

# Strategic Income II

**Quick facts:** **Date fund available:** January 29, 1988  
**Date fund created:** January 29, 1988  
**Managed by:** Mackenzie Investments

**Total fund value:** \$622,353,929  
**Portfolio turnover rate:** 0.05%

| Guarantee option | MER (%) <sup>1</sup> | NAV (\$) <sup>1</sup> | UOS <sup>1</sup> |
|------------------|----------------------|-----------------------|------------------|
| All options      | 2.85                 | 417.01                | 551,772          |

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

**Minimum investment**  
 Non-registered and RRSP policies: Back-end load units - \$300 lump sum or \$25 plus pre-authorized payment agreement (PPA) of \$25, systematic redemption plan \$10,000  
 No-load units - \$100,000  
 RRIF policies: Back-end load units - \$10,000

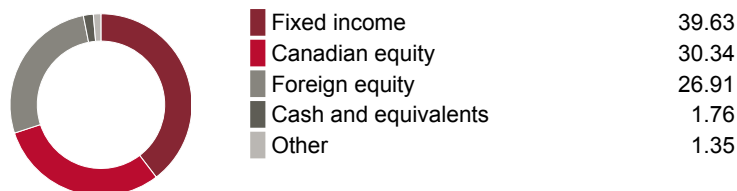
## What does the fund invest in?

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         |
| <b>Total</b>                         | <b>13.95</b> |
| <b>Total investments:</b>            | <b>2557</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 medium to longer term, wants exposure to fixed income and equities in a single fund and is comfortable with low to moderate risk.

## Notes

This fund is not available for further contributions or switches into the fund. Existing holders of the fund can continue to hold it. 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.

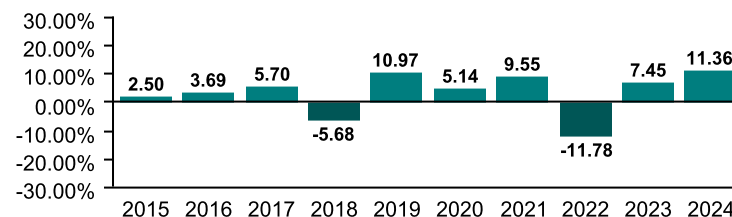
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,429.49 on December 31, 2024. This works out to an average of 3.64% a year.

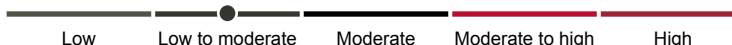
### Year-by-year returns (%)

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.

## Strategic Income 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   |
|---------------------|---|--|
| Back-end load units | If you redeem units within: <ul style="list-style-type: none"> <li>• 1 year of investing, you pay 5.00%</li> <li>• 2 years of investing, you pay 5.00%</li> <li>• 3 years of investing, you pay 4.00%</li> <li>• 4 years of investing, you pay 3.00%</li> <li>• 5 years of investing, you pay 2.50%</li> <li>• 6 years of investing, you pay 1.00%</li> <li>• After 6 years, you pay 0.00%</li> </ul> | <ul style="list-style-type: none"> <li>• Any early redemption fee you pay goes to Canada Life.</li> <li>• The early redemption fee is a set rate. It is deducted from the amount you withdraw.</li> <li>• The early redemption fee is based on the date you invested the premium.</li> <li>• Where the policy is a systematic redemption plan or a RRIF you can schedule payments and receive up to 20% of all premiums without paying an early redemption fee.</li> <li>• You can exchange to units of other funds under the contract at any time without paying an early redemption fee.</li> <li>• When you invest, Canada Life pays a commission of up to 5%.</li> </ul> |
| No-load units       | There is no fee to invest or redeem units.  | <ul style="list-style-type: none"> <li>• You, your financial security advisor and Canada Life must agree to the no-load option.</li> <li>• You can redeem units without paying an early redemption fee.</li> <li>• You can exchange to units of other funds under the contract at any time.</li> </ul>   |

#### 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 guarantees work, see your insurance contract.

| Guarantee option | MER (Annual rate as a % of the fund's value) |
|------------------|--|
| All options      | 2.85   |

#### 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                                    |
|---------------------|--|
| Back-end load units | Up to 0.50% of the value of your investment each year. |
| No-load units       | Up to 1% 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. |

### 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:

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