policy: Maturity / death benefit (%)	75 / 100		
Series	MER (%) ¹	NAV (\$) ¹	UOS ¹
Estate Protection standard series: FEL option ¹	2.74	13.35	2,868,769
Estate Protection Partner series: FEL option ²	1.62	14.14	204,187

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

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

Minimum investment
 •Non-registered, TFSA, RRIF policies: \$10,000

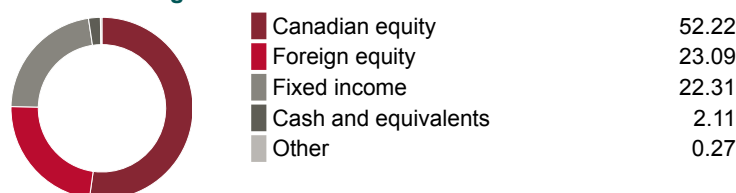
What does the fund invest in?

This segregated fund invests primarily in Canadian fixed-income securities and stocks with exposure to foreign stocks currently through the Mackenzie Ivy Canadian Balanced Fund.

Top 10 investments (of the underlying fund)

	Assets %
Brookfield Corporation VtgCl A	3.95
Intact Financial Corporation	3.87
Restaurant Brands International Inc.	2.90
Royal Bank of Canada	2.86
Emera Inc.	2.83
Visa Inc. Com Cl A	2.82
Alimentation Couche-Tard Inc.	2.72
Williams Cos. Inc. (The)	2.69
Microsoft Corp.	2.68
Alphabet Inc. Cap Stk Cl C	2.66
Total	29.97
Total investments:	2078

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

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

How has the fund performed?

This section tells you how the fund has performed over the past 5 years. The performance shown below is of the 75/100 guarantee policy and Standard series held under the Canada Life Segregated Fund Policies information folder. That series isn't available in this information folder. Returns are after the MER has been deducted.

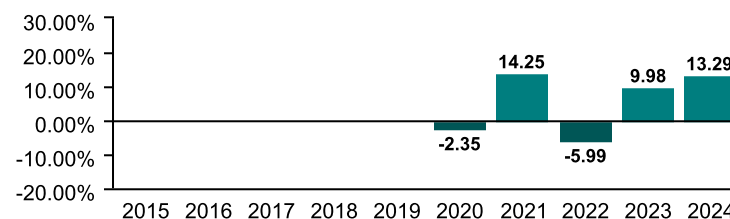
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on November 4, 2019 would have \$1,335.38 on December 31, 2024. This works out to an average of 5.77% a year.

Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 5 years. In the past 5 years, the fund was up in value 3 years and down in value 2 years.



How risky is it?

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



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

Canadian Stock Balanced

How much does it cost?

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

1. Sales charges

Sales charge option	What you pay	How it works
Estate Protection standard series FEL option	There is no fee to invest or redeem units.	•You can switch to units of other available funds under the contract at any time.
Estate Protection Partner series FEL option	<ul style="list-style-type: none"> •There is no fee to invest or redeem units. •You will also agree on an advisory and management services fee (AMS) of between 0.50 - 1.25%. The AMS fee is deducted from your policy every month. 	

2. Ongoing expenses

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

Guarantee policy	Estate Protection standard series: FEL option	Estate Protection Partner series: FEL option
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)	
75 / 100	2.74	1.62

Trailing commission

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

Series	Trailing commission
Estate Protection standard series FEL option	Up to 1% of the value of your investment each year.
Estate Protection Partner series FEL option	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

3. Other fees

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

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

What if I change my mind?

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

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

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 Telephone - 1-888-252-1847

Canadian Value Balanced

Quick facts: **Date fund available:** November 4, 2019
Date fund created: November 4, 2019
Managed by: Beutel, Goodman & Company Ltd.

Total fund value: \$690,164,327
Portfolio turnover rate: 51.60%

Guarantee policy: Maturity / death benefit (%)	75 / 100		
	MER (%) ¹	NAV (\$) ¹	UOS ¹
Estate Protection standard series: FEL option ¹	2.94	12.81	24,466,807
Estate Protection Partner series: FEL option ²	1.82	13.57	2,403,822

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

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

Minimum investment
 •Non-registered, TFSA, RRIF policies: \$10,000

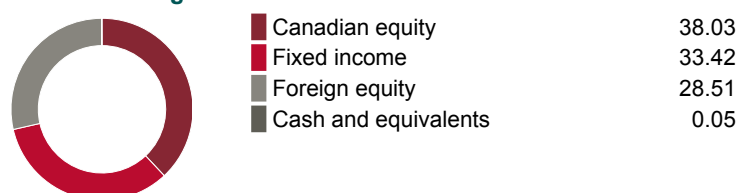
What does the fund invest in?

This segregated fund invests primarily in Canadian fixed-income securities and stocks with exposure to foreign stocks.

Top 10 investments

	Assets %
Toronto-Dominion Bank Com New	3.00
Royal Bank of Canada	2.99
Gov. of Canada, 3%, 6/1/2034	2.43
Bank of Montreal	2.21
RB Global, Inc	1.90
Gov. of Canada, 3.25%, 12/1/2034	1.77
Metro Inc.	1.55
Canadian National Railway Company	1.44
Alimentation Couche-Tard Inc.	1.43
Gen Digital Inc.	1.37
Total	20.10
Total investments:	245

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

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

How has the fund performed?

This section tells you how the fund has performed over the past 5 years. The performance shown below is of the 75/100 guarantee policy and Standard series held under the Canada Life Segregated Fund Policies information folder. That series isn't available in this information folder. Returns are after the MER has been deducted.

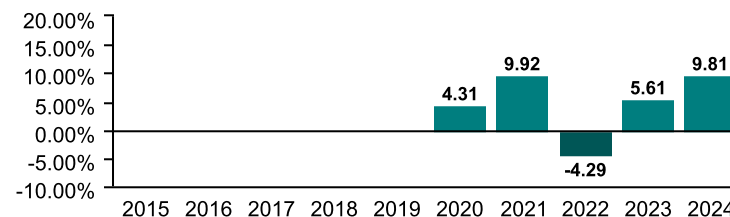
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on November 4, 2019 would have \$1,281.10 on December 31, 2024. This works out to an average of 4.92% a year.

Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 5 years. In the past 5 years, the fund was up in value 4 years and down in value 1 year.



How risky is it?

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



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

Canadian Value Balanced

How much does it cost?

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

1. Sales charges

Sales charge option	What you pay	How it works
Estate Protection standard series FEL option	There is no fee to invest or redeem units.	•You can switch to units of other available funds under the contract at any time.
Estate Protection Partner series FEL option	•There is no fee to invest or redeem units. •You will also agree on an advisory and management services fee (AMS) of between 0.50 - 1.25%. The AMS fee is deducted from your policy every month.	

2. Ongoing expenses

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

Guarantee policy	Estate Protection standard series: FEL option	Estate Protection Partner series: FEL option
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)	
75 / 100	2.94	1.82

Trailing commission

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

Series	Trailing commission
Estate Protection standard series FEL option	Up to 1% of the value of your investment each year.
Estate Protection Partner series FEL option	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

3. Other fees

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

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

What if I change my mind?

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

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

For more information

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Telephone - 1-888-252-1847

Canadian Neutral Balanced

Quick facts: **Date fund available:** November 14, 2016
Date fund created: October 5, 2009
Managed by: TD Greystone Asset Management

Total fund value: \$319,302,019
Portfolio turnover rate: 11.86%

Guarantee policy: Maturity / death benefit (%)	75 / 100		
Series	MER (%) ¹	NAV (\$) ¹	UOS ¹
Estate Protection standard series: FEL option ¹	2.99	21.20	8,425,839
Estate Protection Partner series: FEL option ²	1.89	14.50	1,173,210

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

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

Minimum investment
 •Non-registered, TFSA, RRIF policies: \$10,000

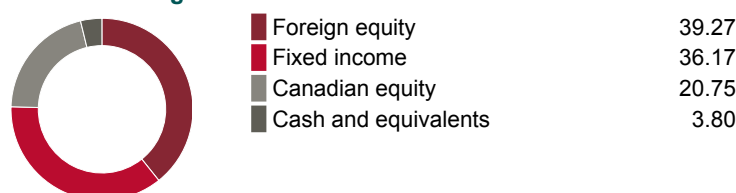
What does the fund invest in?

This segregated fund invests primarily in fixed-income securities and equities currently through the TD Greystone Balanced Fund Pooled.

Top 10 investments (of the underlying fund)

	Assets %
Gov. of Canada, 2.75%, 6/1/2033	4.68
Canada Housing Trust No.1, 1.75%, 6/15/2030	3.26
Gov. of Canada, 0.02%, 6/1/2031	2.62
Province of Ontario, 3.65%, 6/2/2033	2.48
NVIDIA Corp.	1.80
Royal Bank of Canada	1.78
Apple Inc.	1.68
Microsoft Corp.	1.68
Gov. of Canada, 1.25%, 6/1/2030	1.57
Shopify Inc. CI A	1.33
Total	22.88
Total investments:	373

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

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

How has the fund performed?

This section tells you how the fund has performed over the past 10 years. The performance shown below is of the 75/100 guarantee policy and Standard series held under the Canada Life Segregated Fund Policies information folder. That series isn't available in this information folder. Returns are after the MER has been deducted.

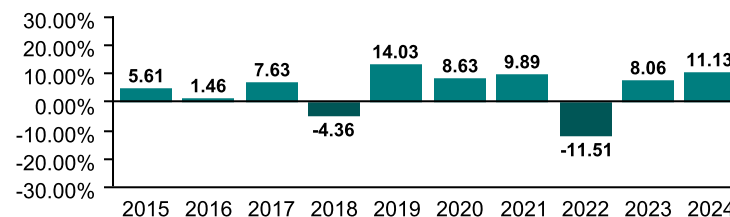
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,595.62 on December 31, 2024. This works out to an average of 4.78% a year.

Year-by-year returns (%)

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



How risky is it?

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



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

Canadian Neutral Balanced

How much does it cost?

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

1. Sales charges

Sales charge option	What you pay	How it works
Estate Protection standard series FEL option	There is no fee to invest or redeem units.	•You can switch to units of other available funds under the contract at any time.
Estate Protection Partner series FEL option	•There is no fee to invest or redeem units. •You will also agree on an advisory and management services fee (AMS) of between 0.50 - 1.25%. The AMS fee is deducted from your policy every month.	

2. Ongoing expenses

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

Guarantee policy	Estate Protection standard series: FEL option	Estate Protection Partner series: FEL option
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)	
75 / 100	2.99	1.89

Trailing commission

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

Series	Trailing commission
Estate Protection standard series FEL option	Up to 1% of the value of your investment each year.
Estate Protection Partner series FEL option	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

3. Other fees

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

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

What if I change my mind?

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

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

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Telephone - 1-888-252-1847

Canadian Premier Balanced

Quick facts: **Date fund available:** November 14, 2016
Date fund created: November 27, 1998
Managed by: Invesco Canada Ltd.

Total fund value: \$325,735,105
Portfolio turnover rate: 5.99%

Guarantee policy: Maturity / death benefit (%)	75 / 100		
	MER (%) ¹	NAV (\$) ¹	UOS ¹
Estate Protection standard series: FEL option ¹	3.01	22.99	6,559,362
Estate Protection Partner series: FEL option ²	1.90	14.73	786,370

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

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

Minimum investment
•Non-registered, TFSA, RRIF policies: \$10,000

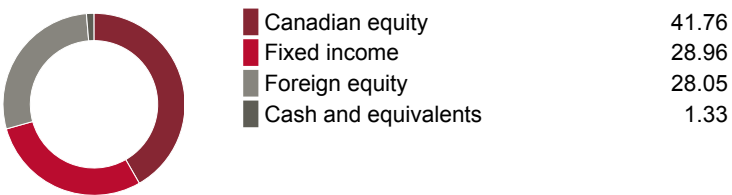
What does the fund invest in?

This segregated fund invests primarily in Canadian fixed-income securities and stocks currently through the Invesco Income Growth Fund.

Top 10 investments (of the underlying fund)

	Assets %
Brookfield Corporation VtgCI A	5.31
Royal Bank of Canada	3.99
Icon PLC Shs	3.44
Aon PLCCI A	2.93
ATS Corporation	2.82
Toronto-Dominion Bank Com New	2.79
Telus Corp.	2.78
UnitedHealth Group Inc.	2.68
Fairfax Financial Holdings Ltd. Sub Vtg	2.60
Canadian Natural Resources Ltd.	2.58
Total	31.92
Total investments:	297

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

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

Notes

Effective October 28, 2024, this fund's risk rating was changed from "Low to moderate" to "Moderate". No other changes were made to the segregated fund.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years. The performance shown below is of the 75/100 guarantee policy and Standard series held under the Canada Life Segregated Fund Policies information folder. That series isn't available in this information folder. Returns are after the MER has been deducted.

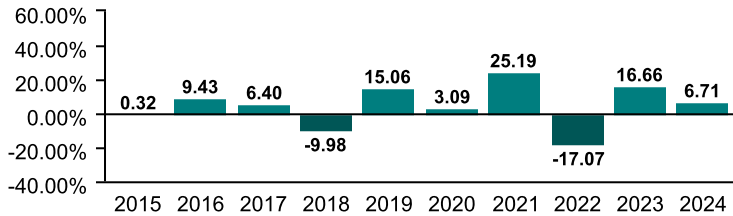
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,611.76 on December 31, 2024. This works out to an average of 4.89% a year.

Year-by-year returns (%)

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



How risky is it?

The risk rating for this fund is *Moderate*.



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

Canadian Premier Balanced

How much does it cost?

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

1. Sales charges

Sales charge option	What you pay	How it works
Estate Protection standard series FEL option	There is no fee to invest or redeem units.	•You can switch to units of other available funds under the contract at any time.
Estate Protection Partner series FEL option	<ul style="list-style-type: none"> •There is no fee to invest or redeem units. •You will also agree on an advisory and management services fee (AMS) of between 0.50 - 1.25%. The AMS fee is deducted from your policy every month. 	

2. Ongoing expenses

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

Guarantee policy	Estate Protection standard series: FEL option	Estate Protection Partner series: FEL option
Maturity / death benefit (%)	MER (Annual rate as a % of the fund's value)	
75 / 100	3.01	1.90

Trailing commission

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

Series	Trailing commission
Estate Protection standard series FEL option	Up to 1% of the value of your investment each year.
Estate Protection Partner series FEL option	No trailing commission, but you are responsible for the AMS fee negotiated with your advisor.

3. Other fees

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

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

What if I change my mind?

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