

Fund Facts Booklet

Preferred series 2

Canada Life
segregated funds policy
Originally with Great-West Life

Fund performance as of December 31, 2024

**Digital copy available at
[Canadalife.com/informationfolders](https://canadalife.com/informationfolders)**

The Canada Life Assurance Company is the sole issuer of the individual variable annuity policy described in the information folder.

This fund facts booklet forms part of the information folder. Both the information folder and fund facts booklet must be received.

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

Fund Facts

This fund facts booklet, which forms part of the Canada Life Segregated Fund Policies information folder, contains individual fund facts for the segregated funds available under the individual variable annuity policy. You can choose to invest in one or more of the funds available in this booklet.

The individual *fund facts* describe the key features of each segregated fund including its risk level, past performance, suitability, guarantees, and what fees and charges may apply.

The individual *fund facts* is not complete without the following description of *What if I change my mind?* and *For more information*.

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 was 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:

The Canada Life Assurance Company
255 Dufferin Ave
London ON N6A 4K1

Web: canadalife.com

Email address: isp_customer_care@canadalife.com

Phone: 1-888-252-1847

Table of contents

| | |
|---------------------------------------|-----------|
| Fund Facts | 1 |
| Fee and expenses | 5 |
| Asset Allocation Funds | 6 |
| Conservative Portfolio | 6 |
| Moderate Portfolio | 8 |
| Balanced Portfolio | 10 |
| Advanced Portfolio | 12 |
| Aggressive Portfolio | 14 |
| Visio Portfolios | 16 |
| Visio Income Portfolio | 16 |
| Visio Income Portfolio II | 18 |
| Visio Balanced Portfolio | 20 |
| Visio Growth Portfolio | 22 |
| Managed fund solutions | 24 |
| Sustainable Conservative Portfolio | 24 |
| Core Conservative Growth | 26 |
| Franklin Templeton Moderate Income | 28 |
| Mackenzie Moderate Income | 30 |
| Fidelity Moderate Income | 32 |
| Core Moderate | 34 |
| Franklin Templeton Moderate Growth | 36 |
| Mackenzie Moderate Growth | 38 |
| Fidelity Moderate Growth | 40 |
| Core Moderate Growth Plus | 42 |
| Franklin Templeton Balanced Income | 44 |
| Mackenzie Balanced Income | 46 |
| Fidelity Balanced Income | 48 |
| Core Balanced | 50 |
| Mackenzie Balanced | 52 |
| Core Balanced Growth Plus | 54 |
| Cash and cash equivalent funds | 56 |
| Money Market | 56 |
| Fixed-Income funds | 58 |
| Diversified Fixed Income Portfolio | 58 |
| Canadian Core Bond | 60 |
| Canadian Core Plus Bond | 62 |
| Canadian Bond | 64 |
| Mortgage | 66 |
| Government Bond | 68 |
| Short-Term Bond | 70 |
| Long Term Bond | 72 |
| Real Return Bond | 74 |

| | |
|---|------------|
| Canadian Corporate Bond | 76 |
| Floating Rate Income | 78 |
| North American High Yield Fixed Income | 80 |
| Global Bond | 82 |
| Unconstrained Fixed Income | 84 |
| Balanced funds | 86 |
| Canadian Fixed Income Balanced | 86 |
| Canadian Growth Balanced | 88 |
| Canadian Stock Balanced | 90 |
| Strategic Income | 92 |
| Canadian Premier Balanced | 94 |
| Canadian Value Balanced | 96 |
| Global Strategic Income | 98 |
| Global Balanced | 100 |
| Canadian equity funds | 102 |
| Canadian Equity Portfolio | 102 |
| Canadian Growth | 104 |
| Canadian SRI Equity | 106 |
| Canadian Focused Growth | 108 |
| Canadian Stock | 110 |
| Equity Index | 112 |
| Canadian Focused Stock | 114 |
| Canadian Focused Value | 116 |
| Canadian Value | 118 |
| Canadian Core Dividend | 120 |
| Canadian Focused Dividend | 122 |
| Canadian Dividend | 124 |
| Canadian Small-Mid Cap | 126 |
| Canadian Small Cap Growth | 128 |
| Canadian specialty and alternative funds | 130 |
| Real Estate | 130 |
| North American funds | 132 |
| Global Small-Mid Cap Growth | 132 |
| Science and Technology | 134 |
| Foreign equity funds | 136 |
| Global Equity Portfolio | 136 |
| Global Low Volatility | 138 |
| Foreign Equity | 140 |
| Global All Cap Equity | 142 |
| Global Dividend | 144 |
| U.S. Low Volatility | 146 |
| U.S. Growth | 148 |
| U.S. Value Stock | 150 |
| U.S. Value | 152 |
| U.S. Dividend | 154 |

| | |
|--|------------|
| U.S. Mid Cap Growth | 156 |
| EAFE Equity | 158 |
| International Equity | 160 |
| International Stock | 162 |
| International Growth | 164 |
| Foreign specialty and alternative funds | 166 |
| Global Infrastructure | 166 |
| European Equity | 168 |
| Far East Equity | 170 |
| Emerging Markets Equity | 172 |
| Global Resources | 174 |

Fees and expenses

What you have to pay depends on the guarantee level you decide on – 75/75 guarantee, 75/100 guarantee or 100/100 guarantee – the segregated fund you hold, the market value of your total holdings and the amount of the advisory and management service (AMS) fee.

If you select a reset option additional fees apply.

These fees will be charged by redeeming units from each segregated fund.

Investment management fee

For each segregated fund you hold in your policy you will pay an investment management fee plus applicable taxes. The investment management fee varies depending on the guarantee level, segregated fund chosen and the market value of your total holdings.

The investment management fee bands will be set out in the preferred series 2 fee agreement.

Operating expense fee

For each segregated fund you hold in your policy you are responsible for paying all respective operating expenses related to preferred series 2 plus applicable taxes. The current annualized operating expense fee for each segregated fund will be set out in the preferred series 2 fee agreement. As operating expenses change, we may change the operating expense fee rate, from time to time without notice to you.

Advisory and management service (AMS) fee

For each segregated fund you hold in your policy you will pay an AMS fee plus applicable taxes. The AMS fee is negotiated between you and your advisor subject to our then-current administrative rules. The AMS fee must be between 0.50 per cent and 1.25 per cent and will be set out in the preferred series 2 fee agreement.

For more information about the fees, see *Fees and expenses* section in the information folder

Conservative Portfolio

Quick facts: **Date fund available:** May 14, 2012
Date fund created: September 24, 1996
Managed by: Canada Life Investment Management Ltd.

Total fund value: \$155,125,813
Portfolio turnover rate: 54.70%

| Guarantee policy : Maturity / death benefit (%) | 75 / 75 | | | 75 / 100 | | | 100 / 100 | | |
|---|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|
| Series | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ |
| Preferred series 2: FEL option ¹ | -- | 18.85 | 439,723 | -- | 18.85 | 159,897 | -- | 18.84 | 250 |

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial

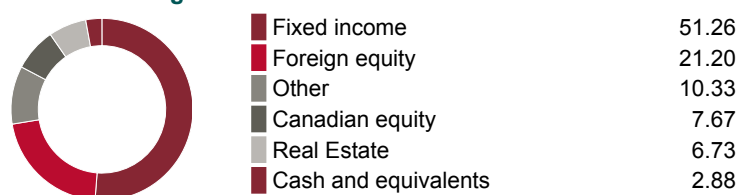
What does the fund invest in?

This segregated fund, through investments in other funds, invests primarily in fixed-income securities but includes Canadian and foreign equities. It targets an asset mix of 70 per cent fixed income and 30 per cent equities.

Top 10 investments

| | Assets % |
|----------------------------|--------------|
| Canadian Core Plus Bond | 18.00 |
| Canadian Core Fixed Income | 16.05 |
| Mortgage | 11.48 |
| Real Estate | 6.73 |
| Global Bond | 6.43 |
| Unconstrained Fixed Income | 4.34 |
| Canadian Focused Dividend | 2.97 |
| Global Dividend | 2.97 |
| Foreign Equity | 2.97 |
| Long Term Bond | 2.97 |
| Total | 74.91 |
| Total investments: | 24 |

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 insurance cost for the guarantee is included in the investment management fee. 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 multi-managers in one fund with a target of no more than 25 per cent invested in equities and is comfortable with low risk.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

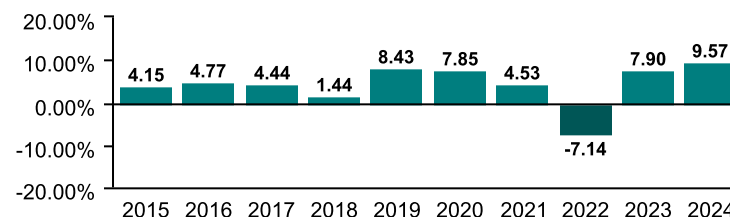
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,551.50 on December 31, 2024. This works out to an average of 4.49% a year.

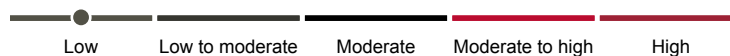
Year-by-year returns (%)

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 9 years and down in value 1 year.



How risky is it?

The risk rating for this fund is *Low*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

Conservative Portfolio

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 |
|-------------------------------|------------------------------------|--|
| Preferred series 2 FEL option | Up to 2% of the amount you invest. | <ul style="list-style-type: none"> •You and your financial security advisor determine the rate. •The fee is deducted from the amount you invest. It is paid as a commission. |

2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

| Guarantee policy | Death benefit guarantee reset option (%) | Maturity guarantee reset option (%) |
|------------------------------|--|-------------------------------------|
| Maturity / death benefit (%) | Additional costs | |
| 75 / 75 | n/a | n/a |
| 75 / 100 | 0.11 | n/a |
| 100 / 100 | 0.11 | 0.05 |

Trailing commission

No trailing commission.

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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Telephone - 1-888-252-1847

Moderate Portfolio

Quick facts: **Date fund available:** May 14, 2012
Date fund created: September 24, 1996
Managed by: Canada Life Investment Management Ltd.

Total fund value: \$175,345,552
Portfolio turnover rate: 34.42%

| Guarantee policy : Maturity / death benefit (%) | 75 / 75 | | | 75 / 100 | | | 100 / 100 | | |
|---|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|
| Series | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ |
| Preferred series 2: FEL option ¹ | -- | 21.30 | 555,674 | -- | 21.30 | 178,970 | -- | -- | -- |

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial

What does the fund invest in?

This segregated fund, through investments in other funds, invests primarily in fixed-income securities but includes Canadian and foreign equities. It targets an asset mix of 60 per cent fixed income and 40 per cent equities.

Top 10 investments

| | Assets % |
|----------------------------|--------------|
| Canadian Core Plus Bond | 13.75 |
| Canadian Core Fixed Income | 12.35 |
| Mortgage | 9.27 |
| Real Estate | 7.66 |
| Global Bond | 5.56 |
| Long Term Bond | 4.52 |
| Canadian Focused Dividend | 4.07 |
| Canadian Focused Value | 4.06 |
| Canadian Growth | 4.06 |
| Global Dividend | 3.72 |
| Total | 69.02 |
| Total investments: | 24 |

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 insurance cost for the guarantee is included in the investment management fee. 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 multi-managers in one fund with a target of no more than 40 per cent invested in equities and is comfortable with low to moderate risk.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

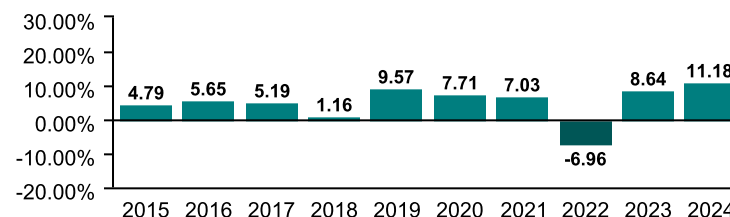
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,672.22 on December 31, 2024. This works out to an average of 5.28% a year.

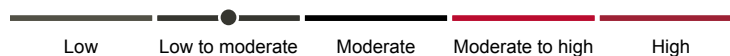
Year-by-year returns (%)

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 9 years and down in value 1 year.



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.

Moderate Portfolio

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 |
|-------------------------------|------------------------------------|--|
| Preferred series 2 FEL option | Up to 2% of the amount you invest. | <ul style="list-style-type: none"> •You and your financial security advisor determine the rate. •The fee is deducted from the amount you invest. It is paid as a commission. |

2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

| Guarantee policy | Death benefit guarantee reset option (%) | Maturity guarantee reset option (%) |
|------------------------------|--|-------------------------------------|
| Maturity / death benefit (%) | Additional costs | |
| 75 / 75 | n/a | n/a |
| 75 / 100 | 0.11 | n/a |
| 100 / 100 | 0.11 | 0.11 |

Trailing commission

No trailing commission.

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.

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For more information

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 Email - isp_customer_care@canadalife.com
 Telephone - 1-888-252-1847

Balanced Portfolio

Quick facts: **Date fund available:** May 14, 2012
Date fund created: September 24, 1996
Managed by: Canada Life Investment Management Ltd.

Total fund value: \$356,792,482
Portfolio turnover rate: 28.49%

| Guarantee policy : Maturity / death benefit (%) | 75 / 75 | | | 75 / 100 | | | 100 / 100 | | |
|---|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|
| Series | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ |
| Preferred series 2: FEL option ¹ | -- | 25.31 | 883,748 | -- | 25.31 | 143,917 | -- | 25.31 | 25,422 |

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial

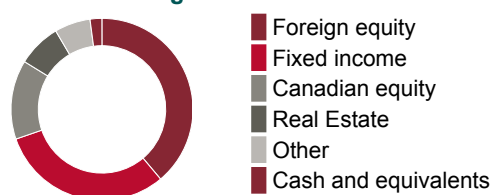
What does the fund invest in?

This segregated fund, through investments in other funds, invests primarily in Canadian and foreign equities but includes fixed-income securities. It targets an asset mix of 40 per cent fixed income and 60 per cent equities.

Top 10 investments

| | Assets % |
|----------------------------|--------------|
| Canadian Core Plus Bond | 11.69 |
| Canadian Core Fixed Income | 9.37 |
| Real Estate | 7.74 |
| Mortgage | 6.71 |
| U.S. Value Stock | 5.45 |
| Global Bond | 5.21 |
| Canadian Focused Dividend | 4.92 |
| Canadian Focused Value | 4.92 |
| Canadian Growth | 4.69 |
| U.S. Growth | 4.64 |
| Total | 65.34 |
| Total investments: | 24 |

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 insurance cost for the guarantee is included in the investment management fee. 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 multi-managers in one fund with a target of no more than 40 per cent invested in fixed income and is comfortable with low to moderate risk.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

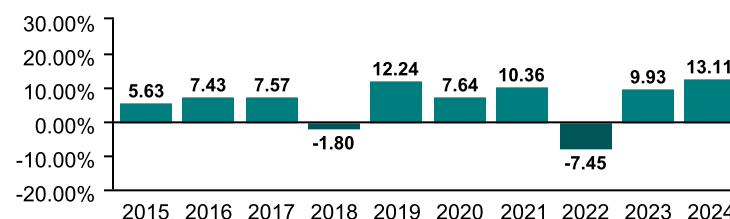
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,839.18 on December 31, 2024. This works out to an average of 6.28% 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.

Balanced Portfolio

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 |
|-------------------------------|------------------------------------|--|
| Preferred series 2 FEL option | Up to 2% of the amount you invest. | <ul style="list-style-type: none"> •You and your financial security advisor determine the rate. •The fee is deducted from the amount you invest. It is paid as a commission. |

2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

| Guarantee policy | Death benefit guarantee reset option (%) | Maturity guarantee reset option (%) |
|------------------------------|--|-------------------------------------|
| Maturity / death benefit (%) | Additional costs | |
| 75 / 75 | n/a | n/a |
| 75 / 100 | 0.11 | n/a |
| 100 / 100 | 0.11 | 0.11 |

Trailing commission

No trailing commission.

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.

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 London, ON N6A 4K1
 Web - www.canadalife.com
 Email - isp_customer_care@canadalife.com
 Telephone - 1-888-252-1847

Advanced Portfolio

Quick facts: **Date fund available:** May 14, 2012
Date fund created: September 24, 1996
Managed by: Canada Life Investment Management Ltd.

Total fund value: \$151,927,782
Portfolio turnover rate: 23.96%

| Guarantee policy : Maturity / death benefit (%) | 75 / 75 | | | 75 / 100 | | | 100 / 100 | | |
|---|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|
| Series | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ |
| Preferred series 2: FEL option ¹ | -- | 31.37 | 131,631 | -- | 31.37 | 25,059 | -- | -- | -- |

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial

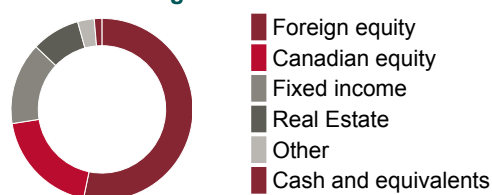
What does the fund invest in?

This segregated fund, through investments in other funds, invests primarily in Canadian and foreign equities but includes fixed-income securities. It targets an asset mix of 20 per cent fixed income and 80 per cent equities.

Top 10 investments

| | Assets % |
|--------------------------------|--------------|
| Canadian Core Plus Bond | 10.62 |
| Real Estate | 8.63 |
| U.S. Value Stock | 7.44 |
| Canadian Focused Dividend | 6.71 |
| Canadian Focused Value | 6.71 |
| Canadian Growth | 6.45 |
| U.S. Growth | 6.36 |
| American Growth | 5.33 |
| International Equity (Setanta) | 5.02 |
| International Growth | 4.96 |
| Total | 68.23 |
| Total investments: | 22 |

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 insurance cost for the guarantee is included in the investment management fee. 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 multi-managers in one fund with a target of no more than 20 per cent invested in fixed income and is comfortable with low to moderate risk.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

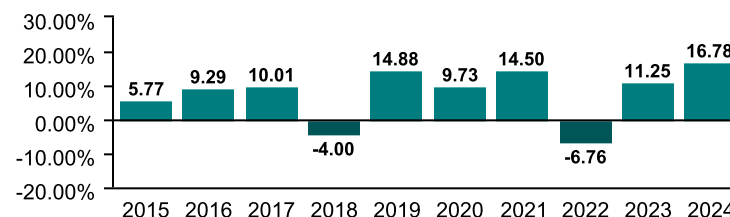
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$2,134.46 on December 31, 2024. This works out to an average of 7.88% a year.

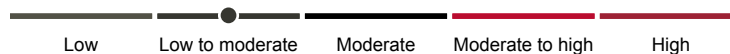
Year-by-year returns (%)

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.

Advanced Portfolio

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 |
|-------------------------------|------------------------------------|--|
| Preferred series 2 FEL option | Up to 2% of the amount you invest. | <ul style="list-style-type: none"> •You and your financial security advisor determine the rate. •The fee is deducted from the amount you invest. It is paid as a commission. |

2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

| Guarantee policy | Death benefit guarantee reset option (%) | Maturity guarantee reset option (%) |
|------------------------------|--|-------------------------------------|
| Maturity / death benefit (%) | Additional costs | |
| 75 / 75 | n/a | n/a |
| 75 / 100 | 0.11 | n/a |
| 100 / 100 | 0.11 | 0.21 |

Trailing commission

No trailing commission.

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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 London, ON N6A 4K1
 Web - www.canadalife.com
 Email - isp_customer_care@canadalife.com
 Telephone - 1-888-252-1847

Aggressive Portfolio

Quick facts: **Date fund available:** May 14, 2012
Date fund created: September 24, 1996
Managed by: Canada Life Investment Management Ltd.

Total fund value: \$113,038,407
Portfolio turnover rate: 19.13%

| Guarantee policy : Maturity / death benefit (%) | 75 / 75 | | | 75 / 100 | | | 100 / 100 | | |
|---|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|
| Series | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ |
| Preferred series 2: FEL option ¹ | -- | 37.85 | 101,732 | -- | 37.85 | 2,329 | -- | -- | -- |

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial

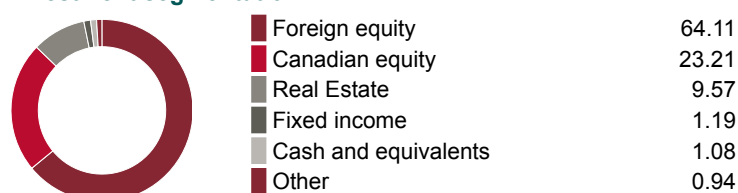
What does the fund invest in?

This segregated fund, through investments in other funds, invests primarily in Canadian and foreign equities. It targets an asset mix of 100 per cent equities.

Top 10 investments

| | Assets % |
|--------------------------------|--------------|
| Real Estate | 9.57 |
| U.S. Value Stock | 8.97 |
| Canadian Focused Dividend | 8.10 |
| Canadian Focused Value | 8.09 |
| Canadian Growth | 7.78 |
| U.S. Growth | 7.62 |
| American Growth | 6.44 |
| International Equity (Setanta) | 6.29 |
| International Growth | 6.22 |
| Global Small Cap (Mackenzie) | 5.01 |
| Total | 74.09 |
| Total investments: | 17 |

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 insurance cost for the guarantee is included in the investment management fee. 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 multi-managers in one fund with a target of 100 per cent invested in equities and is comfortable with moderate risk.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

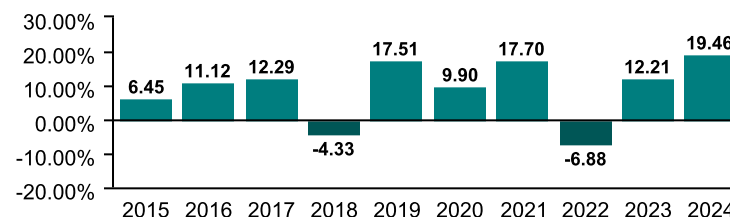
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$2,410.84 on December 31, 2024. This works out to an average of 9.20% 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.

Aggressive Portfolio

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 |
|-------------------------------|------------------------------------|--|
| Preferred series 2 FEL option | Up to 2% of the amount you invest. | <ul style="list-style-type: none"> You and your financial security advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission. |

2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

| Guarantee policy | Death benefit guarantee reset option (%) | Maturity guarantee reset option (%) |
|------------------------------|--|-------------------------------------|
| Maturity / death benefit (%) | Additional costs | |
| 75 / 75 | n/a | n/a |
| 75 / 100 | 0.11 | n/a |
| 100 / 100 | 0.11 | 0.21 |

Trailing commission

No trailing commission.

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.

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Visio Income Portfolio

Quick facts: **Date fund available:** May 14, 2012
Date fund created: June 12, 2006
Managed by: Canada Life Investment Management Ltd.

Total fund value: \$18,931,559
Portfolio turnover rate: 66.30%

| Guarantee policy : Maturity / death benefit (%) | 75 / 75 | | | 75 / 100 | | | 100 / 100 | | |
|---|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|
| Series | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ |
| Preferred series 2: FEL option ¹ | -- | 17.19 | 14,109 | -- | 17.19 | 2,325 | -- | -- | -- |

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial

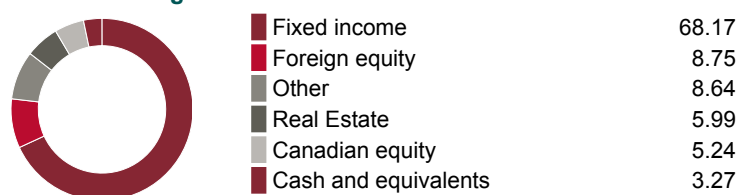
What does the fund invest in?

This segregated fund invests primarily in fixed-income securities but includes Canadian and foreign equities currently through the IPC Private Wealth Visio Income Pool. It targets an asset mix of 50 to 70 per cent fixed income and 30 to 50 per cent equities.

Top 10 investments

| | Assets % |
|----------------------------|--------------|
| Canadian Core Plus Bond | 27.54 |
| Canadian Core Fixed Income | 16.76 |
| Mortgage | 9.98 |
| Unconstrained Fixed Income | 7.64 |
| Global Bond | 6.99 |
| Long Term Bond | 6.40 |
| Real Estate | 5.99 |
| Real Return Bond | 2.99 |
| Canadian Focused Dividend | 2.80 |
| Foreign Equity | 2.80 |
| Total | 89.89 |
| Total investments: | 16 |

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 insurance cost for the guarantee is included in the investment management fee. 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 with a target of no more than 30 to 50 per cent invested in equities and is comfortable with low risk.

Notes

Prior to May 16, 2025, this fund was named Conservative Income Portfolio. Effective May 16, 2025, this fund will aim to invest in a single underlying fund instead of several underlying funds. The performance prior to the above dates was achieved under previous investment strategy. The Top 10 investments represent the holdings as of December 31, 2024. 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, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

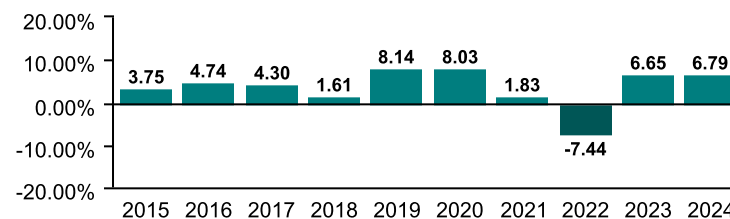
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,444.20 on December 31, 2024. This works out to an average of 3.74% a year.

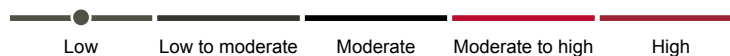
Year-by-year returns (%)

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 9 years and down in value 1 year.



How risky is it?

The risk rating for this fund is *Low*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

Visio Income Portfolio

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 |
|-------------------------------|------------------------------------|--|
| Preferred series 2 FEL option | Up to 2% of the amount you invest. | <ul style="list-style-type: none"> •You and your financial security advisor determine the rate. •The fee is deducted from the amount you invest. It is paid as a commission. |

2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

| Guarantee policy | Death benefit guarantee reset option (%) | Maturity guarantee reset option (%) |
|------------------------------|--|-------------------------------------|
| Maturity / death benefit (%) | Additional costs | |
| 75 / 75 | n/a | n/a |
| 75 / 100 | 0.11 | n/a |
| 100 / 100 | 0.11 | 0.05 |

Trailing commission

No trailing commission.

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

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 Telephone - 1-888-252-1847

Visio Income Portfolio II

Quick facts: **Date fund available:** May 14, 2012
Date fund created: June 12, 2006
Managed by: Canada Life Investment Management Ltd.

Total fund value: \$27,751,687
Portfolio turnover rate: 42.81%

| Guarantee policy : Maturity / death benefit (%) | 75 / 75 | | | 75 / 100 | | | 100 / 100 | | |
|---|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|
| Series | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ |
| Preferred series 2: FEL option ¹ | -- | 19.70 | 23,012 | -- | 19.70 | 409,849 | -- | -- | -- |

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial

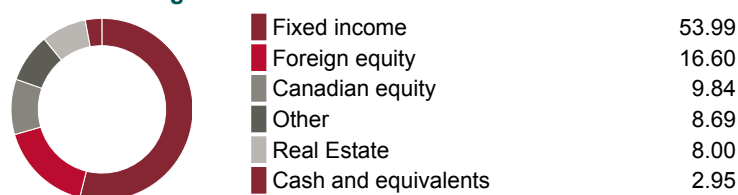
What does the fund invest in?

This segregated fund invests primarily in fixed-income securities but includes Canadian and foreign equities currently through the IPC Private Wealth Visio Income Pool. It targets an asset mix of 50 to 70 per cent fixed income and 30 to 50 per cent equities.

Top 10 investments

| | Assets % |
|----------------------------|--------------|
| Canadian Core Plus Bond | 20.61 |
| Canadian Core Fixed Income | 13.69 |
| Mortgage | 10.02 |
| Real Estate | 8.00 |
| Unconstrained Fixed Income | 6.41 |
| Global Bond | 5.51 |
| Canadian Focused Dividend | 5.38 |
| Global Dividend | 5.35 |
| Foreign Equity | 5.34 |
| U.S. Dividend | 5.33 |
| Total | 85.64 |
| Total investments: | 16 |

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 insurance cost for the guarantee is included in the investment management fee. 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 with a target of no more than 30 to 50 per cent invested in equities and is comfortable with low risk.

Notes

Prior to May 16, 2025, this fund was named Moderate Income Portfolio. Effective May 16, 2025, this fund will aim to invest in a single underlying fund instead of several underlying funds and the risk rating was changed from "Low to moderate" to "Low". The performance prior to the above dates were achieved under previous investment strategy. The Top 10 investments represent the holdings as of December 31, 2024. 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, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

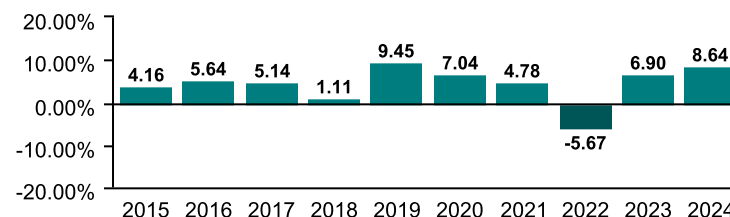
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,573.12 on December 31, 2024. This works out to an average of 4.63% a year.

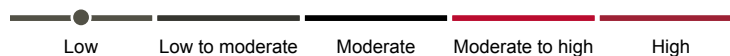
Year-by-year returns (%)

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 9 years and down in value 1 year.



How risky is it?

The risk rating for this fund is *Low*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

Visio Income Portfolio 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.

1. Sales charges

| Sales charge option | What you pay | How it works |
|-------------------------------|------------------------------------|--|
| Preferred series 2 FEL option | Up to 2% of the amount you invest. | <ul style="list-style-type: none"> •You and your financial security advisor determine the rate. •The fee is deducted from the amount you invest. It is paid as a commission. |

2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

| Guarantee policy | Death benefit guarantee reset option (%) | Maturity guarantee reset option (%) |
|------------------------------|--|-------------------------------------|
| Maturity / death benefit (%) | Additional costs | |
| 75 / 75 | n/a | n/a |
| 75 / 100 | 0.11 | n/a |
| 100 / 100 | 0.11 | 0.05 |

Trailing commission

No trailing commission.

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

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Visio Balanced Portfolio

Quick facts: **Date fund available:** May 14, 2012
Date fund created: June 12, 2006
Managed by: Canada Life Investment Management Ltd.

Total fund value: \$28,242,063
Portfolio turnover rate: 31.53%

| Guarantee policy : Maturity / death benefit (%) | 75 / 75 | | | 75 / 100 | | | 100 / 100 | | |
|---|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|
| Series | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ |
| Preferred series 2: FEL option ¹ | -- | 23.55 | 17,068 | -- | 23.55 | 145,894 | -- | -- | -- |

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial

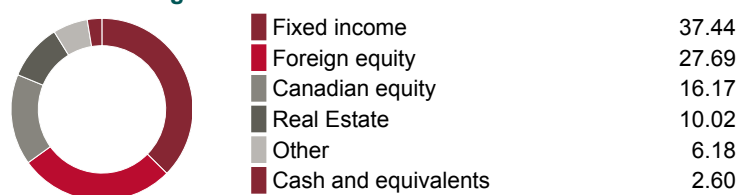
What does the fund invest in?

This segregated fund invests primarily in Canadian and foreign equities but includes fixed-income securities currently through the IPC Private Wealth Visio Balanced Pool. It targets an asset mix of 30 to 50 per cent fixed income and 50 to 70 per cent equities.

Top 10 investments

| | Assets % |
|----------------------------|--------------|
| Canadian Core Plus Bond | 14.53 |
| Canadian Core Fixed Income | 10.06 |
| Real Estate | 10.02 |
| Foreign Equity | 8.95 |
| Global Dividend | 8.94 |
| Canadian Focused Dividend | 8.94 |
| U.S. Dividend | 8.94 |
| Mortgage | 7.05 |
| Canadian Growth | 6.68 |
| Unconstrained Fixed Income | 4.22 |
| Total | 88.33 |
| Total investments: | 15 |

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 insurance cost for the guarantee is included in the investment management fee. 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 with a target of no more than 50 to 70 per cent invested in equities and is comfortable with low to moderate risk.

Notes

Prior to May 16, 2025, this fund was named Balanced Income Portfolio. Effective May 16, 2025, this fund will aim to invest in a single underlying fund instead of several underlying funds. The performance prior to the above dates were achieved under previous investment strategy. The Top 10 investments represent the holdings as of December 31, 2024. 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, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

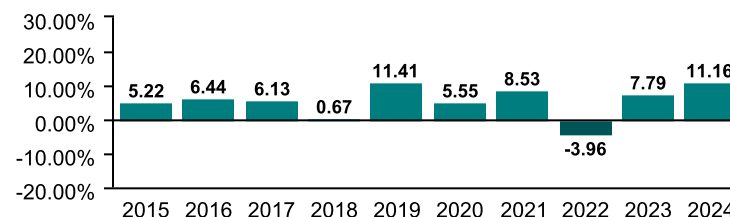
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,757.27 on December 31, 2024. This works out to an average of 5.80% a year.

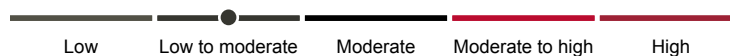
Year-by-year returns (%)

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 9 years and down in value 1 year.



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.

Visio Balanced Portfolio

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 |
|-------------------------------|------------------------------------|--|
| Preferred series 2 FEL option | Up to 2% of the amount you invest. | <ul style="list-style-type: none"> You and your financial security advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission. |

2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

| Guarantee policy | Death benefit guarantee reset option (%) | Maturity guarantee reset option (%) |
|------------------------------|--|-------------------------------------|
| Maturity / death benefit (%) | Additional costs | |
| 75 / 75 | n/a | n/a |
| 75 / 100 | 0.11 | n/a |
| 100 / 100 | 0.11 | 0.11 |

Trailing commission

No trailing commission.

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

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 Email - isp_customer_care@canadalife.com
 Telephone - 1-888-252-1847

Visio Growth Portfolio

Quick facts: **Date fund available:** May 14, 2012
Date fund created: June 12, 2006
Managed by: Canada Life Investment Management Ltd.

Total fund value: \$5,705,008
Portfolio turnover rate: 25.08%

| Guarantee policy : Maturity / death benefit (%) | 75 / 75 | | | 75 / 100 | | | 100 / 100 | | |
|---|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|
| Series | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ |
| Preferred series 2: FEL option ¹ | -- | 28.07 | 34,276 | -- | -- | -- | -- | -- | -- |

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial

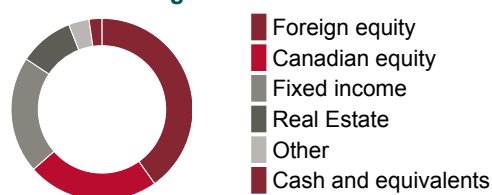
What does the fund invest in?

This segregated fund invests primarily in Canadian and foreign equities but includes fixed-income securities currently through the IPC Private Wealth Visio Growth Pool. It targets an asset mix of 10 to 30 per cent fixed income and 70 to 90 per cent equities.

Top 10 investments

| | Assets % |
|----------------------------|--------------|
| U.S. Dividend | 13.10 |
| Foreign Equity | 13.07 |
| Canadian Focused Dividend | 13.00 |
| Global Dividend | 12.89 |
| Real Estate | 9.73 |
| Canadian Growth | 9.72 |
| Canadian Core Plus Bond | 8.09 |
| Canadian Core Fixed Income | 5.58 |
| Mortgage | 4.07 |
| Canadian Focused Value | 3.24 |
| Total | 92.49 |
| Total investments: | 15 |

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 insurance cost for the guarantee is included in the investment management fee. 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 with a target of no more than 70 to 90 per cent invested in equities and is comfortable with low to moderate risk.

Notes

Prior to May 16, 2025, this fund was named Advanced Income Portfolio. Effective May 16, 2025, this fund will aim to invest in a single underlying fund instead of several underlying funds. The performance prior to the above dates were achieved under previous investment strategy. The Top 10 investments represent the holdings as of December 31, 2024. 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, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

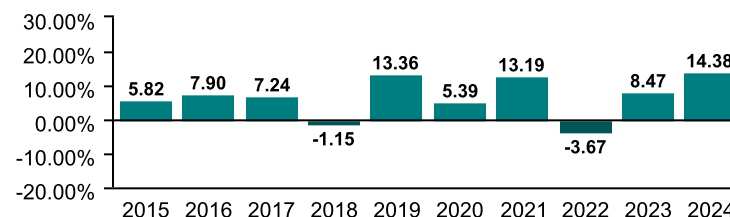
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,956.08 on December 31, 2024. This works out to an average of 6.94% a year.

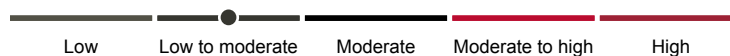
Year-by-year returns (%)

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.

Visio Growth Portfolio

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 |
|-------------------------------|------------------------------------|--|
| Preferred series 2 FEL option | Up to 2% of the amount you invest. | <ul style="list-style-type: none"> •You and your financial security advisor determine the rate. •The fee is deducted from the amount you invest. It is paid as a commission. |

2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

| Guarantee policy | Death benefit guarantee reset option (%) | Maturity guarantee reset option (%) |
|------------------------------|--|-------------------------------------|
| Maturity / death benefit (%) | Additional costs | |
| 75 / 75 | n/a | n/a |
| 75 / 100 | 0.11 | n/a |
| 100 / 100 | 0.11 | 0.21 |

Trailing commission

No trailing commission.

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.

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 Telephone - 1-888-252-1847

Sustainable Conservative Portfolio

Quick facts: **Date fund available:** May 14, 2012
Date fund created: January 23, 1996
Managed by: JPMorgan Asset Management (Canada) Inc.

Total fund value: \$11,615,345
Portfolio turnover rate: 8.23%

| Guarantee policy : Maturity / death benefit (%) | 75 / 75 | | | 75 / 100 | | | 100 / 100 | | |
|---|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|
| Series | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ |
| Preferred series 2: FEL option ¹ | -- | 23.56 | 37,250 | -- | 23.55 | 21,496 | -- | -- | -- |

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial

What does the fund invest in?

This segregated fund invests primarily in global fixed income securities and stocks anywhere in the world currently through the Canada Life Sustainable Conservative Portfolio mutual fund. The Fund follows a responsible approach to investing.

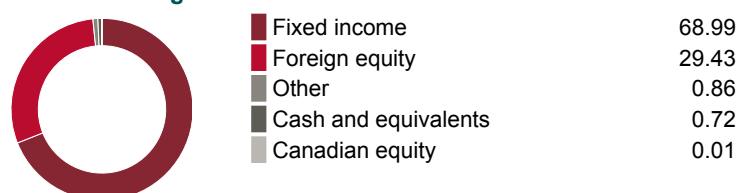
Top 10 investments (of the underlying fund)

| | Assets % |
|---|--------------|
| United States Treasury Note, 4.38%, 5/15/2034 | 6.47 |
| United States Treasury Note, 3.88%, 8/15/2034 | 3.66 |
| United States Treasury Note, 4.63%, 4/30/2031 | 2.34 |
| United States Treasury Note, 4.25%, 6/30/2031 | 2.26 |
| Secretaría General Del Tesoro Y Política Financiera, 3.55%, 10/31/2033 | 1.93 |
| Microsoft Corp. | 1.52 |
| NVIDIA Corp. | 1.42 |
| Italy, 3.85%, 2/1/2035 | 1.38 |
| Federal Home Loan Mortgage Corp Participation Certificates Pool Number SD8245, 4.5%, 9/1/2052 | 1.38 |
| Ministry of Finance Japan, 1.5%, 9/20/2043 | 1.32 |
| Total | 23.66 |

Total investments:

832

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 insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

Who is this fund for?

A person who desires to invest in a portfolio that follows a responsible approach to investing, seeking income and long-term capital, over the medium to longer term, with exposure to global bonds and stocks and is comfortable with low 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

In November 2021 JP Morgan Asset Management (Canada) Inc. assumed portfolio management responsibilities from Sentry Investments. In November 2016 Sentry Investments Inc. assumed portfolio management responsibilities from AGF Investments Inc. and the investment objective changed from investing primarily in Canadian fixed income securities and stocks to investing primarily in fixed income securities and stocks anywhere in the world. The performance prior to the above dates were achieved under previous managers and/or investment objective.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

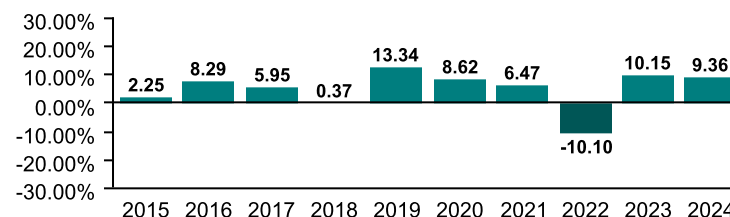
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,671.45 on December 31, 2024. This works out to an average of 5.27% a year.

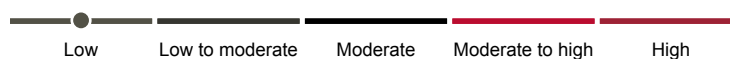
Year-by-year returns (%)

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 9 years and down in value 1 year.



How risky is it?

The risk rating for this fund is **Low**.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

Sustainable Conservative Portfolio

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 |
|-------------------------------|------------------------------------|--|
| Preferred series 2 FEL option | Up to 2% of the amount you invest. | <ul style="list-style-type: none"> •You and your financial security advisor determine the rate. •The fee is deducted from the amount you invest. It is paid as a commission. |

2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

| Guarantee policy | Death benefit guarantee reset option (%) | Maturity guarantee reset option (%) |
|------------------------------|--|-------------------------------------|
| Maturity / death benefit (%) | Additional costs | |
| 75 / 75 | n/a | n/a |
| 75 / 100 | 0.11 | n/a |
| 100 / 100 | 0.11 | 0.11 |

Trailing commission

No trailing commission.

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.

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 Telephone - 1-888-252-1847

Core Conservative Growth

Quick facts: **Date fund available:** May 14, 2012
Date fund created: October 5, 2009
Managed by: Canada Life Investment Management Ltd.

Total fund value: \$9,566,387
Portfolio turnover rate: 73.95%

| Guarantee policy : Maturity / death benefit (%) | 75 / 75 | | | 75 / 100 | | | 100 / 100 | | |
|---|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|
| Series | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ |
| Preferred series 2: FEL option ¹ | -- | 19.73 | 3,677 | -- | 19.73 | 29,025 | -- | -- | -- |

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial

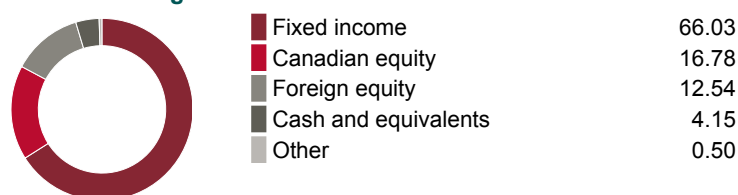
What does the fund invest in?

This segregated fund, through investments in other funds, invests primarily in fixed-income securities and Canadian and foreign equities. It targets an asset mix of 70 per cent fixed income and 30 per cent equities.

Top 10 investments

| | Assets % |
|---|---------------|
| Canadian Core Fixed Income | 70.38 |
| Canadian Focused Dividend | 4.45 |
| Canadian Equity (Mackenzie) | 4.44 |
| Canadian Core Dividend | 4.44 |
| Canadian Large Cap Equity Index (Mackenzie) | 4.42 |
| U.S. Equity Index (Mackenzie) | 2.98 |
| Global All Cap Equity | 2.97 |
| EAFE Equity | 2.97 |
| U.S. Growth | 1.48 |
| U.S. Value | 1.47 |
| Total | 100.00 |
| Total investments: | 10 |

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 insurance cost for the guarantee is included in the investment management fee. 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 multi-managers in one fund with a target of no more than 30 per cent invested in equities and is comfortable with low to moderate risk.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

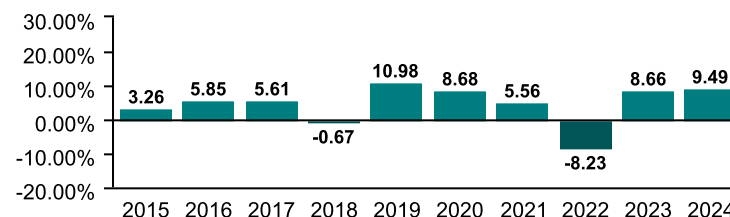
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,593.36 on December 31, 2024. This works out to an average of 4.77% a year.

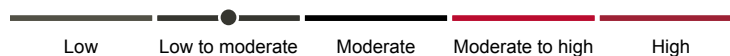
Year-by-year returns (%)

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.

Core Conservative Growth

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 |
|-------------------------------|------------------------------------|--|
| Preferred series 2 FEL option | Up to 2% of the amount you invest. | <ul style="list-style-type: none"> You and your financial security advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission. |

2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

| Guarantee policy | Death benefit guarantee reset option (%) | Maturity guarantee reset option (%) |
|------------------------------|--|-------------------------------------|
| Maturity / death benefit (%) | Additional costs | |
| 75 / 75 | n/a | n/a |
| 75 / 100 | 0.11 | n/a |
| 100 / 100 | 0.11 | 0.11 |

Trailing commission

No trailing commission.

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.

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Franklin Templeton Moderate Income

Quick facts: **Date fund available:** May 14, 2012
Date fund created: October 5, 2009
Managed by: Canada Life Investment Management Ltd.

Total fund value: \$2,053,936
Portfolio turnover rate: 0.59%

| Guarantee policy : Maturity / death benefit (%) | 75 / 75 | | | 75 / 100 | | | 100 / 100 | | |
|---|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|
| Series | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ |
| Preferred series 2: FEL option ¹ | -- | -- | -- | -- | -- | -- | -- | -- | -- |

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial

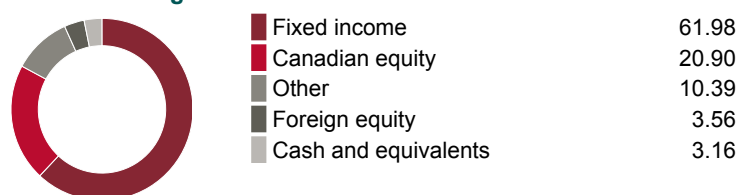
What does the fund invest in?

This segregated fund, through investments in other funds, invests primarily in fixed-income securities and Canadian and foreign equities. It targets an asset mix of 65 per cent fixed income and 35 per cent equities.

Top 10 investments

| | Assets % |
|---|---------------|
| Fixed Income (Franklin Templeton) | 65.46 |
| Canadian Stock | 15.51 |
| Global Equity (Franklin Templeton) | 10.40 |
| Canadian Large Cap Equity Index (Mackenzie) | 5.16 |
| U.S. Equity Index (Mackenzie) | 3.47 |
| Total | 100.00 |
| Total investments: | 5 |

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 insurance cost for the guarantee is included in the investment management fee. 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 fixed income and equity funds in one fund, with a target of no more than 35 per cent invested in equities and is comfortable with low to moderate risk.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

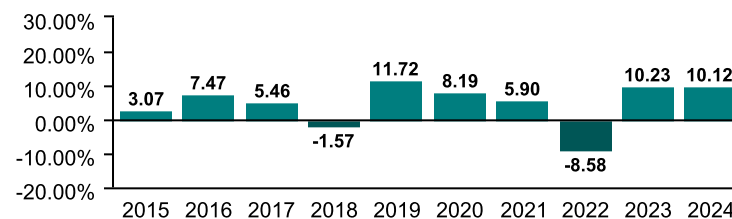
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,633.18 on December 31, 2024. This works out to an average of 5.03% a year.

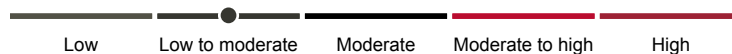
Year-by-year returns (%)

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.

Franklin Templeton Moderate Income

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 |
|-------------------------------|------------------------------------|--|
| Preferred series 2 FEL option | Up to 2% of the amount you invest. | <ul style="list-style-type: none"> •You and your financial security advisor determine the rate. •The fee is deducted from the amount you invest. It is paid as a commission. |

2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

| Guarantee policy | Death benefit guarantee reset option (%) | Maturity guarantee reset option (%) |
|------------------------------|--|-------------------------------------|
| Maturity / death benefit (%) | Additional costs | |
| 75 / 75 | n/a | n/a |
| 75 / 100 | 0.11 | n/a |
| 100 / 100 | 0.11 | 0.11 |

Trailing commission

No trailing commission.

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:

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

Mackenzie Moderate Income

Quick facts: **Date fund available:** May 14, 2012
Date fund created: October 5, 2009
Managed by: Canada Life Investment Management Ltd.

Total fund value: \$6,847,374
Portfolio turnover rate: 66.24%

| Guarantee policy : Maturity / death benefit (%) | 75 / 75 | | | 75 / 100 | | | 100 / 100 | | |
|---|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|
| Series | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ |
| Preferred series 2: FEL option ¹ | -- | 21.26 | 1,724 | -- | 21.26 | 109,293 | -- | -- | -- |

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial

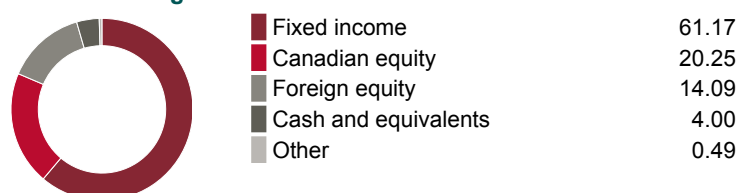
What does the fund invest in?

This segregated fund, through investments in other funds, invests primarily in fixed-income securities and Canadian and foreign equities. It targets an asset mix of 65 per cent fixed income and 35 per cent equities.

Top 10 investments

| | Assets % |
|---|---------------|
| Canadian Core Fixed Income | 65.30 |
| Canadian All Cap Value (Mackenzie) | 15.66 |
| International Equity (Mackenzie) | 5.23 |
| Canadian Large Cap Equity Index (Mackenzie) | 5.20 |
| U.S. Large Cap (Mackenzie) | 5.15 |
| U.S. Equity Index (Mackenzie) | 3.46 |
| Total | 100.00 |
| Total investments: | 6 |

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 insurance cost for the guarantee is included in the investment management fee. 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 fixed income and equity funds in one fund, with a target of no more than 35 per cent invested in equities and is comfortable with low to moderate risk.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

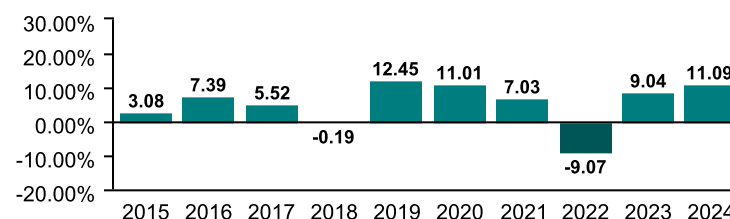
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,715.59 on December 31, 2024. This works out to an average of 5.55% 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.

Mackenzie Moderate Income

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 |
|-------------------------------|------------------------------------|--|
| Preferred series 2 FEL option | Up to 2% of the amount you invest. | <ul style="list-style-type: none"> You and your financial security advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission. |

2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

| Guarantee policy | Death benefit guarantee reset option (%) | Maturity guarantee reset option (%) |
|------------------------------|--|-------------------------------------|
| Maturity / death benefit (%) | Additional costs | |
| 75 / 75 | n/a | n/a |
| 75 / 100 | 0.11 | n/a |
| 100 / 100 | 0.11 | 0.11 |

Trailing commission

No trailing commission.

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

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 Telephone - 1-888-252-1847

Fidelity Moderate Income

Quick facts: **Date fund available:** May 14, 2012
Date fund created: October 5, 2009
Managed by: Canada Life Investment Management Ltd.

Total fund value: \$4,547,753
Portfolio turnover rate: 8.45%

| Guarantee policy : Maturity / death benefit (%) | 75 / 75 | | | 75 / 100 | | | 100 / 100 | | |
|---|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|
| Series | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ |
| Preferred series 2: FEL option ¹ | -- | -- | -- | -- | 21.63 | 35,060 | -- | -- | -- |

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial

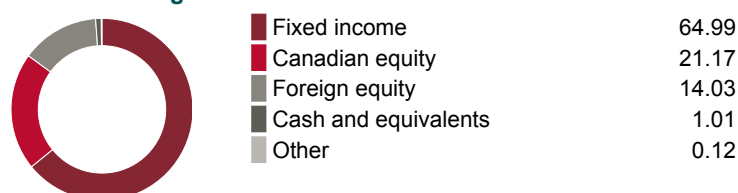
What does the fund invest in?

This segregated fund, through investments in other funds, invests primarily in fixed-income securities and Canadian and foreign equities. It targets an asset mix of 65 per cent fixed income and 35 per cent equities.

Top 10 investments

| | Assets % |
|---|---------------|
| Canadian Bond (Fidelity) | 65.42 |
| Canadian Equity (Fidelity) | 15.49 |
| U.S. Equity (Fidelity) | 5.23 |
| International Equity (Fidelity) | 5.19 |
| Canadian Large Cap Equity Index (Mackenzie) | 5.18 |
| U.S. Equity Index (Mackenzie) | 3.49 |
| Total | 100.00 |
| Total investments: | 6 |

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 insurance cost for the guarantee is included in the investment management fee. 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 fixed income and equity funds in one fund, with a target of no more than 35 per cent invested in equities and is comfortable with low to moderate risk.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

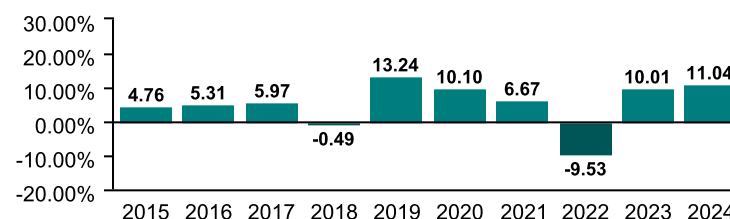
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,710.05 on December 31, 2024. This works out to an average of 5.51% a year.

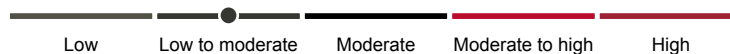
Year-by-year returns (%)

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.

Fidelity Moderate Income

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 |
|-------------------------------|------------------------------------|--|
| Preferred series 2 FEL option | Up to 2% of the amount you invest. | <ul style="list-style-type: none"> You and your financial security advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission. |

2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

| Guarantee policy | Death benefit guarantee reset option (%) | Maturity guarantee reset option (%) |
|------------------------------|--|-------------------------------------|
| Maturity / death benefit (%) | Additional costs | |
| 75 / 75 | n/a | n/a |
| 75 / 100 | 0.11 | n/a |
| 100 / 100 | 0.11 | 0.11 |

Trailing commission

No trailing commission.

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

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 London, ON N6A 4K1
 Web - www.canadalife.com
 Email - isp_customer_care@canadalife.com
 Telephone - 1-888-252-1847

Core Moderate

Quick facts: **Date fund available:** May 14, 2012
Date fund created: October 5, 2009
Managed by: Canada Life Investment Management Ltd.

Total fund value: \$10,465,439
Portfolio turnover rate: 67.31%

| Guarantee policy : Maturity / death benefit (%) | 75 / 75 | | | 75 / 100 | | | 100 / 100 | | |
|---|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|
| Series | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ |
| Preferred series 2: FEL option ¹ | -- | -- | -- | -- | 22.06 | 5,788 | -- | -- | -- |

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial

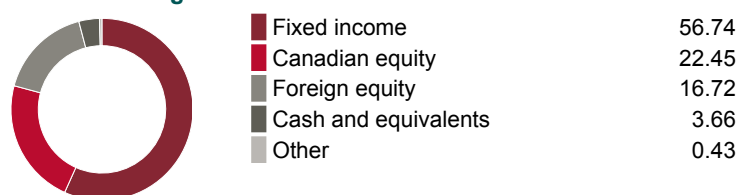
What does the fund invest in?

This segregated fund, through investments in other funds, invests primarily in fixed-income securities and Canadian and foreign equities. It targets an asset mix of 60 per cent fixed income and 40 per cent equities.

Top 10 investments

| | Assets % |
|---|---------------|
| Canadian Core Fixed Income | 60.42 |
| Canadian Focused Dividend | 5.95 |
| Canadian Core Dividend | 5.95 |
| Canadian Equity (Mackenzie) | 5.93 |
| Canadian Large Cap Equity Index (Mackenzie) | 5.92 |
| U.S. Equity Index (Mackenzie) | 3.97 |
| Global All Cap Equity | 3.96 |
| EAFE Equity | 3.95 |
| U.S. Value | 1.98 |
| U.S. Growth | 1.97 |
| Total | 100.00 |
| Total investments: | 10 |

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 insurance cost for the guarantee is included in the investment management fee. 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 multi-managers in one fund with a target of no more than 40 per cent invested in equities and is comfortable with low to moderate risk.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

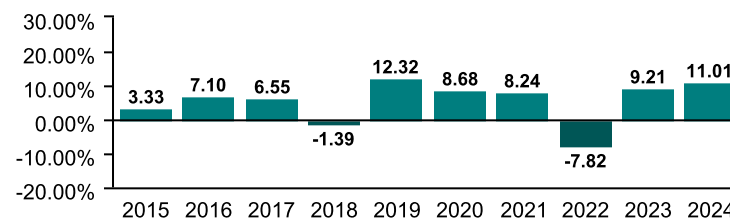
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,717.30 on December 31, 2024. This works out to an average of 5.56% a year.

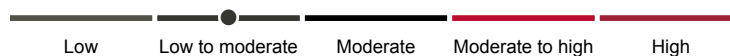
Year-by-year returns (%)

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.

Core Moderate

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 |
|-------------------------------|------------------------------------|--|
| Preferred series 2 FEL option | Up to 2% of the amount you invest. | <ul style="list-style-type: none"> You and your financial security advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission. |

2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

| Guarantee policy | Death benefit guarantee reset option (%) | Maturity guarantee reset option (%) |
|------------------------------|--|-------------------------------------|
| Maturity / death benefit (%) | Additional costs | |
| 75 / 75 | n/a | n/a |
| 75 / 100 | 0.11 | n/a |
| 100 / 100 | 0.11 | 0.11 |

Trailing commission

No trailing commission.

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

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 Email - isp_customer_care@canadalife.com
 Telephone - 1-888-252-1847

Franklin Templeton Moderate Growth

Quick facts: **Date fund available:** May 14, 2012
Date fund created: October 5, 2009
Managed by: Canada Life Investment Management Ltd.

Total fund value: \$5,706,293
Portfolio turnover rate: 10.45%

| Guarantee policy : Maturity / death benefit (%) | 75 / 75 | | | 75 / 100 | | | 100 / 100 | | |
|---|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|
| Series | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ |
| Preferred series 2: FEL option ¹ | -- | 23.25 | 2,177 | -- | 23.25 | 2,973 | -- | -- | -- |

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial

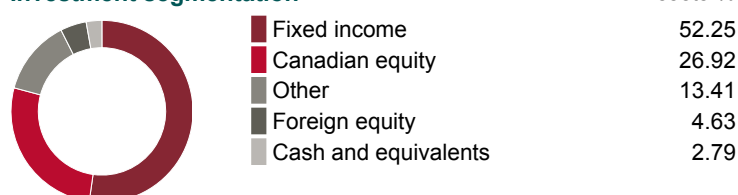
What does the fund invest in?

This segregated fund, through investments in other funds, invests primarily in fixed-income securities and Canadian and foreign equities. It targets an asset mix of 55 per cent fixed income and 45 per cent equities.

Top 10 investments

| | Assets % |
|---|---------------|
| Fixed Income (Franklin Templeton) | 55.18 |
| Canadian Stock | 20.17 |
| Global Equity (Franklin Templeton) | 13.42 |
| Canadian Large Cap Equity Index (Mackenzie) | 6.71 |
| U.S. Equity Index (Mackenzie) | 4.52 |
| Total | 100.00 |
| Total investments: | 5 |

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 insurance cost for the guarantee is included in the investment management fee. 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 fixed income and equity funds in one fund, with a target of no more than 45 per cent invested in equities and is comfortable with low to moderate risk.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

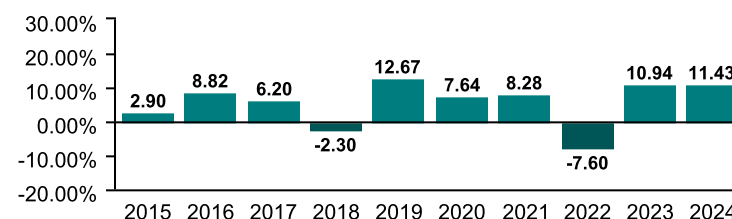
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,742.70 on December 31, 2024. This works out to an average of 5.71% 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.

Franklin Templeton Moderate Growth

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 |
|-------------------------------|------------------------------------|--|
| Preferred series 2 FEL option | Up to 2% of the amount you invest. | <ul style="list-style-type: none"> •You and your financial security advisor determine the rate. •The fee is deducted from the amount you invest. It is paid as a commission. |

2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

| Guarantee policy | Death benefit guarantee reset option (%) | Maturity guarantee reset option (%) |
|------------------------------|--|-------------------------------------|
| Maturity / death benefit (%) | Additional costs | |
| 75 / 75 | n/a | n/a |
| 75 / 100 | 0.11 | n/a |
| 100 / 100 | 0.11 | 0.11 |

Trailing commission

No trailing commission.

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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 255 Dufferin Avenue
 London, ON N6A 4K1
 Web - www.canadalife.com
 Email - isp_customer_care@canadalife.com
 Telephone - 1-888-252-1847

Mackenzie Moderate Growth

Quick facts: **Date fund available:** May 14, 2012
Date fund created: October 5, 2009
Managed by: Canada Life Investment Management Ltd.

Total fund value: \$2,661,235
Portfolio turnover rate: 57.96%

| Guarantee policy : Maturity / death benefit (%) | 75 / 75 | | | 75 / 100 | | | 100 / 100 | | |
|---|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|
| Series | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ |
| Preferred series 2: FEL option ¹ | -- | -- | -- | -- | -- | -- | -- | -- | -- |

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial

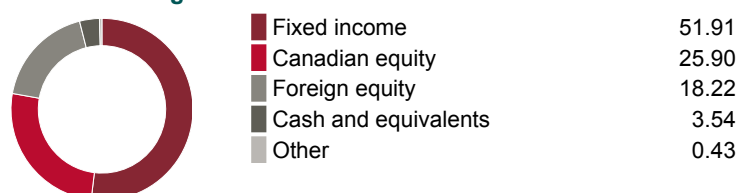
What does the fund invest in?

This segregated fund, through investments in other funds, invests primarily in fixed-income securities and Canadian and foreign equities. It targets an asset mix of 55 per cent fixed income and 45 per cent equities.

Top 10 investments

| | Assets % |
|---|---------------|
| Canadian Core Fixed Income | 55.41 |
| Canadian All Cap Value (Mackenzie) | 20.05 |
| International Equity (Mackenzie) | 6.76 |
| U.S. Large Cap (Mackenzie) | 6.67 |
| Canadian Large Cap Equity Index (Mackenzie) | 6.63 |
| U.S. Equity Index (Mackenzie) | 4.48 |
| Total | 100.00 |
| Total investments: | 6 |

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 insurance cost for the guarantee is included in the investment management fee. 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 fixed income and equity funds in one fund, with a target of no more than 45 per cent invested in equities and is comfortable with low to moderate risk.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

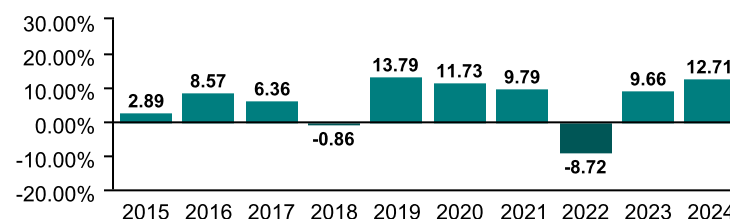
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,855.18 on December 31, 2024. This works out to an average of 6.37% a year.

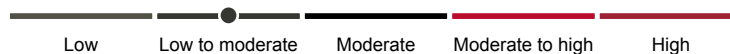
Year-by-year returns (%)

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.

Mackenzie Moderate Growth

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 |
|-------------------------------|------------------------------------|--|
| Preferred series 2 FEL option | Up to 2% of the amount you invest. | <ul style="list-style-type: none"> •You and your financial security advisor determine the rate. •The fee is deducted from the amount you invest. It is paid as a commission. |

2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

| Guarantee policy | Death benefit guarantee reset option (%) | Maturity guarantee reset option (%) |
|------------------------------|--|-------------------------------------|
| Maturity / death benefit (%) | Additional costs | |
| 75 / 75 | n/a | n/a |
| 75 / 100 | 0.11 | n/a |
| 100 / 100 | 0.11 | 0.11 |

Trailing commission

No trailing commission.

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

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 Telephone - 1-888-252-1847

Fidelity Moderate Growth

Quick facts: **Date fund available:** May 14, 2012
Date fund created: October 5, 2009
Managed by: Canada Life Investment Management Ltd.

Total fund value: \$6,773,192
Portfolio turnover rate: 8.11%

| Guarantee policy : Maturity / death benefit (%) | 75 / 75 | | | 75 / 100 | | | 100 / 100 | | |
|---|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|
| Series | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ |
| Preferred series 2: FEL option ¹ | -- | 24.32 | 2,282 | -- | 24.32 | 517 | -- | -- | -- |

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial

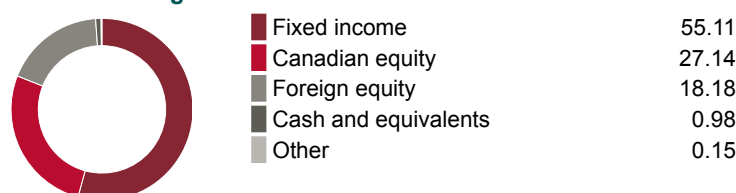
What does the fund invest in?

This segregated fund, through investments in other funds, invests primarily in fixed-income securities and Canadian and foreign equities. It targets an asset mix of 55 per cent fixed income and 45 per cent equities.

Top 10 investments

| | Assets % |
|---|---------------|
| Canadian Bond (Fidelity) | 55.48 |
| Canadian Equity (Fidelity) | 19.84 |
| U.S. Equity (Fidelity) | 6.79 |
| International Equity (Fidelity) | 6.71 |
| Canadian Large Cap Equity Index (Mackenzie) | 6.66 |
| U.S. Equity Index (Mackenzie) | 4.52 |
| Total | 100.00 |
| Total investments: | 6 |

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 insurance cost for the guarantee is included in the investment management fee. 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 fixed income and equity funds in one fund, with a target of no more than 45 per cent invested in equities and is comfortable with low to moderate risk.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

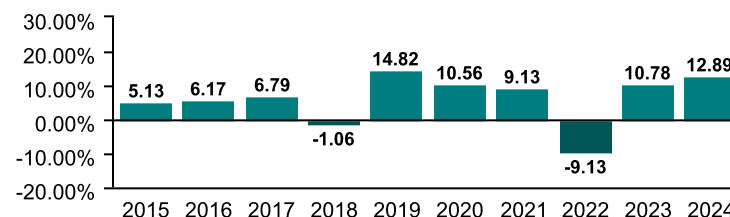
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,856.74 on December 31, 2024. This works out to an average of 6.38% a year.

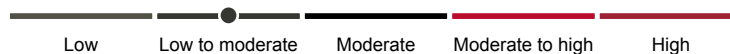
Year-by-year returns (%)

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.

Fidelity Moderate Growth

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 |
|-------------------------------|------------------------------------|--|
| Preferred series 2 FEL option | Up to 2% of the amount you invest. | <ul style="list-style-type: none"> •You and your financial security advisor determine the rate. •The fee is deducted from the amount you invest. It is paid as a commission. |

2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

| Guarantee policy | Death benefit guarantee reset option (%) | Maturity guarantee reset option (%) |
|------------------------------|--|-------------------------------------|
| Maturity / death benefit (%) | Additional costs | |
| 75 / 75 | n/a | n/a |
| 75 / 100 | 0.11 | n/a |
| 100 / 100 | 0.11 | 0.11 |

Trailing commission

No trailing commission.

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

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 Telephone - 1-888-252-1847

Core Moderate Growth Plus

Quick facts: **Date fund available:** May 14, 2012
Date fund created: October 5, 2009
Managed by: Canada Life Investment Management Ltd.

Total fund value: \$10,672,825
Portfolio turnover rate: 48.31%

| Guarantee policy : Maturity / death benefit (%) | 75 / 75 | | | 75 / 100 | | | 100 / 100 | | |
|---|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|
| Series | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ |
| Preferred series 2: FEL option ¹ | -- | 24.43 | 674 | -- | 24.40 | 1,186 | -- | -- | -- |

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial

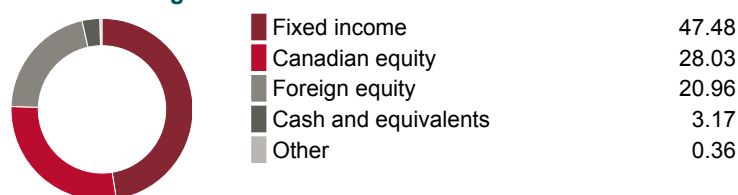
What does the fund invest in?

This segregated fund, through investments in other funds, invests primarily in fixed-income securities and Canadian and foreign equities. It targets an asset mix of 50 per cent fixed income and 50 per cent equities.

Top 10 investments

| | Assets % |
|---|---------------|
| Canadian Core Fixed Income | 50.50 |
| Canadian Focused Dividend | 7.43 |
| Canadian Equity (Mackenzie) | 7.42 |
| Canadian Core Dividend | 7.41 |
| Canadian Large Cap Equity Index (Mackenzie) | 7.39 |
| U.S. Equity Index (Mackenzie) | 4.99 |
| Global All Cap Equity | 4.97 |
| EAFE Equity | 4.97 |
| U.S. Growth | 2.48 |
| U.S. Value | 2.44 |
| Total | 100.00 |
| Total investments: | 10 |

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 insurance cost for the guarantee is included in the investment management fee. 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 multi-managers in one fund with a balance of fixed income and equity funds and is comfortable with low to moderate risk.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

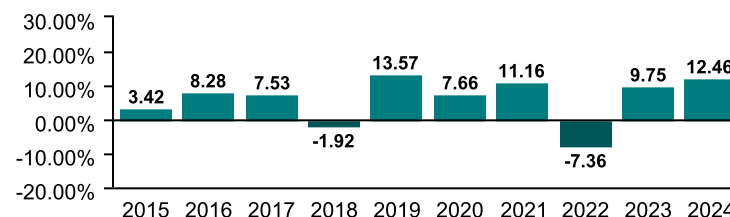
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,835.31 on December 31, 2024. This works out to an average of 6.26% a year.

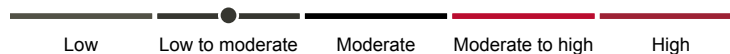
Year-by-year returns (%)

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.

Core Moderate Growth Plus

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 |
|-------------------------------|------------------------------------|--|
| Preferred series 2 FEL option | Up to 2% of the amount you invest. | <ul style="list-style-type: none"> You and your financial security advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission. |

2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

| Guarantee policy | Death benefit guarantee reset option (%) | Maturity guarantee reset option (%) |
|------------------------------|--|-------------------------------------|
| Maturity / death benefit (%) | Additional costs | |
| 75 / 75 | n/a | n/a |
| 75 / 100 | 0.11 | n/a |
| 100 / 100 | 0.11 | 0.11 |

Trailing commission

No trailing commission.

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

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 Email - isp_customer_care@canadalife.com
 Telephone - 1-888-252-1847

Franklin Templeton Balanced Income

Quick facts: **Date fund available:** May 14, 2012
Date fund created: October 5, 2009
Managed by: Canada Life Investment Management Ltd.

Total fund value: \$3,734,758
Portfolio turnover rate: 3.61%

| Guarantee policy : Maturity / death benefit (%) | 75 / 75 | | | 75 / 100 | | | 100 / 100 | | |
|---|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|
| Series | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ |
| Preferred series 2: FEL option ¹ | -- | 25.82 | 17,210 | -- | -- | -- | -- | -- | -- |

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial

What does the fund invest in?

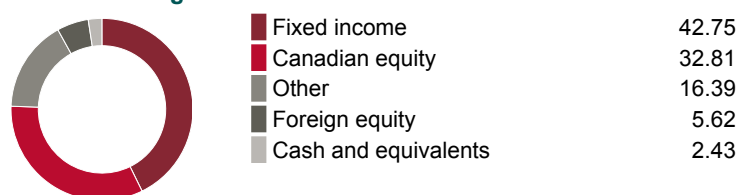
This segregated fund, through investments in other funds, invests primarily in Canadian and foreign equities and fixed-income securities. It targets an asset mix of 55 per cent equities and 45 per cent fixed income.

Top 10 investments

| | Assets % |
|---|---------------|
| Fixed Income (Franklin Templeton) | 45.15 |
| Canadian Stock | 24.74 |
| Global Equity (Franklin Templeton) | 16.40 |
| Canadian Large Cap Equity Index (Mackenzie) | 8.22 |
| U.S. Equity Index (Mackenzie) | 5.49 |
| Total | 100.00 |

Total investments: **5**

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 insurance cost for the guarantee is included in the investment management fee. 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 fixed income and equity funds in one fund, with a target of no more than 45 per cent invested in fixed income and is comfortable with low to moderate risk.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

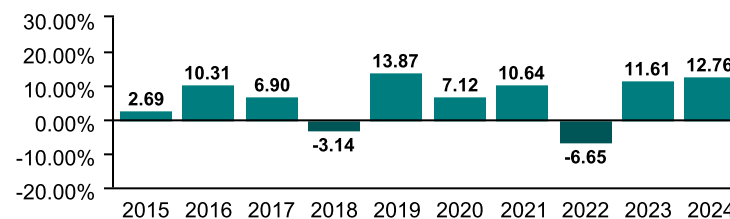
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,859.54 on December 31, 2024. This works out to an average of 6.40% a year.

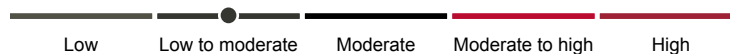
Year-by-year returns (%)

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.

Franklin Templeton Balanced Income

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 |
|-------------------------------|------------------------------------|--|
| Preferred series 2 FEL option | Up to 2% of the amount you invest. | <ul style="list-style-type: none"> •You and your financial security advisor determine the rate. •The fee is deducted from the amount you invest. It is paid as a commission. |

2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

| Guarantee policy | Death benefit guarantee reset option (%) | Maturity guarantee reset option (%) |
|------------------------------|--|-------------------------------------|
| Maturity / death benefit (%) | Additional costs | |
| 75 / 75 | n/a | n/a |
| 75 / 100 | 0.11 | n/a |
| 100 / 100 | 0.11 | 0.11 |

Trailing commission

No trailing commission.

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

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 255 Dufferin Avenue
 London, ON N6A 4K1
 Web - www.canadalife.com
 Email - isp_customer_care@canadalife.com
 Telephone - 1-888-252-1847

Mackenzie Balanced Income

Quick facts: **Date fund available:** May 14, 2012
Date fund created: October 5, 2009
Managed by: Canada Life Investment Management Ltd.

Total fund value: \$4,808,937
Portfolio turnover rate: 55.59%

| Guarantee policy : Maturity / death benefit (%) | 75 / 75 | | | 75 / 100 | | | 100 / 100 | | |
|---|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|
| Series | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ |
| Preferred series 2: FEL option ¹ | -- | 26.24 | 2,021 | -- | 26.24 | 70,205 | -- | -- | -- |

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial

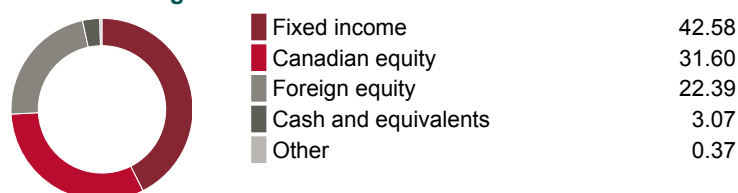
What does the fund invest in?

This segregated fund, through investments in other funds, invests primarily in Canadian and foreign equities and fixed-income securities. It targets an asset mix of 55 per cent equities and 45 per cent fixed income.

Top 10 investments

| | Assets % |
|---|---------------|
| Canadian Core Fixed Income | 45.45 |
| Canadian All Cap Value (Mackenzie) | 24.45 |
| International Equity (Mackenzie) | 8.28 |
| U.S. Large Cap (Mackenzie) | 8.19 |
| Canadian Large Cap Equity Index (Mackenzie) | 8.09 |
| U.S. Equity Index (Mackenzie) | 5.54 |
| Total | 100.00 |
| Total investments: | 6 |

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 insurance cost for the guarantee is included in the investment management fee. 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 fixed income and equity funds in one fund, with a target of no more than 45 per cent invested in fixed income and is comfortable with low to moderate risk.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

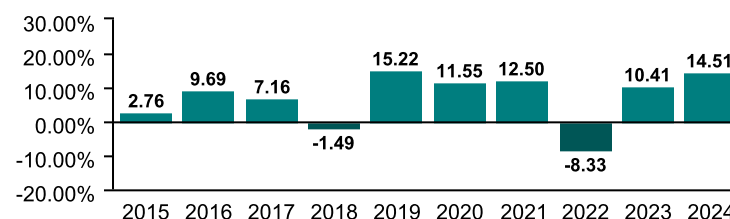
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,993.96 on December 31, 2024. This works out to an average of 7.14% 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.

Mackenzie Balanced Income

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 |
|-------------------------------|------------------------------------|--|
| Preferred series 2 FEL option | Up to 2% of the amount you invest. | <ul style="list-style-type: none"> •You and your financial security advisor determine the rate. •The fee is deducted from the amount you invest. It is paid as a commission. |

2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

| Guarantee policy | Death benefit guarantee reset option (%) | Maturity guarantee reset option (%) |
|------------------------------|--|-------------------------------------|
| Maturity / death benefit (%) | Additional costs | |
| 75 / 75 | n/a | n/a |
| 75 / 100 | 0.11 | n/a |
| 100 / 100 | 0.11 | 0.11 |

Trailing commission

No trailing commission.

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.

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Fidelity Balanced Income

Quick facts: **Date fund available:** May 14, 2012
Date fund created: October 5, 2009
Managed by: Canada Life Investment Management Ltd.

Total fund value: \$12,341,373
Portfolio turnover rate: 9.07%

| Guarantee policy : Maturity / death benefit (%) | 75 / 75 | | | 75 / 100 | | | 100 / 100 | | |
|---|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|
| Series | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ |
| Preferred series 2: FEL option ¹ | -- | 27.29 | 12,045 | -- | 27.29 | 25,714 | -- | -- | -- |

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial

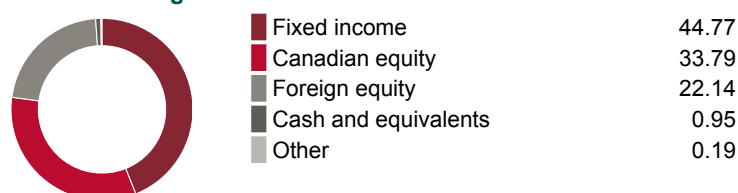
What does the fund invest in?

This segregated fund, through investments in other funds, invests primarily in Canadian and foreign equities and fixed-income securities. It targets an asset mix of 55 per cent equities and 45 per cent fixed income.

Top 10 investments

| | Assets % |
|---|---------------|
| Canadian Bond (Fidelity) | 45.07 |
| Canadian Equity (Fidelity) | 24.73 |
| Canadian Large Cap Equity Index (Mackenzie) | 8.26 |
| U.S. Equity (Fidelity) | 8.25 |
| International Equity (Fidelity) | 8.20 |
| U.S. Equity Index (Mackenzie) | 5.49 |
| Total | 100.00 |
| Total investments: | 6 |

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 insurance cost for the guarantee is included in the investment management fee. 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 fixed income and equity funds in one fund, with a target of no more than 45 per cent invested in fixed income and is comfortable with low to moderate risk.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

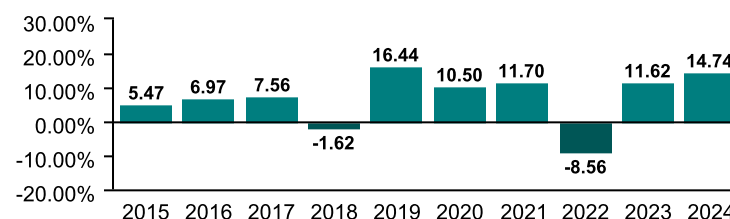
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$2,009.19 on December 31, 2024. This works out to an average of 7.23% 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.

Fidelity Balanced Income

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 |
|-------------------------------|------------------------------------|--|
| Preferred series 2 FEL option | Up to 2% of the amount you invest. | <ul style="list-style-type: none"> •You and your financial security advisor determine the rate. •The fee is deducted from the amount you invest. It is paid as a commission. |

2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

| Guarantee policy | Death benefit guarantee reset option (%) | Maturity guarantee reset option (%) |
|------------------------------|--|-------------------------------------|
| Maturity / death benefit (%) | Additional costs | |
| 75 / 75 | n/a | n/a |
| 75 / 100 | 0.11 | n/a |
| 100 / 100 | 0.11 | 0.11 |

Trailing commission

No trailing commission.

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.

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 Telephone - 1-888-252-1847

Core Balanced

Quick facts: **Date fund available:** May 14, 2012
Date fund created: October 5, 2009
Managed by: Canada Life Investment Management Ltd.

Total fund value: \$54,135,548
Portfolio turnover rate: 41.73%

| Guarantee policy : Maturity / death benefit (%) | 75 / 75 | | | 75 / 100 | | | 100 / 100 | | |
|---|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|
| Series | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ |
| Preferred series 2: FEL option ¹ | -- | -- | -- | -- | 27.29 | 45,656 | -- | -- | -- |

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial

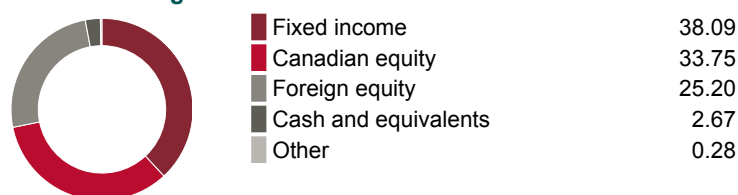
What does the fund invest in?

This segregated fund, through investments in other funds, invests primarily in Canadian and foreign equities and fixed-income securities. It targets an asset mix of 60 per cent equities and 40 per cent fixed income.

Top 10 investments

| | Assets % |
|---|---------------|
| Canadian Core Fixed Income | 40.44 |
| Canadian Focused Dividend | 8.96 |
| Canadian Core Dividend | 8.95 |
| Canadian Equity (Mackenzie) | 8.91 |
| Canadian Large Cap Equity Index (Mackenzie) | 8.88 |
| U.S. Equity Index (Mackenzie) | 5.99 |
| EAFE Equity | 5.97 |
| Global All Cap Equity | 5.97 |
| U.S. Growth | 2.97 |
| U.S. Value | 2.96 |
| Total | 100.00 |
| Total investments: | 10 |

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 insurance cost for the guarantee is included in the investment management fee. 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 fixed income and equity funds in one fund, with a target of no more than 40 per cent invested in fixed income and is comfortable with low to moderate risk.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

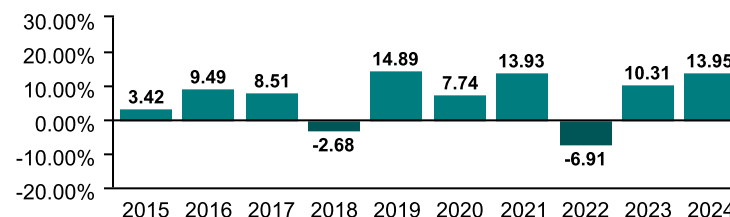
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,973.02 on December 31, 2024. This works out to an average of 7.03% a year.

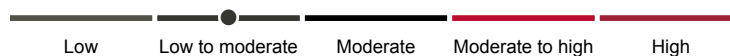
Year-by-year returns (%)

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.

Core 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 |
|-------------------------------|------------------------------------|--|
| Preferred series 2 FEL option | Up to 2% of the amount you invest. | <ul style="list-style-type: none"> You and your financial security advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission. |

2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

| Guarantee policy | Death benefit guarantee reset option (%) | Maturity guarantee reset option (%) |
|------------------------------|--|-------------------------------------|
| Maturity / death benefit (%) | Additional costs | |
| 75 / 75 | n/a | n/a |
| 75 / 100 | 0.11 | n/a |
| 100 / 100 | 0.11 | 0.11 |

Trailing commission

No trailing commission.

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?

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 Telephone - 1-888-252-1847

Mackenzie Balanced

Quick facts: **Date fund available:** May 14, 2012
Date fund created: October 5, 2009
Managed by: Canada Life Investment Management Ltd.

Total fund value: \$4,652,150
Portfolio turnover rate: 50.52%

| Guarantee policy : Maturity / death benefit (%) | 75 / 75 | | | 75 / 100 | | | 100 / 100 | | |
|---|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|
| Series | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ |
| Preferred series 2: FEL option ¹ | -- | 27.80 | 8,635 | -- | 27.80 | 202 | -- | -- | -- |

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial

What does the fund invest in?

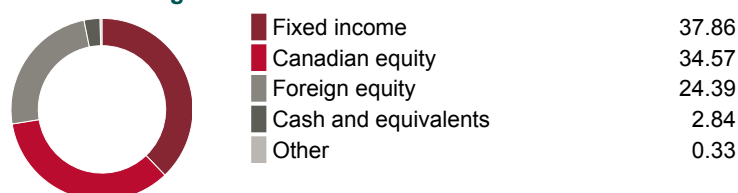
This segregated fund, through investments in other funds, invests primarily in Canadian and foreign equities and fixed-income securities. It targets an asset mix of 60 per cent equities and 40 per cent fixed income.

Top 10 investments

| | Assets % |
|---|---------------|
| Canadian Core Fixed Income | 40.42 |
| Canadian All Cap Value (Mackenzie) | 26.78 |
| International Equity (Mackenzie) | 9.04 |
| U.S. Large Cap (Mackenzie) | 8.92 |
| Canadian Large Cap Equity Index (Mackenzie) | 8.83 |
| U.S. Equity Index (Mackenzie) | 6.01 |
| Total | 100.00 |

Total investments: **6**

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 insurance cost for the guarantee is included in the investment management fee. 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 fixed income and equity funds in one fund, with a target of no more than 40 per cent invested in fixed income and is comfortable with low to moderate risk.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

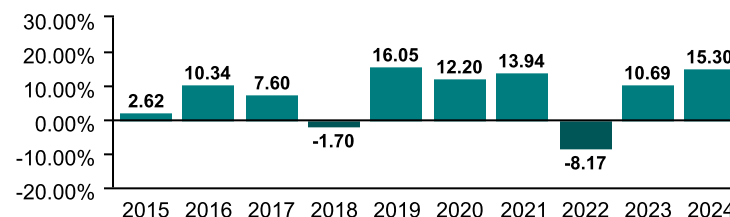
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$2,082.34 on December 31, 2024. This works out to an average of 7.61% a year.

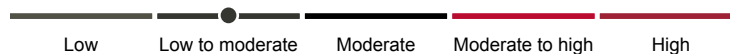
Year-by-year returns (%)

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.

Mackenzie 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 |
|-------------------------------|------------------------------------|--|
| Preferred series 2 FEL option | Up to 2% of the amount you invest. | <ul style="list-style-type: none"> •You and your financial security advisor determine the rate. •The fee is deducted from the amount you invest. It is paid as a commission. |

2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

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| Guarantee policy | Death benefit guarantee reset option (%) | Maturity guarantee reset option (%) |
|------------------------------|--|-------------------------------------|
| Maturity / death benefit (%) | Additional costs | |
| 75 / 75 | n/a | n/a |
| 75 / 100 | 0.11 | n/a |
| 100 / 100 | 0.11 | 0.11 |

Trailing commission

No trailing commission.

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?

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 Telephone - 1-888-252-1847

Core Balanced Growth Plus

Quick facts: **Date fund available:** May 14, 2012
Date fund created: October 5, 2009
Managed by: Canada Life Investment Management Ltd.

Total fund value: \$45,446,785
Portfolio turnover rate: 34.27%

| Guarantee policy : Maturity / death benefit (%) | 75 / 75 | | | 75 / 100 | | | 100 / 100 | | |
|---|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|
| Series | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ |
| Preferred series 2: FEL option ¹ | -- | 30.32 | 19,697 | -- | 30.32 | 2,035 | -- | -- | -- |

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial

What does the fund invest in?

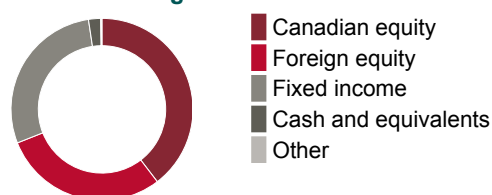
This segregated fund, through investments in other funds, invests primarily in Canadian and foreign equities and fixed-income securities. It targets an asset mix of 70 per cent equities and 30 per cent fixed income.

Top 10 investments

| | Assets % |
|---|---------------|
| Canadian Core Fixed Income | 30.29 |
| Canadian Core Dividend | 10.50 |
| Canadian Focused Dividend | 10.50 |
| Canadian Equity (Mackenzie) | 10.46 |
| Canadian Large Cap Equity Index (Mackenzie) | 10.44 |
| U.S. Equity Index (Mackenzie) | 6.96 |
| Global All Cap Equity | 6.96 |
| EAFE Equity | 6.95 |
| U.S. Value | 3.48 |
| U.S. Growth | 3.46 |
| Total | 100.00 |

Total investments: **10**

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 insurance cost for the guarantee is included in the investment management fee. 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 fixed income and equity funds in one fund, with a target of no more than 30 per cent invested in fixed income and is comfortable with low to moderate risk.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

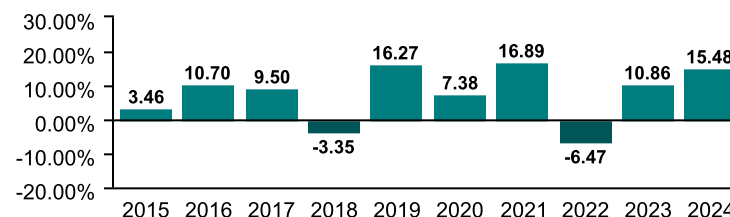
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$2,118.05 on December 31, 2024. This works out to an average of 7.79% a year.

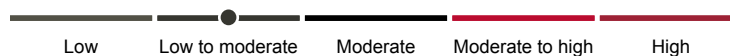
Year-by-year returns (%)

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.

Core Balanced Growth Plus

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 |
|-------------------------------|------------------------------------|--|
| Preferred series 2 FEL option | Up to 2% of the amount you invest. | <ul style="list-style-type: none"> You and your financial security advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission. |

2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

| Guarantee policy | Death benefit guarantee reset option (%) | Maturity guarantee reset option (%) |
|------------------------------|--|-------------------------------------|
| Maturity / death benefit (%) | Additional costs | |
| 75 / 75 | n/a | n/a |
| 75 / 100 | 0.11 | n/a |
| 100 / 100 | 0.11 | 0.11 |

Trailing commission

No trailing commission.

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

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 London, ON N6A 4K1
 Web - www.canadalife.com
 Email - isp_customer_care@canadalife.com
 Telephone - 1-888-252-1847

Money Market

Quick facts: **Date fund available:** May 14, 2012
Date fund created: April 30, 1989
Managed by: Mackenzie Investments

Total fund value: \$109,905,529
Portfolio turnover rate: 30.53%

| Guarantee policy : Maturity / death benefit (%) | 75 / 75 | | | 75 / 100 | | | 100 / 100 | | |
|---|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|
| Series | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ |
| Preferred series 2: FEL option ¹ | -- | 12.57 | 334,954 | -- | 12.58 | 755,102 | -- | 12.59 | 4,159 |

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial

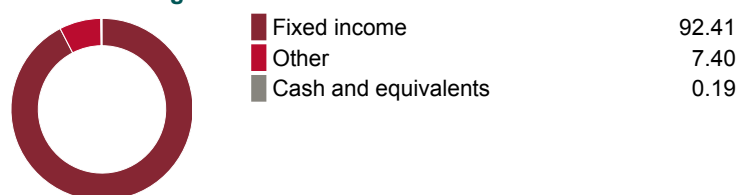
What does the fund invest in?

This segregated fund invests primarily in Canadian money market instruments, such as high-quality commercial paper and short-term government debt securities.

Top 10 investments

| | Assets % |
|---|--------------|
| Bank of Montreal, 2.37%, 2/3/2025 | 4.61 |
| Bank of Nova Scotia (The) (FRN), 6/27/2025 | 4.53 |
| Bank of Nova Scotia (The) (FRN), 3/24/2025 | 3.63 |
| National Bank of Canada (FRN), 1/24/2025 | 3.63 |
| National Bank of Canada, 10/20/2025 | 3.63 |
| Vancouver Airport Fuel Facilities Corporation, 2.17%, 6/23/2025 | 3.36 |
| Toyota Credit Canada Inc., 2.11%, 2/26/2025 | 2.87 |
| 407 International Inc., 1.8%, 5/22/2025 | 2.44 |
| Athene Global Funding, 3.13%, 3/10/2025 | 2.41 |
| John Deere Financial Inc., 2.41%, 1/14/2025 | 2.30 |
| Total | 33.39 |
| Total investments: | 93 |

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 insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

Who is this fund for?

A person seeking short-term safety and planning to hold their investment for a short period of time.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

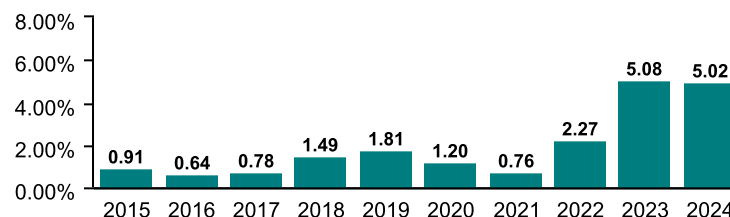
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,216.97 on December 31, 2024. This works out to an average of 1.98% a year.

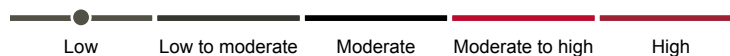
Year-by-year returns (%)

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 10 years and down in value 0 years.



How risky is it?

The risk rating for this fund is *Low*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

Money Market

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 |
|-------------------------------|------------------------------------|--|
| Preferred series 2 FEL option | Up to 2% of the amount you invest. | <ul style="list-style-type: none"> •You and your financial security advisor determine the rate. •The fee is deducted from the amount you invest. It is paid as a commission. |

2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

| Guarantee policy | Death benefit guarantee reset option (%) | Maturity guarantee reset option (%) |
|------------------------------|--|-------------------------------------|
| Maturity / death benefit (%) | Additional costs | |
| 75 / 75 | n/a | n/a |
| 75 / 100 | 0.11 | n/a |
| 100 / 100 | 0.11 | 0.05 |

Trailing commission

No trailing commission.

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

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 London, ON N6A 4K1
 Web - www.canadalife.com
 Email - isp_customer_care@canadalife.com
 Telephone - 1-888-252-1847

Diversified Fixed Income Portfolio

Quick facts: **Date fund available:** May 14, 2012
Date fund created: December 12, 2000
Managed by: Canada Life Investment Management Ltd.

Total fund value: \$19,606,865
Portfolio turnover rate: 61.01%

| Guarantee policy : Maturity / death benefit (%) | 75 / 75 | | | 75 / 100 | | | 100 / 100 | | |
|---|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|
| Series | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ |
| Preferred series 2: FEL option ¹ | -- | 14.28 | 195,509 | -- | 14.28 | 118,057 | -- | 14.28 | 20,667 |

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial

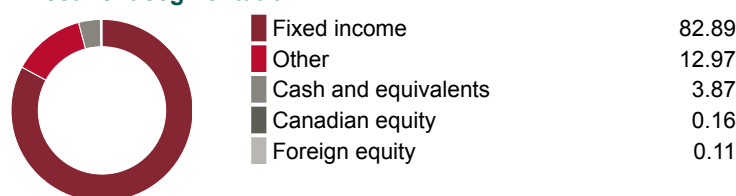
What does the fund invest in?

This segregated fund, through investments in other funds, invests primarily in Canadian fixed-income securities. It targets an asset mix of 100 per cent fixed income.

Top 10 investments

| | Assets % |
|--------------------------------------|---------------|
| Canadian Core Plus Bond | 27.02 |
| Canadian Core Fixed Income | 25.03 |
| Mortgage | 15.03 |
| Global Bond | 9.97 |
| Long Term Bond | 9.85 |
| Unconstrained Fixed Income | 6.99 |
| Real Return Bond | 3.65 |
| Global Inflation-Linked Fixed Income | 1.25 |
| Private Credit (Northleaf) | 1.21 |
| Total | 100.00 |
| Total investments: | 9 |

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 insurance cost for the guarantee is included in the investment management fee. 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 multi-managers in one fund with a target of 100 per cent invested in fixed income and is comfortable with low risk.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

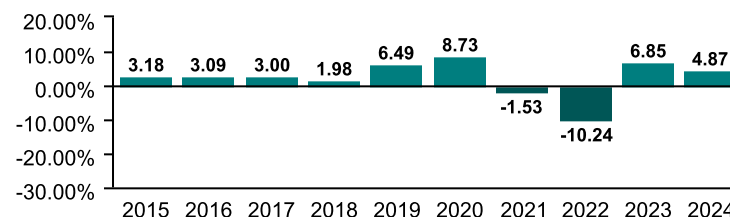
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,281.11 on December 31, 2024. This works out to an average of 2.51% 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*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

Diversified Fixed Income Portfolio

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 |
|-------------------------------|------------------------------------|--|
| Preferred series 2 FEL option | Up to 2% of the amount you invest. | <ul style="list-style-type: none"> •You and your financial security advisor determine the rate. •The fee is deducted from the amount you invest. It is paid as a commission. |

2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

| Guarantee policy | Death benefit guarantee reset option (%) | Maturity guarantee reset option (%) |
|------------------------------|--|-------------------------------------|
| Maturity / death benefit (%) | Additional costs | |
| 75 / 75 | n/a | n/a |
| 75 / 100 | 0.11 | n/a |
| 100 / 100 | 0.11 | 0.05 |

Trailing commission

No trailing commission.

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.

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For more information

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 Web - www.canadalife.com
 Email - isp_customer_care@canadalife.com
 Telephone - 1-888-252-1847

Canadian Core Bond

Quick facts: **Date fund available:** May 14, 2012
Date fund created: January 23, 1996
Managed by: Mackenzie Investments

Total fund value: \$33,545,981
Portfolio turnover rate: 76.70%

| Guarantee policy : Maturity / death benefit (%) | 75 / 75 | | | 75 / 100 | | | 100 / 100 | | |
|---|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|
| Series | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ |
| Preferred series 2: FEL option ¹ | -- | 13.91 | 390,558 | -- | 13.91 | 549,628 | -- | -- | -- |

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial

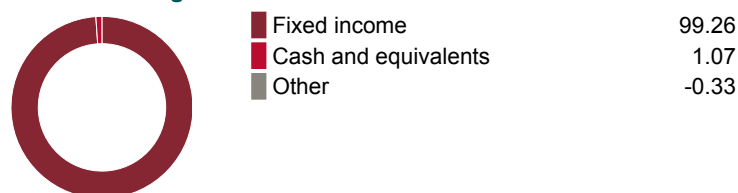
What does the fund invest in?

This segregated fund invests primarily in Canadian fixed-income securities issued by governments and corporations.

Top 10 investments

| | Assets % |
|--|--------------|
| Gov. of Canada, 2.75%, 12/1/2055 | 5.46 |
| Gov. of Canada Treasury Bill, 1/15/2025 | 5.21 |
| Province of Quebec, 4.4%, 12/1/2055 | 3.20 |
| Province of Ontario, 4.15%, 6/2/2034 | 2.67 |
| Gov. of Canada, 3%, 6/1/2034 | 2.63 |
| Province of Ontario, 3.8%, 12/2/2034 | 2.37 |
| United States Treasury Bill RR, 0.13%, 4/15/2025 | 2.19 |
| Province of Ontario, 4.6%, 12/2/2055 | 2.17 |
| United States Treasury Note RR, 2.13%, 2/15/2054 | 2.17 |
| Province of Quebec, 4.2%, 12/1/2057 | 2.04 |
| Total | 30.12 |
| Total investments: | 386 |

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 insurance cost for the guarantee is included in the investment management fee. 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 potential for interest income in their portfolio and is comfortable with low risk. Since the fund invests in bonds, its value is affected by changes in interest rates.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

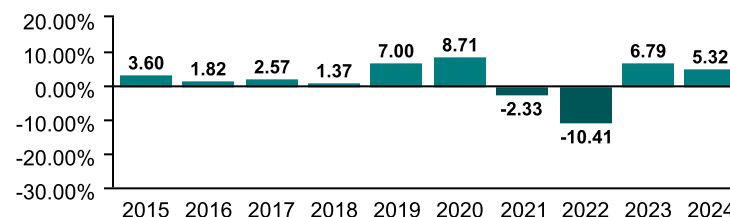
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,255.43 on December 31, 2024. This works out to an average of 2.30% a year.

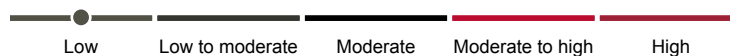
Year-by-year returns (%)

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*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

Canadian Core Bond

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 |
|-------------------------------|------------------------------------|--|
| Preferred series 2 FEL option | Up to 2% of the amount you invest. | <ul style="list-style-type: none"> •You and your financial security advisor determine the rate. •The fee is deducted from the amount you invest. It is paid as a commission. |

2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

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| Guarantee policy | Death benefit guarantee reset option (%) | Maturity guarantee reset option (%) |
|------------------------------|--|-------------------------------------|
| Maturity / death benefit (%) | Additional costs | |
| 75 / 75 | n/a | n/a |
| 75 / 100 | 0.11 | n/a |
| 100 / 100 | 0.11 | 0.05 |

Trailing commission

No trailing commission.

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?

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For more information

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 London, ON N6A 4K1
 Web - www.canadalife.com
 Email - isp_customer_care@canadalife.com
 Telephone - 1-888-252-1847

Canadian Core Plus Bond

Quick facts: **Date fund available:** May 14, 2012
Date fund created: June 12, 2006
Managed by: Mackenzie Investments

Total fund value: \$146,886,367
Portfolio turnover rate: 60.36%

| Guarantee policy : Maturity / death benefit (%) | 75 / 75 | | | 75 / 100 | | | 100 / 100 | | |
|---|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|
| Series | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ |
| Preferred series 2: FEL option ¹ | -- | 14.11 | 221,493 | -- | 14.11 | 63,865 | -- | -- | -- |

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial

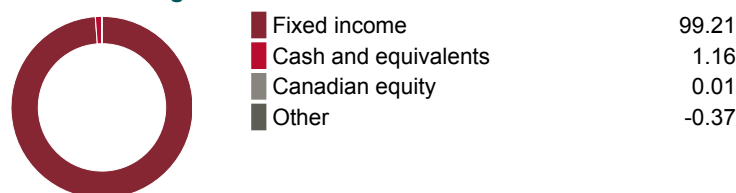
What does the fund invest in?

This segregated fund invests primarily in Canadian and foreign fixed-income securities issued by governments and corporations.

Top 10 investments

| | Assets % |
|--|--------------|
| Gov. of Canada, 3%, 6/1/2034 | 5.65 |
| Gov. of Canada, 2.75%, 12/1/2055 | 4.10 |
| Province of Ontario, 4.15%, 6/2/2034 | 3.74 |
| Province of Quebec, 4.4%, 12/1/2055 | 3.42 |
| Province of Ontario, 3.8%, 12/2/2034 | 3.01 |
| United States Treasury Bill RR, 0.13%, 4/15/2025 | 2.83 |
| United States Treasury Note RR, 2.13%, 2/15/2054 | 2.57 |
| Province of Quebec, 4.45%, 9/1/2034 | 2.14 |
| Canada Housing Trust No.1, 3.1%, 6/15/2028 | 2.11 |
| Rogers Communications Inc., 5%, 12/17/2081 | 1.69 |
| Total | 31.25 |
| Total investments: | 1536 |

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 insurance cost for the guarantee is included in the investment management fee. 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 the potential for interest income and wants exposure to Canadian and foreign fixed-income securities in their portfolio and is comfortable with low risk. Since the fund invests in bonds its value is affected by changes in interest rates.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

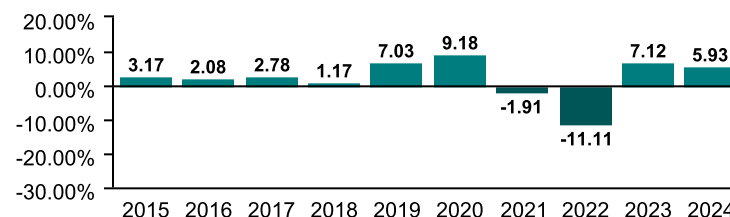
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,266.03 on December 31, 2024. This works out to an average of 2.39% a year.

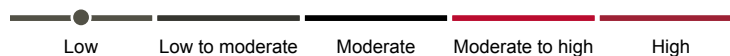
Year-by-year returns (%)

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*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

Canadian Core Plus Bond

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 |
|-------------------------------|------------------------------------|--|
| Preferred series 2 FEL option | Up to 2% of the amount you invest. | <ul style="list-style-type: none"> •You and your financial security advisor determine the rate. •The fee is deducted from the amount you invest. It is paid as a commission. |

2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

| Guarantee policy | Death benefit guarantee reset option (%) | Maturity guarantee reset option (%) |
|------------------------------|--|-------------------------------------|
| Maturity / death benefit (%) | Additional costs | |
| 75 / 75 | n/a | n/a |
| 75 / 100 | 0.11 | n/a |
| 100 / 100 | 0.11 | 0.05 |

Trailing commission

No trailing commission.

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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 255 Dufferin Avenue
 London, ON N6A 4K1
 Web - www.canadalife.com
 Email - isp_customer_care@canadalife.com
 Telephone - 1-888-252-1847

Canadian Bond

Quick facts: **Date fund available:** May 14, 2012
Date fund created: April 30, 1989
Managed by: Mackenzie Investments

Total fund value: \$91,136,156
Portfolio turnover rate: 62.55%

| Guarantee policy : Maturity / death benefit (%) | 75 / 75 | | | 75 / 100 | | | 100 / 100 | | |
|---|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|
| Series | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ |
| Preferred series 2: FEL option ¹ | -- | 14.08 | 69,710 | -- | 14.07 | 77,655 | -- | -- | -- |

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial

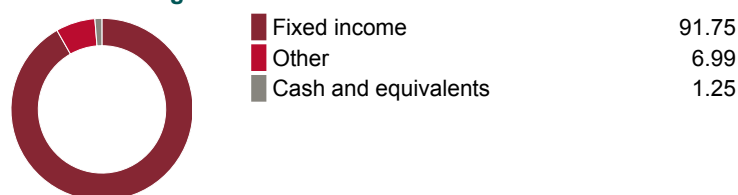
What does the fund invest in?

This segregated fund invests primarily in Canadian fixed-income securities issued by governments and corporations.

Top 10 investments

| | Assets % |
|--|--------------|
| Gov. of Canada, 3%, 6/1/2034 | 4.11 |
| Province of Ontario, 3.8%, 12/2/2034 | 3.77 |
| Province of Quebec, 4.4%, 12/1/2055 | 3.01 |
| Province of Quebec, 4.45%, 9/1/2034 | 2.67 |
| Gov. of Canada, 2.75%, 12/1/2055 | 2.09 |
| Gov. of Canada, 2.75%, 6/1/2033 | 1.57 |
| PSP Capital Inc., 4.25%, 12/1/2055 | 1.28 |
| Province of Ontario, 4.15%, 12/2/2054 | 1.27 |
| Canada Housing Trust No.1 (FRN), 9/15/2026 | 1.25 |
| Province of Alberta, 3.1%, 6/1/2050 | 1.15 |
| Total | 22.18 |
| Total investments: | 344 |

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 insurance cost for the guarantee is included in the investment management fee. 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 potential for interest income in their portfolio and is comfortable with low risk. Since the fund invests in bonds, its value is affected by changes in interest rates.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

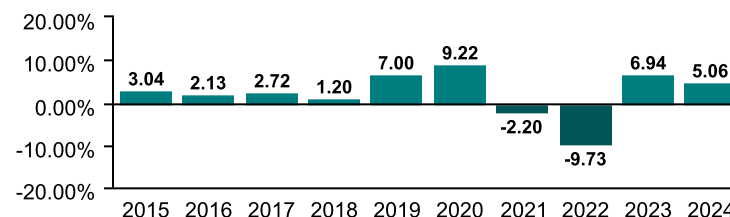
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,268.13 on December 31, 2024. This works out to an average of 2.40% a year.

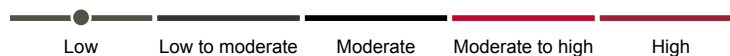
Year-by-year returns (%)

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*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

Canadian Bond

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 |
|-------------------------------|------------------------------------|--|
| Preferred series 2 FEL option | Up to 2% of the amount you invest. | <ul style="list-style-type: none"> •You and your financial security advisor determine the rate. •The fee is deducted from the amount you invest. It is paid as a commission. |

2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

| Guarantee policy | Death benefit guarantee reset option (%) | Maturity guarantee reset option (%) |
|------------------------------|--|-------------------------------------|
| Maturity / death benefit (%) | Additional costs | |
| 75 / 75 | n/a | n/a |
| 75 / 100 | 0.11 | n/a |
| 100 / 100 | 0.11 | 0.05 |

Trailing commission

No trailing commission.

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

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 255 Dufferin Avenue
 London, ON N6A 4K1
 Web - www.canadalife.com
 Email - isp_customer_care@canadalife.com
 Telephone - 1-888-252-1847

Mortgage

Quick facts: **Date fund available:** May 14, 2012
Date fund created: April 30, 1989
Managed by: The Canada Life Assurance Company

Total fund value: \$425,277,313
Portfolio turnover rate: 12.76%

| Guarantee policy : Maturity / death benefit (%) | 75 / 75 | | | 75 / 100 | | | 100 / 100 | | |
|---|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|
| Series | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ |
| Preferred series 2: FEL option ¹ | -- | 14.71 | 192,830 | -- | 14.71 | 149,548 | -- | -- | -- |

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial

What does the fund invest in?

This segregated fund invests primarily in mortgages on Canadian residential and commercial properties.

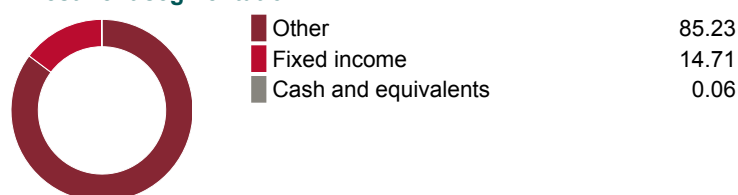
Top 10 investments

| | Assets % |
|---|--------------|
| Gov. of Canada, 2/27/2025 | 2.33 |
| Gov. of Canada, 2%, 6/1/2032 | 2.17 |
| Gov. of Canada, 0.5%, 12/1/2030 | 1.72 |
| Gov. of Canada, 1.5%, 6/1/2031 | 1.71 |
| Gov. of Canada, 1/30/2025 | 1.64 |
| Georgia & Seymour Properties Limited Partnership, 3.4%, 7/22/2025 | 1.47 |
| West Edmonton Mall Property Inc., 7.79%, 10/4/2027 | 1.27 |
| Gov. of Canada, 1.5%, 12/1/2031 | 1.21 |
| Gov. of Canada, 3/12/2025 | 0.93 |
| Broadcast Centre Trust, 7.53%, 5/1/2027 | 0.26 |
| Total | 14.71 |

Total investments:

10

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 insurance cost for the guarantee is included in the investment management fee. 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 potential for interest income in their portfolio and is comfortable with low risk. Since the fund invests in mortgages its value is affected by changes in interest rates.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

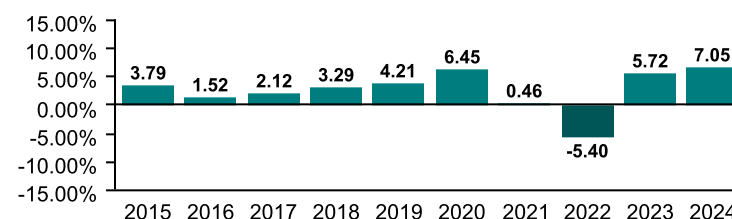
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,326.07 on December 31, 2024. This works out to an average of 2.86% a year.

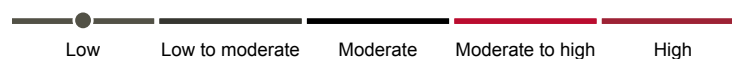
Year-by-year returns (%)

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 9 years and down in value 1 year.



How risky is it?

The risk rating for this fund is *Low*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

Mortgage

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 |
|-------------------------------|------------------------------------|--|
| Preferred series 2 FEL option | Up to 2% of the amount you invest. | <ul style="list-style-type: none"> •You and your financial security advisor determine the rate. •The fee is deducted from the amount you invest. It is paid as a commission. |

2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

| Guarantee policy | Death benefit guarantee reset option (%) | Maturity guarantee reset option (%) |
|------------------------------|--|-------------------------------------|
| Maturity / death benefit (%) | Additional costs | |
| 75 / 75 | n/a | n/a |
| 75 / 100 | 0.11 | n/a |
| 100 / 100 | 0.11 | 0.05 |

Trailing commission

No trailing commission.

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

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 Web - www.canadalife.com
 Email - isp_customer_care@canadalife.com
 Telephone - 1-888-252-1847

Government Bond

Quick facts: **Date fund available:** May 14, 2012
Date fund created: November 8, 1994
Managed by: Mackenzie Investments

Total fund value: \$5,529,549
Portfolio turnover rate: 31.70%

| Guarantee policy : Maturity / death benefit (%) | 75 / 75 | | | 75 / 100 | | | 100 / 100 | | |
|---|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|
| Series | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ |
| Preferred series 2: FEL option ¹ | -- | 13.13 | 8,061 | -- | 13.12 | 90 | -- | -- | -- |

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial

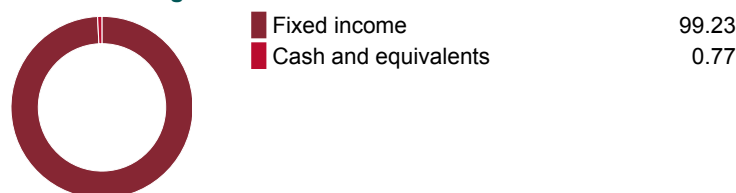
What does the fund invest in?

This segregated fund invests primarily in fixed-income securities issued by Canadian governments.

Top 10 investments

| | Assets % |
|--|--------------|
| Canada Housing Trust No.1, 1.9%, 9/15/2026 | 28.46 |
| Gov. of Canada, 3.25%, 9/1/2028 | 19.54 |
| Province of Ontario, 4.15%, 6/2/2034 | 17.60 |
| Canada Housing Trust No.1, 1.95%, 12/15/2025 | 9.59 |
| Gov. of Canada, 4%, 3/1/2029 | 5.59 |
| Canada Housing Trust No.1, 3.1%, 6/15/2028 | 4.40 |
| Province of Ontario, 3.8%, 12/2/2034 | 3.67 |
| Province of Quebec, 2.75%, 9/1/2027 | 2.79 |
| Province of Manitoba, 2.55%, 6/2/2026 | 2.02 |
| Province of Ontario, 3.6%, 3/8/2028 | 1.70 |
| Total | 95.35 |
| Total investments: | 14 |

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 insurance cost for the guarantee is included in the investment management fee. 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 potential for interest income in their portfolio and is comfortable with low risk. Since the fund invests in bonds, its value is affected by changes in interest rates.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

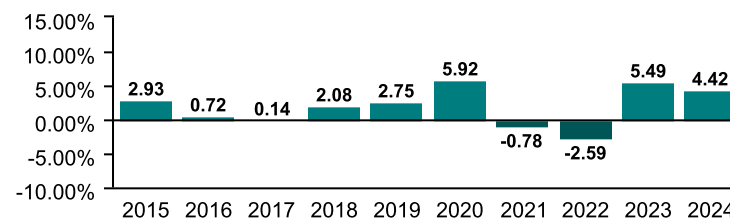
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,227.86 on December 31, 2024. This works out to an average of 2.07% a year.

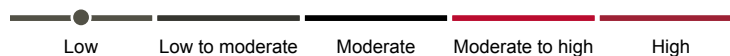
Year-by-year returns (%)

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*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

Government Bond

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 |
|-------------------------------|------------------------------------|--|
| Preferred series 2 FEL option | Up to 2% of the amount you invest. | <ul style="list-style-type: none"> •You and your financial security advisor determine the rate. •The fee is deducted from the amount you invest. It is paid as a commission. |

2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

| Guarantee policy | Death benefit guarantee reset option (%) | Maturity guarantee reset option (%) |
|------------------------------|--|-------------------------------------|
| Maturity / death benefit (%) | Additional costs | |
| 75 / 75 | n/a | n/a |
| 75 / 100 | 0.11 | n/a |
| 100 / 100 | 0.11 | 0.05 |

Trailing commission

No trailing commission.

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.

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For more information

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 Web - www.canadalife.com
 Email - isp_customer_care@canadalife.com
 Telephone - 1-888-252-1847

Short-Term Bond

Quick facts: **Date fund available:** July 8, 2013
Date fund created: July 8, 2013
Managed by: Mackenzie Investments

Total fund value: \$2,496,556
Portfolio turnover rate: 54.04%

| Guarantee policy : Maturity / death benefit (%) | 75 / 75 | | | 75 / 100 | | | 100 / 100 | | |
|---|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|
| Series | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ |
| Preferred series 2: FEL option ¹ | -- | 13.40 | 34,667 | -- | 13.40 | 30,621 | -- | 13.40 | 1,798 |

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial

What does the fund invest in?

This segregated fund invests primarily in Canadian fixed-income securities issued by governments and corporations, with some exposure to foreign fixed-income securities.

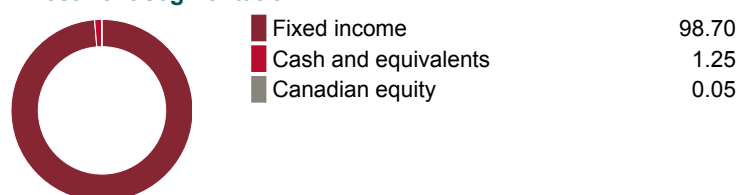
Top 10 investments

| | Assets % |
|--|--------------|
| Province of Quebec, 2.3%, 9/1/2029 | 9.36 |
| Province of Quebec, 2.75%, 9/1/2028 | 8.34 |
| Gov. of Canada, 3.25%, 9/1/2028 | 7.85 |
| Province of Ontario, 3.6%, 3/8/2028 | 3.99 |
| Gov. of Canada RR, 4.25%, 12/1/2026 | 2.35 |
| Enbridge Inc. (FRN), 5.38%, 9/27/2077 | 2.10 |
| Sun Life Financial Inc., 2.8%, 11/21/2033 | 1.93 |
| Manulife Financial Corporation (FRN), 5.41%, 3/10/2033 | 1.81 |
| Sun Life Financial Inc., 2.58%, 5/10/2032 | 1.76 |
| Toyota Credit Canada Inc., 3.55%, 10/4/2027 | 1.68 |
| Total | 41.18 |

Total investments:

152

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 insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

Who is this fund for?

A person who is investing for the short to medium term and seeking potential for interest income in their portfolio and is comfortable with low risk. Since the fund invests in bonds, its value is affected by changes in interest rates.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

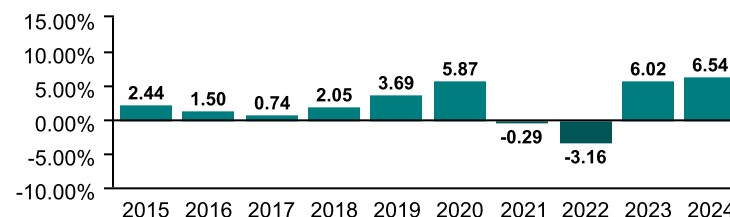
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,279.87 on December 31, 2024. This works out to an average of 2.50% a year.

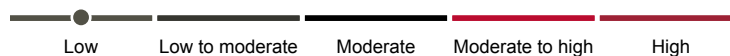
Year-by-year returns (%)

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*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

Short-Term Bond

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 |
|-------------------------------|------------------------------------|--|
| Preferred series 2 FEL option | Up to 2% of the amount you invest. | <ul style="list-style-type: none"> You and your financial security advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission. |

2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

| Guarantee policy | Death benefit guarantee reset option (%) | Maturity guarantee reset option (%) |
|------------------------------|--|-------------------------------------|
| Maturity / death benefit (%) | Additional costs | |
| 75 / 75 | n/a | n/a |
| 75 / 100 | 0.11 | n/a |
| 100 / 100 | 0.11 | 0.05 |

Trailing commission

No trailing commission.

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

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 Web - www.canadalife.com
 Email - isp_customer_care@canadalife.com
 Telephone - 1-888-252-1847

Long Term Bond

Quick facts: **Date fund available:** July 8, 2013
Date fund created: July 8, 2013
Managed by: The Canada Life Assurance Company

Total fund value: \$30,508,265
Portfolio turnover rate: 42.27%

| Guarantee policy : Maturity / death benefit (%) | 75 / 75 | | | 75 / 100 | | | 100 / 100 | | |
|---|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|
| Series | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ |
| Preferred series 2: FEL option ¹ | -- | 14.10 | 995 | -- | -- | -- | -- | -- | -- |

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial

What does the fund invest in?

This segregated fund invests primarily in Canadian fixed-income securities issued by governments and corporations, with some exposure to foreign fixed-income securities.

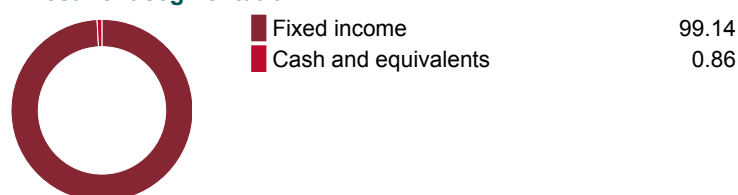
Top 10 investments

| | Assets % |
|---------------------------------------|----------|
| Gov. of Canada, 2.00%, 2051/12/1 | 3.42 |
| Gov. of Canada, 2.75%, 12/1/2055 | 3.28 |
| Province of Quebec, 4.4%, 12/1/2055 | 2.70 |
| Province of Ontario, 3.75%, 12/2/2053 | 2.15 |
| Province of Ontario, 3.45%, 6/2/2045 | 2.05 |
| Province of Quebec, 5%, 12/1/2041 | 1.99 |
| Province of Ontario, 2.9%, 12/2/2046 | 1.93 |
| Province of Ontario, 4.6%, 6/2/2039 | 1.83 |
| Gov. of Canada, 1.75%, 12/1/2053 | 1.81 |
| Province of Quebec, 3.1%, 12/1/2051 | 1.62 |

Total 22.78

Total investments: 173

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 insurance cost for the guarantee is included in the investment management fee. 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 potential for interest income in their portfolio and is comfortable with low to moderate risk. Since the fund invests in bonds, its value is affected by changes in interest rates.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

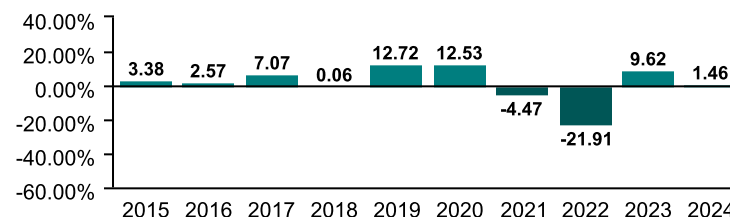
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,195.47 on December 31, 2024. This works out to an average of 1.80% a year.

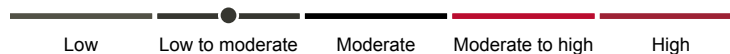
Year-by-year returns (%)

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.

Long Term Bond

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 |
|-------------------------------|------------------------------------|--|
| Preferred series 2 FEL option | Up to 2% of the amount you invest. | <ul style="list-style-type: none"> •You and your financial security advisor determine the rate. •The fee is deducted from the amount you invest. It is paid as a commission. |

2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

| Guarantee policy | Death benefit guarantee reset option (%) | Maturity guarantee reset option (%) |
|------------------------------|--|-------------------------------------|
| Maturity / death benefit (%) | Additional costs | |
| 75 / 75 | n/a | n/a |
| 75 / 100 | 0.11 | n/a |
| 100 / 100 | 0.11 | 0.05 |

Trailing commission

No trailing commission.

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.

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 Email - isp_customer_care@canadalife.com
 Telephone - 1-888-252-1847

Real Return Bond

Quick facts: **Date fund available:** July 8, 2013
Date fund created: July 8, 2013
Managed by: The Canada Life Assurance Company

Total fund value: \$18,474,956
Portfolio turnover rate: 3.79%

| Guarantee policy : Maturity / death benefit (%) | 75 / 75 | | | 75 / 100 | | | 100 / 100 | | |
|---|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|
| Series | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ |
| Preferred series 2: FEL option ¹ | -- | 13.02 | 9,104 | -- | -- | -- | -- | -- | -- |

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial

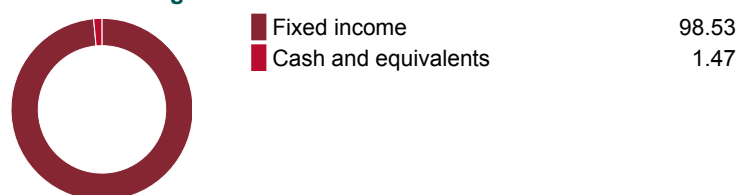
What does the fund invest in?

This segregated fund invests primarily in Canadian real return bonds issued by governments, with some exposure to foreign fixed-income securities. Real return bonds can help provide a hedge against inflation.

Top 10 investments

| | Assets % |
|---|--------------|
| Gov. of Canada RR, 4%, 12/1/2031 | 13.95 |
| Gov. of Canada RR, 1.5%, 12/1/2044 | 12.87 |
| Gov. of Canada RR, 2%, 12/1/2041 | 12.31 |
| Gov. of Canada RR, 1.25%, 12/1/2047 | 11.59 |
| Gov. of Canada RR, 3%, 12/1/2036 | 10.87 |
| Gov. of Canada RR, 0.5%, 12/1/2050 | 9.07 |
| Gov. of Canada RR, 4.25%, 12/1/2026 | 8.97 |
| Province of Ontario RR, 2%, 12/1/2036 | 7.01 |
| Province of Quebec RR, 4.5%, 12/1/2026 | 3.73 |
| Province of Quebec RR, 4.25%, 12/1/2031 | 3.34 |
| Total | 93.70 |
| Total investments: | 12 |

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 insurance cost for the guarantee is included in the investment management fee. 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 potential for interest income in their portfolio while supplying a hedge against inflation. A person should be comfortable with low to moderate risk. Since the fund invests in bonds, its value is affected by changes in interest rates.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

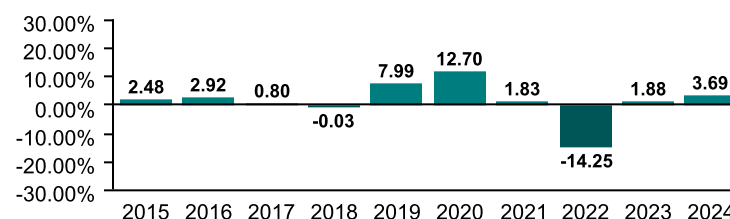
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,193.33 on December 31, 2024. This works out to an average of 1.78% 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.

Real Return Bond

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 |
|-------------------------------|------------------------------------|--|
| Preferred series 2 FEL option | Up to 2% of the amount you invest. | <ul style="list-style-type: none"> •You and your financial security advisor determine the rate. •The fee is deducted from the amount you invest. It is paid as a commission. |

2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

| Guarantee policy | Death benefit guarantee reset option (%) | Maturity guarantee reset option (%) |
|------------------------------|--|-------------------------------------|
| Maturity / death benefit (%) | Additional costs | |
| 75 / 75 | n/a | n/a |
| 75 / 100 | 0.11 | n/a |
| 100 / 100 | 0.11 | 0.05 |

Trailing commission

No trailing commission.

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.

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 Telephone - 1-888-252-1847

Canadian Corporate Bond

Quick facts: **Date fund available:** July 8, 2013
Date fund created: July 8, 2013
Managed by: Mackenzie Investments

Total fund value: \$39,057,634
Portfolio turnover rate: 39.19%

| Guarantee policy : Maturity / death benefit (%) | 75 / 75 | | | 75 / 100 | | | 100 / 100 | | |
|---|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|
| Series | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ |
| Preferred series 2: FEL option ¹ | -- | 14.94 | 462,207 | -- | 14.94 | 150,083 | -- | -- | -- |

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial

What does the fund invest in?

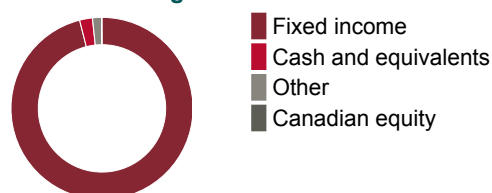
This segregated fund invests primarily in Canadian fixed-income securities issued by corporations, with some exposure to foreign fixed-income securities.

Top 10 investments

| | Assets % |
|--|----------|
| TransCanada Trust (FRN), 4.2%, 3/4/2081 | 3.48 |
| ARC Resources Ltd., 3.47%, 3/10/2031 | 2.98 |
| Enbridge Inc. (FRN), 5.38%, 9/27/2077 | 2.84 |
| AltaLink L.P., 3.99%, 6/30/2042 | 2.77 |
| Bell Canada, 5.85%, 11/10/2032 | 2.35 |
| Videotron Ltee, 4.5%, 1/15/2030 | 2.28 |
| Bank of Montreal, 2.37%, 2/3/2025 | 2.06 |
| Rogers Communications Inc., 3.8%, 3/1/2027 | 2.01 |
| Bank of Montreal, 7.33%, 11/26/2082 | 1.97 |
| Royal Bank of Canada, 2.09%, 6/30/2030 | 1.94 |

Total 24.68
Total investments: 154

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 insurance cost for the guarantee is included in the investment management fee. 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 potential for interest income in their portfolio and is comfortable with low risk. Since the fund invests in bonds, its value is affected by changes in interest rates.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

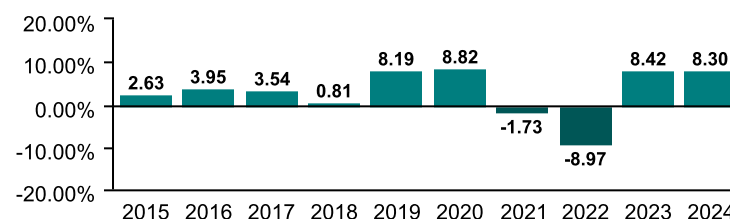
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,376.93 on December 31, 2024. This works out to an average of 3.25% 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*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

Canadian Corporate Bond

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 |
|-------------------------------|------------------------------------|--|
| Preferred series 2 FEL option | Up to 2% of the amount you invest. | <ul style="list-style-type: none"> •You and your financial security advisor determine the rate. •The fee is deducted from the amount you invest. It is paid as a commission. |

2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

| Guarantee policy | Death benefit guarantee reset option (%) | Maturity guarantee reset option (%) |
|------------------------------|--|-------------------------------------|
| Maturity / death benefit (%) | Additional costs | |
| 75 / 75 | n/a | n/a |
| 75 / 100 | 0.11 | n/a |
| 100 / 100 | 0.11 | 0.05 |

Trailing commission

No trailing commission.

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?

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Floating Rate Income

Quick facts: **Date fund available:** January 12, 2015
Date fund created: January 12, 2015
Managed by: Mackenzie Investments

Total fund value: \$14,705,292
Portfolio turnover rate: 4.89%

| Guarantee policy : Maturity / death benefit (%) | 75 / 75 | | | 75 / 100 | | | 100 / 100 | | |
|---|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|
| Series | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ |
| Preferred series 2: FEL option ¹ | -- | 16.41 | 65,017 | -- | 16.41 | 73,803 | -- | -- | -- |

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial

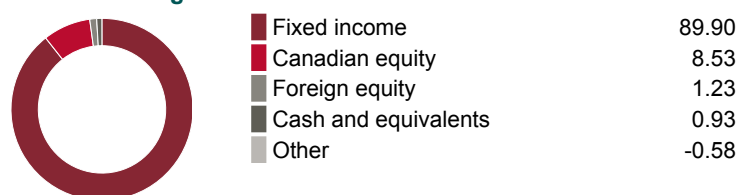
What does the fund invest in?

This segregated fund invests primarily in floating rate bonds of issuers located anywhere in the world currently through the Canada Life Floating Rate Income mutual fund.

Top 10 investments (of the underlying fund)

| | Assets % |
|--|--------------|
| BMO Floating Rate High Yield ETF | 6.93 |
| Timber Servicios Empresariales SA Term Loan B 1st Lien F/R | 1.37 |
| Infobip LLC, 9/17/2026 | 1.28 |
| Kloekner Pentaplast of America Inc., 2/4/2026 | 1.20 |
| Northleaf Private Credit II LP MI 15 | 1.18 |
| Specialty Pharma III Inc., 4/1/2026 | 1.12 |
| TCP Sunbelt Acquisition Co. Term Loan B 1st Lien Sr F/R | 0.95 |
| Nielsen, 10/11/2027 | 0.91 |
| TMC Buyer, Inc., 11/1/2030 | 0.91 |
| Amneal Pharmaceuticals LLC, 11/14/2028 | 0.91 |
| Total | 16.75 |
| Total investments: | 282 |

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 insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

Who is this fund for?

A person who is investing for the short to medium term, seeking interest income and who wants exposure to foreign bonds in their portfolio and is comfortable with low to moderate risk.

How has the fund performed?

This section tells you how the fund has performed over the past 9 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

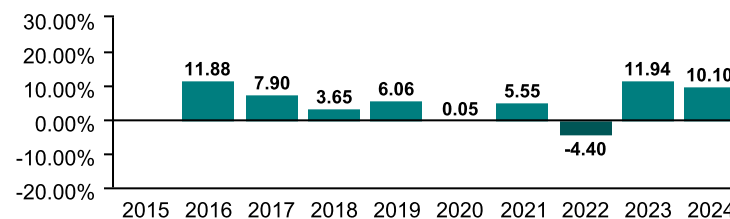
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund on January 12, 2015 would have \$1,641.18 on December 31, 2024. This works out to an average of 5.10% a year.

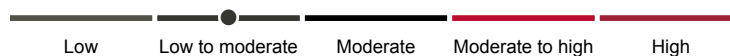
Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 9 years. In the past 9 years, the fund was up in value 8 years and down in value 1 year.



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.

Floating Rate Income

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 |
|-------------------------------|------------------------------------|--|
| Preferred series 2 FEL option | Up to 2% of the amount you invest. | <ul style="list-style-type: none"> •You and your financial security advisor determine the rate. •The fee is deducted from the amount you invest. It is paid as a commission. |

2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

| Guarantee policy | Death benefit guarantee reset option (%) | Maturity guarantee reset option (%) |
|------------------------------|--|-------------------------------------|
| Maturity / death benefit (%) | Additional costs | |
| 75 / 75 | n/a | n/a |
| 75 / 100 | 0.11 | n/a |
| 100 / 100 | 0.11 | 0.05 |

Trailing commission

No trailing commission.

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

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North American High Yield Fixed Income

Quick facts: **Date fund available:** July 8, 2013
Date fund created: July 8, 2013
Managed by: Mackenzie Investments

Total fund value: \$9,542,993
Portfolio turnover rate: 7.18%

| Guarantee policy : Maturity / death benefit (%) | 75 / 75 | | | 75 / 100 | | | 100 / 100 | | |
|---|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|
| Series | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ |
| Preferred series 2: FEL option ¹ | -- | 17.14 | 72,833 | -- | 17.14 | 29,195 | -- | -- | -- |

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial

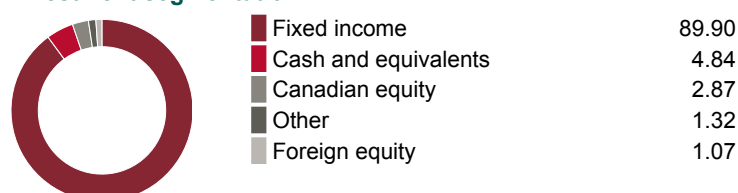
What does the fund invest in?

This segregated fund invests primarily in higher-yielding fixed-income securities issued by North American corporations currently through the Mackenzie North American Corporate Bond Fund.

Top 10 investments (of the underlying fund)

| | Assets % |
|--|-------------|
| Videotron Ltee, 3.63%, 6/15/2028 | 1.06 |
| Keyera Corp. (FRN), 6.88%, 6/13/2079 | 1.03 |
| Northleaf Private Credit II LP MI 15 | 1.00 |
| Inter Pipeline Ltd. (FRN), 0.07%, 3/26/2079 | 0.97 |
| Sagard Credit Partners II LP | 0.91 |
| Enbridge Inc., 8.75%, 1/15/2084 | 0.91 |
| TransCanada Trust, 0.05%, 5/18/2077 | 0.89 |
| Go Daddy Operating Co. LLC, 3.5%, 3/1/2029 | 0.83 |
| Rogers Communications Inc., 5.25%, 3/15/2082 | 0.81 |
| Enbridge Inc. (FRN), 5.37%, 9/27/2077 | 0.81 |
| Total | 9.22 |
| Total investments: | 834 |

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 insurance cost for the guarantee is included in the investment management fee. 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 potential for interest income in their portfolio and is comfortable with low to moderate risk. Since the fund invests in bonds, its value is affected by changes in interest rates.

Notes

In September 2019 Putnam Investments Canada ULC assumed portfolio management responsibilities from Mackenzie Investments. The performance prior to that date was achieved under the previous investment manager. 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, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

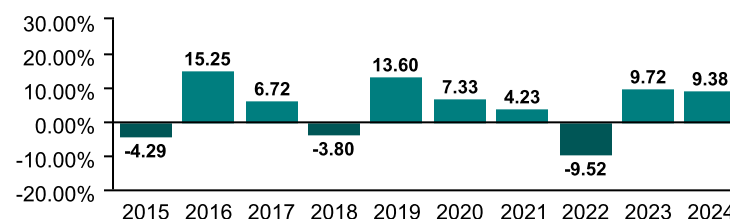
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,562.97 on December 31, 2024. This works out to an average of 4.57% 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 7 years and down in value 3 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.

North American High Yield Fixed Income

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 |
|-------------------------------|------------------------------------|--|
| Preferred series 2 FEL option | Up to 2% of the amount you invest. | <ul style="list-style-type: none"> •You and your financial security advisor determine the rate. •The fee is deducted from the amount you invest. It is paid as a commission. |

2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

| Guarantee policy | Death benefit guarantee reset option (%) | Maturity guarantee reset option (%) |
|------------------------------|--|-------------------------------------|
| Maturity / death benefit (%) | Additional costs | |
| 75 / 75 | n/a | n/a |
| 75 / 100 | 0.11 | n/a |
| 100 / 100 | 0.11 | 0.05 |

Trailing commission

No trailing commission.

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.

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Global Bond

Quick facts: **Date fund available:** May 14, 2012
Date fund created: November 8, 1994
Managed by: Brandywine Global Investment Management

Total fund value: \$56,532,290
Portfolio turnover rate: 5.06%

| Guarantee policy : Maturity / death benefit (%) | 75 / 75 | | | 75 / 100 | | | 100 / 100 | | |
|---|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|
| Series | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ |
| Preferred series 2: FEL option ¹ | -- | 15.67 | 62,721 | -- | 15.67 | 43,472 | -- | 15.67 | 856 |

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial

What does the fund invest in?

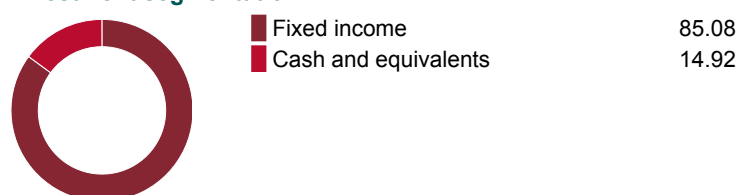
This segregated fund invests primarily in fixed-income securities issued by governments and corporations currently through the Legg Mason Brandywine Global Fixed Income Fund.

Top 10 investments (of the underlying fund)

| | Assets % |
|---|----------|
| HM Treasury, 1.25%, 7/31/2051 | 9.15 |
| Federal Home Loan Mortgage Corp Participation Certificates Pool Number SD8470, 10/1/2054 | 6.78 |
| Federal National Mortgage Association Guaranteed Mortgage Pass Thru Certificates Pool Number MA5389, 6/1/2054 | 6.76 |
| United States Treasury Note (FRN), 4/30/2026 | 5.91 |
| Mexico, 8%, 7/31/2053 | 4.99 |
| The State Treasury of the Republic of Poland, 2%, 8/25/2036 | 4.94 |
| KfW, 0.38%, 7/18/2025 | 4.78 |
| Asian Infrastructure Investment Bank, 4.88%, 9/14/2026 | 4.77 |
| United States Treasury Note, 2/15/2052 | 3.87 |
| European Investment Bank, 1.63%, 3/14/2025 | 3.33 |

Total 55.29
Total investments: 57

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 insurance cost for the guarantee is included in the investment management fee. 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 potential for interest income and wants exposure to foreign fixed-income securities in their portfolio and is comfortable with low to moderate risk. Since the fund invests in bonds its value is affected by changes in interest rates.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

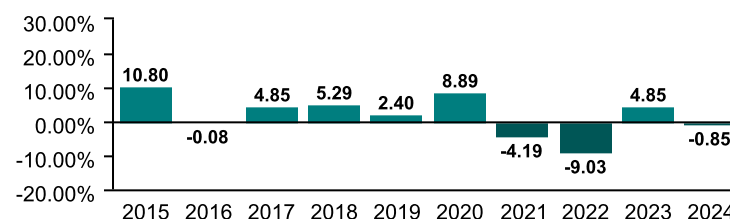
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,234.74 on December 31, 2024. This works out to an average of 2.13% a year.

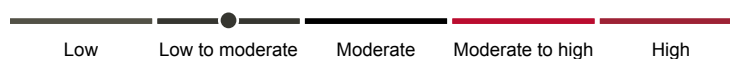
Year-by-year returns (%)

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 6 years and down in value 4 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.

Global Bond

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 |
|-------------------------------|------------------------------------|--|
| Preferred series 2 FEL option | Up to 2% of the amount you invest. | <ul style="list-style-type: none"> •You and your financial security advisor determine the rate. •The fee is deducted from the amount you invest. It is paid as a commission. |

2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

| Guarantee policy | Death benefit guarantee reset option (%) | Maturity guarantee reset option (%) |
|------------------------------|--|-------------------------------------|
| Maturity / death benefit (%) | Additional costs | |
| 75 / 75 | n/a | n/a |
| 75 / 100 | 0.11 | n/a |
| 100 / 100 | 0.11 | 0.05 |

Trailing commission

No trailing commission.

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.

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Unconstrained Fixed Income

Quick facts: **Date fund available:** October 19, 2015
Date fund created: October 19, 2015
Managed by: Mackenzie Investments

Total fund value: \$41,911,226
Portfolio turnover rate: 14.22%

| Guarantee policy : Maturity / death benefit (%) | 75 / 75 | | | 75 / 100 | | | 100 / 100 | | |
|---|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|
| Series | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ |
| Preferred series 2: FEL option ¹ | -- | 14.46 | 285,905 | -- | 14.46 | 258,955 | -- | -- | -- |

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial

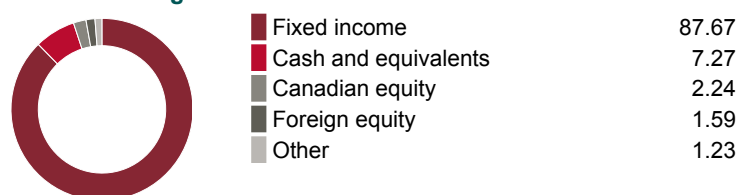
What does the fund invest in?

This segregated fund aims to provide a positive total return over a market cycle, regardless of market conditions, by investing primarily in fixed-income securities of issuers anywhere in the world through the Mackenzie Unconstrained Fixed Income Fund.

Top 10 investments (of the underlying fund)

| | Assets % |
|---|--------------|
| United States Treasury Note, 2.13%, 2/15/2054 | 2.37 |
| Germany, 2.1%, 4/12/2029 | 1.92 |
| United States Treasury Note, 3.5%, 2/15/2033 | 1.89 |
| Northleaf Private Credit II LP MI 15 | 1.57 |
| Secretaria do Tesouro Nacional, 10%, 1/1/2029 | 1.51 |
| HM Treasury, 0.88%, 7/31/2033 | 1.30 |
| New Zealand, 4.25%, 5/15/2034 | 1.25 |
| Enbridge Inc. (FRN), 5.37%, 9/27/2077 | 1.04 |
| Enbridge Inc., 8.75%, 1/15/2084 | 1.04 |
| Indonesia, 6.63%, 2/15/2034 | 0.97 |
| Total | 14.86 |
| Total investments: | 1960 |

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 insurance cost for the guarantee is included in the investment management fee. 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, seeking an investment to diversify a traditional portfolio of fixed income and equity investments and is comfortable with low risk. Since the fund invests in bonds anywhere in the world its value is affected by changes in interest rates and foreign exchange rates between currencies.

How has the fund performed?

This section tells you how the fund has performed over the past 9 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

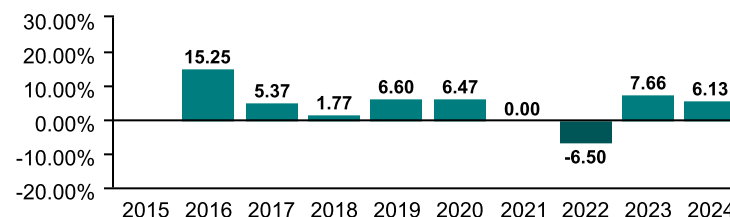
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund on October 19, 2015 would have \$1,446.20 on December 31, 2024. This works out to an average of 4.09% a year.

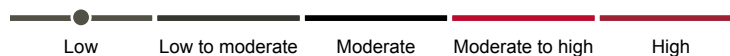
Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 9 years. In the past 9 years, the fund was up in value 8 years and down in value 1 year.



How risky is it?

The risk rating for this fund is *Low*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

Unconstrained Fixed Income

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 |
|-------------------------------|------------------------------------|--|
| Preferred series 2 FEL option | Up to 2% of the amount you invest. | <ul style="list-style-type: none"> •You and your financial security advisor determine the rate. •The fee is deducted from the amount you invest. It is paid as a commission. |

2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

| Guarantee policy | Death benefit guarantee reset option (%) | Maturity guarantee reset option (%) |
|------------------------------|--|-------------------------------------|
| Maturity / death benefit (%) | Additional costs | |
| 75 / 75 | n/a | n/a |
| 75 / 100 | 0.11 | n/a |
| 100 / 100 | 0.11 | 0.05 |

Trailing commission

No trailing commission.

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?

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Canadian Fixed Income Balanced

Quick facts: **Date fund available:** May 14, 2012
Date fund created: November 8, 1994
Managed by: Mackenzie Investments

Total fund value: \$127,546,235
Portfolio turnover rate: 58.09%

| Guarantee policy : Maturity / death benefit (%) | 75 / 75 | | | 75 / 100 | | | 100 / 100 | | |
|---|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|
| Series | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ |
| Preferred series 2: FEL option ¹ | -- | 18.87 | 241,601 | -- | 18.87 | 108,983 | -- | -- | -- |

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial

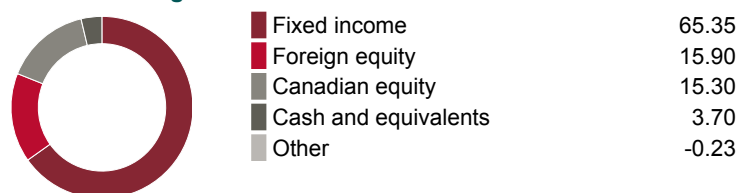
What does the fund invest in?

This segregated fund invests primarily in Canadian fixed-income securities with some exposure to Canadian and foreign stocks.

Top 10 investments

| | Assets % |
|--|--------------|
| Gov. of Canada, 2.75%, 12/1/2055 | 2.89 |
| Province of Ontario, 4.15%, 6/2/2034 | 2.81 |
| Gov. of Canada, 3%, 6/1/2034 | 2.72 |
| Province of Ontario, 3.8%, 12/2/2034 | 2.18 |
| Province of Quebec, 4.4%, 12/1/2055 | 2.11 |
| United States Treasury Bill RR, 0.13%, 4/15/2025 | 1.88 |
| United States Treasury Bill, 2/6/2025 | 1.83 |
| United States Treasury Note RR, 2.13%, 2/15/2054 | 1.74 |
| Gov. of Canada, 3.25%, 12/1/2034 | 1.64 |
| Province of Quebec, 4.45%, 9/1/2034 | 1.38 |
| Total | 21.19 |
| Total investments: | 2149 |

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 insurance cost for the guarantee is included in the investment management fee. 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 Canadian bonds and Canadian and foreign stocks and is comfortable with low 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.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

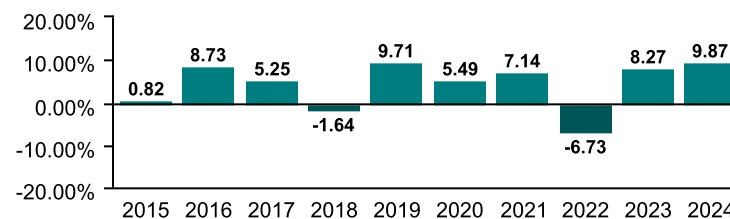
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,561.23 on December 31, 2024. This works out to an average of 4.56% a year.

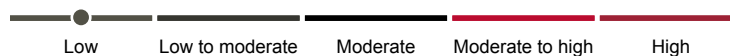
Year-by-year returns (%)

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*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

Canadian Fixed Income 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 |
|-------------------------------|------------------------------------|--|
| Preferred series 2 FEL option | Up to 2% of the amount you invest. | <ul style="list-style-type: none"> •You and your financial security advisor determine the rate. •The fee is deducted from the amount you invest. It is paid as a commission. |

2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

| Guarantee policy | Death benefit guarantee reset option (%) | Maturity guarantee reset option (%) |
|------------------------------|--|-------------------------------------|
| Maturity / death benefit (%) | Additional costs | |
| 75 / 75 | n/a | n/a |
| 75 / 100 | 0.11 | n/a |
| 100 / 100 | 0.11 | 0.05 |

Trailing commission

No trailing commission.

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

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 Telephone - 1-888-252-1847

Canadian Growth Balanced

Quick facts: **Date fund available:** May 14, 2012
Date fund created: March 31, 1988
Managed by: Mackenzie Investments

Total fund value: \$58,707,062
Portfolio turnover rate: 65.43%

| Guarantee policy : Maturity / death benefit (%) | 75 / 75 | | | 75 / 100 | | | 100 / 100 | | |
|---|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|
| Series | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ |
| Preferred series 2: FEL option ¹ | -- | 30.07 | 36,990 | -- | 30.07 | 26,686 | -- | -- | -- |

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial

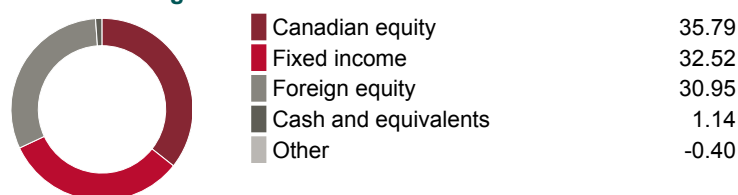
What does the fund invest in?

This segregated fund invests primarily in Canadian fixed-income securities and stocks with exposure to foreign stocks.

Top 10 investments

| | Assets % |
|---|--------------|
| Royal Bank of Canada | 3.57 |
| Stantec Inc. | 3.19 |
| Brookfield Asset Management Ltd. Cl A Ltd Vtg Shs | 3.02 |
| Aon PLCCI A | 3.00 |
| Intact Financial Corporation | 2.72 |
| Microsoft Corp. | 2.65 |
| Loblaw Cos. Ltd. | 2.57 |
| Roper Technologies Inc. | 2.30 |
| Gov. of Canada, 3%, 6/1/2034 | 2.21 |
| Waste Connections Inc. | 2.21 |
| Total | 27.46 |
| Total investments: | 1343 |

Investment segmentation



How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

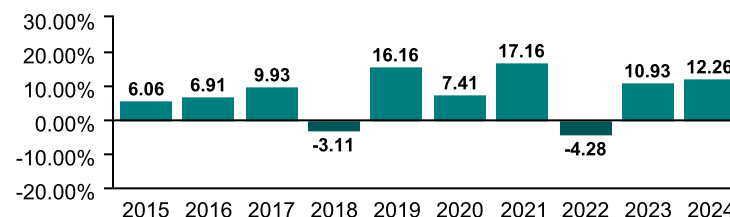
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$2,104.46 on December 31, 2024. This works out to an average of 7.72% 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.

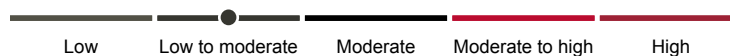


Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

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.

Who is this fund for?

A person who is investing for the medium to longer term and seeking exposure to bonds and Canadian and foreign stocks and is comfortable with low to 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.

Canadian Growth 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 |
|-------------------------------|------------------------------------|--|
| Preferred series 2 FEL option | Up to 2% of the amount you invest. | <ul style="list-style-type: none"> You and your financial security advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission. |

2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

| Guarantee policy | Death benefit guarantee reset option (%) | Maturity guarantee reset option (%) |
|------------------------------|--|-------------------------------------|
| Maturity / death benefit (%) | Additional costs | |
| 75 / 75 | n/a | n/a |
| 75 / 100 | 0.11 | n/a |
| 100 / 100 | 0.11 | 0.11 |

Trailing commission

No trailing commission.

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.

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 Telephone - 1-888-252-1847

Canadian Stock Balanced

Quick facts: **Date fund available:** May 14, 2012
Date fund created: January 23, 1996
Managed by: Mackenzie Investments

Total fund value: \$25,679,920
Portfolio turnover rate: 32.29%

| Guarantee policy : Maturity / death benefit (%) | 75 / 75 | | | 75 / 100 | | | 100 / 100 | | |
|---|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|
| Series | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ |
| Preferred series 2: FEL option ¹ | -- | 30.10 | 20,278 | -- | 30.10 | 39,405 | -- | 30.07 | 96 |

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial

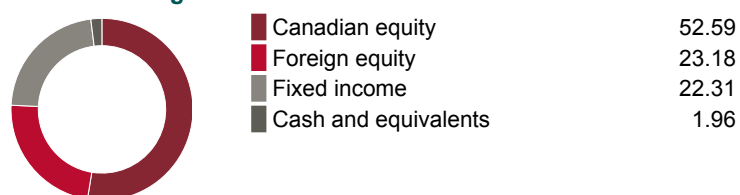
What does the fund invest in?

This segregated fund invests primarily in Canadian fixed-income securities and stocks with exposure to foreign stocks.

Top 10 investments

| | Assets % |
|--------------------------------------|--------------|
| Brookfield Corporation VtgCl A | 3.99 |
| Intact Financial Corporation | 3.91 |
| Restaurant Brands International Inc. | 2.93 |
| Royal Bank of Canada | 2.88 |
| Emera Inc. | 2.85 |
| Visa Inc. Com Cl A | 2.84 |
| Alimentation Couche-Tard Inc. | 2.74 |
| Williams Cos. Inc. (The) | 2.71 |
| Microsoft Corp. | 2.71 |
| Alphabet Inc. Cap Stk Cl C | 2.68 |
| Total | 30.24 |
| Total investments: | 468 |

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 insurance cost for the guarantee is included in the investment management fee. 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 Canadian and foreign stocks and is comfortable with low to 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.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

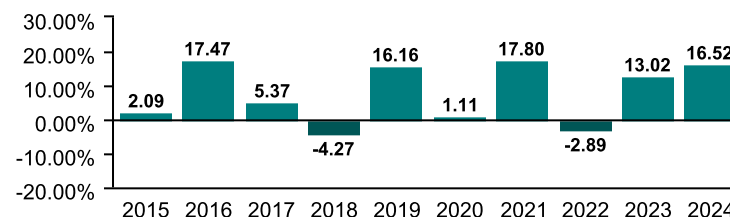
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$2,140.66 on December 31, 2024. This works out to an average of 7.91% a year.

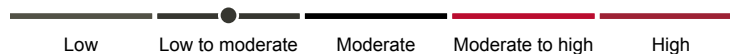
Year-by-year returns (%)

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.

Canadian Stock 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 |
|-------------------------------|------------------------------------|--|
| Preferred series 2 FEL option | Up to 2% of the amount you invest. | <ul style="list-style-type: none"> •You and your financial security advisor determine the rate. •The fee is deducted from the amount you invest. It is paid as a commission. |

2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

| Guarantee policy | Death benefit guarantee reset option (%) | Maturity guarantee reset option (%) |
|------------------------------|--|-------------------------------------|
| Maturity / death benefit (%) | Additional costs | |
| 75 / 75 | n/a | n/a |
| 75 / 100 | 0.11 | n/a |
| 100 / 100 | 0.11 | 0.11 |

Trailing commission

No trailing commission.

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.

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 Telephone - 1-888-252-1847

Strategic Income

Quick facts: **Date fund available:** May 14, 2012
Date fund created: December 12, 2000
Managed by: Mackenzie Investments

Total fund value: \$348,671,775
Portfolio turnover rate: 27.91%

| Guarantee policy : Maturity / death benefit (%) | 75 / 75 | | | 75 / 100 | | | 100 / 100 | | |
|---|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|
| Series | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ |
| Preferred series 2: FEL option ¹ | -- | 25.90 | 18,561 | -- | 25.89 | 154,258 | -- | -- | -- |

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial

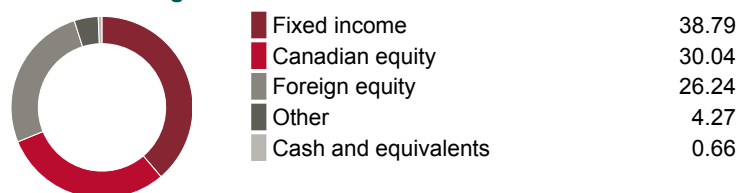
What does the fund invest in?

This segregated fund invests primarily in fixed-income and/or income-oriented equity securities anywhere in the world.

Top 10 investments

| | Assets % |
|--------------------------------------|--------------|
| Royal Bank of Canada | 2.44 |
| Bank of Montreal | 1.59 |
| Toronto-Dominion Bank Com New | 1.54 |
| Microsoft Corp. | 1.40 |
| Canadian Natural Resources Ltd. | 1.30 |
| Apple Inc. | 1.21 |
| Canadian Pacific Kansas City Limited | 1.18 |
| Enbridge Inc. | 1.13 |
| Sun Life Financial Inc. | 1.07 |
| Agnico-Eagle Mines Ltd. | 0.96 |
| Total | 13.83 |
| Total investments: | 2515 |

Investment segmentation



How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

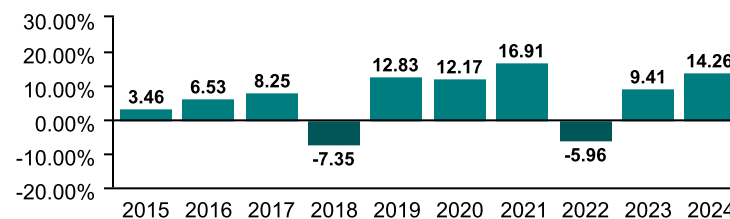
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,923.01 on December 31, 2024. This works out to an average of 6.76% 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.

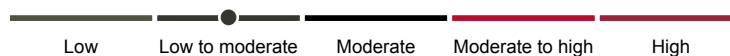


Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

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.

Who is this fund for?

A person who is investing for the medium to longer term and seeking exposure to bonds and Canadian and foreign stocks and is comfortable with low to 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.

Strategic Income

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 |
|-------------------------------|------------------------------------|--|
| Preferred series 2 FEL option | Up to 2% of the amount you invest. | <ul style="list-style-type: none"> You and your financial security advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission. |

2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

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| Guarantee policy | Death benefit guarantee reset option (%) | Maturity guarantee reset option (%) |
|------------------------------|--|-------------------------------------|
| Maturity / death benefit (%) | Additional costs | |
| 75 / 75 | n/a | n/a |
| 75 / 100 | 0.11 | n/a |
| 100 / 100 | 0.11 | 0.11 |

Trailing commission

No trailing commission.

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?

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 Telephone - 1-888-252-1847

Canadian Premier Balanced

Quick facts: **Date fund available:** May 14, 2012
Date fund created: January 23, 1996
Managed by: Invesco Canada Ltd.

Total fund value: \$32,666,785
Portfolio turnover rate: 23.21%

| Guarantee policy : Maturity / death benefit (%) | 75 / 75 | | | 75 / 100 | | | 100 / 100 | | |
|---|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|
| Series | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ |
| Preferred series 2: FEL option ¹ | -- | 34.17 | 35,943 | -- | 34.17 | 116,165 | -- | 34.17 | 962 |

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial

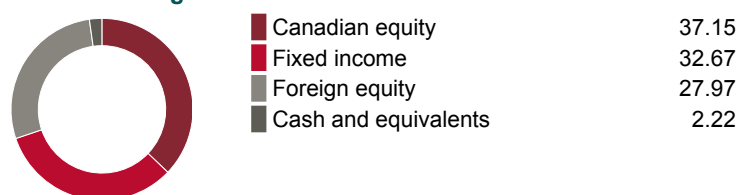
What does the fund invest in?

This segregated fund invests primarily in Canadian fixed-income securities and stocks with exposure to foreign stocks.

Top 10 investments

| | Assets % |
|----------------------------------|--------------|
| Royal Bank of Canada | 6.17 |
| Brookfield Corporation VtgCI A | 4.47 |
| Toronto-Dominion Bank Com New | 3.75 |
| Manulife Financial Corporation | 2.93 |
| Deere & Co. | 2.44 |
| UnitedHealth Group Inc. | 2.25 |
| Aon PLCCI A | 2.23 |
| Berkshire Hathaway Inc. CI B New | 2.22 |
| Alphabet Inc. CI A | 2.16 |
| Marriott International Inc. CI A | 2.12 |
| Total | 30.74 |
| Total investments: | 204 |

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 insurance cost for the guarantee is included in the investment management fee. 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 Canadian and foreign stocks and is comfortable with low to 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.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

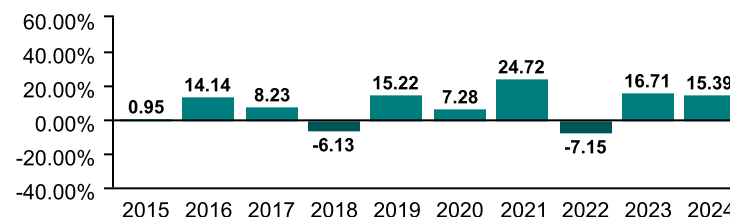
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$2,256.41 on December 31, 2024. This works out to an average of 8.48% a year.

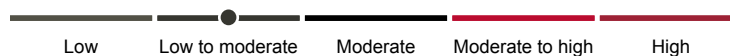
Year-by-year returns (%)

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.

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 |
|-------------------------------|------------------------------------|--|
| Preferred series 2 FEL option | Up to 2% of the amount you invest. | <ul style="list-style-type: none"> You and your financial security advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission. |

2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

| Guarantee policy | Death benefit guarantee reset option (%) | Maturity guarantee reset option (%) |
|------------------------------|--|-------------------------------------|
| Maturity / death benefit (%) | Additional costs | |
| 75 / 75 | n/a | n/a |
| 75 / 100 | 0.11 | n/a |
| 100 / 100 | 0.11 | 0.11 |

Trailing commission

No trailing commission.

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

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 Web - www.canadalife.com
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 Telephone - 1-888-252-1847

Canadian Value Balanced

Quick facts: **Date fund available:** May 14, 2012
Date fund created: January 23, 1996
Managed by: Beutel, Goodman & Company Ltd.

Total fund value: \$209,678,047
Portfolio turnover rate: 49.93%

| Guarantee policy : Maturity / death benefit (%) | 75 / 75 | | | 75 / 100 | | | 100 / 100 | | |
|---|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|
| Series | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ |
| Preferred series 2: FEL option ¹ | -- | 31.42 | 487,302 | -- | 31.42 | 349,584 | -- | -- | -- |

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial

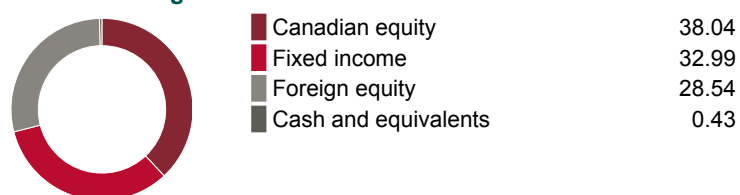
What does the fund invest in?

This segregated fund invests primarily in Canadian fixed-income securities and stocks with exposure to foreign stocks.

Top 10 investments

| | Assets % |
|-----------------------------------|--------------|
| Toronto-Dominion Bank Com New | 3.00 |
| Royal Bank of Canada | 2.99 |
| Gov. of Canada, 3%, 6/1/2034 | 2.63 |
| Bank of Montreal | 2.21 |
| RB Global, Inc | 1.90 |
| Gov. of Canada, 3.25%, 12/1/2034 | 1.59 |
| Metro Inc. | 1.55 |
| Canadian National Railway Company | 1.44 |
| Alimentation Couche-Tard Inc. | 1.43 |
| Gen Digital Inc. | 1.37 |
| Total | 20.11 |
| Total investments: | 241 |

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 insurance cost for the guarantee is included in the investment management fee. 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 Canadian and foreign stocks and is comfortable with low to 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.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

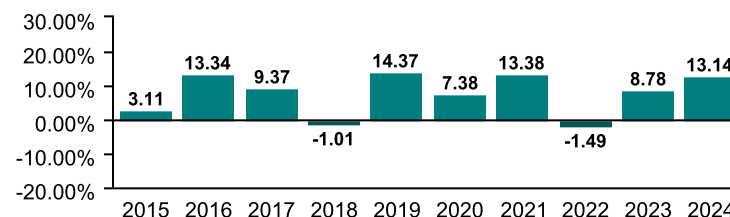
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$2,136.05 on December 31, 2024. This works out to an average of 7.89% a year.

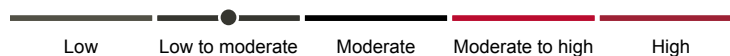
Year-by-year returns (%)

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 *Low to moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

Canadian Value 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 |
|-------------------------------|------------------------------------|--|
| Preferred series 2 FEL option | Up to 2% of the amount you invest. | <ul style="list-style-type: none"> •You and your financial security advisor determine the rate. •The fee is deducted from the amount you invest. It is paid as a commission. |

2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

| Guarantee policy | Death benefit guarantee reset option (%) | Maturity guarantee reset option (%) |
|------------------------------|--|-------------------------------------|
| Maturity / death benefit (%) | Additional costs | |
| 75 / 75 | n/a | n/a |
| 75 / 100 | 0.11 | n/a |
| 100 / 100 | 0.11 | 0.11 |

Trailing commission

No trailing commission.

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.

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 Telephone - 1-888-252-1847

Global Strategic Income

Quick facts: **Date fund available:** November 14, 2016
Date fund created: November 14, 2016
Managed by: Mackenzie Investments

Total fund value: \$3,581,209
Portfolio turnover rate: 14.80%

| Guarantee policy : Maturity / death benefit (%) | 75 / 75 | | | 75 / 100 | | | 100 / 100 | | |
|---|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|
| Series | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ |
| Preferred series 2: FEL option ¹ | -- | 17.35 | 35,844 | -- | 17.35 | 3,184 | -- | -- | -- |

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial

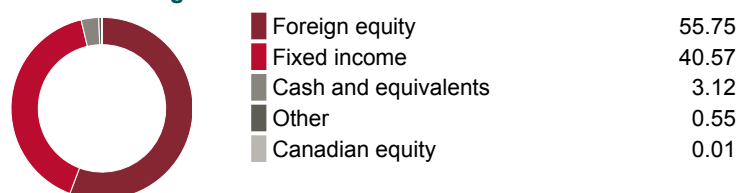
What does the fund invest in?

This segregated fund invests primarily in fixed-income securities and income-oriented stocks from around the world currently through the Canada Life Global Strategic Income mutual fund.

Top 10 investments (of the underlying fund)

| | Assets % |
|---|--------------|
| United States Treasury Note, 4.38%, 5/15/2034 | 3.44 |
| United States Treasury Note, 3.88%, 8/15/2034 | 2.83 |
| Apple Inc. | 2.61 |
| Microsoft Corp. | 2.56 |
| United States Treasury Note, 4.25%, 6/30/2029 | 2.24 |
| United States Treasury Note, 3.5%, 2/15/2033 | 1.99 |
| Amazon.com Inc. | 1.83 |
| JPMorgan Chase & Co. | 1.68 |
| United States Treasury Note, 3.88%, 8/15/2033 | 1.54 |
| Alphabet Inc. CI A | 1.51 |
| Total | 22.23 |
| Total investments: | 1469 |

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 insurance cost for the guarantee is included in the investment management fee. 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, seeking exposure to Canadian and foreign bonds and Canadian and foreign income-oriented stocks and is comfortable with low to 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.

How has the fund performed?

This section tells you how the fund has performed over the past 8 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

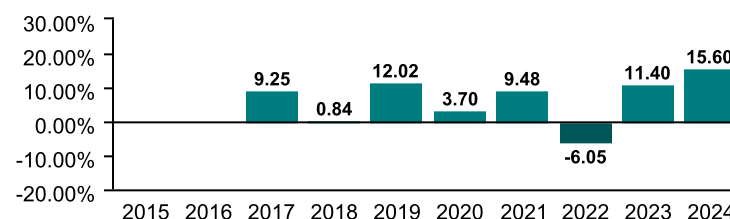
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund on November 14, 2016 would have \$1,734.68 on December 31, 2024. This works out to an average of 7.01% a year.

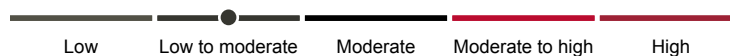
Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 8 years. In the past 8 years, the fund was up in value 7 years and down in value 1 year.



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.

Global Strategic Income

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 |
|-------------------------------|------------------------------------|--|
| Preferred series 2 FEL option | Up to 2% of the amount you invest. | <ul style="list-style-type: none"> •You and your financial security advisor determine the rate. •The fee is deducted from the amount you invest. It is paid as a commission. |

2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

| Guarantee policy | Death benefit guarantee reset option (%) | Maturity guarantee reset option (%) |
|------------------------------|--|-------------------------------------|
| Maturity / death benefit (%) | Additional costs | |
| 75 / 75 | n/a | n/a |
| 75 / 100 | 0.11 | n/a |
| 100 / 100 | 0.11 | 0.11 |

Trailing commission

No trailing commission.

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.

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 Telephone - 1-888-252-1847

Global Balanced

Quick facts: **Date fund available:** May 14, 2012
Date fund created: October 5, 2009
Managed by: Mackenzie Investments

Total fund value: \$23,675,368
Portfolio turnover rate: 9.67%

| Guarantee policy : Maturity / death benefit (%) | 75 / 75 | | | 75 / 100 | | | 100 / 100 | | |
|---|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|
| Series | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ |
| Preferred series 2: FEL option ¹ | -- | 33.64 | 22,217 | -- | 33.64 | 91,587 | -- | -- | -- |

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial

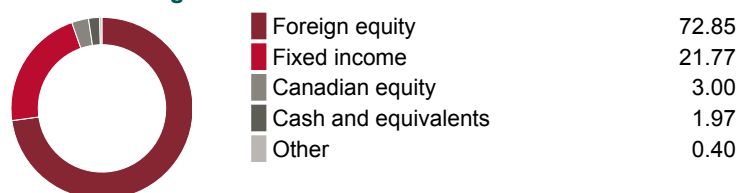
What does the fund invest in?

This segregated fund invests primarily in foreign fixed-income securities and foreign stocks currently through the Canada Life Global Balanced mutual fund.

Top 10 investments (of the underlying fund)

| | Assets % |
|----------------------------------|--------------|
| Alphabet Inc. CI A | 3.68 |
| Berkshire Hathaway Inc. CI B New | 3.18 |
| Brookfield Corporation VtgCI A | 2.92 |
| Amazon.com Inc. | 2.89 |
| Microsoft Corp. | 2.88 |
| Apple Inc. | 2.67 |
| Texas Instruments Inc. | 2.52 |
| Amphenol Corp. CI A | 2.49 |
| Automatic Data Processing Inc. | 2.48 |
| Accenture PLCClass A | 2.35 |
| Total | 28.06 |
| Total investments: | 835 |

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 insurance cost for the guarantee is included in the investment management fee. 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 foreign bonds and stocks and is comfortable with low to 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.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

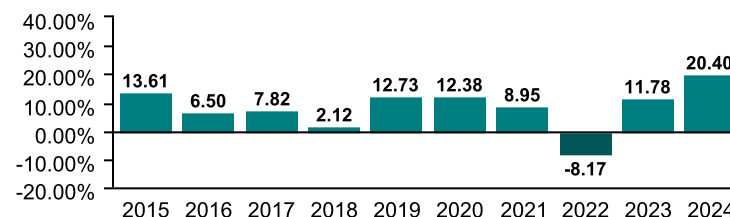
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$2,272.68 on December 31, 2024. This works out to an average of 8.56% a year.

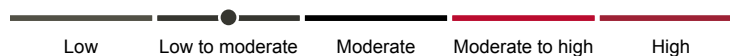
Year-by-year returns (%)

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 9 years and down in value 1 year.



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.

Global 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 |
|-------------------------------|------------------------------------|--|
| Preferred series 2 FEL option | Up to 2% of the amount you invest. | <ul style="list-style-type: none"> You and your financial security advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission. |

2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

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| Guarantee policy | Death benefit guarantee reset option (%) | Maturity guarantee reset option (%) |
|------------------------------|--|-------------------------------------|
| Maturity / death benefit (%) | Additional costs | |
| 75 / 75 | n/a | n/a |
| 75 / 100 | 0.11 | n/a |
| 100 / 100 | 0.11 | 0.11 |

Trailing commission

No trailing commission.

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?

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 Email - isp_customer_care@canadalife.com
 Telephone - 1-888-252-1847

Canadian Equity Portfolio

Quick facts: **Date fund available:** May 14, 2012
Date fund created: December 12, 2000
Managed by: Canada Life Investment Management Ltd.

Total fund value: \$14,944,594
Portfolio turnover rate: 44.91%

| Guarantee policy : Maturity / death benefit (%) | 75 / 75 | | | 75 / 100 | | | 100 / 100 | | |
|---|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|
| Series | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ |
| Preferred series 2: FEL option ¹ | -- | 35.33 | 16,866 | -- | 35.32 | 3,339 | -- | -- | -- |

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial

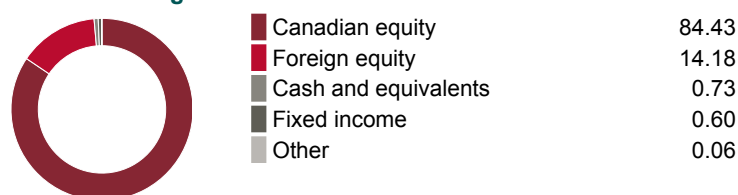
What does the fund invest in?

This segregated fund, through investments in other funds, invests primarily in Canadian equities. It targets an asset mix of 100 per cent equities.

Top 10 investments

| | Assets % |
|---------------------------|---------------|
| Canadian Growth | 30.00 |
| Canadian Focused Dividend | 30.00 |
| Canadian Focused Value | 30.00 |
| Canadian Small-Mid Cap | 10.00 |
| Total | 100.00 |
| Total investments: | 4 |

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 insurance cost for the guarantee is included in the investment management fee. 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 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

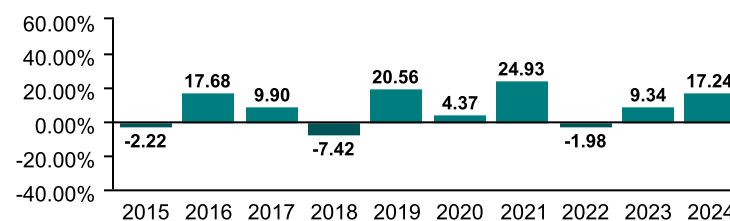
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$2,312.78 on December 31, 2024. This works out to an average of 8.75% 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 7 years and down in value 3 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.

Who is this fund for?

A person who is investing for the longer term, wants exposure to multi-managers in one fund with a target of 100 per cent invested in equities and is comfortable with moderate risk.

Canadian Equity Portfolio

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 |
|-------------------------------|------------------------------------|--|
| Preferred series 2 FEL option | Up to 2% of the amount you invest. | <ul style="list-style-type: none"> •You and your financial security advisor determine the rate. •The fee is deducted from the amount you invest. It is paid as a commission. |

2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

| Guarantee policy | Death benefit guarantee reset option (%) | Maturity guarantee reset option (%) |
|------------------------------|--|-------------------------------------|
| Maturity / death benefit (%) | Additional costs | |
| 75 / 75 | n/a | n/a |
| 75 / 100 | 0.16 | n/a |
| 100 / 100 | 0.16 | 0.21 |

Trailing commission

No trailing commission.

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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 London, ON N6A 4K1
 Web - www.canadalife.com
 Email - isp_customer_care@canadalife.com
 Telephone - 1-888-252-1847

Canadian Growth

Quick facts: **Date fund available:** May 14, 2012
Date fund created: April 30, 1989
Managed by: Mackenzie Investments

Total fund value: \$261,055,612
Portfolio turnover rate: 44.53%

| Guarantee policy : Maturity / death benefit (%) | 75 / 75 | | | 75 / 100 | | | 100 / 100 | | |
|---|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|
| Series | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ |
| Preferred series 2: FEL option ¹ | -- | 35.57 | 145,090 | -- | 35.56 | 47,173 | -- | -- | -- |

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial

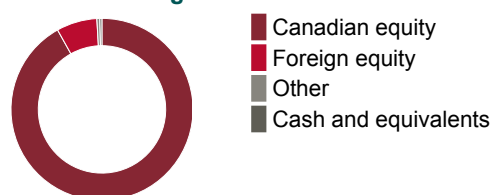
What does the fund invest in?

This segregated fund invests primarily in Canadian stocks with exposure to foreign stocks.

Top 10 investments

| | Assets % |
|--------------------------------------|--------------|
| Royal Bank of Canada | 7.92 |
| Constellation Software Inc. | 5.13 |
| Shopify Inc. C/A | 4.69 |
| Brookfield Corporation VtgCI A | 3.71 |
| Canadian Natural Resources Ltd. | 3.69 |
| Canadian Pacific Kansas City Limited | 3.27 |
| National Bank of Canada | 2.99 |
| Pembina Pipeline Corp. | 2.92 |
| Bank of Montreal | 2.72 |
| Canadian Imperial Bank of Commerce | 2.71 |
| Total | 39.76 |
| Total investments: | 58 |

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 insurance cost for the guarantee is included in the investment management fee. 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 moderate 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.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

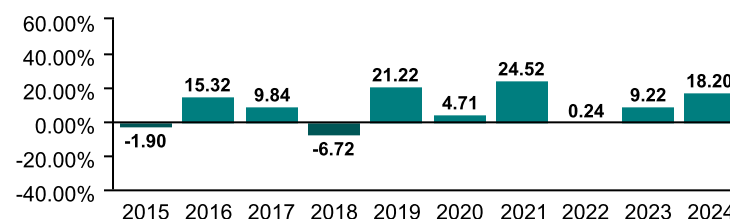
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$2,370.65 on December 31, 2024. This works out to an average of 9.02% 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 Growth

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 |
|-------------------------------|------------------------------------|--|
| Preferred series 2 FEL option | Up to 2% of the amount you invest. | <ul style="list-style-type: none"> •You and your financial security advisor determine the rate. •The fee is deducted from the amount you invest. It is paid as a commission. |

2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

| Guarantee policy | Death benefit guarantee reset option (%) | Maturity guarantee reset option (%) |
|------------------------------|--|-------------------------------------|
| Maturity / death benefit (%) | Additional costs | |
| 75 / 75 | n/a | n/a |
| 75 / 100 | 0.16 | n/a |
| 100 / 100 | 0.16 | 0.21 |

Trailing commission

No trailing commission.

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

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 Telephone - 1-888-252-1847

Canadian SRI Equity

Quick facts: **Date fund available:** May 14, 2012
Date fund created: December 12, 2000
Managed by: Mackenzie Investments

Total fund value: \$9,259,222
Portfolio turnover rate: 42.19%

| Guarantee policy : Maturity / death benefit (%) | 75 / 75 | | | 75 / 100 | | | 100 / 100 | | |
|---|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|
| Series | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ |
| Preferred series 2: FEL option ¹ | -- | 35.20 | 10 | -- | -- | -- | -- | -- | -- |

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial

What does the fund invest in?

This segregated fund invests primarily in Canadian stocks that conduct their business in a socially responsible manner with exposure to foreign stocks.

Top 10 investments

| | Assets % |
|--------------------------------------|--------------|
| Royal Bank of Canada | 8.07 |
| Constellation Software Inc. | 5.37 |
| Shopify Inc. C/A | 4.69 |
| Canadian Natural Resources Ltd. | 3.72 |
| Brookfield Corporation VtgCI A | 3.72 |
| Canadian Pacific Kansas City Limited | 3.46 |
| National Bank of Canada | 3.07 |
| Pembina Pipeline Corp. | 2.95 |
| Bank of Montreal | 2.72 |
| Canadian Imperial Bank of Commerce | 2.68 |
| Total | 40.45 |

Total investments:

56

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 insurance cost for the guarantee is included in the investment management fee. 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 moderate 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.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

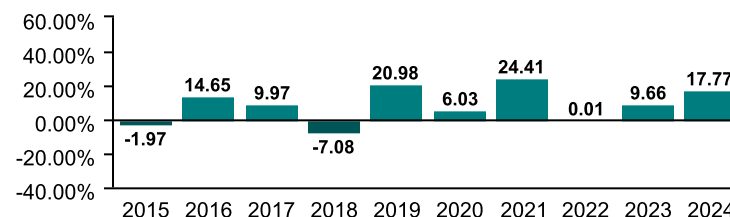
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$2,367.61 on December 31, 2024. This works out to an average of 9.00% 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 SRI Equity

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 |
|-------------------------------|------------------------------------|--|
| Preferred series 2 FEL option | Up to 2% of the amount you invest. | <ul style="list-style-type: none"> •You and your financial security advisor determine the rate. •The fee is deducted from the amount you invest. It is paid as a commission. |

2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

| Guarantee policy | Death benefit guarantee reset option (%) | Maturity guarantee reset option (%) |
|------------------------------|--|-------------------------------------|
| Maturity / death benefit (%) | Additional costs | |
| 75 / 75 | n/a | n/a |
| 75 / 100 | 0.11 | n/a |
| 100 / 100 | 0.11 | 0.21 |

Trailing commission

No trailing commission.

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.

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For more information

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Canadian Focused Growth

Quick facts: **Date fund available:** May 14, 2012
Date fund created: December 12, 2000
Managed by: Mackenzie Investments

Total fund value: \$12,290,095
Portfolio turnover rate: 49.36%

| Guarantee policy : Maturity / death benefit (%) | 75 / 75 | | | 75 / 100 | | | 100 / 100 | | |
|---|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|
| Series | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ |
| Preferred series 2: FEL option ¹ | -- | 36.82 | 18,585 | -- | 36.82 | 15,020 | -- | -- | -- |

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial

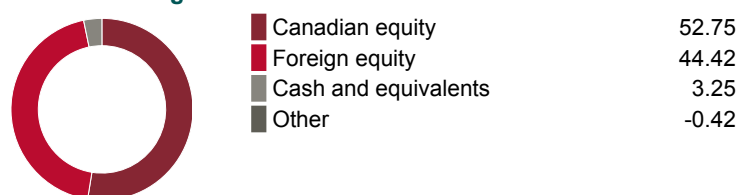
What does the fund invest in?

This segregated fund invests primarily in Canadian stocks with exposure to foreign stocks.

Top 10 investments

| | Assets % |
|---|--------------|
| Royal Bank of Canada | 5.19 |
| Brookfield Asset Management Ltd. CI A Ltd Vtg Shs | 4.84 |
| Stantec Inc. | 4.63 |
| Aon PLCCI A | 4.35 |
| Intact Financial Corporation | 3.96 |
| Microsoft Corp. | 3.88 |
| Loblaw Cos. Ltd. | 3.72 |
| Roper Technologies Inc. | 3.34 |
| Waste Connections Inc. | 3.22 |
| TMX Group Limited | 3.06 |
| Total | 40.20 |
| Total investments: | 35 |

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 insurance cost for the guarantee is included in the investment management fee. 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 moderate 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

Effective May 16, 2025, this fund's risk rating has 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, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

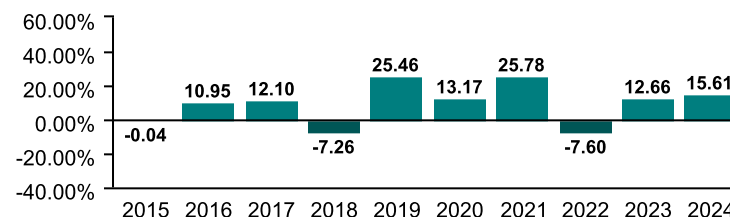
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$2,478.18 on December 31, 2024. This works out to an average of 9.50% 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 7 years and down in value 3 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 Focused Growth

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 |
|-------------------------------|------------------------------------|--|
| Preferred series 2 FEL option | Up to 2% of the amount you invest. | <ul style="list-style-type: none"> •You and your financial security advisor determine the rate. •The fee is deducted from the amount you invest. It is paid as a commission. |

2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

| Guarantee policy | Death benefit guarantee reset option (%) | Maturity guarantee reset option (%) |
|------------------------------|--|-------------------------------------|
| Maturity / death benefit (%) | Additional costs | |
| 75 / 75 | n/a | n/a |
| 75 / 100 | 0.16 | n/a |
| 100 / 100 | 0.16 | 0.21 |

Trailing commission

No trailing commission.

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.

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 Email - isp_customer_care@canadalife.com
 Telephone - 1-888-252-1847

Canadian Stock

Quick facts: **Date fund available:** May 14, 2012
Date fund created: January 23, 1996
Managed by: ClearBridge Investments

Total fund value: \$35,958,148
Portfolio turnover rate: 24.16%

| Guarantee policy : Maturity / death benefit (%) | 75 / 75 | | | 75 / 100 | | | 100 / 100 | | |
|---|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|
| Series | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ |
| Preferred series 2: FEL option ¹ | -- | 37.55 | 76,635 | -- | 37.55 | 13,896 | -- | -- | -- |

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial

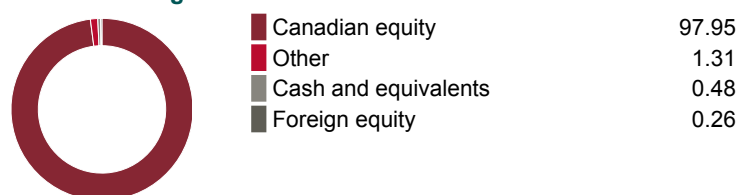
What does the fund invest in?

This segregated fund invests primarily in Canadian stocks with exposure to foreign stocks.

Top 10 investments

| | Assets % |
|--------------------------------------|--------------|
| Royal Bank of Canada | 5.25 |
| Toronto-Dominion Bank Com New | 5.06 |
| Brookfield Corporation VtgCI A | 4.23 |
| Bank of Montreal | 4.11 |
| Canadian Pacific Kansas City Limited | 3.83 |
| Canadian National Railway Company | 3.75 |
| Alimentation Couche-Tard Inc. | 3.58 |
| Fortis Inc. | 3.52 |
| Bank of Nova Scotia (The) | 3.48 |
| Franco-Nevada Corporation | 2.69 |
| Total | 39.51 |
| Total investments: | 52 |

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 insurance cost for the guarantee is included in the investment management fee. 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 moderate exposure to foreign stocks and is comfortable with low to 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

In May 2024 ClearBridge Investments assumed portfolio management responsibilities from Bissett Investment Management. The performance before that date was achieved under the previous investment manager. 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, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

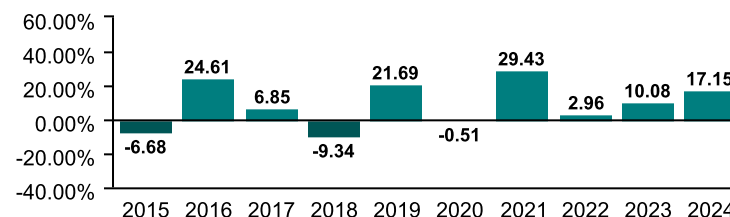
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$2,343.65 on December 31, 2024. This works out to an average of 8.89% 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 7 years and down in value 3 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.

Canadian Stock

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 |
|-------------------------------|------------------------------------|--|
| Preferred series 2 FEL option | Up to 2% of the amount you invest. | <ul style="list-style-type: none"> •You and your financial security advisor determine the rate. •The fee is deducted from the amount you invest. It is paid as a commission. |

2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

| Guarantee policy | Death benefit guarantee reset option (%) | Maturity guarantee reset option (%) |
|------------------------------|--|-------------------------------------|
| Maturity / death benefit (%) | Additional costs | |
| 75 / 75 | n/a | n/a |
| 75 / 100 | 0.16 | n/a |
| 100 / 100 | 0.16 | 0.21 |

Trailing commission

No trailing commission.

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

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 Web - www.canadalife.com
 Email - isp_customer_care@canadalife.com
 Telephone - 1-888-252-1847

Equity Index

Quick facts: **Date fund available:** May 14, 2012
Date fund created: April 30, 1989
Managed by: Mackenzie Investments

Total fund value: \$36,621,800
Portfolio turnover rate: 17.02%

| Guarantee policy : Maturity / death benefit (%) | 75 / 75 | | | 75 / 100 | | | 100 / 100 | | |
|---|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|
| Series | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ |
| Preferred series 2: FEL option ¹ | -- | 31.95 | 65,099 | -- | 31.95 | 773 | -- | -- | -- |

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial

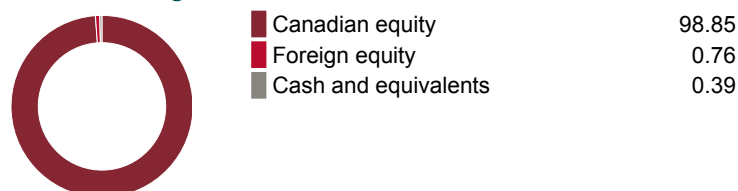
What does the fund invest in?

This segregated fund invests primarily in Canadian stocks.

Top 10 investments

| | Assets % |
|--------------------------------------|--------------|
| Royal Bank of Canada | 6.89 |
| Shopify Inc. CI A | 5.22 |
| Toronto-Dominion Bank Com New | 3.75 |
| Enbridge Inc. | 3.73 |
| Brookfield Corporation VtgCI A | 3.34 |
| Bank of Montreal | 2.85 |
| Canadian Pacific Kansas City Limited | 2.74 |
| Bank of Nova Scotia (The) | 2.67 |
| Canadian Natural Resources Ltd. | 2.65 |
| Constellation Software Inc. | 2.47 |
| Total | 36.29 |
| Total investments: | 223 |

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 insurance cost for the guarantee is included in the investment management fee. 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 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.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

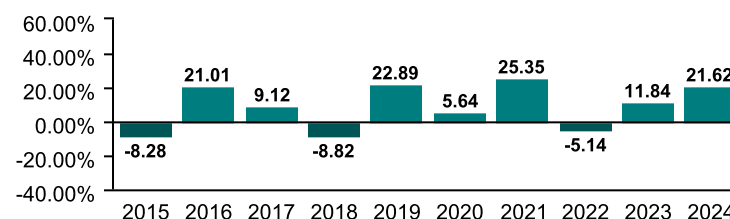
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$2,318.55 on December 31, 2024. This works out to an average of 8.77% 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 7 years and down in value 3 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.

Equity Index

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 |
|-------------------------------|------------------------------------|--|
| Preferred series 2 FEL option | Up to 2% of the amount you invest. | <ul style="list-style-type: none"> •You and your financial security advisor determine the rate. •The fee is deducted from the amount you invest. It is paid as a commission. |

2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

| Guarantee policy | Death benefit guarantee reset option (%) | Maturity guarantee reset option (%) |
|------------------------------|--|-------------------------------------|
| Maturity / death benefit (%) | Additional costs | |
| 75 / 75 | n/a | n/a |
| 75 / 100 | 0.16 | n/a |
| 100 / 100 | 0.16 | 0.21 |

Trailing commission

No trailing commission.

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.

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Canadian Focused Stock

Quick facts: **Date fund available:** May 14, 2012
Date fund created: January 23, 1996
Managed by: Mackenzie Investments

Total fund value: \$26,183,117
Portfolio turnover rate: 7.38%

| Guarantee policy : Maturity / death benefit (%) | 75 / 75 | | | 75 / 100 | | | 100 / 100 | | |
|---|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|
| Series | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ |
| Preferred series 2: FEL option ¹ | -- | 35.45 | 18,853 | -- | 35.45 | 60,982 | -- | -- | -- |

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial

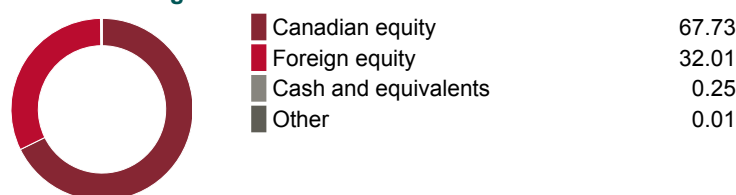
What does the fund invest in?

This segregated fund invests primarily in Canadian stocks with exposure to foreign stocks.

Top 10 investments

| | Assets % |
|--------------------------------------|--------------|
| Brookfield Corporation VtgCI A | 5.05 |
| Intact Financial Corporation | 5.03 |
| Visa Inc. Com CI A | 3.96 |
| Williams Cos. Inc. (The) | 3.86 |
| Restaurant Brands International Inc. | 3.80 |
| Emera Inc. | 3.67 |
| Microsoft Corp. | 3.65 |
| Alphabet Inc. Cap Stk CI C | 3.55 |
| Royal Bank of Canada | 3.47 |
| Toronto-Dominion Bank Com New | 3.32 |
| Total | 39.37 |
| Total investments: | 41 |

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 insurance cost for the guarantee is included in the investment management fee. 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 moderate exposure to foreign stocks and is comfortable with low to 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.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

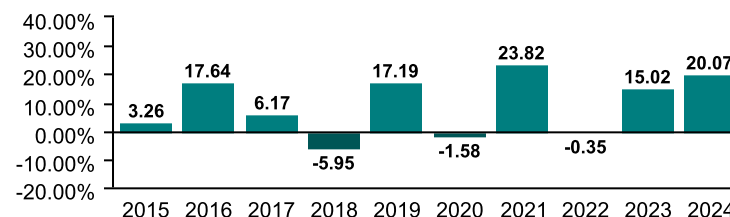
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$2,384.14 on December 31, 2024. This works out to an average of 9.08% 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 7 years and down in value 3 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.

Canadian Focused Stock

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 |
|-------------------------------|------------------------------------|--|
| Preferred series 2 FEL option | Up to 2% of the amount you invest. | <ul style="list-style-type: none"> •You and your financial security advisor determine the rate. •The fee is deducted from the amount you invest. It is paid as a commission. |

2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

| Guarantee policy | Death benefit guarantee reset option (%) | Maturity guarantee reset option (%) |
|------------------------------|--|-------------------------------------|
| Maturity / death benefit (%) | Additional costs | |
| 75 / 75 | n/a | n/a |
| 75 / 100 | 0.11 | n/a |
| 100 / 100 | 0.11 | 0.21 |

Trailing commission

No trailing commission.

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.

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 Telephone - 1-888-252-1847

Canadian Focused Value

Quick facts: **Date fund available:** May 14, 2012
Date fund created: January 23, 1996
Managed by: Beutel, Goodman & Company Ltd.

Total fund value: \$172,684,112
Portfolio turnover rate: 34.72%

| Guarantee policy : Maturity / death benefit (%) | 75 / 75 | | | 75 / 100 | | | 100 / 100 | | |
|---|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|
| Series | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ |
| Preferred series 2: FEL option ¹ | -- | 41.43 | 388,480 | -- | 41.43 | 173,245 | -- | 41.43 | 2,198 |

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial

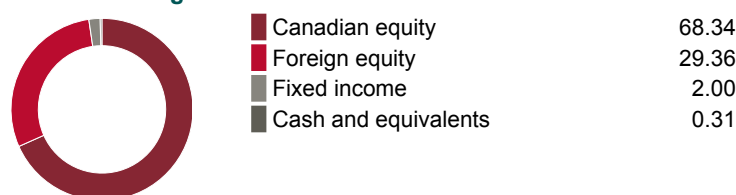
What does the fund invest in?

This segregated fund invests primarily in Canadian stocks with exposure to foreign stocks.

Top 10 investments

| | Assets % |
|---|--------------|
| Toronto-Dominion Bank Com New | 5.39 |
| Royal Bank of Canada | 5.37 |
| Bank of Montreal | 3.97 |
| RB Global, Inc | 3.41 |
| Metro Inc. | 2.79 |
| Canadian National Railway Company | 2.59 |
| Alimentation Couche-Tard Inc. | 2.57 |
| Manulife Financial Corporation | 2.40 |
| CGI Inc. CI A Sub Vtg | 2.38 |
| Rogers Communications Inc. CI B Non Vtg | 2.23 |
| Total | 33.12 |
| Total investments: | 69 |

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 insurance cost for the guarantee is included in the investment management fee. 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 moderate 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.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

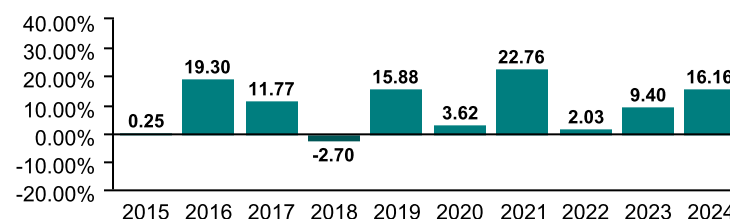
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$2,486.01 on December 31, 2024. This works out to an average of 9.53% 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 9 years and down in value 1 year.



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 Focused Value

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 |
|-------------------------------|------------------------------------|--|
| Preferred series 2 FEL option | Up to 2% of the amount you invest. | <ul style="list-style-type: none"> •You and your financial security advisor determine the rate. •The fee is deducted from the amount you invest. It is paid as a commission. |

2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

| Guarantee policy | Death benefit guarantee reset option (%) | Maturity guarantee reset option (%) |
|------------------------------|--|-------------------------------------|
| Maturity / death benefit (%) | Additional costs | |
| 75 / 75 | n/a | n/a |
| 75 / 100 | 0.11 | n/a |
| 100 / 100 | 0.11 | 0.21 |

Trailing commission

No trailing commission.

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.

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 Telephone - 1-888-252-1847

Canadian Value

Quick facts: **Date fund available:** May 14, 2012
Date fund created: November 25, 1997
Managed by: Foyston Gordon and Payne

Total fund value: \$14,721,927
Portfolio turnover rate: 16.63%

| Guarantee policy : Maturity / death benefit (%) | 75 / 75 | | | 75 / 100 | | | 100 / 100 | | |
|---|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|
| Series | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ |
| Preferred series 2: FEL option ¹ | -- | 26.68 | 52,871 | -- | 26.68 | 56,961 | -- | -- | -- |

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial

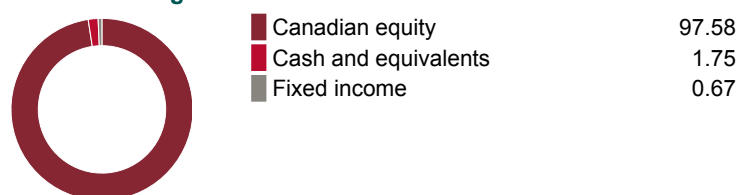
What does the fund invest in?

This segregated fund invests primarily in Canadian stocks with exposure to foreign stocks.

Top 10 investments

| | Assets % |
|---|--------------|
| Royal Bank of Canada | 7.98 |
| Bank of Nova Scotia (The) | 6.83 |
| Bank of Montreal | 6.47 |
| Imperial Oil Ltd. Com New | 5.39 |
| Canadian Imperial Bank of Commerce | 5.24 |
| Suncor Energy Inc. | 5.22 |
| Canadian Natural Resources Ltd. | 4.93 |
| Cenovus Energy Inc. | 3.90 |
| Fairfax Financial Holdings Ltd. Sub Vtg | 3.57 |
| Rogers Communications Inc. Cl B Non Vtg | 3.54 |
| Total | 53.06 |
| Total investments: | 31 |

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 insurance cost for the guarantee is included in the investment management fee. 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 moderate exposure to foreign stocks and is comfortable with moderate to high 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

Effective May 16, 2025, this fund's risk rating has changed from "Moderate" to "Moderate to high". In November 2016 Foyston, Gordon & Payne Inc. (FGP) assumed portfolio management responsibilities from Invesco Canada Ltd. The performance before that date was achieved under the previous investment manager. 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, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

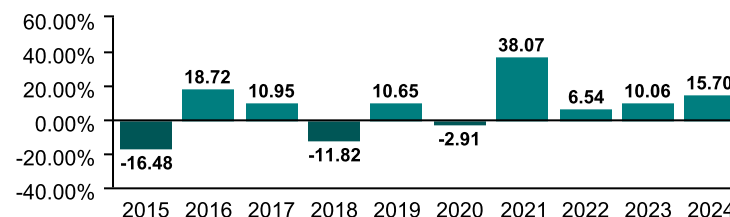
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,952.25 on December 31, 2024. This works out to an average of 6.92% a year.

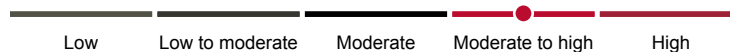
Year-by-year returns (%)

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 7 years and down in value 3 years.



How risky is it?

The risk rating for this fund is *Moderate to high*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

Canadian Value

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 |
|-------------------------------|------------------------------------|--|
| Preferred series 2 FEL option | Up to 2% of the amount you invest. | <ul style="list-style-type: none"> •You and your financial security advisor determine the rate. •The fee is deducted from the amount you invest. It is paid as a commission. |

2. Ongoing expenses

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Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

| Guarantee policy | Death benefit guarantee reset option (%) | Maturity guarantee reset option (%) |
|------------------------------|--|-------------------------------------|
| Maturity / death benefit (%) | Additional costs | |
| 75 / 75 | n/a | n/a |
| 75 / 100 | 0.16 | n/a |
| 100 / 100 | 0.16 | 0.21 |

Trailing commission

No trailing commission.

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. |

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 Telephone - 1-888-252-1847

Canadian Core Dividend

Quick facts: **Date fund available:** October 19, 2015
Date fund created: October 19, 2015
Managed by: Mackenzie Investments

Total fund value: \$33,575,624
Portfolio turnover rate: 13.20%

| Guarantee policy : Maturity / death benefit (%) | 75 / 75 | | | 75 / 100 | | | 100 / 100 | | |
|---|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|
| Series | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ |
| Preferred series 2: FEL option ¹ | -- | 21.88 | 241,642 | -- | 21.88 | 32,158 | -- | 21.88 | 11,556 |

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

¹ FEL - Front-end load

MER - Management expense ratio

NAV - Net asset value

UOS - Units outstanding

Minimum investment

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25

•RRIF policies: \$10,000 initial

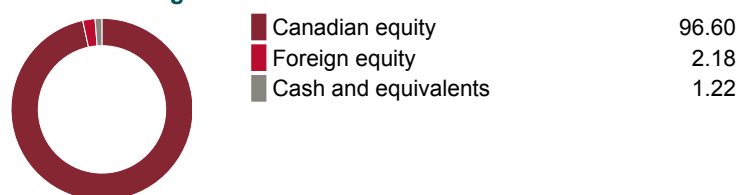
What does the fund invest in?

This segregated fund invests primarily in dividend yielding Canadian stocks.

Top 10 investments

| | Assets % |
|--------------------------------------|--------------|
| Royal Bank of Canada | 8.51 |
| Toronto-Dominion Bank Com New | 5.92 |
| Bank of Montreal | 5.58 |
| Sun Life Financial Inc. | 4.57 |
| Enbridge Inc. | 4.35 |
| Canadian Natural Resources Ltd. | 4.18 |
| Manulife Financial Corporation | 3.46 |
| Canadian Pacific Kansas City Limited | 3.32 |
| Bank of Nova Scotia (The) | 3.27 |
| TC Energy Corp. | 3.06 |
| Total | 46.22 |
| Total investments: | 52 |

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 insurance cost for the guarantee is included in the investment management fee. 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 dividend income along with the growth potential of 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.

How has the fund performed?

This section tells you how the fund has performed over the past 9 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

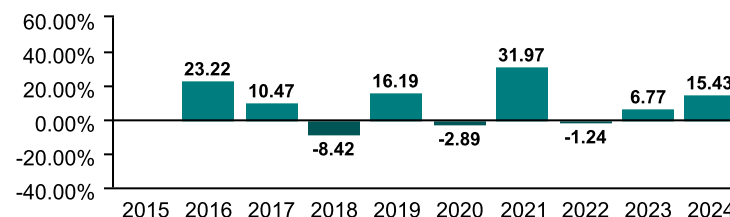
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund on October 19, 2015 would have \$2,187.69 on December 31, 2024. This works out to an average of 8.88% a year.

Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 9 years. In the past 9 years, the fund was up in value 6 years and down in value 3 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 Core Dividend

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 |
|-------------------------------|------------------------------------|--|
| Preferred series 2 FEL option | Up to 2% of the amount you invest. | <ul style="list-style-type: none"> You and your financial security advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission. |

2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

| Guarantee policy | Death benefit guarantee reset option (%) | Maturity guarantee reset option (%) |
|------------------------------|--|-------------------------------------|
| Maturity / death benefit (%) | Additional costs | |
| 75 / 75 | n/a | n/a |
| 75 / 100 | 0.11 | n/a |
| 100 / 100 | 0.11 | 0.21 |

Trailing commission

No trailing commission.

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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 Email - isp_customer_care@canadalife.com
 Telephone - 1-888-252-1847

Canadian Focused Dividend

Quick facts: **Date fund available:** May 14, 2012
Date fund created: November 25, 1997
Managed by: Mackenzie Investments

Total fund value: \$363,944,251
Portfolio turnover rate: 18.88%

| Guarantee policy : Maturity / death benefit (%) | 75 / 75 | | | 75 / 100 | | | 100 / 100 | | |
|---|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|
| Series | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ |
| Preferred series 2: FEL option ¹ | -- | 33.35 | 971,770 | -- | 33.35 | 297,839 | -- | 33.35 | 5,041 |

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial

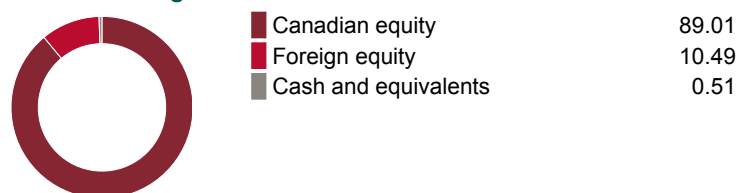
What does the fund invest in?

This segregated fund invests primarily in dividend yielding Canadian stocks.

Top 10 investments

| | Assets % |
|--------------------------------------|--------------|
| Royal Bank of Canada | 7.85 |
| Toronto-Dominion Bank Com New | 5.54 |
| Bank of Montreal | 5.17 |
| Sun Life Financial Inc. | 4.11 |
| Enbridge Inc. | 3.99 |
| Canadian Natural Resources Ltd. | 3.84 |
| Manulife Financial Corporation | 3.18 |
| Canadian Pacific Kansas City Limited | 3.05 |
| Bank of Nova Scotia (The) | 3.03 |
| TC Energy Corp. | 2.81 |
| Total | 42.58 |
| Total investments: | 62 |

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 insurance cost for the guarantee is included in the investment management fee. 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 dividend income along with the growth potential of 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.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

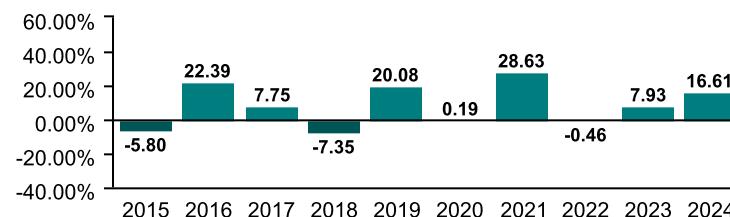
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$2,231.42 on December 31, 2024. This works out to an average of 8.36% 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 7 years and down in value 3 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 Focused Dividend

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 |
|-------------------------------|------------------------------------|--|
| Preferred series 2 FEL option | Up to 2% of the amount you invest. | <ul style="list-style-type: none"> •You and your financial security advisor determine the rate. •The fee is deducted from the amount you invest. It is paid as a commission. |

2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

| Guarantee policy | Death benefit guarantee reset option (%) | Maturity guarantee reset option (%) |
|------------------------------|--|-------------------------------------|
| Maturity / death benefit (%) | Additional costs | |
| 75 / 75 | n/a | n/a |
| 75 / 100 | 0.11 | n/a |
| 100 / 100 | 0.11 | 0.21 |

Trailing commission

No trailing commission.

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

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 Telephone - 1-888-252-1847

Canadian Dividend

Quick facts: **Date fund available:** May 14, 2012
Date fund created: December 12, 2000
Managed by: Mackenzie Investments

Total fund value: \$49,474,896
Portfolio turnover rate: 39.86%

| Guarantee policy : Maturity / death benefit (%) | 75 / 75 | | | 75 / 100 | | | 100 / 100 | | |
|---|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|
| Series | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ |
| Preferred series 2: FEL option ¹ | -- | 34.51 | 77,601 | -- | 34.50 | 44,396 | -- | -- | -- |

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial

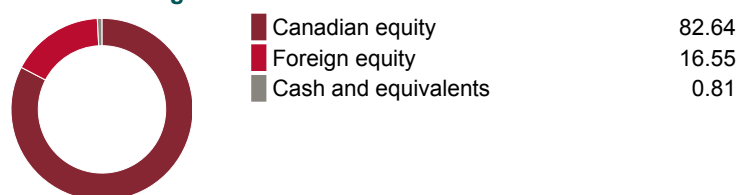
What does the fund invest in?

This segregated fund invests primarily in dividend yielding Canadian stocks.

Top 10 investments

| | Assets % |
|--------------------------------------|--------------|
| Royal Bank of Canada | 7.38 |
| Toronto-Dominion Bank Com New | 5.01 |
| Bank of Montreal | 4.77 |
| Sun Life Financial Inc. | 3.96 |
| Enbridge Inc. | 3.74 |
| Canadian Natural Resources Ltd. | 3.57 |
| Manulife Financial Corporation | 2.96 |
| Canadian Pacific Kansas City Limited | 2.84 |
| Bank of Nova Scotia (The) | 2.79 |
| TC Energy Corp. | 2.62 |
| Total | 39.62 |
| Total investments: | 593 |

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 insurance cost for the guarantee is included in the investment management fee. 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 dividend income along with the growth potential of 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.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

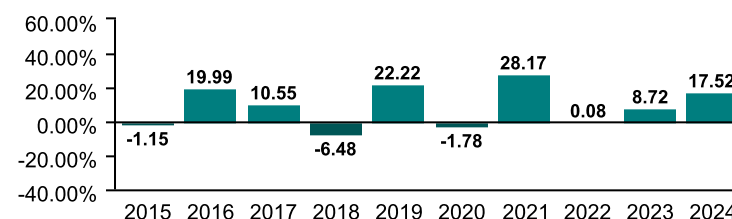
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$2,412.40 on December 31, 2024. This works out to an average of 9.21% 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 7 years and down in value 3 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 Dividend

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 |
|-------------------------------|------------------------------------|--|
| Preferred series 2 FEL option | Up to 2% of the amount you invest. | <ul style="list-style-type: none"> •You and your financial security advisor determine the rate. •The fee is deducted from the amount you invest. It is paid as a commission. |

2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

| Guarantee policy | Death benefit guarantee reset option (%) | Maturity guarantee reset option (%) |
|------------------------------|--|-------------------------------------|
| Maturity / death benefit (%) | Additional costs | |
| 75 / 75 | n/a | n/a |
| 75 / 100 | 0.16 | n/a |
| 100 / 100 | 0.16 | 0.21 |

Trailing commission

No trailing commission.

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.

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For more information

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 Telephone - 1-888-252-1847

Canadian Small-Mid Cap

Quick facts: **Date fund available:** May 14, 2012
Date fund created: November 25, 1997
Managed by: Mackenzie Investments

Total fund value: \$71,321,229
Portfolio turnover rate: 35.89%

| Guarantee policy : Maturity / death benefit (%) | 75 / 75 | | | 75 / 100 | | | 100 / 100 | | |
|---|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|
| Series | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ |
| Preferred series 2: FEL option ¹ | -- | 31.84 | 122,434 | -- | 31.84 | 57,926 | -- | 31.84 | 522 |

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial

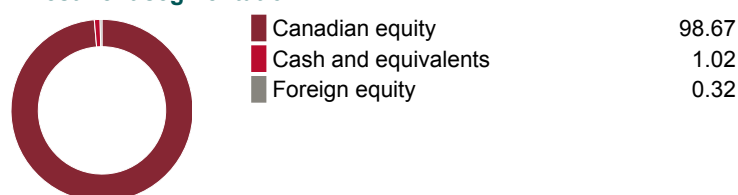
What does the fund invest in?

This segregated fund invests primarily in Canadian companies that are in the middle capitalization range of the equity market with exposure to foreign stocks.

Top 10 investments

| | Assets % |
|--|--------------|
| Definity Financial Corporation | 4.55 |
| Element Fleet Management Corp. | 4.37 |
| The Descartes Systems Group Inc. | 4.00 |
| Savaria Corporation | 3.76 |
| Aritzia Inc. Sub Vtg Shs | 3.47 |
| Alamos Gold Inc. Com Cl A | 3.39 |
| Tecsys Inc. | 3.30 |
| Trisura Group Ltd. Com New | 3.16 |
| Colliers International Group Inc. Sub Vtg Sh | 3.04 |
| Richelieu Hardware Ltd. | 2.92 |
| Total | 35.97 |
| Total investments: | 179 |

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 insurance cost for the guarantee is included in the investment management fee. 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 of smaller companies, which includes moderate 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.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

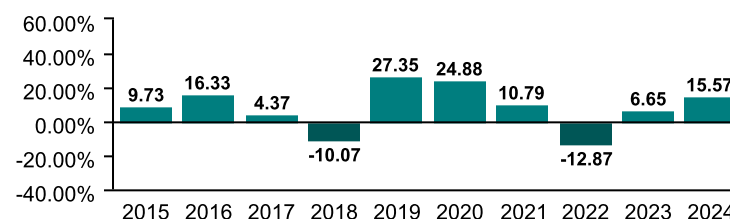
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$2,267.08 on December 31, 2024. This works out to an average of 8.53% 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 Small-Mid Cap

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 |
|-------------------------------|------------------------------------|--|
| Preferred series 2 FEL option | Up to 2% of the amount you invest. | <ul style="list-style-type: none"> You and your financial security advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission. |

2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

| Guarantee policy | Death benefit guarantee reset option (%) | Maturity guarantee reset option (%) |
|------------------------------|--|-------------------------------------|
| Maturity / death benefit (%) | Additional costs | |
| 75 / 75 | n/a | n/a |
| 75 / 100 | 0.21 | n/a |
| 100 / 100 | 0.21 | 0.27 |

Trailing commission

No trailing commission.

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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 Web - www.canadalife.com
 Email - isp_customer_care@canadalife.com
 Telephone - 1-888-252-1847

Canadian Small Cap Growth

Quick facts: **Date fund available:** May 14, 2012
Date fund created: January 23, 1996
Managed by: AGF Investments Inc.

Total fund value: \$10,810,979
Portfolio turnover rate: 80.51%

| Guarantee policy : Maturity / death benefit (%) | 75 / 75 | | | 75 / 100 | | | 100 / 100 | | |
|---|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|
| Series | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ |
| Preferred series 2: FEL option ¹ | -- | 22.59 | 8,459 | -- | 22.59 | 9,043 | -- | 22.58 | 3,562 |

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial

What does the fund invest in?

This segregated fund invests primarily in Canadian stocks with exposure to foreign stocks.

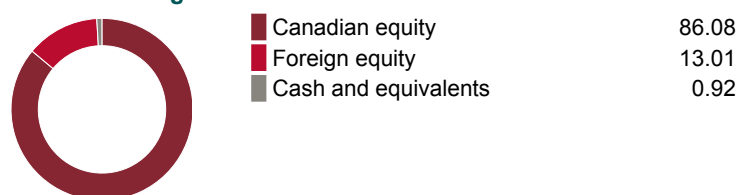
Top 10 investments

| | Assets % |
|---------------------------------|--------------|
| Royal Bank of Canada | 9.30 |
| Brookfield Corporation VtgCI A | 5.92 |
| Shopify Inc. CI A | 5.44 |
| ARC Resources Ltd. | 4.58 |
| Manulife Financial Corporation | 4.24 |
| RB Global, Inc | 4.02 |
| Canadian Natural Resources Ltd. | 3.78 |
| Constellation Software Inc. | 3.65 |
| Agnico-Eagle Mines Ltd. | 3.05 |
| CCL Industries Inc. CI B | 3.01 |
| Total | 47.00 |

Total investments:

52

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 insurance cost for the guarantee is included in the investment management fee. 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 moderate exposure to foreign stocks and is comfortable with moderate to high 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.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

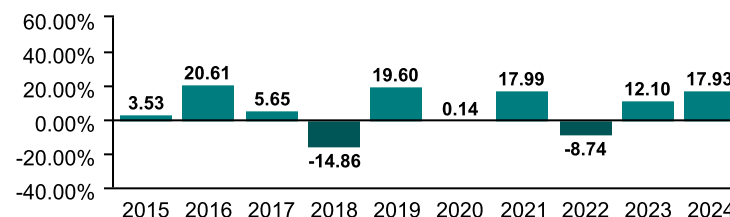
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,914.88 on December 31, 2024. This works out to an average of 6.71% a year.

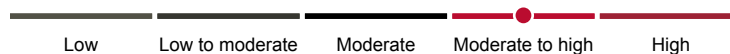
Year-by-year returns (%)

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 to high*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

Canadian Small Cap Growth

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 |
|-------------------------------|------------------------------------|--|
| Preferred series 2 FEL option | Up to 2% of the amount you invest. | <ul style="list-style-type: none"> •You and your financial security advisor determine the rate. •The fee is deducted from the amount you invest. It is paid as a commission. |

2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

| Guarantee policy | Death benefit guarantee reset option (%) | Maturity guarantee reset option (%) |
|------------------------------|--|-------------------------------------|
| Maturity / death benefit (%) | Additional costs | |
| 75 / 75 | n/a | n/a |
| 75 / 100 | 0.16 | n/a |
| 100 / 100 | 0.16 | 0.21 |

Trailing commission

No trailing commission.

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

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 Telephone - 1-888-252-1847

Real Estate

Quick facts: **Date fund available:** May 14, 2012
Date fund created: April 30, 1989
Managed by: GWL Realty Advisors Inc.

Total fund value: \$4,334,767,479
Portfolio turnover rate: 4.40%

| Guarantee policy : Maturity / death benefit (%) | 75 / 75 | | | 75 / 100 | | | 100 / 100 | | |
|---|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|
| Series | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ |
| Preferred series 2: FEL option ¹ | -- | 21.43 | 1,395,911 | -- | 21.43 | 442,978 | -- | 21.43 | 7,713 |

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial

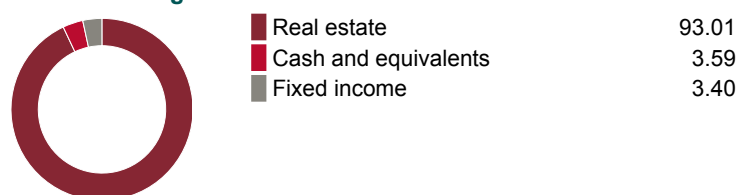
What does the fund invest in?

This segregated fund invests primarily, directly or indirectly, in a portfolio of income producing Canadian real estate properties.

Top 10 investments

| | Assets % |
|---|--------------|
| Laird Business Park, Mississauga, ON | 4.66 |
| The Livmore High Park, Toronto, ON | 4.08 |
| High Park Village - West Tower, Toronto, ON | 3.78 |
| Grenadier Square Redevelopment, Toronto, ON | 3.39 |
| 320 McRae Avenue, Ottawa, ON | 3.08 |
| The Lillian Redpath Towers, Toronto, ON | 2.65 |
| 33 Yonge Street, Toronto, ON | 2.40 |
| Bayview Village Place, Toronto, ON | 2.33 |
| 6301, 6315, 6325 106 Avenue SE, Calgary, AB | 2.16 |
| 50 Prince Arthur Avenue, Toronto, ON | 2.09 |
| Total | 30.62 |
| Total investments: | 105 |

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 insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

Who is this fund for?

A person who is investing for the longer term and seeking the potential for long-term growth by investing in a portfolio of Canadian real estate properties and are comfortable with low to moderate risk due to the ups and downs of the real estate market. Redemptions may be suspended during any period that the segregated fund does not have sufficient cash or readily marketable securities to meet requests for redemptions. **This fund should be considered as a long-term investment and is not suitable for a person who may need to quickly convert their holdings to cash.**

Notes

Over the past five years, the Real Estate fund has bought \$294 million worth of real property and has sold \$994 million worth.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

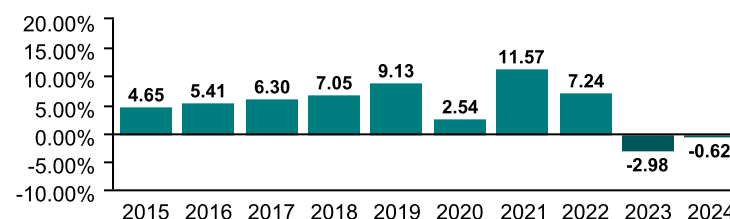
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,620.61 on December 31, 2024. This works out to an average of 4.95% 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.

Real Estate

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 |
|-------------------------------|------------------------------------|--|
| Preferred series 2 FEL option | Up to 2% of the amount you invest. | <ul style="list-style-type: none"> •You and your financial security advisor determine the rate. •The fee is deducted from the amount you invest. It is paid as a commission. |

2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

| Guarantee policy | Death benefit guarantee reset option (%) | Maturity guarantee reset option (%) |
|------------------------------|--|-------------------------------------|
| Maturity / death benefit (%) | Additional costs | |
| 75 / 75 | n/a | n/a |
| 75 / 100 | 0.16 | n/a |
| 100 / 100 | 0.16 | 0.21 |

Trailing commission

No trailing commission.

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.

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 Telephone - 1-888-252-1847

Global Small-Mid Cap Growth

Quick facts: **Date fund available:** May 14, 2012
Date fund created: January 23, 1996
Managed by: Mackenzie Investments

Total fund value: \$22,234,448
Portfolio turnover rate: 32.02%

| Guarantee policy : Maturity / death benefit (%) | 75 / 75 | | | 75 / 100 | | | 100 / 100 | | |
|---|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|
| Series | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ |
| Preferred series 2: FEL option ¹ | -- | 43.25 | 14,714 | -- | 43.25 | 23,822 | -- | -- | -- |

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial

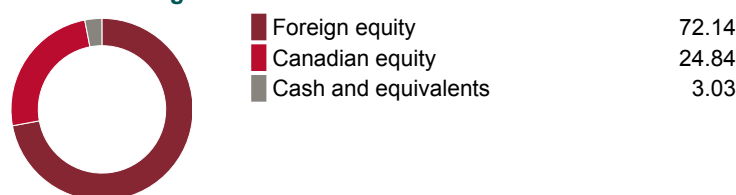
What does the fund invest in?

This segregated fund invests primarily in stock of North American small and mid-size companies.

Top 10 investments

| | Assets % |
|-----------------------------|--------------|
| iRhythm Technologies, Inc. | 4.87 |
| Maximus Inc. | 4.83 |
| Verra Mobility Corp. Cl A | 4.48 |
| ExlService Holdings, Inc. | 4.05 |
| DoubleVerify Holdings, Inc. | 4.04 |
| HealthEquity Inc. | 3.99 |
| Cirrus Logic Inc. | 3.96 |
| Tenable Holdings Inc. | 3.88 |
| Exact Sciences Corporation | 3.83 |
| Neogen Corp. | 3.82 |
| Total | 41.76 |
| Total investments: | 206 |

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 insurance cost for the guarantee is included in the investment management fee. 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 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.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

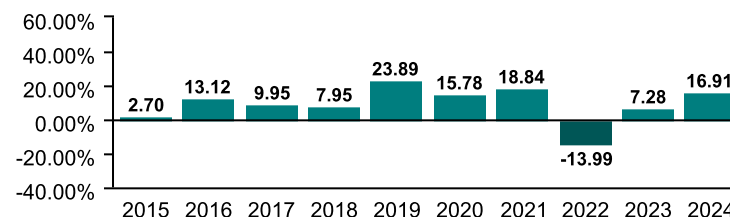
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$2,535.18 on December 31, 2024. This works out to an average of 9.75% 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 9 years and down in value 1 year.



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.

Global Small-Mid Cap Growth

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 |
|-------------------------------|------------------------------------|--|
| Preferred series 2 FEL option | Up to 2% of the amount you invest. | <ul style="list-style-type: none"> •You and your financial security advisor determine the rate. •The fee is deducted from the amount you invest. It is paid as a commission. |

2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

| Guarantee policy | Death benefit guarantee reset option (%) | Maturity guarantee reset option (%) |
|------------------------------|--|-------------------------------------|
| Maturity / death benefit (%) | Additional costs | |
| 75 / 75 | n/a | n/a |
| 75 / 100 | 0.21 | n/a |
| 100 / 100 | 0.21 | 0.27 |

Trailing commission

No trailing commission.

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

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 London, ON N6A 4K1
 Web - www.canadalife.com
 Email - isp_customer_care@canadalife.com
 Telephone - 1-888-252-1847

Science and Technology

Quick facts: **Date fund available:** May 14, 2012
Date fund created: December 12, 2000
Managed by: Mackenzie Investments

Total fund value: \$130,516,935
Portfolio turnover rate: 22.01%

| Guarantee policy : Maturity / death benefit (%) | 75 / 75 | | | 75 / 100 | | | 100 / 100 | | |
|---|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|
| Series | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ |
| Preferred series 2: FEL option ¹ | -- | 138.83 | 56,590 | -- | 138.83 | 16,344 | -- | -- | -- |

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial

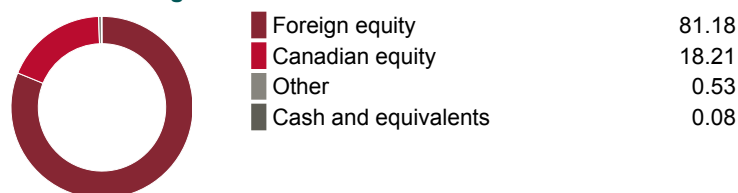
What does the fund invest in?

This segregated fund invests primarily in the Canadian and U.S. science and technology companies.

Top 10 investments

| | Assets % |
|-----------------------------|--------------|
| Apple Inc. | 8.94 |
| Shopify Inc. CI A | 7.56 |
| Alphabet Inc. CI A | 7.49 |
| Microsoft Corp. | 7.00 |
| Amazon.com Inc. | 6.72 |
| NVIDIA Corp. | 6.70 |
| Constellation Software Inc. | 5.78 |
| ServiceNow Inc. | 4.10 |
| Cadence Design Systems Inc. | 3.67 |
| Roper Technologies Inc. | 3.57 |
| Total | 61.54 |
| Total investments: | 29 |

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 insurance cost for the guarantee is included in the investment management fee. 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 Canadian and U.S. companies operating in the science and technology sector and is comfortable with moderate to high risk due to investing solely in this one economic sector.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

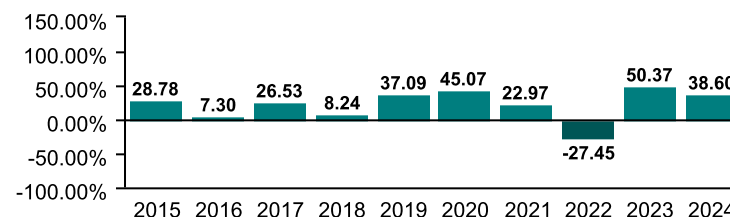
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$6,997.45 on December 31, 2024. This works out to an average of 21.48% a year.

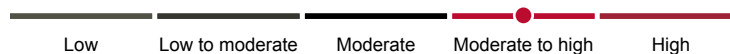
Year-by-year returns (%)

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 9 years and down in value 1 year.



How risky is it?

The risk rating for this fund is *Moderate to high*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

Science and Technology

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 |
|-------------------------------|------------------------------------|--|
| Preferred series 2 FEL option | Up to 2% of the amount you invest. | <ul style="list-style-type: none"> •You and your financial security advisor determine the rate. •The fee is deducted from the amount you invest. It is paid as a commission. |

2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

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| Guarantee policy | Death benefit guarantee reset option (%) | Maturity guarantee reset option (%) |
|------------------------------|--|-------------------------------------|
| Maturity / death benefit (%) | Additional costs | |
| 75 / 75 | n/a | n/a |
| 75 / 100 | 0.21 | n/a |
| 100 / 100 | 0.21 | 0.27 |

Trailing commission

No trailing commission.

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?

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 Telephone - 1-888-252-1847

Global Equity Portfolio

Quick facts: **Date fund available:** May 14, 2012
Date fund created: December 12, 2000
Managed by: Canada Life Investment Management Ltd.

Total fund value: \$21,358,045
Portfolio turnover rate: 11.09%

| Guarantee policy : Maturity / death benefit (%) | 75 / 75 | | | 75 / 100 | | | 100 / 100 | | |
|---|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|
| Series | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ |
| Preferred series 2: FEL option ¹ | -- | 44.19 | 27,081 | -- | 44.19 | 42,447 | -- | 44.18 | 105 |

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial

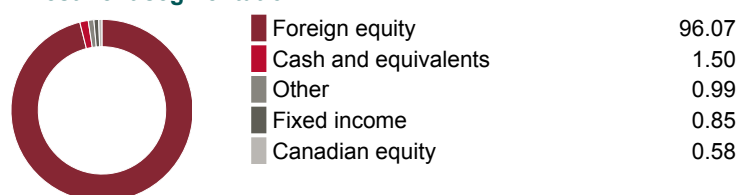
What does the fund invest in?

This segregated fund, through investments in other funds, invests primarily in foreign stocks. It targets an asset mix of 100 per cent stocks.

Top 10 investments

| | Assets % |
|--------------------------------|---------------|
| U.S. Value Stock | 17.99 |
| U.S. Growth | 17.96 |
| American Growth | 16.49 |
| Foreign Equity | 10.01 |
| International Equity (Setanta) | 9.05 |
| International Growth | 8.97 |
| Global Small Cap (Mackenzie) | 7.00 |
| Global Dividend | 4.99 |
| Emerging Markets (Putnam) | 3.78 |
| Emerging Markets Equity | 3.76 |
| Total | 100.00 |
| Total investments: | 10 |

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 insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

Who is this fund for?

A person who is investing for the longer term, wants exposure to multi-managers in one fund with a target of 100 per cent invested in foreign equities and is comfortable with moderate risk.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

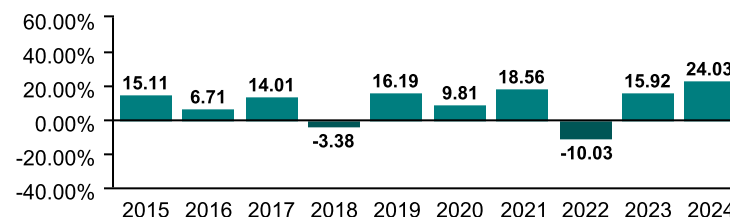
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$2,648.00 on December 31, 2024. This works out to an average of 10.23% 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.

Global Equity Portfolio

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 |
|-------------------------------|------------------------------------|--|
| Preferred series 2 FEL option | Up to 2% of the amount you invest. | <ul style="list-style-type: none"> •You and your financial security advisor determine the rate. •The fee is deducted from the amount you invest. It is paid as a commission. |

2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

| Guarantee policy | Death benefit guarantee reset option (%) | Maturity guarantee reset option (%) |
|------------------------------|--|-------------------------------------|
| Maturity / death benefit (%) | Additional costs | |
| 75 / 75 | n/a | n/a |
| 75 / 100 | 0.21 | n/a |
| 100 / 100 | 0.21 | 0.27 |

Trailing commission

No trailing commission.

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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 Email - isp_customer_care@canadalife.com
 Telephone - 1-888-252-1847

Global Low Volatility

Quick facts: **Date fund available:** May 14, 2012
Date fund created: November 25, 1997
Managed by: Irish Life Investment Managers Limited

Total fund value: \$12,966,881
Portfolio turnover rate: 43.46%

| Guarantee policy : Maturity / death benefit (%) | 75 / 75 | | | 75 / 100 | | | 100 / 100 | | |
|---|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|
| Series | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ |
| Preferred series 2: FEL option ¹ | -- | 39.22 | 13,463 | -- | 39.21 | 21,089 | -- | -- | -- |

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial

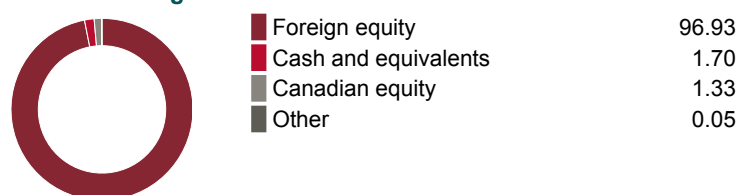
What does the fund invest in?

This segregated fund invests primarily in stock of companies anywhere in the world with a focus on those companies and/or sectors that are believed to likely have lower sensitivity to broader market movements.

Top 10 investments

| | Assets % |
|---------------------------|--------------|
| Apple Inc. | 5.20 |
| Microsoft Corp. | 4.24 |
| NVIDIA Corp. | 2.42 |
| Amazon.com Inc. | 1.51 |
| Alphabet Inc. Cl A | 1.48 |
| Bank Hapoalim B.M. Share | 1.33 |
| Kroger Co. | 1.29 |
| AbbVie Inc. | 1.27 |
| Walmart Inc. | 1.27 |
| Gilead Sciences Inc. | 1.27 |
| Total | 21.28 |
| Total investments: | 4391 |

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 insurance cost for the guarantee is included in the investment management fee. 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 global stocks and is comfortable with low to 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

In November 2016 Irish Life Investment Management Limited assumed portfolio management responsibilities from Mackenzie Investments. With this change the segregated fund changed from investing primarily in stocks of North American companies to investing primarily in stocks of companies anywhere in the world. The performance before that date was achieved under the previous manager and investment objective. 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, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

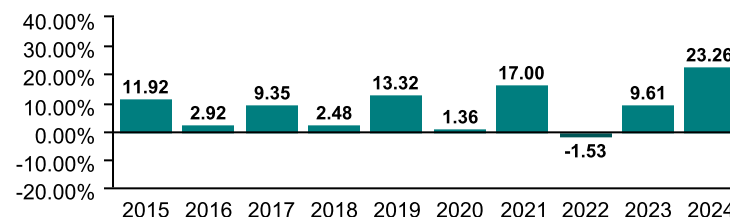
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$2,308.05 on December 31, 2024. This works out to an average of 8.72% a year.

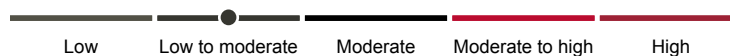
Year-by-year returns (%)

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 9 years and down in value 1 year.



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.

Global Low Volatility

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 |
|-------------------------------|------------------------------------|--|
| Preferred series 2 FEL option | Up to 2% of the amount you invest. | <ul style="list-style-type: none"> •You and your financial security advisor determine the rate. •The fee is deducted from the amount you invest. It is paid as a commission. |

2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

| Guarantee policy | Death benefit guarantee reset option (%) | Maturity guarantee reset option (%) |
|------------------------------|--|-------------------------------------|
| Maturity / death benefit (%) | Additional costs | |
| 75 / 75 | n/a | n/a |
| 75 / 100 | 0.11 | n/a |
| 100 / 100 | 0.11 | 0.21 |

Trailing commission

No trailing commission.

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.

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For more information

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Foreign Equity

Quick facts: **Date fund available:** May 14, 2012
Date fund created: December 12, 2000
Managed by: Mackenzie Investments

Total fund value: \$172,342,589
Portfolio turnover rate: 1.82%

| Guarantee policy : Maturity / death benefit (%) | 75 / 75 | | | 75 / 100 | | | 100 / 100 | | |
|---|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|
| Series | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ |
| Preferred series 2: FEL option ¹ | -- | 39.23 | 678,674 | -- | 39.23 | 398,308 | -- | 39.23 | 9,093 |

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial

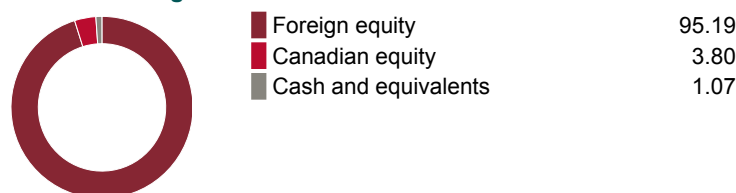
What does the fund invest in?

This segregated fund invests primarily in stocks worldwide currently through the Canada Life Foreign Equity mutual fund.

Top 10 investments (of the underlying fund)

| | Assets % |
|----------------------------------|--------------|
| Alphabet Inc. CI A | 4.81 |
| Berkshire Hathaway Inc. CI B New | 4.14 |
| Brookfield Corporation VtgCI A | 3.80 |
| Amazon.com Inc. | 3.77 |
| Microsoft Corp. | 3.76 |
| Apple Inc. | 3.49 |
| Texas Instruments Inc. | 3.28 |
| Amphenol Corp. CI A | 3.27 |
| Automatic Data Processing Inc. | 3.23 |
| Accenture PLCClass A | 3.07 |
| Total | 36.63 |
| Total investments: | 45 |

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 insurance cost for the guarantee is included in the investment management fee. 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 foreign stocks and is comfortable with low to 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.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

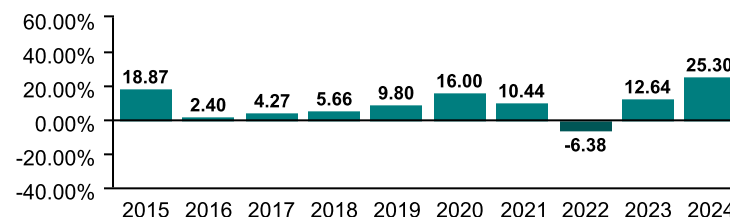
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$2,492.32 on December 31, 2024. This works out to an average of 9.56% a year.

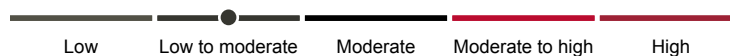
Year-by-year returns (%)

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 9 years and down in value 1 year.



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.

Foreign Equity

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 |
|-------------------------------|------------------------------------|--|
| Preferred series 2 FEL option | Up to 2% of the amount you invest. | <ul style="list-style-type: none"> You and your financial security advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission. |

2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

| Guarantee policy | Death benefit guarantee reset option (%) | Maturity guarantee reset option (%) |
|------------------------------|--|-------------------------------------|
| Maturity / death benefit (%) | Additional costs | |
| 75 / 75 | n/a | n/a |
| 75 / 100 | 0.21 | n/a |
| 100 / 100 | 0.21 | 0.27 |

Trailing commission

No trailing commission.

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?

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Global All Cap Equity

Quick facts: **Date fund available:** May 14, 2012
Date fund created: June 12, 2006
Managed by: Setanta Asset Management Limited

Total fund value: \$75,471,901
Portfolio turnover rate: 22.06%

| Guarantee policy : Maturity / death benefit (%) | 75 / 75 | | | 75 / 100 | | | 100 / 100 | | |
|---|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|
| Series | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ |
| Preferred series 2: FEL option ¹ | -- | 46.62 | 338,905 | -- | 46.62 | 112,302 | -- | 46.62 | 194 |

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial

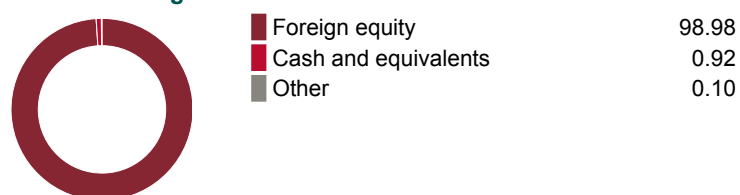
What does the fund invest in?

This segregated fund invests primarily in stocks anywhere in the world.

Top 10 investments

| | Assets % |
|---|--------------|
| Alphabet Inc. CI A | 4.62 |
| Berkshire Hathaway Inc. CI B New | 4.51 |
| Microsoft Corp. | 4.33 |
| Oracle Corp. | 3.96 |
| Booking Holdings Inc. | 3.76 |
| Taiwan Semiconductor Manufacturing Co. Ltd. | 3.32 |
| CRH PLC Shs | 2.33 |
| Marsh & McLennan Cos. | 2.28 |
| S&P Global Inc. | 2.17 |
| McDonald's Corp. | 2.01 |
| Total | 33.29 |
| Total investments: | 72 |

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 insurance cost for the guarantee is included in the investment management fee. 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 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.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

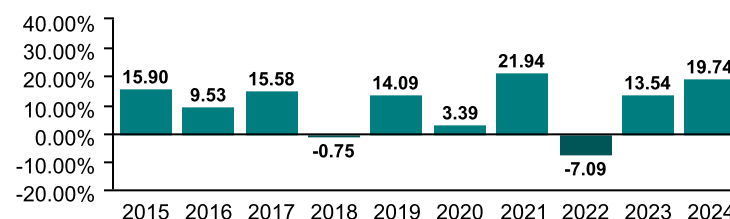
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$2,645.60 on December 31, 2024. This works out to an average of 10.22% 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.

Global All Cap Equity

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 |
|-------------------------------|------------------------------------|--|
| Preferred series 2 FEL option | Up to 2% of the amount you invest. | <ul style="list-style-type: none"> •You and your financial security advisor determine the rate. •The fee is deducted from the amount you invest. It is paid as a commission. |

2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

| Guarantee policy | Death benefit guarantee reset option (%) | Maturity guarantee reset option (%) |
|------------------------------|--|-------------------------------------|
| Maturity / death benefit (%) | Additional costs | |
| 75 / 75 | n/a | n/a |
| 75 / 100 | 0.21 | n/a |
| 100 / 100 | 0.21 | 0.27 |

Trailing commission

No trailing commission.

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?

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 Email - isp_customer_care@canadalife.com
 Telephone - 1-888-252-1847

Global Dividend

Quick facts: **Date fund available:** January 12, 2015
Date fund created: January 12, 2015
Managed by: Setanta Asset Management Limited

Total fund value: \$60,956,992
Portfolio turnover rate: 19.08%

| Guarantee policy : Maturity / death benefit (%) | 75 / 75 | | | 75 / 100 | | | 100 / 100 | | |
|---|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|
| Series | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ |
| Preferred series 2: FEL option ¹ | -- | 22.46 | 171,221 | -- | 22.46 | 93,315 | -- | 22.46 | 10,831 |

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial

What does the fund invest in?

This segregated fund invests primarily in dividend yielding stocks anywhere in the world.

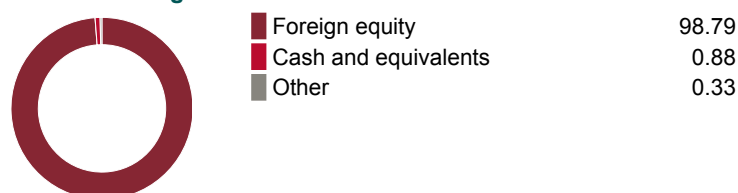
Top 10 investments

| | Assets % |
|---|--------------|
| Taiwan Semiconductor Manufacturing Co. Ltd. | 4.20 |
| Procter & Gamble Co. | 4.04 |
| Sanofi Ord | 3.71 |
| Novartis AG Namen Akt | 3.62 |
| Allianz SE Allianz Sevink Namens Aktien O N | 3.55 |
| DCC plc Ordinary Shares | 3.45 |
| CRH PLC Shs | 3.34 |
| L'Air Liquide S.A. Air Liquide | 3.15 |
| Johnson & Johnson | 3.13 |
| Terna SpA Terna Rete Elettrica Nazionale Spa Azioni | 3.10 |
| Ordinarie Ordinary | 3.10 |
| Total | 35.30 |

Total investments:

40

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 insurance cost for the guarantee is included in the investment management fee. 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 growth potential of 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.

How has the fund performed?

This section tells you how the fund has performed over the past 9 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

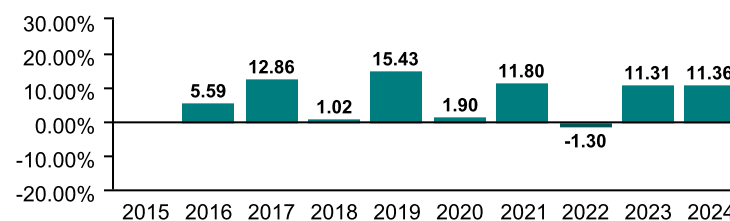
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund on January 12, 2015 would have \$2,246.15 on December 31, 2024. This works out to an average of 8.46% a year.

Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 9 years. In the past 9 years, the fund was up in value 8 years and down in value 1 year.



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.

Global Dividend

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 |
|-------------------------------|------------------------------------|--|
| Preferred series 2 FEL option | Up to 2% of the amount you invest. | <ul style="list-style-type: none"> You and your financial security advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission. |

2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

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| Guarantee policy | Death benefit guarantee reset option (%) | Maturity guarantee reset option (%) |
|------------------------------|--|-------------------------------------|
| Maturity / death benefit (%) | Additional costs | |
| 75 / 75 | n/a | n/a |
| 75 / 100 | 0.11 | n/a |
| 100 / 100 | 0.11 | 0.21 |

Trailing commission

No trailing commission.

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

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The Canada Life Assurance Company
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 London, ON N6A 4K1
 Web - www.canadalife.com
 Email - isp_customer_care@canadalife.com
 Telephone - 1-888-252-1847

U.S. Low Volatility

Quick facts:

Date fund available: January 12, 2015

Date fund created: January 12, 2015

Managed by: Putnam Investments Canada ULC

Total fund value: \$6,541,714

Portfolio turnover rate: 59.17%

| Guarantee policy : Maturity / death benefit (%) | 75 / 75 | | | 75 / 100 | | | 100 / 100 | | |
|---|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|
| Series | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ |
| Preferred series 2: FEL option ¹ | -- | 27.02 | 15,282 | -- | 27.02 | 40,493 | -- | -- | -- |

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

- ¹ FEL - Front-end load

MER - Management expense ratio

NAV - Net asset value

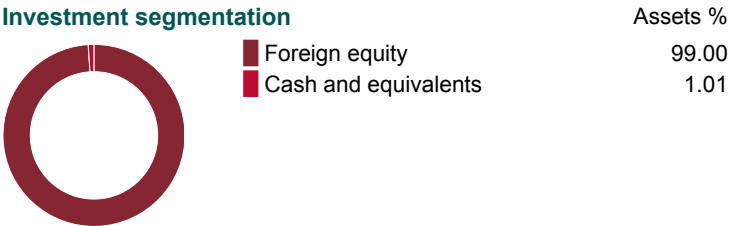
UOS - Units outstanding
- Minimum investment**

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25

•RRIF policies: \$10,000 initial

What does the fund invest in?
This segregated fund invests primarily in U.S. Stocks.

| Top 10 investments | Assets % |
|----------------------------------|--------------|
| NVIDIA Corp. | 7.99 |
| Apple Inc. | 4.94 |
| Microsoft Corp. | 4.51 |
| Meta Platforms Inc. CI A | 4.20 |
| Alphabet Inc. CI A | 3.92 |
| Berkshire Hathaway Inc. CI B New | 3.03 |
| JPMorgan Chase & Co. | 2.90 |
| Amazon.com Inc. | 2.15 |
| GoDaddy Inc. CI A | 2.12 |
| Goldman Sachs Group Inc. (The) | 2.08 |
| Total | 37.84 |
| Total investments: | 514 |



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 insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

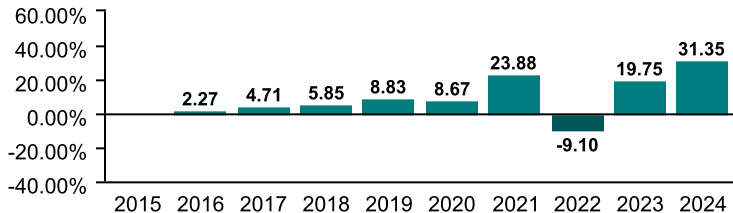
Who is this fund for?
A person who is investing for the longer term, seeking growth potential of U.S. stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

How has the fund performed?
This section tells you how the fund has performed over the past 9 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

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 policy you choose and your personal tax situation.

Average return
A person who invested \$1,000 in the fund on January 12, 2015 would have \$2,702.34 on December 31, 2024. This works out to an average of 10.49% a year.

Year-by-year returns (%)
This chart shows how the fund has performed in each of the past 9 years. In the past 9 years, the fund was up in value 8 years and down in value 1 year.



How risky is it?
The risk rating for this fund is *Moderate*.

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.

U.S. Low Volatility

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 |
|-------------------------------|------------------------------------|--|
| Preferred series 2 FEL option | Up to 2% of the amount you invest. | <ul style="list-style-type: none"> •You and your financial security advisor determine the rate. •The fee is deducted from the amount you invest. It is paid as a commission. |

2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

| Guarantee policy | Death benefit guarantee reset option (%) | Maturity guarantee reset option (%) |
|------------------------------|--|-------------------------------------|
| Maturity / death benefit (%) | Additional costs | |
| 75 / 75 | n/a | n/a |
| 75 / 100 | 0.16 | n/a |
| 100 / 100 | 0.16 | 0.21 |

Trailing commission

No trailing commission.

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.

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U.S. Growth

Quick facts: **Date fund available:** May 14, 2012
Date fund created: November 8, 1994
Managed by: Mackenzie Investments

Total fund value: \$124,518,777
Portfolio turnover rate: 38.72%

| Guarantee policy : Maturity / death benefit (%) | 75 / 75 | | | 75 / 100 | | | 100 / 100 | | |
|---|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|
| Series | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ |
| Preferred series 2: FEL option ¹ | -- | 60.09 | 76,062 | -- | 60.09 | 16,321 | -- | -- | -- |

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial

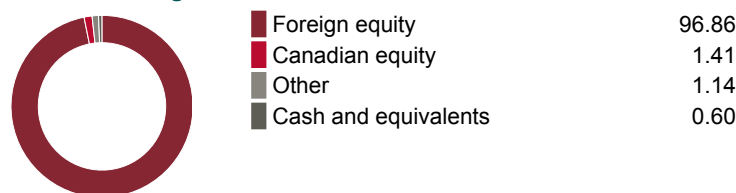
What does the fund invest in?

This segregated fund invests primarily in United States stocks.

Top 10 investments

| | Assets % |
|-----------------------------|--------------|
| Apple Inc. | 5.55 |
| Microsoft Corp. | 5.39 |
| Amazon.com Inc. | 4.93 |
| Aon PLCCI A | 4.82 |
| Roper Technologies Inc. | 4.47 |
| Stryker Corp. Common | 3.75 |
| Verisk Analytics Inc. | 3.73 |
| Copart, Inc. | 3.72 |
| Amphenol Corp. CI A | 3.42 |
| Cadence Design Systems Inc. | 3.35 |
| Total | 43.12 |
| Total investments: | 507 |

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 insurance cost for the guarantee is included in the investment management fee. 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 U.S. 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.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

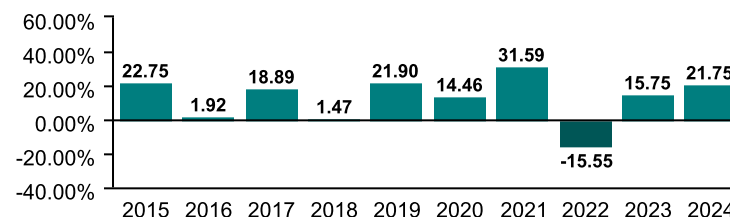
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$3,298.14 on December 31, 2024. This works out to an average of 12.67% 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 9 years and down in value 1 year.



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.

U.S. Growth

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 |
|-------------------------------|------------------------------------|--|
| Preferred series 2 FEL option | Up to 2% of the amount you invest. | <ul style="list-style-type: none"> You and your financial security advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission. |

2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

| Guarantee policy | Death benefit guarantee reset option (%) | Maturity guarantee reset option (%) |
|------------------------------|--|-------------------------------------|
| Maturity / death benefit (%) | Additional costs | |
| 75 / 75 | n/a | n/a |
| 75 / 100 | 0.16 | n/a |
| 100 / 100 | 0.16 | 0.21 |

Trailing commission

No trailing commission.

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.

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U.S. Value Stock

Quick facts: **Date fund available:** May 14, 2012
Date fund created: June 12, 2006
Managed by: Mackenzie Investments

Total fund value: \$83,216,149
Portfolio turnover rate: 91.05%

| Guarantee policy : Maturity / death benefit (%) | 75 / 75 | | | 75 / 100 | | | 100 / 100 | | |
|---|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|
| Series | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ |
| Preferred series 2: FEL option ¹ | -- | 50.80 | 30,549 | -- | 50.80 | 14,592 | -- | -- | -- |

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial

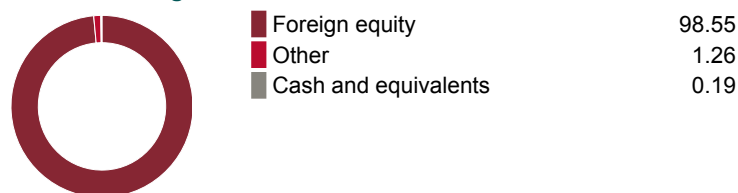
What does the fund invest in?

This segregated fund invests primarily in United States stocks.

Top 10 investments

| | Assets % |
|-----------------------------------|--------------|
| Apple Inc. | 7.80 |
| Microsoft Corp. | 5.76 |
| Amazon.com Inc. | 3.01 |
| UnitedHealth Group Inc. | 2.20 |
| JPMorgan Chase & Co. | 2.10 |
| Procter & Gamble Co. | 1.98 |
| Goldman Sachs Group Inc. (The) | 1.64 |
| Bank of America Corp. | 1.62 |
| Wells Fargo & Co. Com, 12/31/2099 | 1.48 |
| Walmart Inc. | 1.42 |
| Total | 29.02 |
| Total investments: | 125 |

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 insurance cost for the guarantee is included in the investment management fee. 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 U.S. 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.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

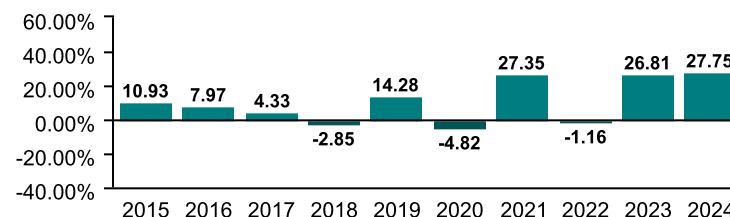
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$2,692.33 on December 31, 2024. This works out to an average of 10.41% 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 7 years and down in value 3 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.

U.S. Value Stock

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 |
|-------------------------------|------------------------------------|--|
| Preferred series 2 FEL option | Up to 2% of the amount you invest. | <ul style="list-style-type: none"> You and your financial security advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission. |

2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

| Guarantee policy | Death benefit guarantee reset option (%) | Maturity guarantee reset option (%) |
|------------------------------|--|-------------------------------------|
| Maturity / death benefit (%) | Additional costs | |
| 75 / 75 | n/a | n/a |
| 75 / 100 | 0.16 | n/a |
| 100 / 100 | 0.16 | 0.21 |

Trailing commission

No trailing commission.

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.

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U.S. Value

Quick facts: **Date fund available:** January 12, 2015
Date fund created: January 12, 2015
Managed by: Putnam Investments Canada ULC

Total fund value: \$11,029,977
Portfolio turnover rate: 21.61%

| Guarantee policy : Maturity / death benefit (%) | 75 / 75 | | | 75 / 100 | | | 100 / 100 | | |
|---|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|
| Series | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ |
| Preferred series 2: FEL option ¹ | -- | 36.34 | 17,025 | -- | 36.34 | 43,767 | -- | -- | -- |

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial

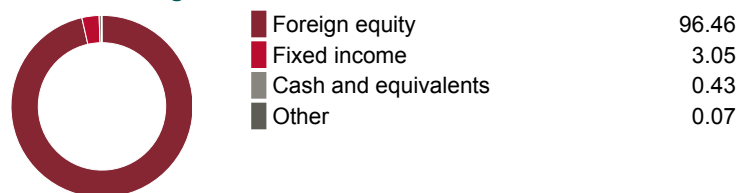
What does the fund invest in?

This segregated fund currently invests primarily in U.S. stocks.

Top 10 investments

| | Assets % |
|-----------------------------------|--------------|
| Walmart Inc. | 3.46 |
| Citigroup Inc. Com New | 3.06 |
| Federal Home Loan Banks, 1/2/2025 | 3.05 |
| Exxon Mobil Corp. | 2.74 |
| Bank of America Corp. | 2.71 |
| Microsoft Corp. | 2.67 |
| UnitedHealth Group Inc. | 2.56 |
| AbbVie Inc. | 2.55 |
| Oracle Corp. | 2.35 |
| Coca-Cola Co. (The) | 2.25 |
| Total | 27.42 |
| Total investments: | 67 |

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 insurance cost for the guarantee is included in the investment management fee. 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 growth potential of U.S. 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.

How has the fund performed?

This section tells you how the fund has performed over the past 9 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

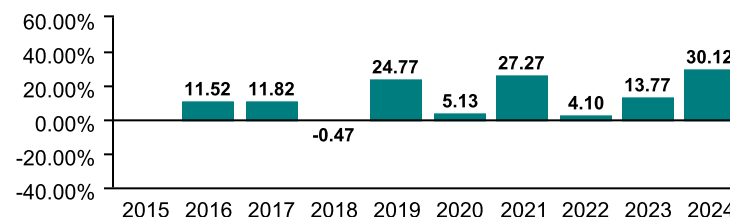
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund on January 12, 2015 would have \$3,633.83 on December 31, 2024. This works out to an average of 13.82% a year.

Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 9 years. In the past 9 years, the fund was up in value 8 years and down in value 1 year.



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.

U.S. Value

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 |
|-------------------------------|------------------------------------|--|
| Preferred series 2 FEL option | Up to 2% of the amount you invest. | <ul style="list-style-type: none"> You and your financial security advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission. |

2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

| Guarantee policy | Death benefit guarantee reset option (%) | Maturity guarantee reset option (%) |
|------------------------------|--|-------------------------------------|
| Maturity / death benefit (%) | Additional costs | |
| 75 / 75 | n/a | n/a |
| 75 / 100 | 0.16 | n/a |
| 100 / 100 | 0.16 | 0.21 |

Trailing commission

No trailing commission.

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?

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 Telephone - 1-888-252-1847

U.S. Dividend

Quick facts: **Date fund available:** July 8, 2013
Date fund created: July 8, 2013
Managed by: Mackenzie Investments

Total fund value: \$151,130,190
Portfolio turnover rate: 53.66%

| Guarantee policy : Maturity / death benefit (%) | 75 / 75 | | | 75 / 100 | | | 100 / 100 | | |
|---|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|
| Series | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ |
| Preferred series 2: FEL option ¹ | -- | 52.58 | 353,522 | -- | 52.58 | 225,888 | -- | 52.58 | 10,459 |

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial

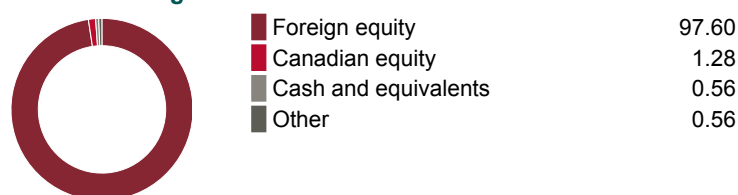
What does the fund invest in?

This segregated fund invests primarily in U.S. dividend paying stocks.

Top 10 investments

| | Assets % |
|---------------------------|--------------|
| Apple Inc. | 5.22 |
| Microsoft Corp. | 5.07 |
| Alphabet Inc. Cl A | 4.49 |
| Amazon.com Inc. | 4.10 |
| Broadcom Inc. | 3.49 |
| NVIDIA Corp. | 2.64 |
| AbbVie Inc. | 2.40 |
| Semptra | 2.35 |
| JPMorgan Chase & Co. | 2.30 |
| BlackRock Inc. | 2.27 |
| Total | 34.32 |
| Total investments: | 59 |

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 insurance cost for the guarantee is included in the investment management fee. 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 dividend paying U.S. 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.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

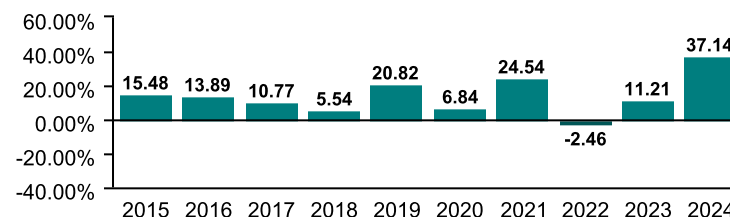
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$3,677.13 on December 31, 2024. This works out to an average of 13.91% 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 9 years and down in value 1 year.



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.

U.S. Dividend

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 |
|-------------------------------|------------------------------------|--|
| Preferred series 2 FEL option | Up to 2% of the amount you invest. | <ul style="list-style-type: none"> •You and your financial security advisor determine the rate. •The fee is deducted from the amount you invest. It is paid as a commission. |

2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

| Guarantee policy | Death benefit guarantee reset option (%) | Maturity guarantee reset option (%) |
|------------------------------|--|-------------------------------------|
| Maturity / death benefit (%) | Additional costs | |
| 75 / 75 | n/a | n/a |
| 75 / 100 | 0.16 | n/a |
| 100 / 100 | 0.16 | 0.21 |

Trailing commission

No trailing commission.

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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 Telephone - 1-888-252-1847

U.S. Mid Cap Growth

Quick facts: **Date fund available:** May 14, 2012
Date fund created: December 12, 2000
Managed by: Mackenzie Investments

Total fund value: \$18,267,236
Portfolio turnover rate: 30.95%

| Guarantee policy : Maturity / death benefit (%) | 75 / 75 | | | 75 / 100 | | | 100 / 100 | | |
|---|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|
| Series | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ |
| Preferred series 2: FEL option ¹ | -- | 52.91 | 39,669 | -- | 52.91 | 21,577 | -- | -- | -- |

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial

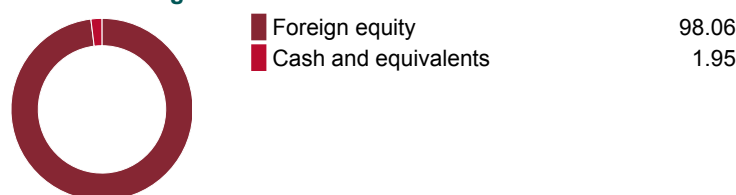
What does the fund invest in?

This segregated fund invests primarily in U.S. companies that are in the middle capitalization range of the equity market.

Top 10 investments

| | Assets % |
|---|--------------|
| DexCom, Inc. | 5.61 |
| Akamai Technologies Inc. | 5.05 |
| SS&C Technologies Holdings Inc. | 4.98 |
| Vontier Corp. | 4.89 |
| Bio-Techne Corporation | 4.84 |
| CoStar Group Inc. | 4.80 |
| Charles River Laboratories International Inc. | 4.71 |
| Cirrus Logic Inc. | 4.49 |
| Hologic Inc. | 4.16 |
| ExlService Holdings, Inc. | 4.07 |
| Total | 47.60 |
| Total investments: | 32 |

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 insurance cost for the guarantee is included in the investment management fee. 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 U.S. 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.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

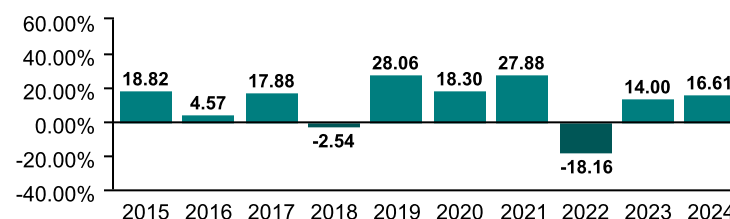
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$3,008.25 on December 31, 2024. This works out to an average of 11.64% 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 *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

U.S. Mid Cap Growth

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 |
|-------------------------------|------------------------------------|--|
| Preferred series 2 FEL option | Up to 2% of the amount you invest. | <ul style="list-style-type: none"> •You and your financial security advisor determine the rate. •The fee is deducted from the amount you invest. It is paid as a commission. |

2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

| Guarantee policy | Death benefit guarantee reset option (%) | Maturity guarantee reset option (%) |
|------------------------------|--|-------------------------------------|
| Maturity / death benefit (%) | Additional costs | |
| 75 / 75 | n/a | n/a |
| 75 / 100 | 0.21 | n/a |
| 100 / 100 | 0.21 | 0.27 |

Trailing commission

No trailing commission.

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.

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For more information

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 Telephone - 1-888-252-1847

EAFE Equity

Quick facts: **Date fund available:** May 14, 2012
Date fund created: November 8, 1994
Managed by: Putnam Investments Canada ULC

Total fund value: \$32,611,409
Portfolio turnover rate: 78.35%

| Guarantee policy : Maturity / death benefit (%) | 75 / 75 | | | 75 / 100 | | | 100 / 100 | | |
|---|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|
| Series | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ |
| Preferred series 2: FEL option ¹ | -- | 33.60 | 50,165 | -- | 33.60 | 12,737 | -- | 33.60 | 306 |

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial

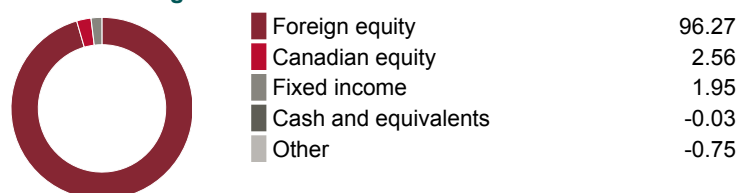
What does the fund invest in?

This segregated fund invests primarily in stocks outside of Canada and the U.S.

Top 10 investments

| | Assets % |
|--|--------------|
| AstraZeneca PLC Shs | 3.07 |
| London Stock Exchange Group PLC Ord Gbp0.06918604 | 2.99 |
| Compass Group PLC Ord Gbp0.1105 | 2.84 |
| Linde PLC Shs | 2.77 |
| Mitsubishi UFJ Financial Group Inc. Com Stk | 2.72 |
| Siemens AG Siemens Agnamens Aktien O N | 2.64 |
| HOYA Corp. Com Stk | 2.63 |
| Iberdrola S.A. Iberdrola S A Acciones Por Desdoblamiento | 2.59 |
| ASML Holding N.V. Asml Holding N V | 2.56 |
| Sumitomo Mitsui Financial Group Inc. Shs | 2.36 |
| Total | 27.16 |
| Total investments: | 62 |

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 insurance cost for the guarantee is included in the investment management fee. 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 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.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

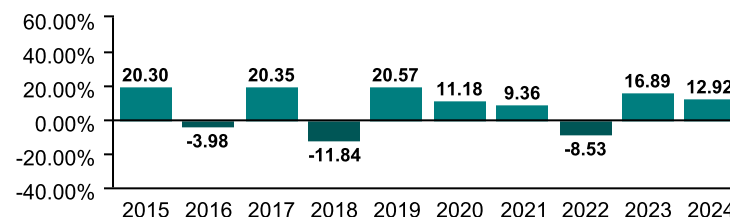
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$2,169.01 on December 31, 2024. This works out to an average of 8.05% 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 7 years and down in value 3 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.

EAFE Equity

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 |
|-------------------------------|------------------------------------|--|
| Preferred series 2 FEL option | Up to 2% of the amount you invest. | <ul style="list-style-type: none"> •You and your financial security advisor determine the rate. •The fee is deducted from the amount you invest. It is paid as a commission. |

2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

| Guarantee policy | Death benefit guarantee reset option (%) | Maturity guarantee reset option (%) |
|------------------------------|--|-------------------------------------|
| Maturity / death benefit (%) | Additional costs | |
| 75 / 75 | n/a | n/a |
| 75 / 100 | 0.21 | n/a |
| 100 / 100 | 0.21 | 0.27 |

Trailing commission

No trailing commission.

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.

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 Telephone - 1-888-252-1847

International Equity

Quick facts: **Date fund available:** May 14, 2012
Date fund created: July 19, 2004
Managed by: JPMorgan Asset Management (Canada) Inc.

Total fund value: \$40,380,646
Portfolio turnover rate: 40.43%

| Guarantee policy : Maturity / death benefit (%) | 75 / 75 | | | 75 / 100 | | | 100 / 100 | | |
|---|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|
| Series | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ |
| Preferred series 2: FEL option ¹ | -- | 32.16 | 40,226 | -- | 32.16 | 17,207 | -- | -- | -- |

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial

What does the fund invest in?

This segregated fund invests primarily in stocks outside of Canada and the U.S.

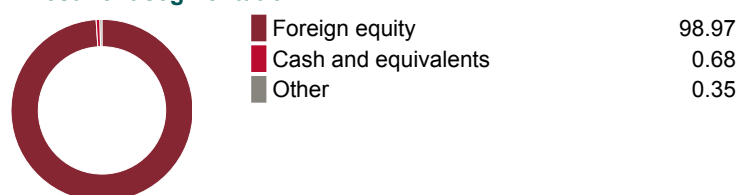
Top 10 investments

| | Assets % |
|--|--------------|
| Sony Group Corp. Shs | 3.08 |
| ASML Holding N.V. Asml Holding N V | 2.72 |
| Deutsche Telekom AG Deutsche Telekom Agnamens Aktien O N | 2.64 |
| 3i Group PLC Ord Gbp0.738636 | 2.49 |
| DBS Group Holdings Ltd Dbs Group Holdings Ltd | 2.33 |
| AstraZeneca PLC Shs | 2.33 |
| Shell PLC Ord Sh | 2.31 |
| Novo Nordisk A/S Almindelig Aktie B | 2.22 |
| SAP SE SAP Seinhaver Aktien O N | 2.20 |
| RELX PLC Shs | 2.15 |
| Total | 24.47 |

Total investments:

73

Investment segmentation



Are there any guarantees?

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Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of 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.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

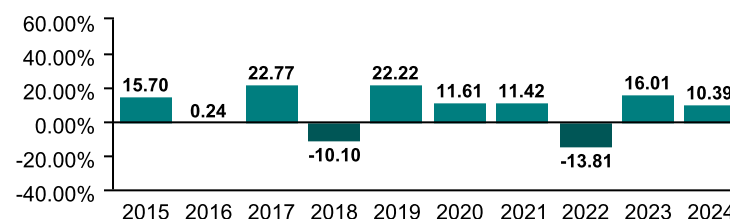
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$2,147.61 on December 31, 2024. This works out to an average of 7.94% 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.

International Equity

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 |
|-------------------------------|------------------------------------|--|
| Preferred series 2 FEL option | Up to 2% of the amount you invest. | <ul style="list-style-type: none"> •You and your financial security advisor determine the rate. •The fee is deducted from the amount you invest. It is paid as a commission. |

2. Ongoing expenses

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Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

| Guarantee policy | Death benefit guarantee reset option (%) | Maturity guarantee reset option (%) |
|------------------------------|--|-------------------------------------|
| Maturity / death benefit (%) | Additional costs | |
| 75 / 75 | n/a | n/a |
| 75 / 100 | 0.21 | n/a |
| 100 / 100 | 0.21 | 0.27 |

Trailing commission

No trailing commission.

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?

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For more information

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 Web - www.canadalife.com
 Email - isp_customer_care@canadalife.com
 Telephone - 1-888-252-1847

International Stock

Quick facts: **Date fund available:** May 14, 2012
Date fund created: December 12, 2000
Managed by: Mackenzie Investments

Total fund value: \$1,169,373
Portfolio turnover rate: 7.00%

| Guarantee policy : Maturity / death benefit (%) | 75 / 75 | | | 75 / 100 | | | 100 / 100 | | |
|---|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|
| Series | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ |
| Preferred series 2: FEL option ¹ | -- | 29.84 | 448 | -- | -- | -- | -- | -- | -- |

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial

What does the fund invest in?

This segregated fund invests primarily in equities of international companies currently through the Mackenzie Ivy International Fund.

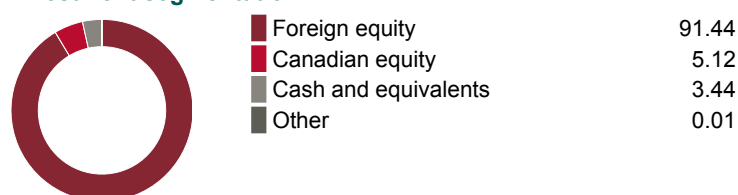
Top 10 investments (of the underlying fund)

| | Assets % |
|---|--------------|
| Halma PLC | 4.10 |
| Compass Group PLC Ord Gbp0.1105 | 4.10 |
| Admiral Group plc Ord Gbp0.001 | 4.09 |
| Deutsche Boerse AG Deutsche Borse Agnamens Aktien O N | 3.85 |
| Brookfield Corporation VtgCl A | 3.70 |
| Reckitt Benckiser Group PLC Ord Gbp0.10 | 3.53 |
| Brambles Ltd. Ordinary Fully Paid | 3.44 |
| Roche Holding AG Genusssch | 3.33 |
| Assa Abloy AB Share Ak B | 3.24 |
| Terumo Corp. Com Stk | 2.94 |
| Total | 36.31 |

Total investments:

45

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 insurance cost for the guarantee is included in the investment management fee. 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 international companies 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.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

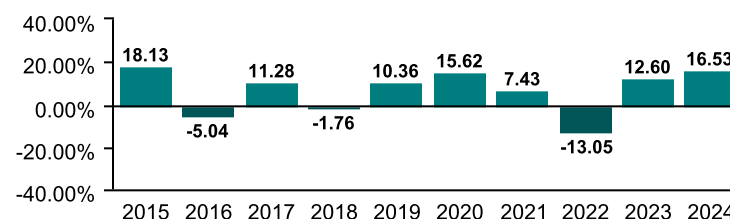
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,917.98 on December 31, 2024. This works out to an average of 6.73% 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 7 years and down in value 3 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.

International Stock

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 |
|-------------------------------|------------------------------------|--|
| Preferred series 2 FEL option | Up to 2% of the amount you invest. | <ul style="list-style-type: none"> •You and your financial security advisor determine the rate. •The fee is deducted from the amount you invest. It is paid as a commission. |

2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

| Guarantee policy | Death benefit guarantee reset option (%) | Maturity guarantee reset option (%) |
|------------------------------|--|-------------------------------------|
| Maturity / death benefit (%) | Additional costs | |
| 75 / 75 | n/a | n/a |
| 75 / 100 | 0.21 | n/a |
| 100 / 100 | 0.21 | 0.27 |

Trailing commission

No trailing commission.

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

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 Telephone - 1-888-252-1847

International Growth

Quick facts: **Date fund available:** May 14, 2012
Date fund created: November 25, 1997
Managed by: JPMorgan Asset Management (Canada) Inc.

Total fund value: \$77,671,078
Portfolio turnover rate: 25.91%

| Guarantee policy : Maturity / death benefit (%) | 75 / 75 | | | 75 / 100 | | | 100 / 100 | | |
|---|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|
| Series | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ |
| Preferred series 2: FEL option ¹ | -- | 38.87 | 31,862 | -- | 38.87 | 48,953 | -- | 38.87 | 103 |

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial

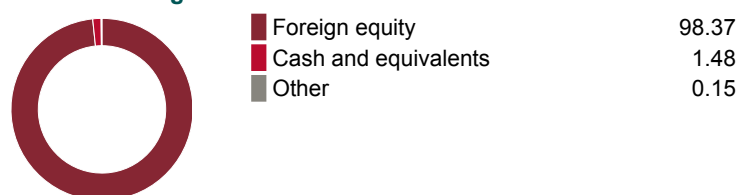
What does the fund invest in?

This segregated fund invests primarily in stocks outside of Canada and the U.S.

Top 10 investments

| | Assets % |
|--|--------------|
| ASML Holding N.V. Asml Holding N V | 4.39 |
| Sony Group Corp. Shs | 3.81 |
| Novo Nordisk A/S Almindelig Aktie B | 3.60 |
| Safran SA Shs | 3.48 |
| Recruit Holdings Co. Ltd. Com Stk | 3.16 |
| RELX PLC Shs | 3.03 |
| InterContinental Hotels Group PLC Ord Gbp0.208521303 | 2.76 |
| L'Air Liquide S.A. Air Liquide | 2.76 |
| London Stock Exchange Group PLC Ord Gbp0.06918604 | 2.60 |
| 3i Group PLC Ord Gbp0.738636 | 2.45 |
| Total | 32.06 |
| Total investments: | 65 |

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 insurance cost for the guarantee is included in the investment management fee. 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 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.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

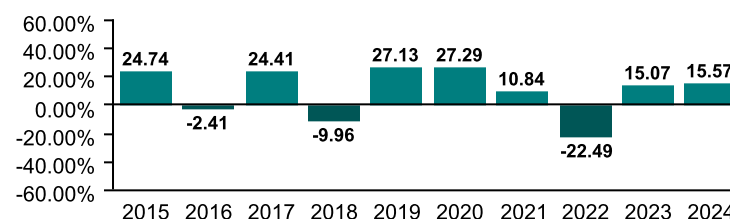
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$2,520.92 on December 31, 2024. This works out to an average of 9.69% 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 7 years and down in value 3 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.

International Growth

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 |
|-------------------------------|------------------------------------|--|
| Preferred series 2 FEL option | Up to 2% of the amount you invest. | <ul style="list-style-type: none"> You and your financial security advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission. |

2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

| Guarantee policy | Death benefit guarantee reset option (%) | Maturity guarantee reset option (%) |
|------------------------------|--|-------------------------------------|
| Maturity / death benefit (%) | Additional costs | |
| 75 / 75 | n/a | n/a |
| 75 / 100 | 0.21 | n/a |
| 100 / 100 | 0.21 | 0.27 |

Trailing commission

No trailing commission.

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.

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 Email - isp_customer_care@canadalife.com
 Telephone - 1-888-252-1847

Global Infrastructure

Quick facts: **Date fund available:** May 14, 2012
Date fund created: October 5, 2009
Managed by: Mackenzie Investments

Total fund value: \$10,458,755
Portfolio turnover rate: 89.18%

| Guarantee policy : Maturity / death benefit (%) | 75 / 75 | | | 75 / 100 | | | 100 / 100 | | |
|---|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|
| Series | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ |
| Preferred series 2: FEL option ¹ | -- | 32.31 | 40,782 | -- | 32.31 | 75,053 | -- | -- | -- |

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial

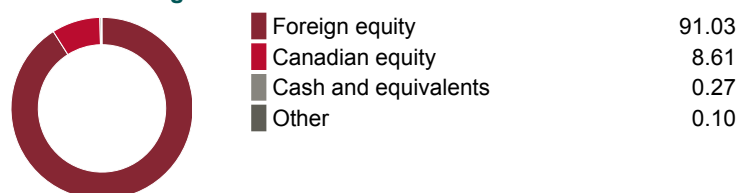
What does the fund invest in?

This segregated fund invests primarily in companies throughout the world that are involved in, or that indirectly benefit from, infrastructure-related operations.

Top 10 investments

| | Assets % |
|---|--------------|
| Aena S.M.E., S.A. Aena S M E S A Ant Aena S A Acciones | 5.07 |
| NextEra Energy Inc. | 3.97 |
| Enbridge Inc. | 3.57 |
| Duke Energy Corp. Com New | 3.38 |
| Iberdrola S.A. Iberdrola S A Acciones Por Desdoblamiento | 3.07 |
| Transurban Group Fully Paid Ordinary Units Stapled Securities | 2.80 |
| Deutsche Telekom AG Deutsche Telekom Agnamens Aktien O N | 2.52 |
| ATCO Ltd. Cl I Non Vtg | 2.43 |
| Enel SpA Enel Spa Azioni Ordinarie Ordinary Shares | 2.36 |
| Williams Cos. Inc. (The) | 2.27 |
| Total | 31.45 |
| Total investments: | 144 |

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 insurance cost for the guarantee is included in the investment management fee. 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 global companies involved in infrastructure-related operations 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.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

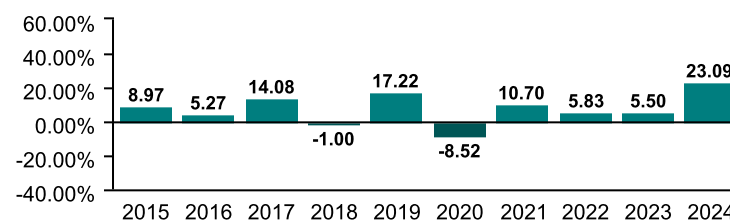
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$2,113.78 on December 31, 2024. This works out to an average of 7.77% 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.

Global Infrastructure

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 |
|-------------------------------|------------------------------------|--|
| Preferred series 2 FEL option | Up to 2% of the amount you invest. | <ul style="list-style-type: none"> You and your financial security advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission. |

2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

| Guarantee policy | Death benefit guarantee reset option (%) | Maturity guarantee reset option (%) |
|------------------------------|--|-------------------------------------|
| Maturity / death benefit (%) | Additional costs | |
| 75 / 75 | n/a | n/a |
| 75 / 100 | 0.21 | n/a |
| 100 / 100 | 0.21 | 0.27 |

Trailing commission

No trailing commission.

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.

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 Telephone - 1-888-252-1847

European Equity

Quick facts: **Date fund available:** May 14, 2012
Date fund created: November 25, 1997
Managed by: Setanta Asset Management Limited

Total fund value: \$5,724,542
Portfolio turnover rate: 14.21%

| Guarantee policy : Maturity / death benefit (%) | 75 / 75 | | | 75 / 100 | | | 100 / 100 | | |
|---|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|
| Series | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ |
| Preferred series 2: FEL option ¹ | -- | 32.93 | 8,586 | -- | 32.93 | 2,038 | -- | -- | -- |

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial

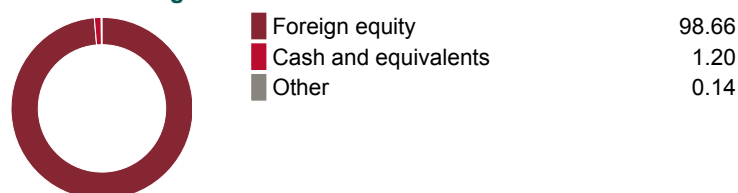
What does the fund invest in?

This segregated fund invests primarily in companies located or active in Europe.

Top 10 investments

| | Assets % |
|---|--------------|
| DCC plc Ordinary Shares | 5.98 |
| Booking Holdings Inc. | 5.87 |
| CRH PLC Shs | 5.82 |
| Sanofi Ord | 4.80 |
| EssilorLuxottica Shs | 4.56 |
| Novartis AG Namen Akt | 4.54 |
| Adidas AG Adidas Agnamens Aktien O N | 4.04 |
| Deutsche Boerse AG Deutsche Borse Agnamens Aktien O N | 3.88 |
| Ericsson (Telefonaktiebolaget L.M.)-B - | 3.81 |
| Alcon Inc. ADR Act Nom | 3.80 |
| Total | 47.10 |
| Total investments: | 31 |

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 insurance cost for the guarantee is included in the investment management fee. 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 European companies 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.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

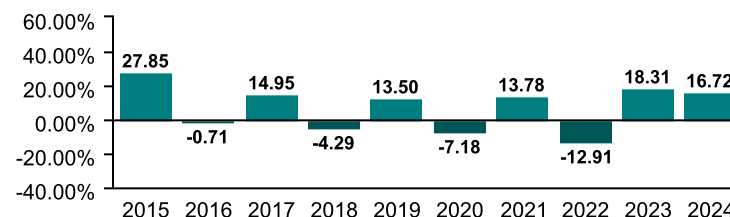
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$2,013.16 on December 31, 2024. This works out to an average of 7.25% 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 6 years and down in value 4 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.

European Equity

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 |
|-------------------------------|------------------------------------|--|
| Preferred series 2 FEL option | Up to 2% of the amount you invest. | <ul style="list-style-type: none"> •You and your financial security advisor determine the rate. •The fee is deducted from the amount you invest. It is paid as a commission. |

2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

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| Guarantee policy | Death benefit guarantee reset option (%) | Maturity guarantee reset option (%) |
|------------------------------|--|-------------------------------------|
| Maturity / death benefit (%) | Additional costs | |
| 75 / 75 | n/a | n/a |
| 75 / 100 | 0.21 | n/a |
| 100 / 100 | 0.21 | 0.27 |

Trailing commission

No trailing commission.

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?

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 Telephone - 1-888-252-1847

Far East Equity

Quick facts: **Date fund available:** May 14, 2012
Date fund created: November 25, 1997
Managed by: Canada Life Asset Management

Total fund value: \$5,207,449
Portfolio turnover rate: 31.07%

| Guarantee policy : Maturity / death benefit (%) | 75 / 75 | | | 75 / 100 | | | 100 / 100 | | |
|---|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|
| Series | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ |
| Preferred series 2: FEL option ¹ | -- | 28.17 | 5,443 | -- | 28.16 | 4,857 | -- | -- | -- |

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial

What does the fund invest in?

This segregated fund invests primarily in companies located or active in Asia or the Pacific Rim.

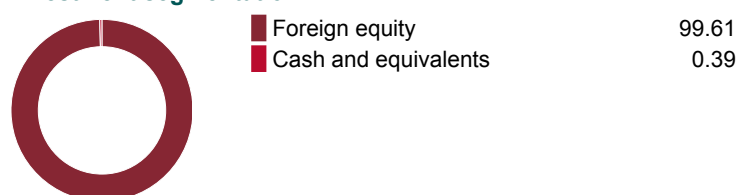
Top 10 investments

| | Assets % |
|--|--------------|
| Xtrackers MSCI India Swap UCITS ETF | 9.45 |
| Taiwan Semiconductor Manufacturing Co. Ltd. Twse Listed Stocks | 9.05 |
| Tencent Holdings Ltd.Par New Hkd 0.00002 | 4.59 |
| Samsung Electronics Co. Ltd. Samsungelectronics | 3.27 |
| iShares Core CSI 300 ETF | 3.23 |
| Alibaba Group Holding Ltd.New | 3.22 |
| MediaTek Inc. Twse Listed Stocks | 2.38 |
| Commonwealth Bank of Australia Ordinary Fully Paid | 2.12 |
| Amundi MSCI India UCITS ETF | 2.05 |
| BHP Group Ltd. Ordinary Fully Paid | 1.96 |
| Total | 41.33 |

Total investments:

244

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 insurance cost for the guarantee is included in the investment management fee. 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 Asian and Pacific Rim companies and is comfortable with moderate to high 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

In October 2015 Canada Life Asset Management Limited assumed portfolio management responsibilities from AGF Investments Inc. The performance before that date was achieved under the previous investment manager. 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, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

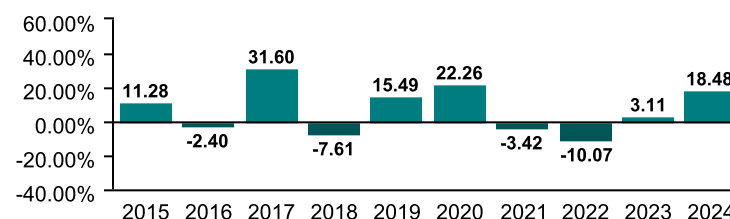
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,978.77 on December 31, 2024. This works out to an average of 7.06% a year.

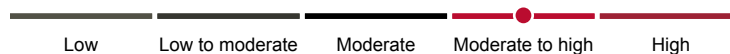
Year-by-year returns (%)

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 6 years and down in value 4 years.



How risky is it?

The risk rating for this fund is *Moderate to high*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

Far East Equity

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 |
|-------------------------------|------------------------------------|--|
| Preferred series 2 FEL option | Up to 2% of the amount you invest. | <ul style="list-style-type: none"> •You and your financial security advisor determine the rate. •The fee is deducted from the amount you invest. It is paid as a commission. |

2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

| Guarantee policy | Death benefit guarantee reset option (%) | Maturity guarantee reset option (%) |
|------------------------------|--|-------------------------------------|
| Maturity / death benefit (%) | Additional costs | |
| 75 / 75 | n/a | n/a |
| 75 / 100 | 0.21 | n/a |
| 100 / 100 | 0.21 | 0.27 |

Trailing commission

No trailing commission.

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:

The Canada Life Assurance Company
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 London, ON N6A 4K1
 Web - www.canadalife.com
 Email - isp_customer_care@canadalife.com
 Telephone - 1-888-252-1847

Emerging Markets Equity

Quick facts: **Date fund available:** May 14, 2012
Date fund created: December 12, 2000
Managed by: Mackenzie Investments

Total fund value: \$80,115,178
Portfolio turnover rate: 24.08%

| Guarantee policy : Maturity / death benefit (%) | 75 / 75 | | | 75 / 100 | | | 100 / 100 | | |
|---|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|
| Series | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ |
| Preferred series 2: FEL option ¹ | -- | 28.61 | 125,691 | -- | 28.61 | 24,376 | -- | 28.60 | 1,082 |

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

¹ FEL - Front-end load

MER - Management expense ratio

NAV - Net asset value

UOS - Units outstanding

Minimum investment

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25

•RRIF policies: \$10,000 initial

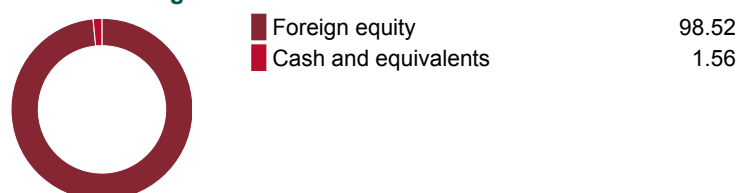
What does the fund invest in?

This segregated fund invests primarily in equities of companies operating in emerging markets currently through the Mackenzie Emerging Markets Fund.

Top 10 investments (of the underlying fund)

| | Assets % |
|--|--------------|
| Taiwan Semiconductor Manufacturing Co. Ltd. Twse Listed Stocks | 10.28 |
| Tencent Holdings Ltd.Par New Hkd 0.00002 | 5.01 |
| Hon Hai Precision Industry Co. Ltd. Twse Listed Stocks | 2.25 |
| China Tower Corporation Limited China Tower Registered Shares H 00788 | 1.83 |
| Geely Automobile Holdings Ltd. Shs | 1.82 |
| AAC Technologies Holdings Inc.New | 1.81 |
| Sunny Optical Technology (Group) Company Limited Shs | 1.78 |
| Pop Mart International Group Limited Usd Ord Shs | 1.76 |
| Kia Corp. Kiamotors | 1.75 |
| HD Korea Shipbuilding & Offshore Engineering Co., Ltd. Korea Shipbuilding & Offshore Engineering | 1.75 |
| Total | 30.04 |
| Total investments: | 138 |

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 insurance cost for the guarantee is included in the investment management fee. 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 companies in the emerging markets and is comfortable with moderate to high 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.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

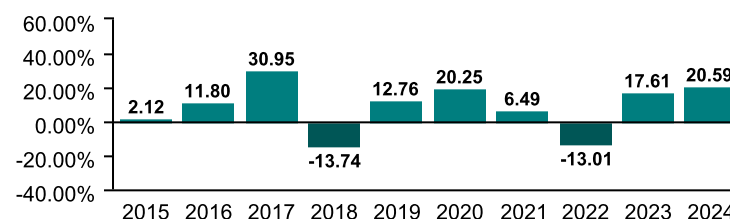
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$2,297.70 on December 31, 2024. This works out to an average of 8.67% a year.

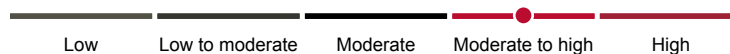
Year-by-year returns (%)

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 to high*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

Emerging Markets Equity

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 |
|-------------------------------|------------------------------------|--|
| Preferred series 2 FEL option | Up to 2% of the amount you invest. | <ul style="list-style-type: none"> You and your financial security advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission. |

2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

| Guarantee policy | Death benefit guarantee reset option (%) | Maturity guarantee reset option (%) |
|------------------------------|--|-------------------------------------|
| Maturity / death benefit (%) | Additional costs | |
| 75 / 75 | n/a | n/a |
| 75 / 100 | 0.21 | n/a |
| 100 / 100 | 0.21 | 0.27 |

Trailing commission

No trailing commission.

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.

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Global Resources

Quick facts: **Date fund available:** May 14, 2012
Date fund created: January 23, 1996
Managed by: Mackenzie Investments

Total fund value: \$20,014,352
Portfolio turnover rate: 44.42%

| Guarantee policy : Maturity / death benefit (%) | 75 / 75 | | | 75 / 100 | | | 100 / 100 | | |
|---|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|----------------------|-----------------------|------------------|
| Series | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ | MER (%) ¹ | NAV (\$) ¹ | UOS ¹ |
| Preferred series 2: FEL option ¹ | -- | 17.81 | 50,990 | -- | 17.81 | 25,552 | -- | -- | -- |

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

¹ FEL - Front-end load
 MER - Management expense ratio
 NAV - Net asset value
 UOS - Units outstanding

Minimum investment

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25
 •RRIF policies: \$10,000 initial

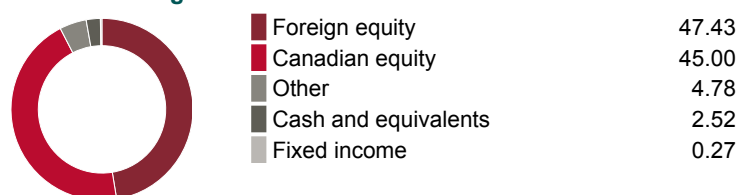
What does the fund invest in?

This segregated fund invests in global companies engaged in the energy and natural resource industries.

Top 10 investments

| | Assets % |
|---------------------------------|--------------|
| Tourmaline Oil Corp. | 4.36 |
| Shell PLC Repstg Ord Sh | 4.00 |
| TotalEnergies SE | 3.47 |
| Advantage Energy Ltd. | 3.28 |
| Williams Cos. Inc. (The) | 3.13 |
| BP PLC | 3.09 |
| Endeavour Mining PLC Shs | 2.79 |
| Canadian Natural Resources Ltd. | 2.46 |
| Interfor Corporation | 2.38 |
| Heidelberg Materials AG Shs | 2.18 |
| Total | 31.13 |
| Total investments: | 105 |

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 insurance cost for the guarantee is included in the investment management fee. 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 companies operating in the natural resource industries and is comfortable with higher risk due to investing solely in this one economic sector.

Notes

In October 2015 GLC Asset Management Group Ltd. assumed portfolio management responsibilities from AGF Investments Inc. In January 2021 Mackenzie Investments assumed portfolio management responsibilities from GLC Asset Management Group Ltd. and in May 2021 the fund objective changed from investing primarily in Canadian resource companies to global resource companies. The performance prior to the above dates were achieved under previous managers and/or investment objective.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

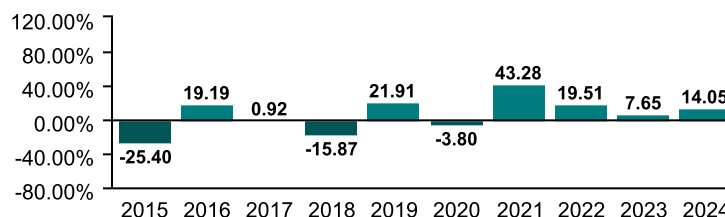
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,861.61 on December 31, 2024. This works out to an average of 6.41% a year.

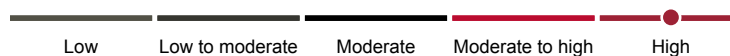
Year-by-year returns (%)

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 7 years and down in value 3 years.



How risky is it?

The risk rating for this fund is *High*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

Global Resources

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 |
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| Preferred series 2 FEL option | Up to 2% of the amount you invest. | <ul style="list-style-type: none"> •You and your financial security advisor determine the rate. •The fee is deducted from the amount you invest. It is paid as a commission. |

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Trailing commission

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3. Other fees

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