

Canadian Premier Balanced

Quick facts: **Date fund available:** June 5, 2006
Date fund created: November 27, 1998
Managed by: Invesco Canada Ltd.

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

| Guarantee policy | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ |
|---|----------------------|-----------------------|------------------|
| 75% maturity and 100% death benefit guarantee | 3.01 | 21.83 | 540,918 |

¹ MER – Management expense ratio
 NAV – Net asset value
 UOS – Units outstanding

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

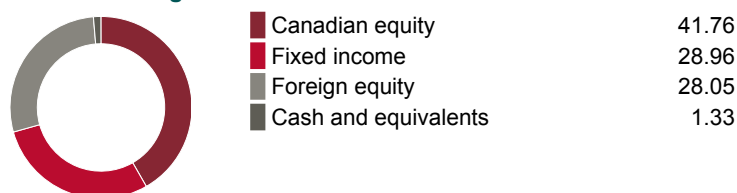
What does the fund invest in?

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. Returns are after the MER has been deducted.

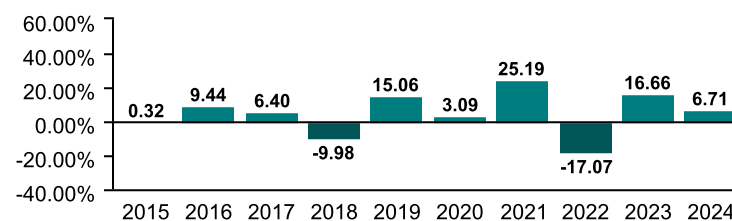
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,611.79 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.

1. Sales charges

| Sales charge option | What you pay | How it works |
|---------------------|--|---|
| No-load option | There is no fee to invest or redeem units. | <ul style="list-style-type: none">•You can redeem units without paying a deferred sales charge.•You can switch to units of other available funds under the contract at any time. |

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. For details about how the guarantee works, see the applicable guarantee section of your insurance contract.

| Guarantee policy | MER (Annual rate as a % of the fund's value) |
|---|--|
| 75% maturity and 100% death benefit guarantee | 3.01 |

Trailing commission

Canada Life pays a trailing commission of up to one per cent of the value of your investments 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.

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 investment fund contract, 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

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