



Estate Protection
Segregated fund rates of return
December 31, 2020

Canada Life investment funds	Unit value \$	Inception date mm/dd/yy	1 MTH %	3 MTH %	YTD %	Annual compounded rates of return as of month end					
						1 YR %	2 YR %	3 YR %	5 YR %	10 YR %	Since inception %
Asset Allocation funds											
Conservative Allocation Fund (PSG)	14.95	06-05-06	0.61	2.11	4.11	4.11	4.96	2.68	2.30	2.76	2.80
Moderate Allocation Fund (PSG)	15.83	06-05-06	0.84	3.15	3.40	3.40	5.46	2.76	2.83	3.36	3.20
Balanced Allocation Fund (PSG)	17.39	06-05-06	1.29	4.95	4.83	4.83	6.89	3.35	3.68	4.63	3.87
Income Allocation Funds											
Income Focus Fund (PSG)	15.52	06-05-06	0.34	1.53	4.19	4.19	4.79	2.73	2.44	2.92	3.06
Income Growth Fund (PSG)	16.17	06-05-06	0.52	2.47	2.95	2.95	5.02	2.61	2.78	3.40	3.35
Income Growth Plus Fund (PSG)	17.23	06-05-06	0.82	3.85	3.77	3.77	6.17	3.18	3.53	4.25	3.80
Fixed income funds											
No-Load Money Market (Portico)*	11.06	06-05-06	0.01	0.02	0.20	0.20	0.47	0.47	0.32	0.23	0.69
Government Bond (Portico)*	12.05	06-05-06	0.04	-0.33	3.77	3.77	2.22	1.43	0.13	0.49	1.29
Core Plus Bond (Portico)*	14.91	06-05-06	0.30	0.56	6.93	6.93	5.86	3.52	2.19	2.34	2.78
International Bond (CLI)*	14.79	06-05-06	-0.51	-1.15	6.13	6.13	2.60	3.12	1.03	2.74	2.72
Indexed Canadian Bond (TDAM)*	14.64	06-05-06	0.14	0.07	6.29	6.29	5.43	3.35	1.93	2.24	2.65
Balanced funds											
Sentry Global Income (CI)*	16.55	06-05-06	0.82	2.64	5.50	5.50	7.71	4.13	4.06	3.75	3.52
Balanced (Bissett)*	15.18	06-05-06	1.08	4.94	0.67	0.67	4.83	0.23	2.88	3.53	2.91
Cambridge Asset Allocation (CI)*	14.09	06-05-06	0.70	3.37	1.82	1.82	6.48	2.41	3.02	2.33	2.38
Managed (Laketon)*	15.24	06-05-06	1.02	5.90	-0.26	-0.26	4.52	0.85	2.13	3.35	2.93
Balanced (Invesco)	16.89	06-05-06	1.19	10.31	3.09	3.09	8.91	2.21	4.45	5.05	3.66
Income (Portico)*	15.49	06-05-06	0.38	2.80	3.21	3.21	5.29	2.13	3.03	2.92	3.05

Any amount that is allocated to a segregated fund is invested at the risk of the policy owner and may increase or decrease in value.

A description of the key features of Canada Life's individual variable insurance contract is contained in the information folder, available from your advisor**.

The indicated rates of return for one, two, three, five and 10 year columns, as well as the 'Since inception' column, are annual compounded returns for the period ending December 31, 2020 including changes in the unit values but does not take into account redemption fees or other applicable charges payable by the policy owner.

The stated returns are net of investment management fees and operating expenses but does not reflect redemption fees or other charges. Therefore actual returns will be less than illustrated. **Please note that unit values and investment returns will fluctuate and past performance is not necessarily indicative of future performance.**

*Canada Life is currently waiving fees for direct expenses and/or a portion of the investment management fee for the Canada Life Money Market (Portico) Fund. Returns of the fund would be negative without the waiver of these fees. We anticipate negative returns will continue for the foreseeable future. Canada Life is not obligated to continue waiving these fees and it may cease to do so at any time without notice.

The Estate Protection Policy became available October 10, 2008. The segregated funds available under the Estate Protection Policy have been available under either or both of the Canada Life Generations or Generations I Policies. The rates of return prior to October 10, 2008 are based on the rates of return of these segregated funds under those policies. The management fees of the segregated funds available under the Estate Protection Policy are equal to or less than the management fees for the segregated funds available under those policies and the actual returns for the segregated funds available under the Estate Protection Policy would have been equal to or greater than the returns shown above.

*The annualized current yield and effective yield for the Canada Life No-Load Money Market (Portico) Fund for a seven day period ending December 31, 2020 are 0.047 per cent and 0.047 per cent respectively. This is an annualized historical yield based on the seven day period ending on December 31, 2020 and does not represent an actual one year return.

**In Quebec, advisor refers to a financial security advisor for individual insurance and segregated fund policies; and to an advisor in group insurance/annuity plans for group products.

* Soft-capped for new business as of November 4th 2019.