The Canada Life Assurance Company
FUND FACTS — Canada Life Estate Protection Segregated Funds Policy
All information as at December 31, 2025

High Interest Savings

Quick facts:

Date fund available: September 11, 2026
Date fund created: May 10, 2024
Managed by: Canada Life Investment Management Ltd.

Total fund value: $113,544,611
Portfolio turnover rate: 47.37%

Guarantee policy: Maturity / death benefit (%):	75 / 100		
Series	**MER (%) [1]**	**NAV ($) [1]**	**UOS [1]**
Estate Protection standard series: FEL option [1]	1.01	10.38	2,729,463
Estate Protection Partner series: FEL option [2]	0.79	10.42	56,833

[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

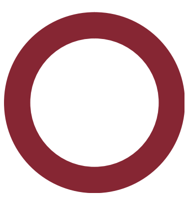
What does the fund invest in?

This segregated fund invests in the Counsel High Interest Savings Fund (underlying fund). The underlying fund invests primarily in high interest deposit accounts directly, and/or by investing in other investment funds.

Top 10 investments (of the underlying fund)	Assets %
EQ Bank HISA Account	44.20
BNS Investment Savings Account	42.10
National Bank IPC HISA Account	13.70
Counsel Money Mart	0.10
Total	100.10
Total investments:	**4**

Investment segmentation

	Assets %
Other	100.00



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 has the fund performed?

This section tells you how the fund has performed over the past year. 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 fund expense ratio (FER) has been deducted.

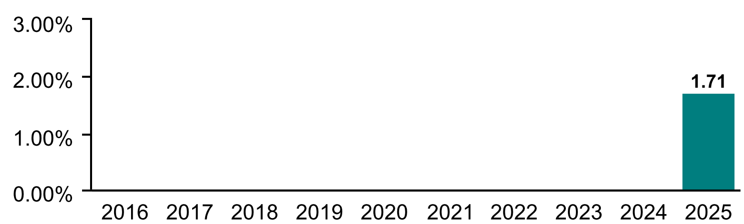
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested $1,000 in the fund on May 10, 2024 would have $1,037.91 on December 31, 2025. This works out to an average of 2.29% a year.

Year-by-year returns (%)

This chart shows how the Fund has performed in the past year. In the past year the fund was up in value.



How risky is it?

The risk rating for this fund is *Low*.

Low | Low to moderate | Moderate | Moderate to high | High

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 seeking short-term savings options and planning to hold their investment for a short period of time.

High Interest Savings

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 fund expense ratio (FER) is the sum of the management expense ratio (MER) and the trading expense ratio (TER) and is payable from the assets of the segregated fund. You don't pay these directly, but they will reduce the return on your investment.

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.

The TER includes the trading commissions and other portfolio transaction costs.

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%. This fee reduces the return you get on your investment.

For details about how the guarantee works, see your contract and information folder.

	MER (%) [1]	TER (%) [1]	FER (%) [1,2]
Guarantee policy: Maturity / death benefit (%)	75 / 100	75 / 100	75 / 100
Estate Protection standard series: FEL option	1.01	--	1.01
Estate Protection Partner series: FEL option	0.79	--	0.79

[1]Annual rate as a % of the fund's value.

[2]The fund expense ratio (FER) is the sum of the management expense ratio (MER) and the trading expense ratio (TER).

Notes: We are reporting the most recently available information in the MER, TER and FER.

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:

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