

# Canadian Dividend and Income

**Quick facts:** **Date fund available:** November 27, 1998  
**Date fund created:** November 27, 1998  
**Managed by:** AGF Investments Inc.

**Total fund value:** \$25,698,996  
**Portfolio turnover rate:** 0.10%

Guarantee level	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
<i>Generations</i>	3.54	42.97	265,174
<i>Generations I</i>	3.04	19.15	57,245
<i>Generations II</i>	3.45	16.05	18,718
<i>Generations Core</i>	2.93	17.33	118,960

<sup>1</sup> MER – Management expense ratio  
 NAV – Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 Non-registered and RRSP policies: \$1,000 lump sum or monthly pre-authorized chequing (PAC) of \$50  
 RRIF policies: \$10,000

## What does the fund invest in?

This segregated fund invests primarily in Canadian equities currently through the AGF Canadian Dividend Income Fund.

### Top 10 investments (of the underlying fund)

	Assets %
Royal Bank of Canada	4.00
Amazon.com Inc.	2.58
Constellation Software Inc.	2.57
Shopify Inc. Cl A	2.34
Apple Inc.	2.34
Microsoft Corp.	2.26
Aon PLCCI A	2.04
Roper Technologies Inc.	1.93
Brookfield Corporation VtgCl A	1.86
Canadian Natural Resources Ltd.	1.86
<b>Total</b>	<b>23.78</b>
<b>Total investments:</b>	<b>276</b>

### 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 longer term, seeking the growth potential of stocks, which includes exposure to foreign stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

## Notes

Prior to February 14, 2025, this fund was named Canadian Focused Growth II. Effective February 2025, the underlying fund changed to AGF Canadian Dividend Income Fund from Canada Life Canadian Focused Growth Fund and AGF Investments Inc. assumed portfolio management responsibilities. The performance and top 10 investments are from the Canada Life Canadian Focused Growth Fund as of December 31, 2024, achieved under the previous manager, Mackenzie Investments. 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 under a *Generations* guarantee level, which represents the longest retail performance history available for the fund. The returns for other guarantee levels will vary. Returns are after the MER has been deducted.

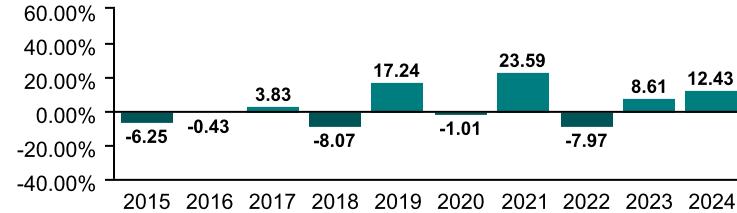
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee level you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the fund under a *Generations* guarantee level on December 31, 2014 would have \$1,436.26 on December 31, 2024. This works out to an average of 3.69% a year.

### Year-by-year returns (%)

This chart shows how the fund, under a *Generations* guarantee level, has performed in each of the past 10 years. In the past 10 years, the fund was up in value 5 years and down in value 5 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.

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### 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
Deferred sales charge (DSC) option  As of June 1, 2023, the deferred sales charge option is only available for new contributions received from existing policyholders or for internal transfers as per our administrative guidelines.	If you redeem units within: • 1 year of investing, you pay 4.50% • 2 years of investing, you pay 4.50% • 3 years of investing, you pay 4.00% • 4 years of investing, you pay 3.50% • 5 years of investing, you pay 3.00% • 6 years of investing, you pay 2.50% • 7 years of investing, you pay 1.50% • After 7 years, you pay 0.00%	• When you invest, Canada Life pays a commission of up to 5%. Any DSC you pay goes to Canada Life. • The DSC is a set rate. It is deducted from the amount you withdraw. • You cannot switch to units under the no-load option. • You can redeem up to 10% (20% for RRIF type policies) of the value of your units each year without paying a DSC. • The DSC fee schedule is based on the date you invested the premium.
No-load option	There is no fee to invest or redeem units.	• You can redeem units without paying a DSC. • You cannot switch to units under the DSC option.

#### 2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. The cost of any additional guarantee option is not included in the MER. You have to pay for these as set out below.

Available additional guarantee options are subject to the following fees. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee level	MER (Annual rate as a % of the fund's value)	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
Generations	3.54	n/a	n/a
Generations I	3.04	n/a	n/a
Generations II	3.45	0.16	0.21
Generations Core	2.93	n/a	n/a

#### Trailing commission

Canada Life pays 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 sales charge option you choose.

Sales charge option	Trailing commission
Deferred sales charge (DSC) option	Up to 1% of the value of your investment each year.
No-load option	Up to 0.50% of the value of your investment each year.

#### 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:

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