

Fund Facts Booklet

Canada Life Freedom Funds
and Marketwatch policies

Originally with London 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 investment fund information folder, contains individual *fund facts* for the investment 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 investment 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 investment fund contract, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it 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 at:

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

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Annual investment management fees

The following table shows the current investment management fee for each of our investment funds.

We have the right to change the investment management fees at any time. If we increase the investment management fee, we'll tell you in writing 60 days before we make the change.

Fund name	Investment management fee
Asset allocation funds	
Conservative Profile	2.20%
Moderate Profile	2.30%
Balanced Profile	2.40%
Advanced Profile	2.50%
Aggressive Profile	2.70%
Lifecycle profile funds	
Income Profile	2.30%
2010 Profile	2.30%
2015 Profile	2.30%
2020 Profile ¹	2.45%
2025 Profile ¹	2.55%
2030 Profile ¹	2.60%
2035 Profile ¹	2.60%
2040 Profile ¹	2.65%
2045 Profile ¹	2.65%
2050 Profile ¹	2.70%
Cash and cash equivalent funds	
Money Market	1.05%
Fixed income funds	
Diversified Fixed Income Profile	1.85%
Canadian Core Bond	1.65%
Canadian Core Plus Bond	1.70%
Mortgage	2.05%
Government Bond	1.65%
Balanced funds	
Canadian Fixed Income Balanced	1.85%
North American Balanced	2.30%
Canadian Growth Balanced	2.30%

Fund name	Investment management fee
Strategic Income	2.44%
Canadian Stock Balanced	2.24%
Canadian Value Balanced	2.45%
Fidelity Tactical Asset Allocation Income	2.45%
Global Strategic Income	2.35%
Canadian equity funds	
Canadian Equity Profile	2.60%
Equity Profile	2.70%
Canadian Low Volatility	2.45%
Canadian Value Equity	2.40%
Canadian Growth	2.40%
Canadian SRI Equity	2.45%
Canadian Equity	2.45%
Canadian Focused Growth	2.55%
Canadian Fundamental Equity	2.60%
Canadian Focused Stock	2.54%
Canadian Focused Value	2.54%
Canadian Focused Dividend	2.30%
Canadian Dividend	2.45%
Canadian Small-Mid Cap	2.55%
Canadian Small Cap Growth	2.90%
Canadian specialty and alternative funds	
Real Estate	2.69%
Precious Metals	3.00%
North American funds	
Global Small-Mid Cap Growth	2.59%
Science and Technology	2.67%
Foreign equity funds	
Global Equity Profile	2.85%
Global Low Volatility	2.59%
Foreign Equity	2.65%
Global Stock	2.65%
Global Growth Opportunities	2.75%

Fund name	Investment management fee
U.S. Growth	2.50%
U.S. All Cap Growth	2.65%
U.S. Mid Cap Growth	2.70%
International Equity	2.65%
International Stock	2.70%
Foreign specialty and alternative funds	
European Equity	2.65%
Far East Equity	2.80%
Global Resources	2.80%
¹ The investment management fee may be reviewed periodically and reduced as the fixed-income fund allocation increases.	

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Conservative Profile

Quick facts: **Date fund available:** October 18, 1999
Date fund created: October 18, 1999
Managed by: Canada Life Investment Management Ltd.

Total fund value: \$979,956,941
Portfolio turnover rate: 22.68%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	2.68	21.95	7,257,331

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

Minimum investment

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

What does the fund invest in?

This segregated fund, 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.

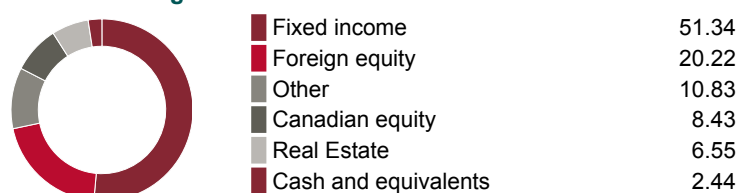
Top 10 investments

	Assets %
Canadian Core Plus Bond	19.01
Canadian Core Fixed Income	16.51
Mortgage	10.01
Real Estate	6.55
Unconstrained Fixed Income	4.31
Foreign Equity	3.92
Global Bond (Brandywine)	3.42
Foreign Bond (CLAM)	2.99
Long Term Bond	2.97
Canadian Value Equity	2.95
Total	72.64

Total investments:

26

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

A person who is investing for the medium to longer term, wants exposure to 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. Returns are after the MER has been deducted.

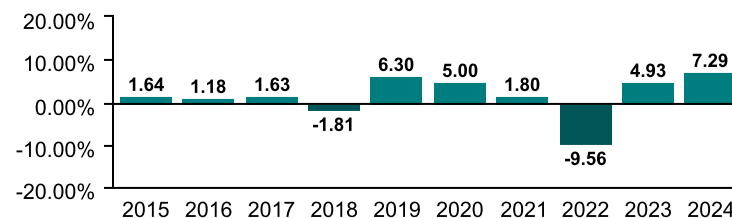
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,187.48 on December 31, 2024. This works out to an average of 1.73% 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 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.

Conservative Profile

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	2.68

Trailing commission

Canada Life pays a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the sales charge option you choose.

Sales charge option	Trailing commission
Back-end load units	Up to 0.50% of the value of your investment each year.
No-load units	Up to 1% of the value of your investment each year.

3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.

What if I change my mind?

You can change your mind and cancel the investment fund contract, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

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 London, ON N6A 4K1
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 Telephone - 1-888-252-1847

Moderate Profile

Quick facts: **Date fund available:** October 18, 1999
Date fund created: October 18, 1999
Managed by: Canada Life Investment Management Ltd.

Total fund value: \$1,359,537,409
Portfolio turnover rate: 24.00%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	2.78	24.10	6,114,528

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

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

What does the fund invest in?

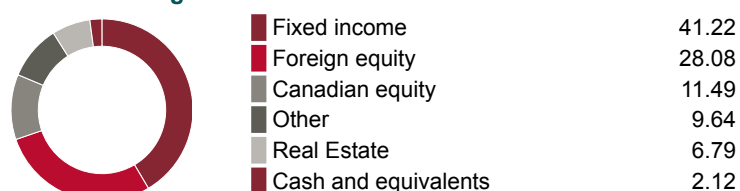
This segregated fund, through investments in other funds, invests primarily in fixed-income securities but includes Canadian and foreign equities. It targets an asset mix of 60 per cent fixed income and 40 per cent equities.

Top 10 investments

	Assets %
Canadian Core Plus Bond	14.98
Canadian Core Fixed Income	12.72
Mortgage	8.67
Real Estate	6.79
Canadian Value Equity	4.06
Canadian Focused Dividend	4.06
Canadian Growth	4.05
Foreign Equity	3.98
U.S. Value Stock	3.75
U.S. Growth	3.62
Total	66.68

Total investments: **26**

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

A person who is investing for the medium to longer term, wants exposure to 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. Returns are after the MER has been deducted.

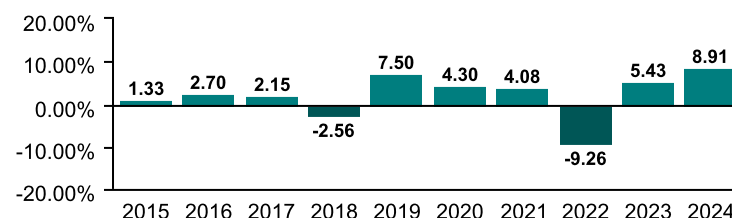
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,259.50 on December 31, 2024. This works out to an average of 2.33% 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.

Moderate Profile

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	2.78

Trailing commission

Canada Life pays a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the sales charge option you choose.

Sales charge option	Trailing commission
Back-end load units	Up to 0.50% of the value of your investment each year.
No-load units	Up to 1% of the value of your investment each year.

3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.

What if I change my mind?

You can change your mind and cancel the investment fund contract, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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

Balanced Profile

Quick facts: **Date fund available:** October 18, 1999
Date fund created: October 18, 1999
Managed by: Canada Life Investment Management Ltd.

Total fund value: \$1,866,937,893
Portfolio turnover rate: 17.42%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	2.89	26.07	8,224,387

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

Minimum investment

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

What does the fund invest in?

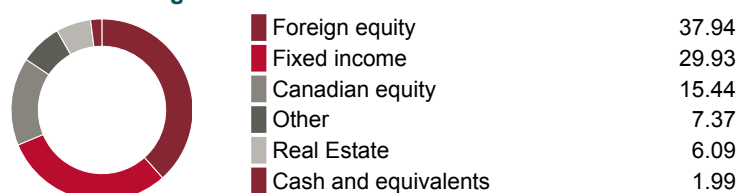
This segregated fund, through investments in other funds, invests primarily in Canadian and foreign equities but includes fixed-income securities. It targets an asset mix of 40 per cent fixed income and 60 per cent equities.

Top 10 investments

	Assets %
Canadian Core Plus Bond	11.96
Canadian Core Fixed Income	9.50
Mortgage	6.38
Real Estate	6.09
U.S. Value Stock	5.47
Global Bond (Brandywine)	5.11
Canadian Value Equity	4.94
Canadian Focused Dividend	4.93
Canadian Growth	4.72
U.S. Growth	4.67
Total	63.77

Total investments: **25**

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

A person who is investing for the medium to longer term, wants exposure to 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. Returns are after the MER has been deducted.

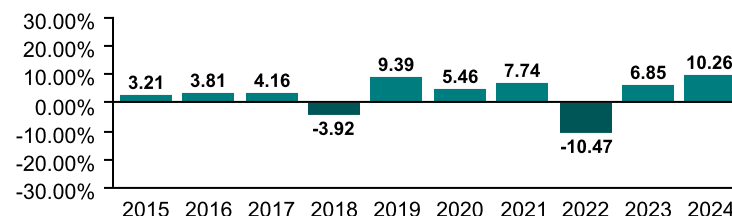
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,405.70 on December 31, 2024. This works out to an average of 3.46% 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 Profile

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	2.89

Trailing commission

Canada Life pays a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the sales charge option you choose.

Sales charge option	Trailing commission
Back-end load units	Up to 0.50% of the value of your investment each year.
No-load units	Up to 1% of the value of your investment each year.

3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.

What if I change my mind?

You can change your mind and cancel the investment fund contract, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

For more information

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

Advanced Profile

Quick facts: **Date fund available:** October 18, 1999
Date fund created: October 18, 1999
Managed by: Canada Life Investment Management Ltd.

Total fund value: \$870,703,298
Portfolio turnover rate: 14.91%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	3.00	30.16	4,001,568

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

Minimum investment

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

What does the fund invest in?

This segregated fund, 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.

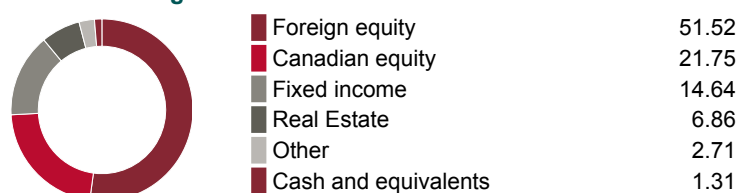
Top 10 investments

	Assets %
Canadian Core Plus Bond	9.27
U.S. Value Stock	7.51
Real Estate	6.86
Canadian Value Equity	6.79
Canadian Focused Dividend	6.78
Canadian Growth	6.51
U.S. Growth	6.42
American Growth	5.38
International Opportunity (JPMorgan)	5.01
U.S. Dividend	4.69
Total	65.22

Total investments:

25

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

A person who is investing for the medium to longer term, wants exposure to 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. Returns are after the MER has been deducted.

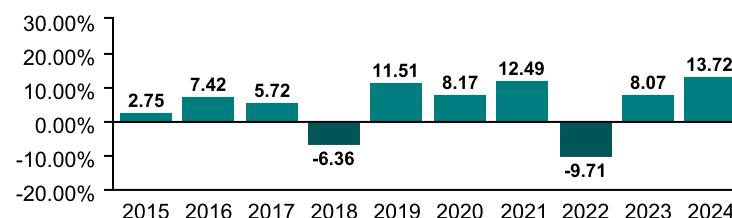
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,645.12 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 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 Profile

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	3.00

Trailing commission

Canada Life pays a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the sales charge option you choose.

Sales charge option	Trailing commission
Back-end load units	Up to 0.50% of the value of your investment each year.
No-load units	Up to 1% of the value of your investment each year.

3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.

What if I change my mind?

You can change your mind and cancel the investment fund contract, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

For more information

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

Aggressive Profile

Quick facts: **Date fund available:** October 18, 1999
Date fund created: October 18, 1999
Managed by: Canada Life Investment Management Ltd.

Total fund value: \$770,582,238
Portfolio turnover rate: 18.97%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	3.21	35.91	3,903,497

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

Minimum investment

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

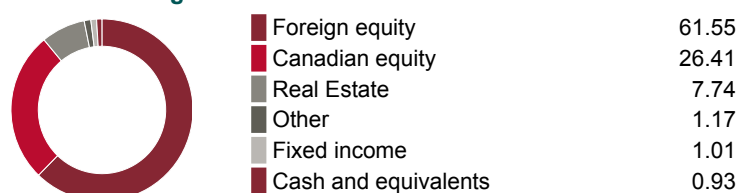
What does the fund invest in?

This segregated fund, 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 %
U.S. Value Stock	9.03
Canadian Value Equity	8.18
Canadian Focused Dividend	8.17
Canadian Growth	7.83
Real Estate	7.74
U.S. Growth	7.69
American Growth	6.83
U.S. Dividend	6.45
International Opportunity (JPMorgan)	6.04
International Equity (Setanta)	5.54
Total	73.50
Total investments:	19

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

A person who is investing for the medium to longer term, wants exposure to 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. Returns are after the MER has been deducted.

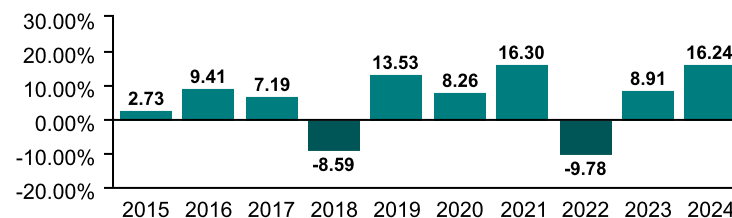
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,798.13 on December 31, 2024. This works out to an average of 6.04% 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 Profile

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	3.21

Trailing commission

Canada Life pays a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the sales charge option you choose.

Sales charge option	Trailing commission
Back-end load units	Up to 0.50% of the value of your investment each year.
No-load units	Up to 1% of the value of your investment each year.

3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.

What if I change my mind?

You can change your mind and cancel the investment fund contract, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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 Telephone - 1-888-252-1847

Income Profile

Quick facts: **Date fund available:** December 4, 2006
Date fund created: December 4, 2006
Managed by: Canada Life Investment Management Ltd.

Total fund value: \$32,079,872
Portfolio turnover rate: 25.05%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	2.79	15.32	268,055

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

Minimum investment

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

What does the fund invest in?

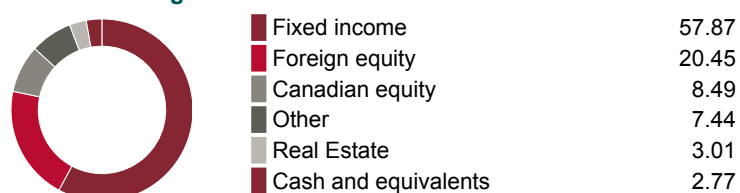
This segregated fund, through investments in other funds, invests primarily in fixed-income securities but includes Canadian and foreign equities. It targets an asset mix of 64 per cent fixed income and 36 per cent equities.

Top 10 investments

	Assets %
Core Plus Bond (Mackenzie)	23.02
Canadian Core Fixed Income	19.11
Mortgage	6.75
Unconstrained Fixed Income	5.01
Global Bond (Brandywine)	4.05
Foreign Equity	3.97
Canadian Value Equity	3.47
Canadian Focused Dividend	3.47
Foreign Bond (CLAM)	3.01
Real Estate	3.01
Total	74.87

Total investments: **23**

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

A person who is investing for the medium to longer term, wants exposure to multi-managers in one fund with a target of no more than 36 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. Returns are after the MER has been deducted.

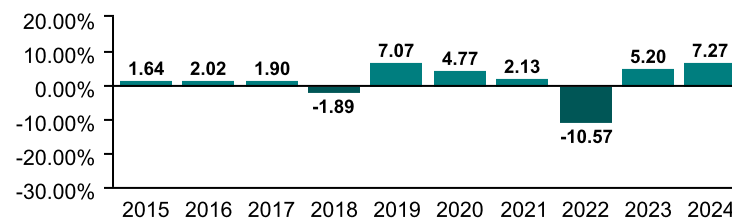
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,198.69 on December 31, 2024. This works out to an average of 1.83% 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.

Income Profile

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	2.79

Trailing commission

Canada Life pays a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the sales charge option you choose.

Sales charge option	Trailing commission
Back-end load units	Up to 0.50% of the value of your investment each year.
No-load units	Up to 1% of the value of your investment each year.

3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.

What if I change my mind?

You can change your mind and cancel the investment fund contract, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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2010 Profile

Quick facts: **Date fund available:** December 4, 2006
Date fund created: December 4, 2006
Managed by: Canada Life Investment Management Ltd.

Total fund value: \$9,195,888
Portfolio turnover rate: 29.86%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	2.77	15.09	4,335

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

Minimum investment

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

What does the fund invest in?

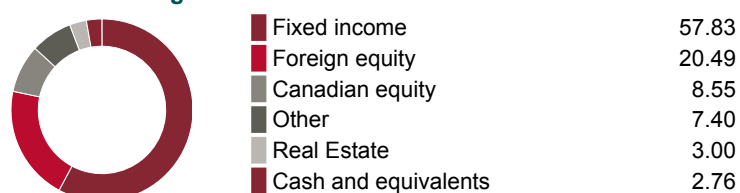
This segregated fund, through investments in other funds, invests primarily in fixed-income securities and Canadian and foreign equities. This fund has reached its target date. We may close the fund at any time and transfer the assets to the Income Profile Fund.

Top 10 investments

	Assets %
Core Plus Bond (Mackenzie)	22.99
Canadian Core Fixed Income	19.08
Mortgage	6.71
Unconstrained Fixed Income	5.01
Global Bond (Brandywine)	4.05
Foreign Equity	3.97
Canadian Value Equity	3.49
Canadian Focused Dividend	3.49
Foreign Bond (CLAM)	3.00
Real Estate	3.00
Total	74.79

Total investments: **23**

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

A person who is investing for the medium to longer term, wants exposure to multi-managers in one fund with a target of no more than 36 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. Returns are after the MER has been deducted.

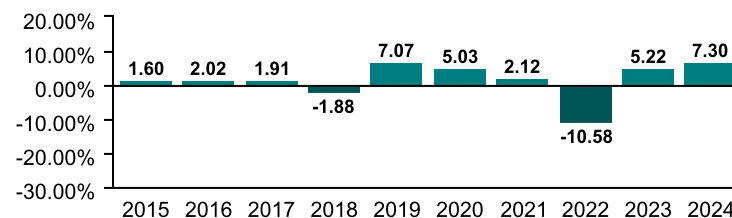
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,201.75 on December 31, 2024. This works out to an average of 1.85% 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.

2010 Profile

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	2.77

Trailing commission

Canada Life pays a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the sales charge option you choose.

Sales charge option	Trailing commission
Back-end load units	Up to 0.50% of the value of your investment each year.
No-load units	Up to 1% of the value of your investment each year.

3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.

What if I change my mind?

You can change your mind and cancel the investment fund contract, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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2015 Profile

Quick facts: **Date fund available:** December 4, 2006
Date fund created: December 4, 2006
Managed by: Canada Life Investment Management Ltd.

Total fund value: \$22,605,503
Portfolio turnover rate: 26.55%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	2.80	14.69	22,465

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

Minimum investment

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

What does the fund invest in?

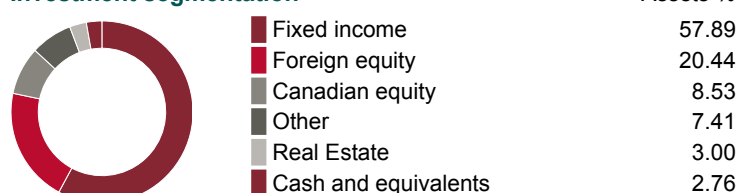
This segregated fund, through investments in other funds, invests primarily in fixed-income securities and Canadian and foreign equities. This fund has reached its target date. We may close the fund at any time and transfer the assets to the Income Profile Fund.

Top 10 investments

	Assets %
Core Plus Bond (Mackenzie)	23.01
Canadian Core Fixed Income	19.10
Mortgage	6.72
Unconstrained Fixed Income	5.01
Global Bond (Brandywine)	4.05
Foreign Equity	3.95
Canadian Value Equity	3.48
Canadian Focused Dividend	3.48
Long Term Bond	3.01
Foreign Bond (CLAM)	3.00
Total	74.81

Total investments: **23**

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

A person who is investing for the medium to longer term, wants exposure to multi-managers in one fund with a target of no more than 36 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. Returns are after the MER has been deducted.

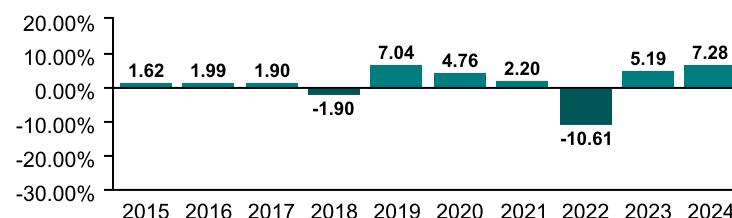
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,197.68 on December 31, 2024. This works out to an average of 1.82% 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.

2015 Profile

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	2.80

Trailing commission

Canada Life pays a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the sales charge option you choose.

Sales charge option	Trailing commission
Back-end load units	Up to 0.50% of the value of your investment each year.
No-load units	Up to 1% of the value of your investment each year.

3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.

What if I change my mind?

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 Telephone - 1-888-252-1847

2020 Profile

Quick facts: **Date fund available:** December 4, 2006
Date fund created: December 4, 2006
Managed by: Canada Life Investment Management Ltd.

Total fund value: \$117,797,431
Portfolio turnover rate: 29.49%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	2.94	14.78	99,892

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

Minimum investment

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

What does the fund invest in?

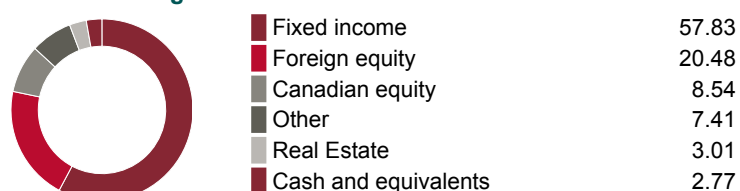
This segregated fund, through investments in other funds, invests primarily in fixed-income securities and Canadian and foreign equities. The fund automatically evolves to a more conservative asset mix over time to match the policyowner's investment horizon.

Top 10 investments

	Assets %
Core Plus Bond (Mackenzie)	22.99
Canadian Core Fixed Income	19.08
Mortgage	6.72
Unconstrained Fixed Income	5.01
Global Bond (Brandywine)	4.06
Foreign Equity	3.97
Canadian Value Equity	3.49
Canadian Focused Dividend	3.48
Real Estate	3.01
Foreign Bond (CLAM)	3.00
Total	74.81

Total investments: **23**

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

A person planning for retirement around 2020 and want exposure to multi-managers in one fund that evolves to a more conservative asset mix over time and are comfortable with low risk.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted.

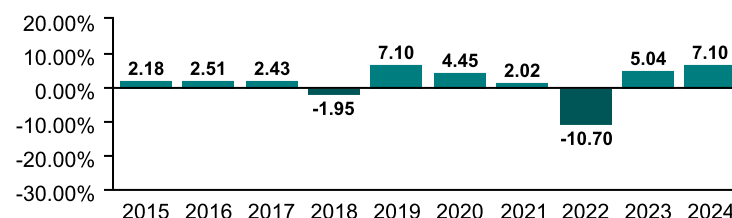
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,206.07 on December 31, 2024. This works out to an average of 1.89% 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**.



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

2020 Profile

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	2.94

Trailing commission

Canada Life pays a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the sales charge option you choose.

Sales charge option	Trailing commission
Back-end load units	Up to 0.50% of the value of your investment each year.
No-load units	Up to 1% of the value of your investment each year.

3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.

What if I change my mind?

You can change your mind and cancel the investment fund contract, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

For more information

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 Telephone - 1-888-252-1847

2025 Profile

Quick facts: **Date fund available:** December 4, 2006
Date fund created: December 4, 2006
Managed by: Canada Life Investment Management Ltd.

Total fund value: \$337,166,169
Portfolio turnover rate: 35.69%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	3.07	15.92	75,096

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

Minimum investment

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

What does the fund invest in?

This segregated fund, through investments in other funds, invests primarily in fixed-income securities and Canadian and foreign equities. The fund automatically evolves to a more conservative asset mix over time to match the policyowner's investment horizon.

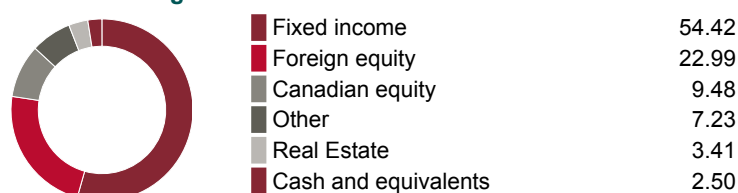
Top 10 investments

	Assets %
Core Plus Bond (Mackenzie)	23.60
Canadian Core Fixed Income	15.77
Mortgage	6.36
Unconstrained Fixed Income	4.26
Foreign Equity	4.09
Global Bond (Brandywine)	3.59
Real Estate	3.41
Canadian Growth	3.36
Canadian Focused Dividend	3.32
Canadian Value Equity	3.32
Total	71.08

Total investments:

25

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

A person planning for retirement around 2025 and want exposure to multi-managers in one fund that evolves to a more conservative asset mix over time and are comfortable with low risk.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted.

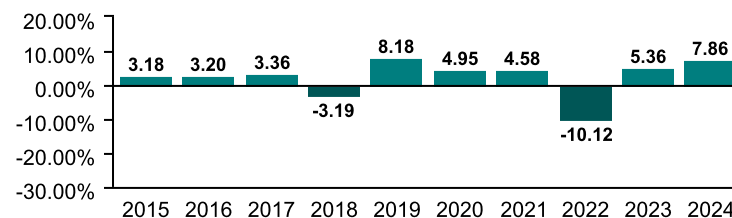
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,291.97 on December 31, 2024. This works out to an average of 2.59% 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.

2025 Profile

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	3.07

Trailing commission

Canada Life pays a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the sales charge option you choose.

Sales charge option	Trailing commission
Back-end load units	Up to 0.50% of the value of your investment each year.
No-load units	Up to 1% of the value of your investment each year.

3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.

What if I change my mind?

You can change your mind and cancel the investment fund contract, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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2030 Profile

Quick facts: **Date fund available:** December 4, 2006
Date fund created: December 4, 2006
Managed by: Canada Life Investment Management Ltd.

Total fund value: \$473,652,545
Portfolio turnover rate: 35.88%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	3.12	17.32	81,661

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

Minimum investment

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

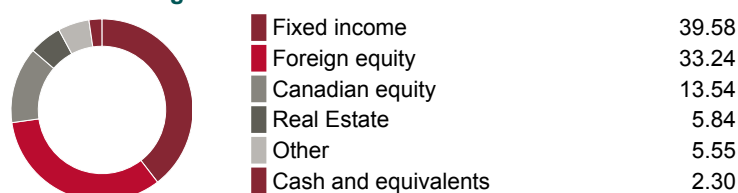
What does the fund invest in?

This segregated fund, through investments in other funds, invests primarily in fixed-income securities and Canadian and foreign equities. The fund automatically evolves to a more conservative asset mix over time to match the policyowner's investment horizon.

Top 10 investments

	Assets %
Core Plus Bond (Mackenzie)	17.64
Canadian Core Fixed Income	11.46
Real Estate	5.84
Global Bond (Brandywine)	5.24
U.S. Value Stock	4.73
Mortgage	4.61
Canadian Value Equity	4.57
Canadian Focused Dividend	4.56
Canadian Growth	4.40
U.S. Growth	4.34
Total	67.39
Total investments:	26

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

A person planning for retirement around 2030 and want exposure to multi-managers in one fund that evolves to a more conservative asset mix over time and are 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. Returns are after the MER has been deducted.

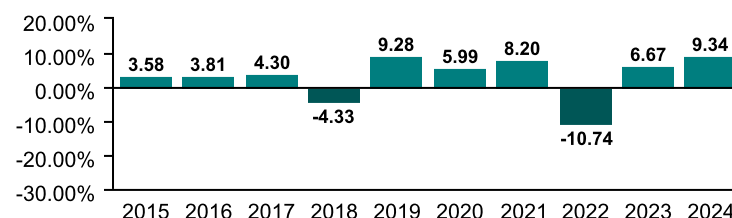
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,399.68 on December 31, 2024. This works out to an average of 3.42% 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.

2030 Profile

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	3.12

Trailing commission

Canada Life pays a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the sales charge option you choose.

Sales charge option	Trailing commission
Back-end load units	Up to 0.50% of the value of your investment each year.
No-load units	Up to 1% of the value of your investment each year.

3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.

What if I change my mind?

You can change your mind and cancel the investment fund contract, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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For more information

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2035 Profile

Quick facts: **Date fund available:** December 4, 2006
Date fund created: December 4, 2006
Managed by: Canada Life Investment Management Ltd.

Total fund value: \$543,796,282
Portfolio turnover rate: 29.21%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	3.11	19.14	81,437

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

Minimum investment

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

What does the fund invest in?

This segregated fund, through investments in other funds, invests primarily in fixed-income securities and Canadian and foreign equities. The fund automatically evolves to a more conservative asset mix over time to match the policyowner's investment horizon.

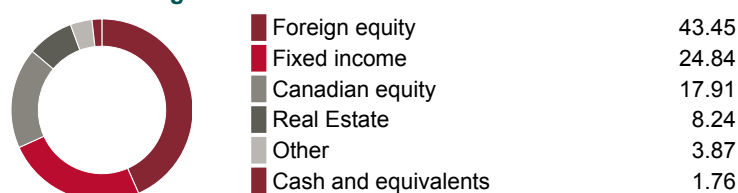
Top 10 investments

	Assets %
Core Plus Bond (Mackenzie)	12.03
Real Estate	8.24
Canadian Core Fixed Income	7.10
U.S. Value Stock	6.28
Canadian Value Equity	5.66
Canadian Focused Dividend	5.66
Canadian Growth	5.45
U.S. Growth	5.34
American Growth	4.46
International Opportunity (JPMorgan)	4.19
Total	64.41

Total investments:

26

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

A person planning for retirement around 2035 and want exposure to multi-managers in one fund that evolves to a more conservative asset mix over time and are 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. Returns are after the MER has been deducted.

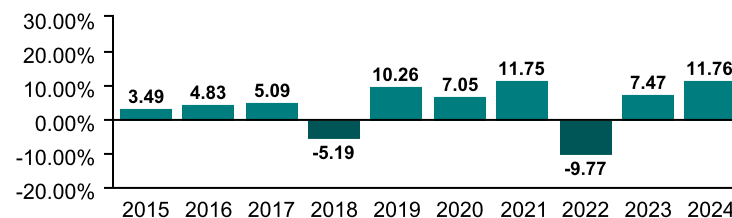
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,545.12 on December 31, 2024. This works out to an average of 4.45% 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.

2035 Profile

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	3.11

Trailing commission

Canada Life pays a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the sales charge option you choose.

Sales charge option	Trailing commission
Back-end load units	Up to 0.50% of the value of your investment each year.
No-load units	Up to 1% of the value of your investment each year.

3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.

What if I change my mind?

You can change your mind and cancel the investment fund contract, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

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 Telephone - 1-888-252-1847

2040 Profile

Quick facts: **Date fund available:** December 4, 2006
Date fund created: December 4, 2006
Managed by: Canada Life Investment Management Ltd.

Total fund value: \$535,382,701
Portfolio turnover rate: 25.19%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	3.14	20.69	50,179

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

Minimum investment

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

What does the fund invest in?

This segregated fund, through investments in other funds, invests primarily in fixed-income securities and Canadian and foreign equities. The fund automatically evolves to a more conservative asset mix over time to match the policyowner's investment horizon.

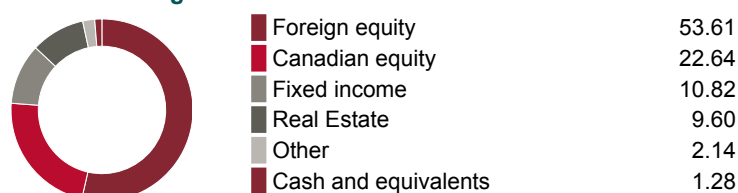
Top 10 investments

	Assets %
Real Estate	9.60
U.S. Value Stock	7.78
Canadian Value Equity	7.03
Canadian Focused Dividend	7.02
Canadian Growth	6.81
U.S. Growth	6.63
American Growth	5.61
International Opportunity (JPMorgan)	5.26
Core Plus Bond (Mackenzie)	5.19
U.S. Dividend	5.01
Total	65.94

Total investments:

25

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

A person planning for retirement around 2040 and want exposure to multi-managers in one fund that evolves to a more conservative asset mix over time and are 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. Returns are after the MER has been deducted.

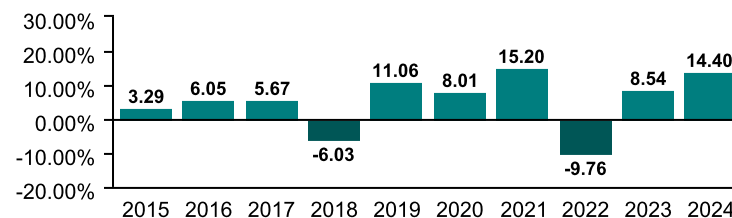
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,684.18 on December 31, 2024. This works out to an average of 5.35% 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.

2040 Profile

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	3.14

Trailing commission

Canada Life pays a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the sales charge option you choose.

Sales charge option	Trailing commission
Back-end load units	Up to 0.50% of the value of your investment each year.
No-load units	Up to 1% of the value of your investment each year.

3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.

What if I change my mind?

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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

2045 Profile

Quick facts: **Date fund available:** December 4, 2006
Date fund created: December 4, 2006
Managed by: Canada Life Investment Management Ltd.

Total fund value: \$542,502,502
Portfolio turnover rate: 22.51%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	3.16	21.17	15,711

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

Minimum investment

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

What does the fund invest in?

This segregated fund, through investments in other funds, invests primarily in fixed-income securities and Canadian and foreign equities. The fund automatically evolves to a more conservative asset mix over time to match the policyowner's investment horizon.

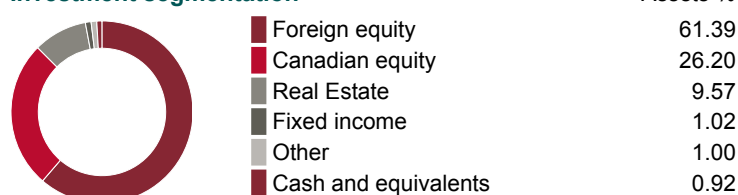
Top 10 investments

	Assets %
Real Estate	9.57
U.S. Value Stock	8.94
Canadian Value Equity	8.09
Canadian Focused Dividend	8.09
Canadian Growth	7.78
U.S. Growth	7.60
American Growth	6.73
U.S. Dividend	6.42
International Opportunity (JPMorgan)	6.06
International Equity (Setanta)	5.62
Total	74.90

Total investments:

18

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

A person planning for retirement around 2045 and want exposure to multi-managers in one fund that evolves to a more conservative asset mix over time and are comfortable with moderate risk.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted.

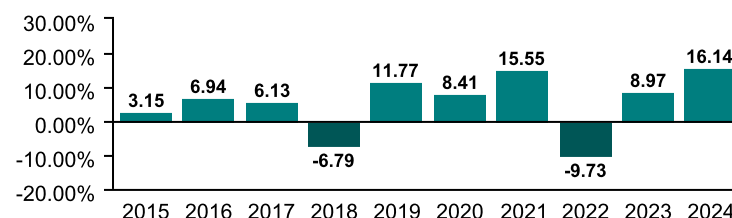
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,745.19 on December 31, 2024. This works out to an average of 5.73% 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 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.

2045 Profile

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	3.16

Trailing commission

Canada Life pays a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the sales charge option you choose.

Sales charge option	Trailing commission
Back-end load units	Up to 0.50% of the value of your investment each year.
No-load units	Up to 1% of the value of your investment each year.

3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.

What if I change my mind?

You can change your mind and cancel the investment fund contract, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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2050 Profile

Quick facts: **Date fund available:** December 4, 2006
Date fund created: December 4, 2006
Managed by: Canada Life Investment Management Ltd.

Total fund value: \$524,953,193
Portfolio turnover rate: 22.20%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	3.25	21.05	9,233

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

Minimum investment

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

What does the fund invest in?

This segregated fund, through investments in other funds, invests primarily in fixed-income securities and Canadian and foreign equities. The fund automatically evolves to a more conservative asset mix over time to match the policyowner's investment horizon.

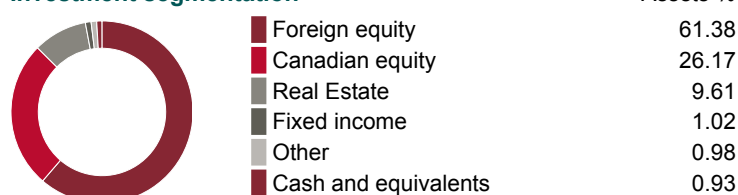
Top 10 investments

	Assets %
Real Estate	9.61
U.S. Value Stock	8.92
Canadian Value Equity	8.08
Canadian Focused Dividend	8.08
Canadian Growth	7.77
U.S. Growth	7.58
American Growth	6.72
U.S. Dividend	6.41
International Opportunity (JPMorgan)	6.05
International Equity (Setanta)	5.65
Total	74.87

Total investments:

18

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

A person planning for retirement around 2050 and want exposure to multi-managers in one fund that evolves to a more conservative asset mix over time and are comfortable with moderate risk.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted.

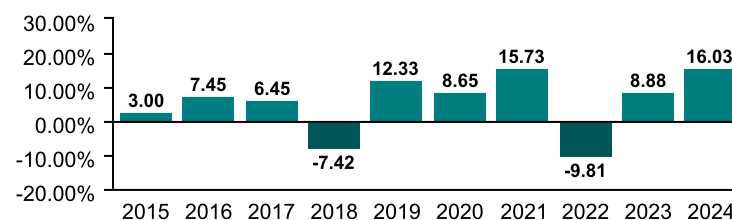
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,755.18 on December 31, 2024. This works out to an average of 5.79% 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 *Moderate*.



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

2050 Profile

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	3.25

Trailing commission

Canada Life pays a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the sales charge option you choose.

Sales charge option	Trailing commission
Back-end load units	Up to 0.50% of the value of your investment each year.
No-load units	Up to 1% of the value of your investment each year.

3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.

What if I change my mind?

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Money Market

Quick facts: **Date fund available:** November 1, 1988
Date fund created: November 1, 1988
Managed by: Mackenzie Investments

Total fund value: \$873,907,465
Portfolio turnover rate: 30.00%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	1.36	27.28	1,868,378

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

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

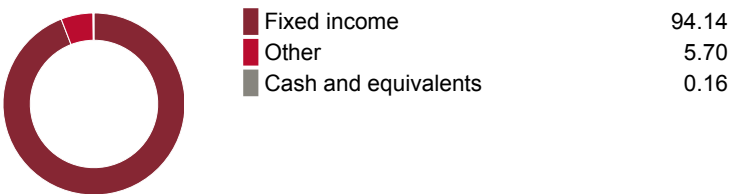
What does the fund invest in?

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

Top 10 investments

	Assets %
National Bank of Canada (FRN), 1/24/2025	5.79
Bank of Montreal, 2.37%, 2/3/2025	4.01
Bank of Nova Scotia (The) (FRN), 3/24/2025	3.79
Royal Bank of Canada, 3.37%, 9/29/2025	3.21
Vancouver Airport Fuel Facilities Corporation, 2.17%, 6/23/2025	2.96
John Deere Financial Inc., 2.41%, 1/14/2025	2.49
National Bank of Canada, 10/20/2025	2.41
Royal Bank of Canada, 3.4%, 3/24/2025	2.28
407 International Inc., 1.8%, 5/22/2025	2.16
Sumitomo Mitsui Banking Corp. of Canada, 2/3/2025	2.12
Total	31.22
Total investments:	107

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

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

How has the fund performed?

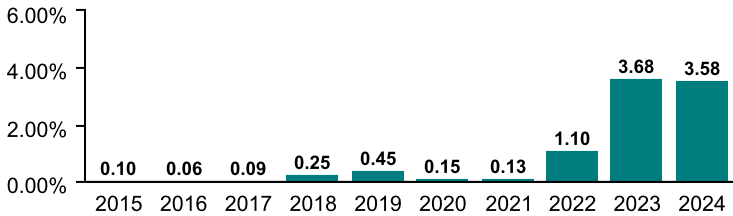
This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted.
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,099.17 on December 31, 2024. This works out to an average of 0.95% a year.

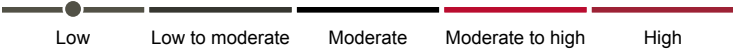
Year-by-year returns (%)

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 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 and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	1.36

Trailing commission

Canada Life pays a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the sales charge option you choose.

Sales charge option	Trailing commission
Back-end load units	Up to 0.50% of the value of your investment each year.
No-load units	Up to 1% of the value of your investment each year.

3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.

What if I change my mind?

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Diversified Fixed Income Profile

Quick facts: **Date fund available:** November 5, 2001
Date fund created: November 5, 2001
Managed by: Canada Life Investment Management Ltd.

Total fund value: \$81,738,849
Portfolio turnover rate: 40.77%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	2.30	15.69	682,296

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

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

What does the fund invest in?

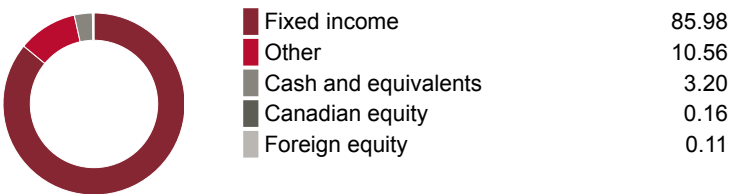
This segregated fund, through investments in other funds, invests primarily in Canadian fixed-income securities. It targets an asset mix of 100 per cent fixed income.

Top 10 investments

	Assets %
Canadian Core Plus Bond	30.91
Canadian Core Fixed Income	27.77
Mortgage	9.88
Long Term Bond	7.78
Unconstrained Fixed Income	6.82
Global Bond (Brandywine)	4.91
Foreign Bond (CLAM)	4.90
Real Return Bond	3.72
Private Credit (Northleaf)	2.09
Global Inflation-Linked Fixed Income	1.22

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 MER includes the insurance cost for the guarantee. For details, please refer to the information folder and contract.

Who is this fund for?

A person who is investing for the medium to longer term, wants exposure to 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. Returns are after the MER has been deducted.

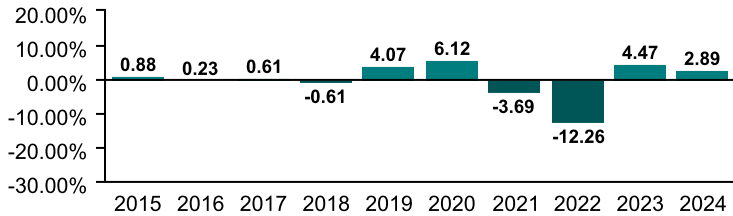
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,014.13 on December 31, 2024. This works out to an average of 0.14% a year.

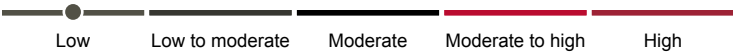
Year-by-year returns (%)

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 7 years and down in value 3 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 Profile

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	2.30

Trailing commission

Canada Life pays a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the sales charge option you choose.

Sales charge option	Trailing commission
Back-end load units	Up to 0.50% of the value of your investment each year.
No-load units	Up to 1% of the value of your investment each year.

3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.

What if I change my mind?

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Canadian Core Bond

Quick facts: **Date fund available:** December 31, 1961
Date fund created: December 31, 1961
Managed by: Mackenzie Investments

Total fund value: \$514,460,915
Portfolio turnover rate: 89.27%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	2.04	366.22	83,018

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

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

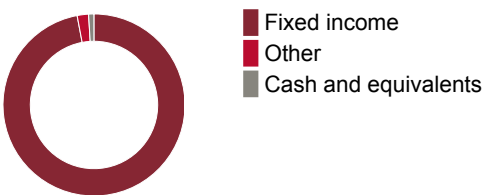
What does the fund invest in?

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

Top 10 investments

	Assets %
Gov. of Canada, 3%, 6/1/2034	8.35
Province of Quebec, 4.4%, 12/1/2055	3.53
Province of Ontario, 3.8%, 12/2/2034	3.21
Gov. of Canada, 3.25%, 12/1/2034	2.53
Province of Ontario, 4.6%, 12/2/2055	2.30
United States Treasury Note RR, 2.13%, 2/15/2054	2.19
Province of Quebec, 4.45%, 9/1/2034	1.87
Gov. of Canada, 2.75%, 12/1/2055	1.66
Province of Ontario, 4.15%, 6/2/2034	1.64
Province of Alberta, 3.1%, 6/1/2050	1.48
Total	28.75
Total investments:	1471

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

A person who is investing for the medium to longer term and seeking 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. Returns are after the MER has been deducted.

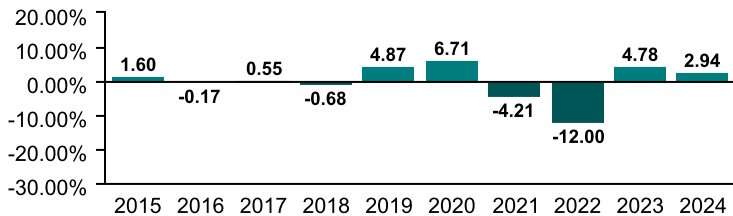
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,030.44 on December 31, 2024. This works out to an average of 0.30% a year.

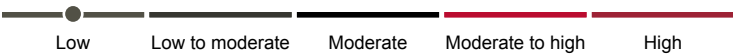
Year-by-year returns (%)

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 6 years and down in value 4 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 and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	2.04

Trailing commission

Canada Life pays a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the sales charge option you choose.

Sales charge option	Trailing commission
Back-end load units	Up to 0.50% of the value of your investment each year.
No-load units	Up to 1% of the value of your investment each year.

3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.

What if I change my mind?

You can change your mind and cancel the investment fund contract, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

For more information

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 Telephone - 1-888-252-1847

Canadian Core Plus Bond

Quick facts: **Date fund available:** July 27, 1998
Date fund created: July 27, 1998
Managed by: Mackenzie Investments

Total fund value: \$760,642,224
Portfolio turnover rate: 3.40%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	2.13	17.15	741,523

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

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

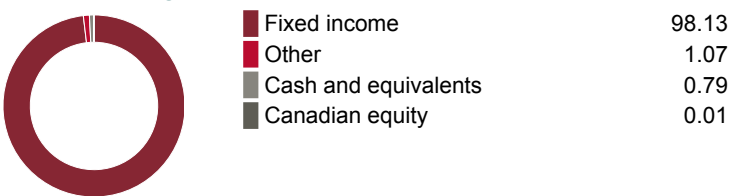
What does the fund invest in?

This segregated fund invests primarily in Canadian and foreign fixed-income securities currently through the Canada Life Canadian Core Plus Bond mutual fund.

Top 10 investments (of the underlying fund)

	Assets %
Gov. of Canada, 2.75%, 12/1/2055	4.92
Province of Ontario, 3.8%, 12/2/2034	4.09
Gov. of Canada, 3%, 6/1/2034	3.63
United States Treasury Bill RR, 0.13%, 4/15/2025	3.56
Province of Ontario, 4.15%, 6/2/2034	3.35
Province of Quebec, 4.4%, 12/1/2055	2.62
United States Treasury Note RR, 2.13%, 2/15/2054	2.53
Province of Ontario, 4.6%, 12/2/2055	2.52
Province of Quebec, 4.45%, 9/1/2034	1.73
Rogers Communications Inc., 5%, 12/17/2081	1.63
Total	30.56
Total investments:	1567

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

A person who is investing for the medium to longer term and seeking 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. Returns are after the MER has been deducted.

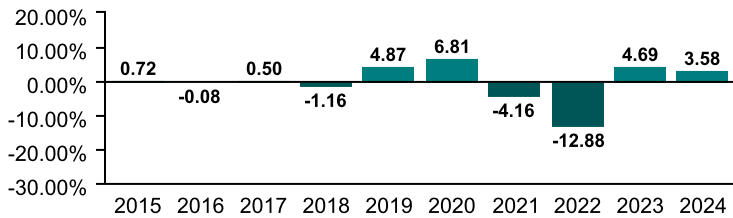
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,013.81 on December 31, 2024. This works out to an average of 0.14% a year.

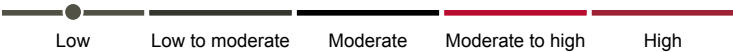
Year-by-year returns (%)

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 6 years and down in value 4 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 and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	2.13

Trailing commission

Canada Life pays a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the sales charge option you choose.

Sales charge option	Trailing commission
Back-end load units	Up to 0.50% of the value of your investment each year.
No-load units	Up to 1% of the value of your investment each year.

3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.

What if I change my mind?

You can change your mind and cancel the investment fund contract, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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For more information

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 Telephone - 1-888-252-1847

Mortgage

Quick facts: **Date fund available:** July 31, 1969
Date fund created: July 31, 1969
Managed by: The Canada Life Assurance Company

Total fund value: \$972,944,104
Portfolio turnover rate: 22.62%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	2.49	223.07	100,529

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

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

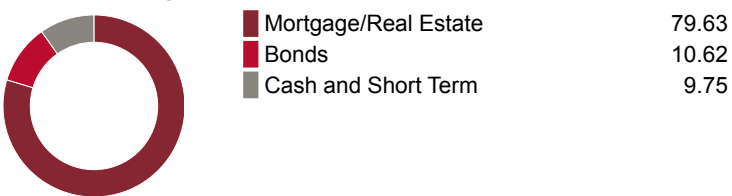
What does the fund invest in?

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

Top 10 investments

	Assets %
Cash and short-term deposits	9.56
Government of Canada 1.50% 06-01-2031	2.52
2615985 Ontario Inc.	2.32
Government of Canada 0.50% 12-01-2030	2.11
Government of Canada 2.00% 06-01-2032	2.00
BPP CA Industrial Owner LP (Montreal)	1.99
Canada Housing Trust No. 1 2.10% 09-15-2029	1.97
Crestpoint Real Estate (121 King) Inc. & Ontario Holdings Ltd.	1.90
Canada Housing Trust No. 1 2.90% 12-15-2029	1.63
9325875 Canada Inc. & Jawl Enterprises Ltd.	1.60
Total	27.60
Total investments:	117

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

A person who is investing for the medium to longer term and seeking 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. Returns are after the MER has been deducted.

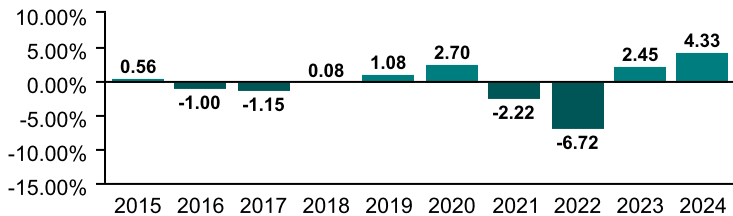
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$996.85 on December 31, 2024. This works out to an average of -0.03% a year.

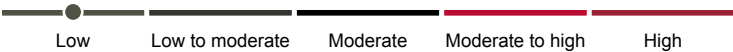
Year-by-year returns (%)

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 6 years and down in value 4 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.

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 and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	2.49

Trailing commission

Canada Life pays a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the sales charge option you choose.

Sales charge option	Trailing commission
Back-end load units	Up to 0.50% of the value of your investment each year.
No-load units	Up to 1% of the value of your investment each year.

3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.

What if I change my mind?

You can change your mind and cancel the investment fund contract, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

For more information

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

Government Bond

Quick facts: **Date fund available:** July 27, 1998
Date fund created: July 27, 1998
Managed by: Mackenzie Investments

Total fund value: \$22,245,498
Portfolio turnover rate: 37.93%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	2.04	15.60	237,316

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

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

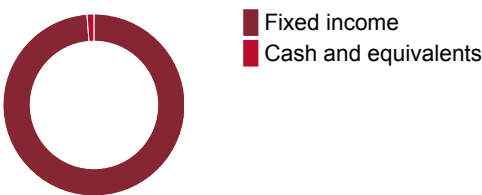
What does the fund invest in?

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

Top 10 investments

	Assets %
Gov. of Canada, 3.25%, 9/1/2028	23.70
Canada Housing Trust No.1, 1.9%, 9/15/2026	23.55
Province of Ontario, 4.15%, 6/2/2034	17.52
Canada Housing Trust No.1, 2.55%, 3/15/2025	9.32
Gov. of Canada, 4%, 3/1/2029	6.61
Canada Housing Trust No.1, 3.1%, 6/15/2028	4.03
Province of Ontario, 3.8%, 12/2/2034	3.39
Province of Quebec, 2.75%, 9/1/2027	2.83
Province of Manitoba, 2.55%, 6/2/2026	2.24
Province of British Columbia, 2.3%, 6/18/2026	1.58
Total	94.78
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 MER includes the insurance cost for the guarantee. For details, please refer to the information folder and contract.

Who is this fund for?

A person who is investing for the medium to longer term and seeking 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. Returns are after the MER has been deducted.

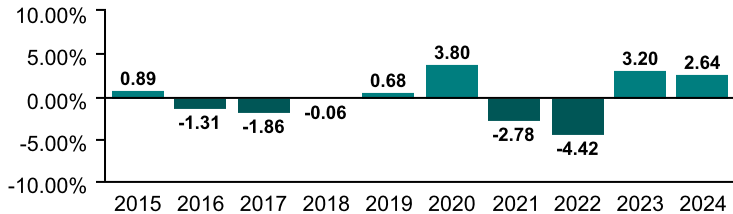
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,004.50 on December 31, 2024. This works out to an average of 0.04% a year.

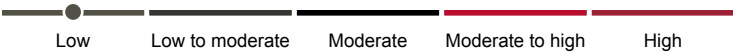
Year-by-year returns (%)

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 5 years and down in value 5 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 and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	2.04

Trailing commission

Canada Life pays a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the sales charge option you choose.

Sales charge option	Trailing commission
Back-end load units	Up to 0.50% of the value of your investment each year.
No-load units	Up to 1% of the value of your investment each year.

3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.

What if I change my mind?

You can change your mind and cancel the investment fund contract, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

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Canadian Fixed Income Balanced

Quick facts: **Date fund available:** July 27, 1998
Date fund created: July 27, 1998
Managed by: Mackenzie Investments

Total fund value: \$357,316,201
Portfolio turnover rate: 59.23%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	2.26	29.03	2,567,497

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

Minimum investment

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

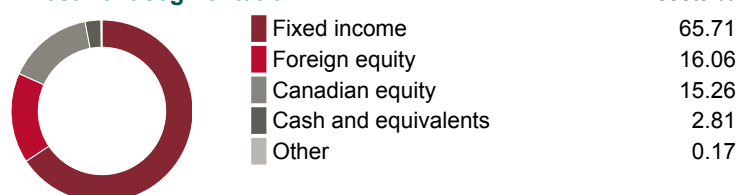
What does the fund invest in?

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

Top 10 investments

	Assets %
Province of Ontario, 4.15%, 6/2/2034	3.11
Province of Quebec, 4.4%, 12/1/2055	2.44
Gov. of Canada, 2.75%, 12/1/2055	2.43
Province of Ontario, 3.8%, 12/2/2034	2.43
United States Treasury Bill RR, 0.13%, 4/15/2025	2.25
Gov. of Canada, 3%, 6/1/2034	2.09
United States Treasury Note RR, 2.13%, 2/15/2054	1.74
United States Treasury Bill, 2/6/2025	1.67
Province of Quebec, 4.45%, 9/1/2034	1.36
Royal Bank of Canada	1.23
Total	20.75
Total investments:	1498

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

A person who is investing for the medium to longer term and seeking potential for interest income and modest growth from 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. Returns are after the MER has been deducted.

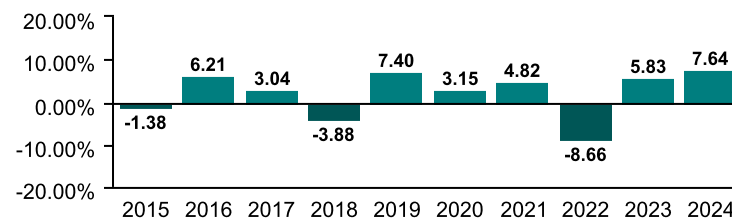
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,253.47 on December 31, 2024. This works out to an average of 2.28% 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 7 years and down in value 3 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 and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	2.26

Trailing commission

Canada Life pays a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the sales charge option you choose.

Sales charge option	Trailing commission
Back-end load units	Up to 0.50% of the value of your investment each year.
No-load units	Up to 1% of the value of your investment each year.

3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.

What if I change my mind?

You can change your mind and cancel the investment fund contract, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

For more information

The *Fund Facts* may not contain all the information you need. Please read the contract and the information folder or you may contact us at:

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 Telephone - 1-888-252-1847

North American Balanced

Quick facts: **Date fund available:** July 27, 1998
Date fund created: July 27, 1998
Managed by: Mackenzie Investments

Total fund value: \$63,574,033
Portfolio turnover rate: 45.98%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	2.75	24.63	287,493

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

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

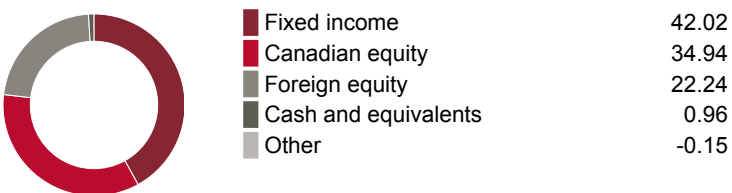
What does the fund invest in?

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

Top 10 investments

	Assets %
Royal Bank of Canada	2.76
Gov. of Canada, 3%, 6/1/2034	2.55
Province of Ontario, 3.8%, 12/2/2034	2.52
Gov. of Canada, 3.25%, 12/1/2034	2.28
Province of Ontario, 4.15%, 6/2/2034	1.79
Toronto-Dominion Bank Com New	1.63
Province of Quebec, 4.4%, 12/1/2055	1.38
Apple Inc.	1.31
Canadian Natural Resources Ltd.	1.28
Canadian Pacific Kansas City Limited	1.26
Total	18.75
Total investments:	2087

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

A person who is investing for the medium to longer term and seeking exposure to bonds and 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. Returns are after the MER has been deducted.

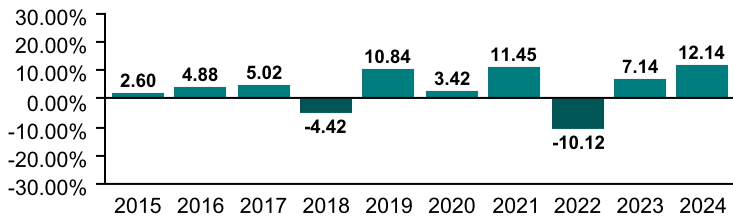
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,490.34 on December 31, 2024. This works out to an average of 4.07% a year.

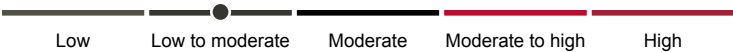
Year-by-year returns (%)

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 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 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 and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	2.75

Trailing commission

Canada Life pays a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the sales charge option you choose.

Sales charge option	Trailing commission
Back-end load units	Up to 0.50% of the value of your investment each year.
No-load units	Up to 1% of the value of your investment each year.

3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.

What if I change my mind?

You can change your mind and cancel the investment fund contract, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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Canadian Growth Balanced

Quick facts: **Date fund available:** July 27, 1998
Date fund created: July 27, 1998
Managed by: Mackenzie Investments

Total fund value: \$111,735,499
Portfolio turnover rate: 66.71%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	2.73	29.33	360,804

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

Minimum investment

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

What does the fund invest in?

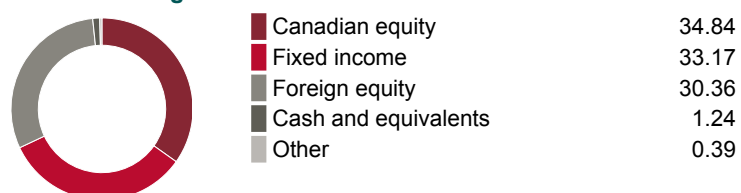
This segregated fund invests primarily in Canadian fixed-income securities and stocks with exposure to foreign stocks.

Top 10 investments

	Assets %
Royal Bank of Canada	3.48
Stantec Inc.	3.12
Brookfield Asset Management Ltd. CI A Ltd Vtg Shs	2.95
Aon PLCCI A	2.93
Intact Financial Corporation	2.65
Microsoft Corp.	2.59
Loblaw Cos. Ltd.	2.55
Roper Technologies Inc.	2.24
TMX Group Limited	2.14
Waste Connections Inc.	2.14
Total	26.78

Total investments: **1363**

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

A person who is investing for the medium to longer term and seeking exposure to bonds and 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. Returns are after the MER has been deducted.

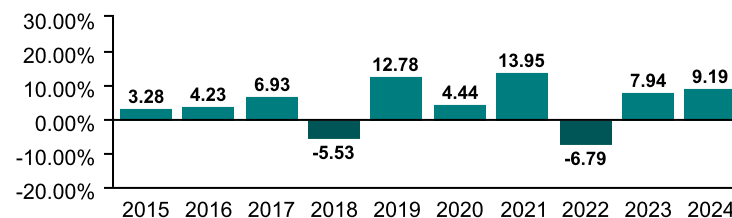
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,603.57 on December 31, 2024. This works out to an average of 4.84% 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 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 and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	2.73

Trailing commission

Canada Life pays a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the sales charge option you choose.

Sales charge option	Trailing commission
Back-end load units	Up to 0.50% of the value of your investment each year.
No-load units	Up to 1% of the value of your investment each year.

3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.

What if I change my mind?

You can change your mind and cancel the investment fund contract, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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Strategic Income

Quick facts: **Date fund available:** July 27, 1998
Date fund created: July 27, 1998
Managed by: Mackenzie Investments

Total fund value: \$1,087,384,374
Portfolio turnover rate: 0.08%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	2.95	29.06	842,232

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

Minimum investment

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

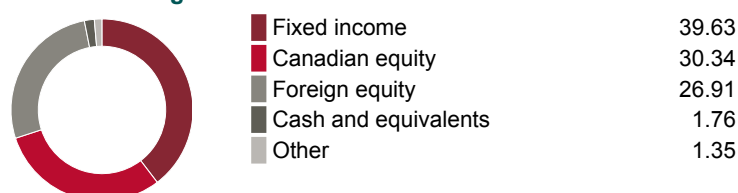
What does the fund invest in?

This segregated fund invests primarily in fixed-income and/or income-oriented equity securities anywhere in the world currently through the Canada Life Strategic Income mutual fund.

Top 10 investments (of the underlying fund)

	Assets %
Royal Bank of Canada	2.44
Bank of Montreal	1.58
Toronto-Dominion Bank Com New	1.57
Microsoft Corp.	1.44
Canadian Natural Resources Ltd.	1.32
Apple Inc.	1.24
Canadian Pacific Kansas City Limited	1.19
Enbridge Inc.	1.13
Sun Life Financial Inc.	1.08
Agnico-Eagle Mines Ltd.	0.97
Total	13.95
Total investments:	2557

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

A person who is investing for the medium to longer term and seeking exposure to stocks and bonds 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. Returns are after the MER has been deducted.

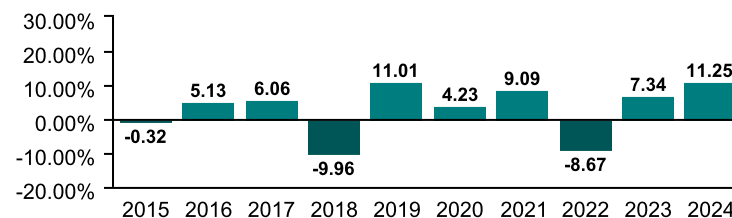
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,377.67 on December 31, 2024. This works out to an average of 3.26% 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 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.

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 and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	2.95

Trailing commission

Canada Life pays a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the sales charge option you choose.

Sales charge option	Trailing commission
Back-end load units	Up to 0.50% of the value of your investment each year.
No-load units	Up to 1% of the value of your investment each year.

3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.

What if I change my mind?

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 Telephone - 1-888-252-1847

Canadian Stock Balanced

Quick facts: **Date fund available:** July 27, 1998
Date fund created: July 27, 1998
Managed by: Mackenzie Investments

Total fund value: \$149,247,168
Portfolio turnover rate: 28.49%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	2.69	32.37	718,581

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

Minimum investment

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

What does the fund invest in?

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

Top 10 investments

	Assets %
Brookfield Corporation VtgCI A	3.97
Intact Financial Corporation	3.89
Restaurant Brands International Inc.	2.92
Royal Bank of Canada	2.88
Emera Inc.	2.84
Visa Inc. Com CI A	2.84
Alimentation Couche-Tard Inc.	2.73
Williams Cos. Inc. (The)	2.71
Microsoft Corp.	2.70
Alphabet Inc. Cap Stk CI C	2.67
Total	30.14

Total investments:

536

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

A person who is investing for the medium to longer term and seeking exposure to bonds and 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. Returns are after the MER has been deducted.

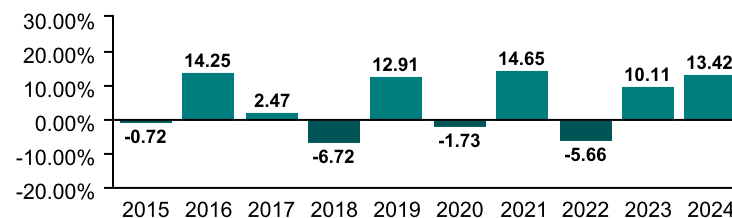
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,624.87 on December 31, 2024. This works out to an average of 4.97% 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.

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 and will depend on the sales charge option you choose.

1. Sales charges

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

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Guarantee option	MER (Annual rate as a % of the fund's value)
All options	2.69

Trailing commission

Canada Life pays a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the sales charge option you choose.

Sales charge option	Trailing commission
Back-end load units	Up to 0.50% of the value of your investment each year.
No-load units	Up to 1% of the value of your investment each year.

3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.

What if I change my mind?

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Canadian Value Balanced

Quick facts: **Date fund available:** July 27, 1998
Date fund created: July 27, 1998
Managed by: Beutel, Goodman & Company Ltd.

Total fund value: \$1,454,672,700
Portfolio turnover rate: 49.33%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	2.94	35.40	2,342,353

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

Minimum investment

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

What does the fund invest in?

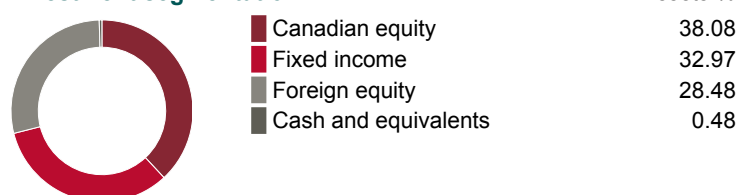
This segregated fund invests primarily in Canadian fixed-income securities and stocks with exposure to foreign stocks.

Top 10 investments

	Assets %
Toronto-Dominion Bank Com New	3.00
Royal Bank of Canada	2.99
Gov. of Canada, 3%, 6/1/2034	2.24
Bank of Montreal	2.22
RB Global, Inc	1.90
Metro Inc.	1.55
Gov. of Canada, 3.25%, 12/1/2034	1.55
Canadian National Railway Company	1.44
Alimentation Couche-Tard Inc.	1.43
Gen Digital Inc.	1.37
Total	19.69

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 MER includes the insurance cost for the guarantee. For details, please refer to the information folder and contract.

Who is this fund for?

A person who is investing for the medium to longer term and seeking exposure to bonds and 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. Returns are after the MER has been deducted.

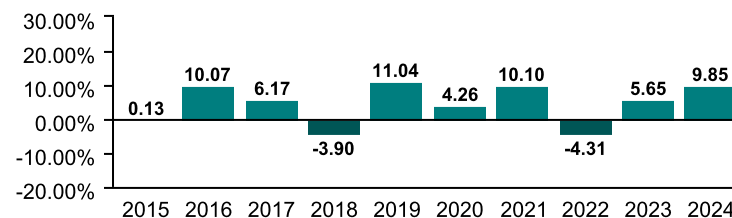
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,591.81 on December 31, 2024. This works out to an average of 4.76% 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.



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 and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	2.94

Trailing commission

Canada Life pays a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the sales charge option you choose.

Sales charge option	Trailing commission
Back-end load units	Up to 0.50% of the value of your investment each year.
No-load units	Up to 1% of the value of your investment each year.

3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.

What if I change my mind?

You can change your mind and cancel the investment fund contract, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

For more information

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 Telephone - 1-888-252-1847

Fidelity Tactical Asset Allocation Income

Quick facts: **Date fund available:** July 27, 1998
Date fund created: July 27, 1998
Managed by: Fidelity Investments Canada ULC

Total fund value: \$98,510,603
Portfolio turnover rate: 3.13%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	3.01	26.54	474,597

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

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

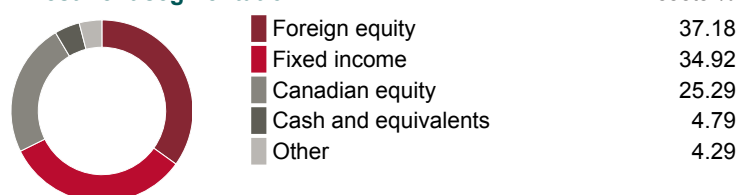
What does the fund invest in?

This segregated fund invests primarily in fixed-income securities and stocks anywhere in the world currently through the Fidelity Tactical Asset Allocation Income Fund.

Top 10 investments (of the underlying fund)

	Assets %
iShares Trust - iShares Core S&P Total U.S. Stock Market	13.04
ETF Core S&P Total U S Stk Mkt Etf	
Fidelity Global Core Plus Bond ETF Unit Ser L	12.67
VanEck ETF Trust - VanEck J.P. Morgan EM Local	
Currency Bond ETF J P Morgan Emerging Mkts Loc	3.06
Currency Bd Etf New	
iShares Comex Gold Trust ETF	2.15
Gov. of Canada, 0.03%, 6/1/2034	1.08
Royal Bank of Canada	1.00
Fidelity Covington Trust - Fidelity MSCI Energy Index ETF	
Msci Energy Index Etf	0.98
Gov. of Canada, 4%, 12/1/2031	0.79
Gov. of Canada, 2.75%, 6/1/2033	0.75
Gov. of Canada, 1.5%, 12/1/2044	0.73
Total	36.24
Total investments:	2048

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

A person who is investing for the medium to longer term and seeking exposure to Canadian and 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.

Notes

Effective November 2016 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 before that date was achieved under a 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. Returns are after the MER has been deducted.

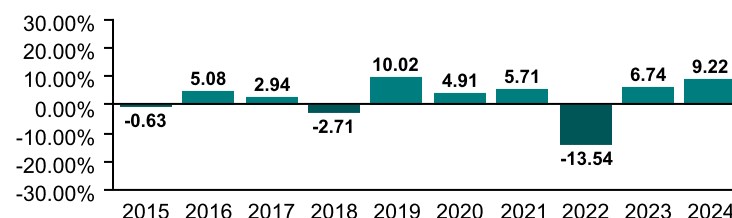
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,286.14 on December 31, 2024. This works out to an average of 2.55% 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 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.

Fidelity Tactical Asset Allocation 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 and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	3.01

Trailing commission

Canada Life pays a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the sales charge option you choose.

Sales charge option	Trailing commission
Back-end load units	Up to 0.50% of the value of your investment each year.
No-load units	Up to 1% of the value of your investment each year.

3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.

What if I change my mind?

You can change your mind and cancel the investment fund contract, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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 Telephone - 1-888-252-1847

Global Strategic Income

Quick facts: **Date fund available:** November 5, 2001
Date fund created: November 5, 2001
Managed by: Mackenzie Investments

Total fund value: \$81,434,515
Portfolio turnover rate: 9.82%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	2.85	23.70	456,125

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

Minimum investment

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

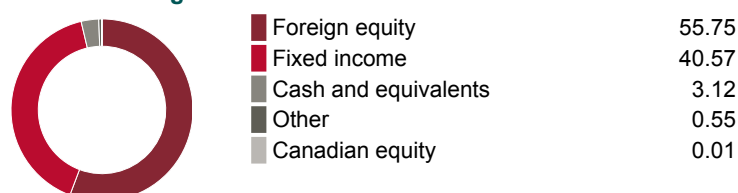
What does the fund invest in?

This segregated fund invests primarily in fixed-income 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 MER includes the insurance cost for the guarantee. For details, please refer to the information folder and contract.

Who is this fund for?

A person who is investing for the medium to longer term and seeking exposure to 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.

Notes

Effective November 2016 the investment objective changed from investing primarily in fixed-income securities and stocks in Canada to anywhere in the world. The performance before that date was achieved under a 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. Returns are after the MER has been deducted.

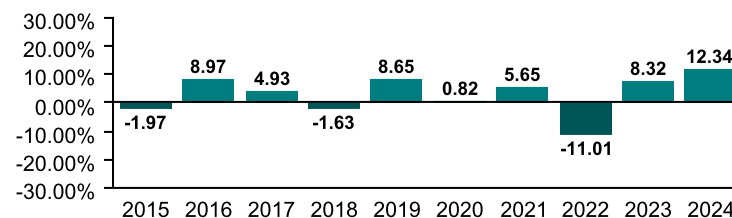
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,381.95 on December 31, 2024. This works out to an average of 3.29% 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.

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 and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

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

Trailing commission

Canada Life pays a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the sales charge option you choose.

Sales charge option	Trailing commission
Back-end load units	Up to 0.50% of the value of your investment each year.
No-load units	Up to 1% of the value of your investment each year.

3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.

What if I change my mind?

You can change your mind and cancel the investment fund contract, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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 Telephone - 1-888-252-1847

Canadian Equity Profile

Quick facts: **Date fund available:** November 5, 2001
Date fund created: November 5, 2001
Managed by: Canada Life Investment Management Ltd.

Total fund value: \$19,623,545
Portfolio turnover rate: 29.56%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	3.12	33.92	252,451

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

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

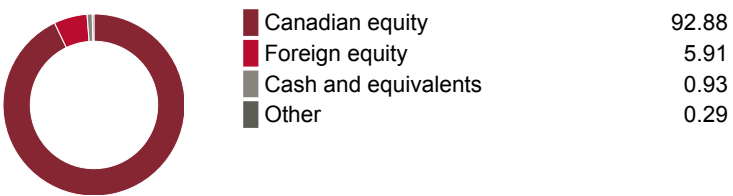
What does the fund invest in?

This segregated fund, 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 Focused Dividend	22.52
Pure Canadian Equity (Beutel Goodman)	22.52
Canadian Value Equity	22.51
Canadian Growth	22.45
Canadian Small-Mid Cap	10.00
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 MER includes the insurance cost for the guarantee. For details, please refer to the information folder and contract.

Who is this fund for?

A person who is investing for the longer term, 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. Returns are after the MER has been deducted.

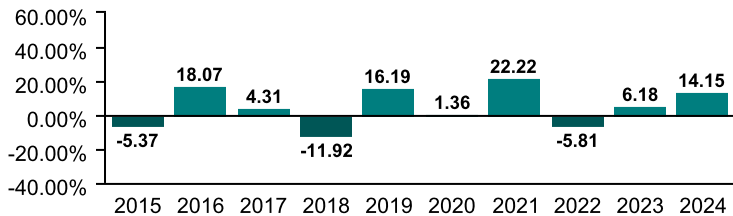
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,686.94 on December 31, 2024. This works out to an average of 5.37% 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 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 Equity Profile

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	3.12

Trailing commission

Canada Life pays a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the sales charge option you choose.

Sales charge option	Trailing commission
Back-end load units	Up to 0.50% of the value of your investment each year.
No-load units	Up to 1% of the value of your investment each year.

3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.

What if I change my mind?

You can change your mind and cancel the investment fund contract, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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 Telephone - 1-888-252-1847

Equity Profile

Quick facts: **Date fund available:** December 4, 2006
Date fund created: December 4, 2006
Managed by: Canada Life Investment Management Ltd.

Total fund value: \$10,746,468
Portfolio turnover rate: 41.66%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	3.23	22.71	58,263

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

Minimum investment

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

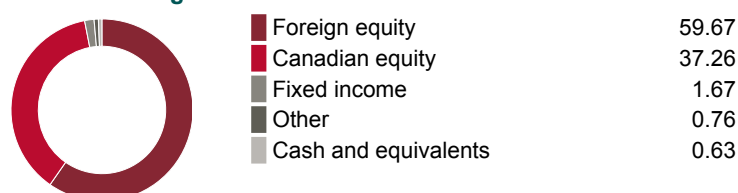
What does the fund invest in?

This segregated fund, 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 %
Canadian Focused Dividend	12.02
Canadian Value Equity	11.02
Canadian Growth	10.99
U.S. Value Stock	8.47
U.S. Growth	8.43
American Growth	7.98
Emerging Markets	7.60
Global Dividend	6.99
International Equity (Setanta)	6.03
Canadian Small-Mid Cap	6.00
Total	85.53
Total investments:	13

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

A person who is investing for the longer term, 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. Returns are after the MER has been deducted.

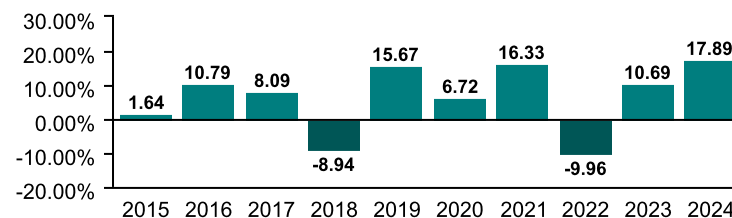
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,870.19 on December 31, 2024. This works out to an average of 6.46% 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.

Equity Profile

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	3.23

Trailing commission

Canada Life pays a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the sales charge option you choose.

Sales charge option	Trailing commission
Back-end load units	Up to 0.50% of the value of your investment each year.
No-load units	Up to 1% of the value of your investment each year.

3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.

What if I change my mind?

You can change your mind and cancel the investment fund contract, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

For more information

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 Telephone - 1-888-252-1847

Canadian Low Volatility

Quick facts: **Date fund available:** July 27, 1998
Date fund created: July 27, 1998
Managed by: Mackenzie Investments

Total fund value: \$40,333,389
Portfolio turnover rate: 55.11%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	2.92	31.88	198,398

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

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

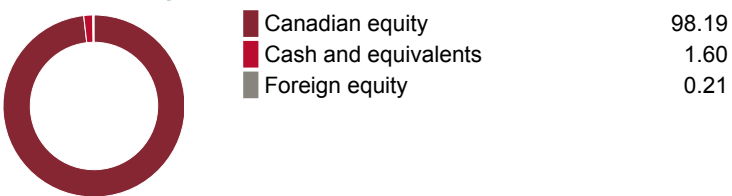
What does the fund invest in?

This segregated fund invests primarily in Canadian stocks 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 %
Sun Life Financial Inc.	4.06
Intact Financial Corporation	3.08
Royal Bank of Canada	3.06
Manulife Financial Corporation	2.91
Bank of Nova Scotia (The)	2.80
Enbridge Inc.	2.75
Metro Inc.	2.68
Thomson Reuters Corp. Com No Par	2.50
Fortis Inc.	2.50
Toronto-Dominion Bank Com New	2.46
Total	28.79
Total investments:	84

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of stocks, 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. Returns are after the MER has been deducted.

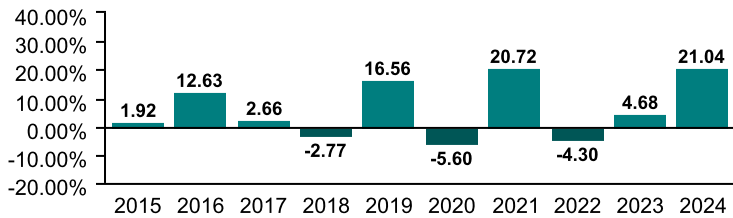
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,845.62 on December 31, 2024. This works out to an average of 6.32% 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 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 and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	2.92

Trailing commission

Canada Life pays a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the sales charge option you choose.

Sales charge option	Trailing commission
Back-end load units	Up to 0.50% of the value of your investment each year.
No-load units	Up to 1% of the value of your investment each year.

3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.

What if I change my mind?

You can change your mind and cancel the investment fund contract, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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Canadian Value Equity

Quick facts: **Date fund available:** December 31, 1961
Date fund created: December 31, 1961
Managed by: Mackenzie Investments

Total fund value: \$1,160,826,903
Portfolio turnover rate: 13.37%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	2.87	1,161.37	108,213

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

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

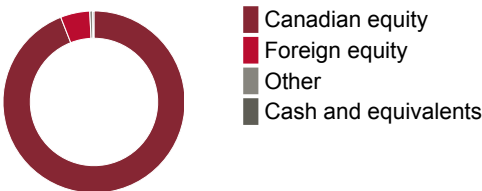
What does the fund invest in?

This segregated fund invests primarily in Canadian stocks.

Top 10 investments

	Assets %
Royal Bank of Canada	7.51
Toronto-Dominion Bank Com New	4.47
Canadian Natural Resources Ltd.	3.49
Canadian Pacific Kansas City Limited	3.41
Canadian National Railway Company	3.26
Bank of Montreal	3.23
Brookfield Corporation VtgCl A	3.00
Agnico-Eagle Mines Ltd.	2.90
Suncor Energy Inc.	2.79
Sun Life Financial Inc.	2.70
Total	36.75
Total investments:	555

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of stocks 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. Returns are after the MER has been deducted.

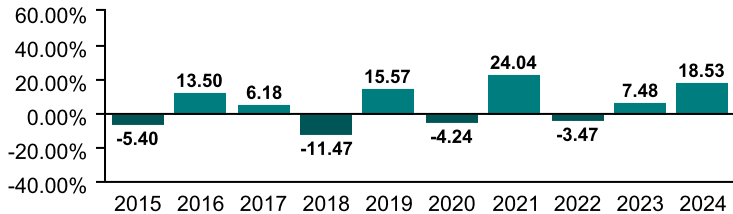
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,704.11 on December 31, 2024. This works out to an average of 5.48% 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 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.

Canadian Value 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 and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	2.87

Trailing commission

Canada Life pays a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the sales charge option you choose.

Sales charge option	Trailing commission
Back-end load units	Up to 0.50% of the value of your investment each year.
No-load units	Up to 1% of the value of your investment each year.

3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.

What if I change my mind?

You can change your mind and cancel the investment fund contract, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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Canadian Growth

Quick facts: **Date fund available:** July 27, 1998
Date fund created: July 27, 1998
Managed by: Mackenzie Investments

Total fund value: \$2,028,828,788
Portfolio turnover rate: 48.50%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	2.88	40.40	474,612

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

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

What does the fund invest in?

This segregated fund invests primarily in Canadian stocks with exposure to foreign stocks.

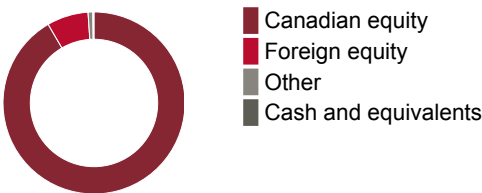
Top 10 investments

	Assets %
Royal Bank of Canada	7.92
Constellation Software Inc.	5.11
Shopify Inc. Cl A	4.66
Canadian Natural Resources Ltd.	3.69
Brookfield Corporation VtgCl A	3.69
Canadian Pacific Kansas City Limited	3.27
National Bank of Canada	2.97
Pembina Pipeline Corp.	2.93
Bank of Montreal	2.71
Canadian Imperial Bank of Commerce	2.64
Total	39.58

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 MER includes the insurance cost for the guarantee. For details, please refer to the information folder and contract.

Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of stocks which includes 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. Returns are after the MER has been deducted.

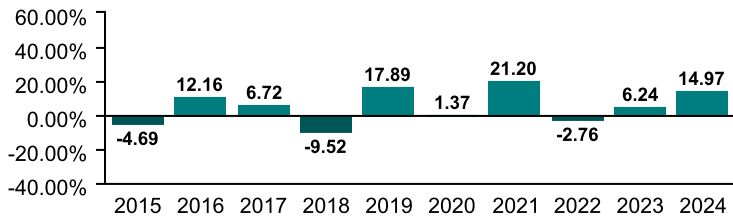
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,775.65 on December 31, 2024. This works out to an average of 5.91% 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 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 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 and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	2.88

Trailing commission

Canada Life pays a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the sales charge option you choose.

Sales charge option	Trailing commission
Back-end load units	Up to 0.50% of the value of your investment each year.
No-load units	Up to 1% of the value of your investment each year.

3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.

What if I change my mind?

You can change your mind and cancel the investment fund contract, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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Canadian SRI Equity

Quick facts: **Date fund available:** November 5, 2001
Date fund created: November 5, 2001
Managed by: Mackenzie Investments

Total fund value: \$100,469,165
Portfolio turnover rate: 41.40%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	2.92	43.41	292,952

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

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

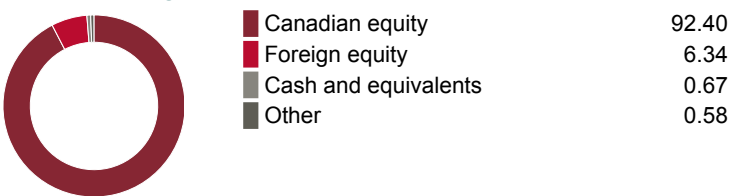
What does the fund invest in?

This segregated fund invests primarily in Canadian stocks that conduct their business in a socially responsible manner with exposure to foreign stocks.

Top 10 investments

	Assets %
Royal Bank of Canada	8.02
Constellation Software Inc.	5.29
Shopify Inc. C1 A	4.66
Brookfield Corporation VtgC1 A	3.72
Canadian Natural Resources Ltd.	3.70
Canadian Pacific Kansas City Limited	3.43
National Bank of Canada	3.04
Pembina Pipeline Corp.	2.93
Bank of Montreal	2.70
Canadian Imperial Bank of Commerce	2.67
Total	40.16
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 MER includes the insurance cost for the guarantee. For details, please refer to the information folder and contract.

Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of stocks, which includes 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?

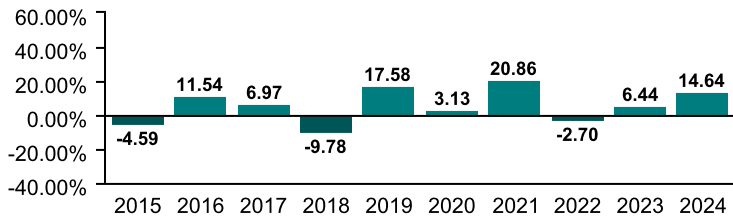
This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted.
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,787.08 on December 31, 2024. This works out to an average of 5.98% 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 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 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 and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	2.92

Trailing commission

Canada Life pays a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the sales charge option you choose.

Sales charge option	Trailing commission
Back-end load units	Up to 0.50% of the value of your investment each year.
No-load units	Up to 1% of the value of your investment each year.

3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.

What if I change my mind?

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 Telephone - 1-888-252-1847

Canadian Equity

Quick facts: **Date fund available:** July 27, 1998
Date fund created: July 27, 1998
Managed by: Mackenzie Investments

Total fund value: \$14,897,161
Portfolio turnover rate: 43.83%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	2.93	27.61	177,607

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

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

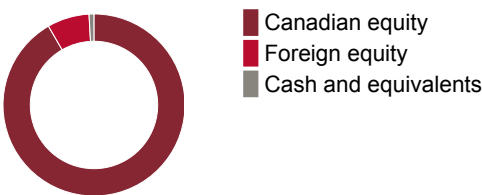
What does the fund invest in?

This segregated fund invests primarily in Canadian stocks with exposure to foreign stocks.

Top 10 investments

	Assets %
Royal Bank of Canada	7.84
Constellation Software Inc.	5.08
Shopify Inc. Cl A	4.75
Canadian Natural Resources Ltd.	3.70
Brookfield Corporation VtgCl A	3.68
Canadian Pacific Kansas City Limited	3.24
National Bank of Canada	2.95
Pembina Pipeline Corp.	2.93
Bank of Montreal	2.75
Fairfax Financial Holdings Ltd. Sub Vtg	2.62
Total	39.54
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 MER includes the insurance cost for the guarantee. For details, please refer to the information folder and contract.

Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of stocks which includes moderate exposure to 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. Returns are after the MER has been deducted.

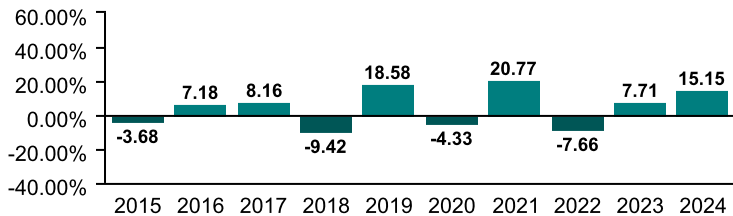
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,586.79 on December 31, 2024. This works out to an average of 4.73% 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 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.

Canadian 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 and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	2.93

Trailing commission

Canada Life pays a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the sales charge option you choose.

Sales charge option	Trailing commission
Back-end load units	Up to 0.50% of the value of your investment each year.
No-load units	Up to 1% of the value of your investment each year.

3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.

What if I change my mind?

You can change your mind and cancel the investment fund contract, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

For more information

The *Fund Facts* may not contain all the information you need. Please read the contract and the information folder or you may contact us at:

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 Telephone - 1-888-252-1847

Canadian Focused Growth

Quick facts: **Date fund available:** July 27, 1998
Date fund created: July 27, 1998
Managed by: Mackenzie Investments

Total fund value: \$84,521,471
Portfolio turnover rate: 2.58%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	3.09	33.78	441,518

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

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

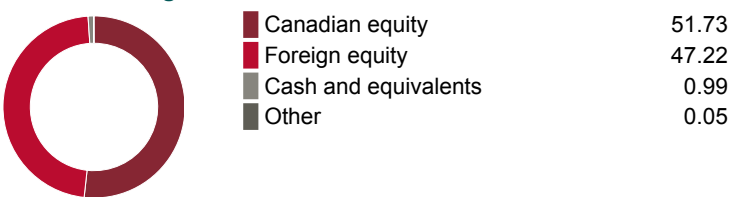
What does the fund invest in?

This segregated fund invests primarily in Canadian equities currently through the Canada Life Canadian Focused Growth mutual fund.

Top 10 investments (of the underlying fund)

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

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of stocks 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. Returns are after the MER has been deducted.

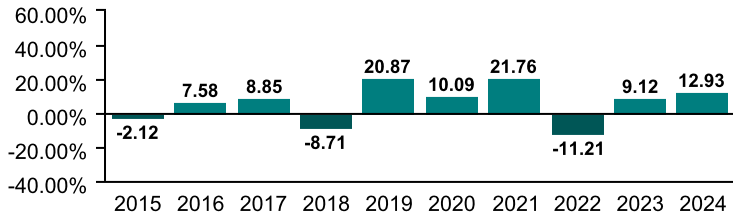
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,854.91 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 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 and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	3.09

Trailing commission

Canada Life pays a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the sales charge option you choose.

Sales charge option	Trailing commission
Back-end load units	Up to 0.50% of the value of your investment each year.
No-load units	Up to 1% of the value of your investment each year.

3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.

What if I change my mind?

You can change your mind and cancel the investment fund contract, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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 Telephone - 1-888-252-1847

Canadian Fundamental Equity

Quick facts: **Date fund available:** November 5, 2001

Date fund created: November 5, 2001

Managed by: Connor, Clark & Lunn Investment Management Ltd.

Total fund value: \$225,545,330

Portfolio turnover rate: 75.72%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	3.09	43.90	441,248

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

Minimum investment

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

What does the fund invest in?

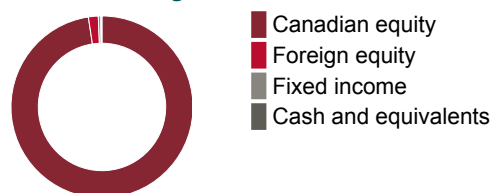
This segregated fund invests primarily in Canadian stocks with exposure to foreign stocks.

Top 10 investments

	Assets %
Royal Bank of Canada	6.90
Shopify Inc. C/A	5.18
Constellation Software Inc.	3.24
Toronto-Dominion Bank Com New	3.13
Canadian Imperial Bank of Commerce	3.08
Manulife Financial Corporation	3.00
Agnico-Eagle Mines Ltd.	2.96
Brookfield Corporation VtgCI A	2.92
Canadian Natural Resources Ltd.	2.85
Canadian Pacific Kansas City Limited	2.69
Total	35.95

Total investments: **98**

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of stocks 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. Returns are after the MER has been deducted.

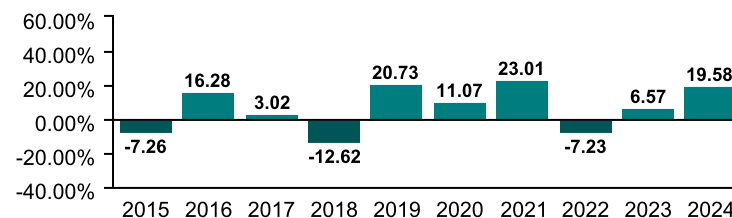
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,893.17 on December 31, 2024. This works out to an average of 6.59% 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 Fundamental 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 and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	3.09

Trailing commission

Canada Life pays a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the sales charge option you choose.

Sales charge option	Trailing commission
Back-end load units	Up to 0.50% of the value of your investment each year.
No-load units	Up to 1% of the value of your investment each year.

3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.

What if I change my mind?

You can change your mind and cancel the investment fund contract, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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For more information

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 Telephone - 1-888-252-1847

Canadian Focused Stock

Quick facts: **Date fund available:** July 27, 1998
Date fund created: July 27, 1998
Managed by: Mackenzie Investments

Total fund value: \$52,652,429
Portfolio turnover rate: 7.42%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	3.04	34.36	431,368

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

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

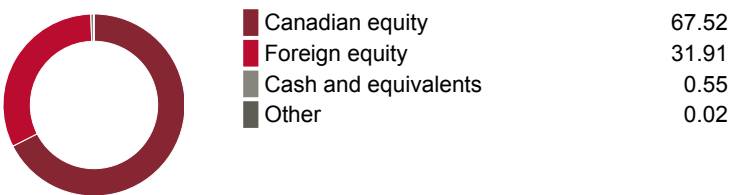
What does the fund invest in?

This segregated fund invests primarily in Canadian stocks with exposure to foreign stocks.

Top 10 investments

	Assets %
Brookfield Corporation VtgCI A	5.04
Intact Financial Corporation	5.01
Visa Inc. Com CI A	3.95
Williams Cos. Inc. (The)	3.84
Restaurant Brands International Inc.	3.79
Emera Inc.	3.66
Microsoft Corp.	3.64
Alphabet Inc. Cap Stk CI C	3.53
Royal Bank of Canada	3.46
Toronto-Dominion Bank Com New	3.31
Total	39.24
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 MER includes the insurance cost for the guarantee. For details, please refer to the information folder and contract.

Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of stocks which includes 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. Returns are after the MER has been deducted.

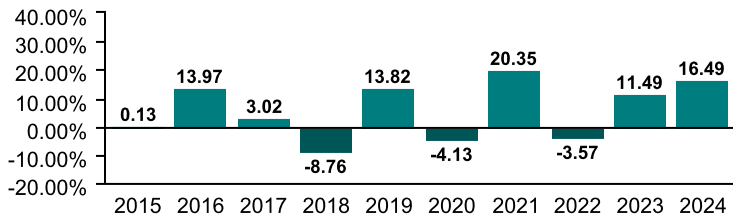
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,764.24 on December 31, 2024. This works out to an average of 5.84% a year.

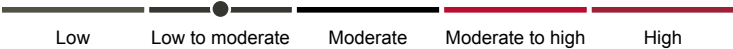
Year-by-year returns (%)

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 and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	3.04

Trailing commission

Canada Life pays a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the sales charge option you choose.

Sales charge option	Trailing commission
Back-end load units	Up to 0.50% of the value of your investment each year.
No-load units	Up to 1% of the value of your investment each year.

3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.

What if I change my mind?

You can change your mind and cancel the investment fund contract, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

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 Telephone - 1-888-252-1847

Canadian Focused Value

Quick facts: **Date fund available:** July 27, 1998
Date fund created: July 27, 1998
Managed by: Beutel, Goodman & Company Ltd.

Total fund value: \$681,986,580
Portfolio turnover rate: 25.95%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	3.04	47.73	436,582

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

Minimum investment

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

What does the fund invest in?

This segregated fund invests primarily in 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	33.11

Total investments: **71**

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of stocks which includes 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. Returns are after the MER has been deducted.

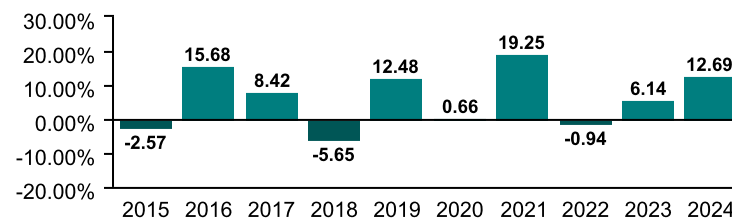
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,844.39 on December 31, 2024. This works out to an average of 6.31% 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 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 and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	3.04

Trailing commission

Canada Life pays a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the sales charge option you choose.

Sales charge option	Trailing commission
Back-end load units	Up to 0.50% of the value of your investment each year.
No-load units	Up to 1% of the value of your investment each year.

3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.

What if I change my mind?

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For more information

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 Telephone - 1-888-252-1847

Canadian Focused Dividend

Quick facts: **Date fund available:** July 27, 1998
Date fund created: July 27, 1998
Managed by: Mackenzie Investments

Total fund value: \$1,922,849,801
Portfolio turnover rate: 27.00%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	2.77	57.48	5,424,479

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

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

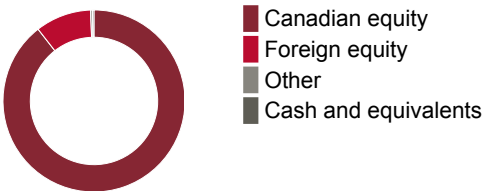
What does the fund invest in?

This segregated fund invests primarily in dividend yielding Canadian stocks.

Top 10 investments

	Assets %
Royal Bank of Canada	7.91
Toronto-Dominion Bank Com New	5.55
Bank of Montreal	5.16
Sun Life Financial Inc.	4.14
Enbridge Inc.	4.03
Canadian Natural Resources Ltd.	3.84
Manulife Financial Corporation	3.20
Canadian Pacific Kansas City Limited	3.05
Bank of Nova Scotia (The)	3.03
TC Energy Corp.	2.81
Total	42.73
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 MER includes the insurance cost for the guarantee. For details, please refer to the information folder and contract.

Who is this fund for?

A person who is investing for the longer term, seeking 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. Returns are after the MER has been deducted.

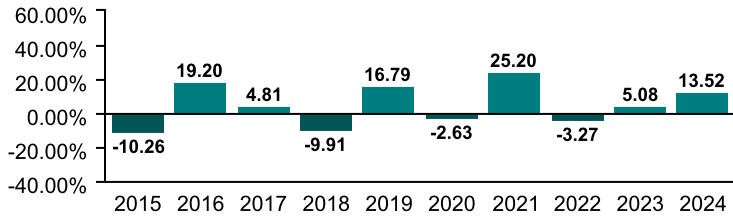
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,659.26 on December 31, 2024. This works out to an average of 5.19% 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.

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 and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	2.77

Trailing commission

Canada Life pays a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the sales charge option you choose.

Sales charge option	Trailing commission
Back-end load units	Up to 0.50% of the value of your investment each year.
No-load units	Up to 1% of the value of your investment each year.

3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.

What if I change my mind?

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Canadian Dividend

Quick facts: **Date fund available:** July 27, 1998
Date fund created: July 27, 1998
Managed by: Mackenzie Investments

Total fund value: \$270,438,555
Portfolio turnover rate: 0.16%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	2.98	45.42	1,479,493

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

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

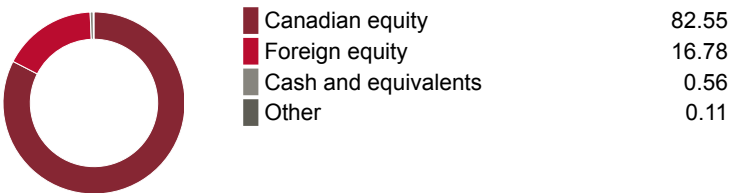
What does the fund invest in?

This segregated fund invests primarily in Canadian stocks currently through the Canada Life Canadian Dividend mutual fund.

Top 10 investments (of the underlying fund)

	Assets %
Royal Bank of Canada	7.31
Toronto-Dominion Bank Com New	5.08
Bank of Montreal	4.75
Sun Life Financial Inc.	3.92
Enbridge Inc.	3.72
Canadian Natural Resources Ltd.	3.57
Manulife Financial Corporation	2.94
Canadian Pacific Kansas City Limited	2.84
Bank of Nova Scotia (The)	2.79
TC Energy Corp.	2.62
Total	39.54
Total investments:	168

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

A person who is investing for the longer term, seeking 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. Returns are after the MER has been deducted.

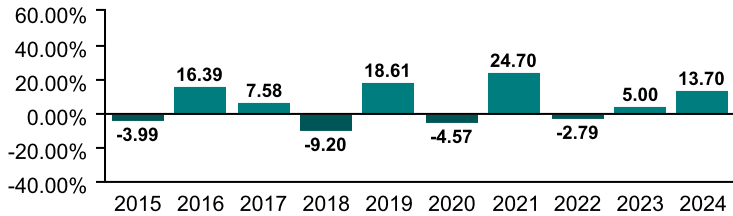
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,788.15 on December 31, 2024. This works out to an average of 5.98% 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 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.

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 and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	2.98

Trailing commission

Canada Life pays a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the sales charge option you choose.

Sales charge option	Trailing commission
Back-end load units	Up to 0.50% of the value of your investment each year.
No-load units	Up to 1% of the value of your investment each year.

3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.

What if I change my mind?

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Canadian Small-Mid Cap

Quick facts: **Date fund available:** July 27, 1998
Date fund created: July 27, 1998
Managed by: Mackenzie Investments

Total fund value: \$594,104,226
Portfolio turnover rate: 34.79%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	3.03	48.75	528,007

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

Minimum investment

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

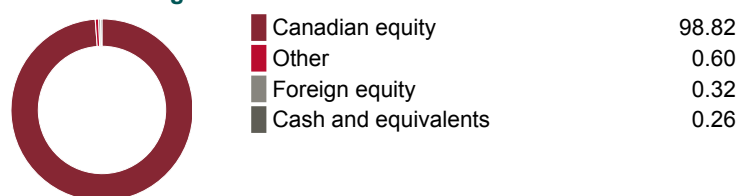
What does the fund invest in?

This segregated fund invests primarily in 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	4.58
Element Fleet Management Corp.	4.46
The Descartes Systems Group Inc.	4.01
Savaria Corporation	3.82
Aritzia Inc. Sub Vtg Shs	3.49
Alamos Gold Inc. Com Cl A	3.41
Tecsys Inc.	3.31
Trisura Group Ltd. Com New	3.18
Colliers International Group Inc. Sub Vtg Sh	3.11
Richelieu Hardware Ltd.	2.94
Total	36.31
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 MER includes the insurance cost for the guarantee. For details, please refer to the information folder and contract.

Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of stocks 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. Returns are after the MER has been deducted.

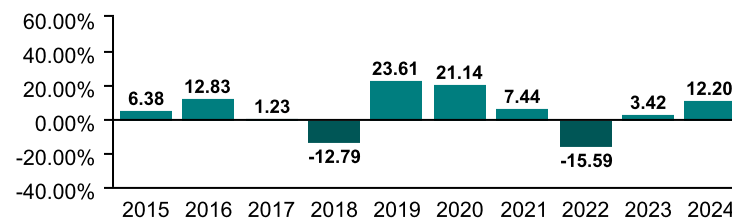
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,669.93 on December 31, 2024. This works out to an average of 5.26% 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 *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 and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	3.03

Trailing commission

Canada Life pays a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the sales charge option you choose.

Sales charge option	Trailing commission
Back-end load units	Up to 0.50% of the value of your investment each year.
No-load units	Up to 1% of the value of your investment each year.

3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.

What if I change my mind?

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Canadian Small Cap Growth

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

Total fund value: \$68,838,199
Portfolio turnover rate: 84.56%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	3.44	22.46	298,009

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

Minimum investment

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

What does the fund invest in?

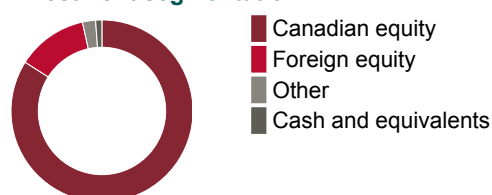
This segregated fund invests primarily in Canadian stocks with exposure to foreign stocks.

Top 10 investments

	Assets %
Royal Bank of Canada	8.82
Brookfield Corporation VtgCI A	5.62
Shopify Inc. CI A	5.35
ARC Resources Ltd.	4.39
Manulife Financial Corporation	4.03
RB Global, Inc	3.88
Canadian Natural Resources Ltd.	3.71
Constellation Software Inc.	3.62
CCL Industries Inc. CI B	2.96
Agnico-Eagle Mines Ltd.	2.94
Total	45.32

Total investments: **53**

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of stocks, which includes 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. Returns are after the MER has been deducted.

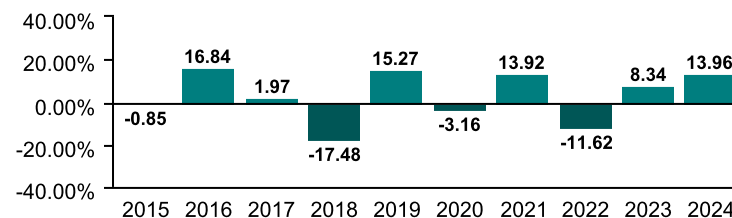
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,352.52 on December 31, 2024. This works out to an average of 3.07% 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 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.

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 and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	3.44

Trailing commission

Canada Life pays a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the sales charge option you choose.

Sales charge option	Trailing commission
Back-end load units	Up to 0.50% of the value of your investment each year.
No-load units	Up to 1% of the value of your investment each year.

3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.

What if I change my mind?

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Real Estate

Quick facts: **Date fund available:** July 27, 1998
Date fund created: July 27, 1998
Managed by: GWL Realty Advisors Inc.

Total fund value: \$2,802,652,203
Portfolio turnover rate: 2.93%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	3.20	32.24	1,648,695

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

Minimum investment

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

What does the fund invest in?

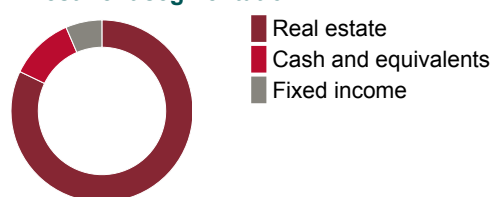
This segregated fund invests primarily, directly or indirectly, in a portfolio of income producing Canadian real estate properties.

Top 10 investments

	Assets %
Goreway Business Park, Brampton, ON	6.54
Superior Business Park, Mississauga, ON	5.07
33 Yonge Street, Toronto, ON	4.38
Winston Business Park, Oakville, ON	4.25
Laird Business Park, Mississauga, ON	3.64
825 Nicola Street, Vancouver, BC	3.52
Shaughn, Montréal, QC	3.28
1188 West Georgia St., Vancouver, BC	3.13
Vancouver Centre II, Vancouver, BC	2.65
Vancouver Centre, Vancouver, BC	2.58
Total	39.04

Total investments: **77**

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

A person who is investing for the longer term 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 \$28 million worth of real property and has sold \$295 million worth.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted.

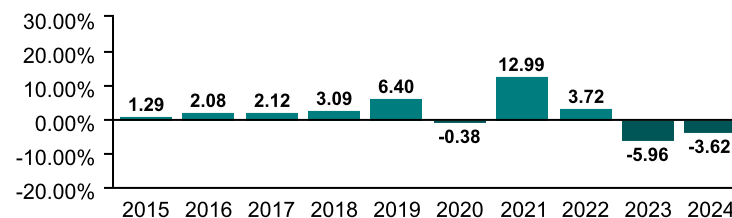
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,225.67 on December 31, 2024. This works out to an average of 2.06% 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 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.

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 and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	3.20

Trailing commission

Canada Life pays a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the sales charge option you choose.

Sales charge option	Trailing commission
Back-end load units	Up to 0.50% of the value of your investment each year.
No-load units	Up to 1% of the value of your investment each year.

3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.

What if I change my mind?

You can change your mind and cancel the investment fund contract, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

For more information

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 Telephone - 1-888-252-1847

Precious Metals

Quick facts: **Date fund available:** July 27, 1998
Date fund created: July 27, 1998
Managed by: Mackenzie Investments

Total fund value: \$131,042,085
Portfolio turnover rate: 10.62%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	3.61	53.82	498,775

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

Minimum investment

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

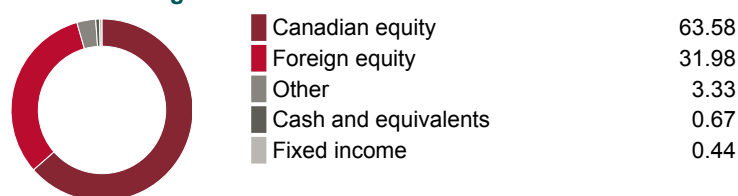
What does the fund invest in?

This segregated fund invests primarily in precious metals and the stock of companies which produce or supply precious metals currently through the Canada Life Precious Metals mutual fund.

Top 10 investments (of the underlying fund)

	Assets %
Agnico-Eagle Mines Ltd.	11.13
Barrick Gold Corporation	5.56
Lundin Gold Inc.	4.21
AngloGold Ashanti PLC Ord Usd1	3.92
Northern Star Resources Ltd. Shs	3.73
Iamgold Corp.	3.17
Harmony Gold Mining Company Limited	3.14
Equinox Gold Corp. Com No Par	3.07
G Mining Ventures Corp.	2.85
SilverCrest Metals Inc.	2.84
Total	43.62
Total investments:	122

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of companies which produce or supply precious metals and is comfortable with higher 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. Returns are after the MER has been deducted.

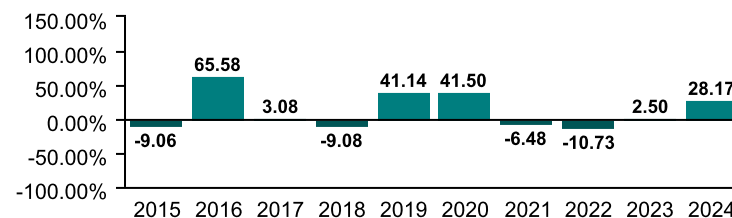
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$3,090.76 on December 31, 2024. This works out to an average of 11.95% 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 6 years and down in value 4 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.

Precious Metals

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	3.61

Trailing commission

Canada Life pays a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the sales charge option you choose.

Sales charge option	Trailing commission
Back-end load units	Up to 0.50% of the value of your investment each year.
No-load units	Up to 1% of the value of your investment each year.

3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.

What if I change my mind?

You can change your mind and cancel the investment fund contract, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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Global Small-Mid Cap Growth

Quick facts: **Date fund available:** November 5, 2001
Date fund created: November 5, 2001
Managed by: Mackenzie Investments

Total fund value: \$135,811,488
Portfolio turnover rate: 34.87%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	3.09	46.61	163,285

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

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

What does the fund invest in?

This segregated fund invests primarily in stock of North American small and mid-size companies.

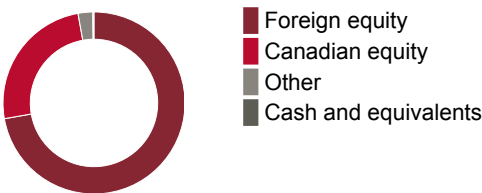
Top 10 investments

	Assets %
iRhythm Technologies, Inc.	4.90
Maximus Inc.	4.85
Verra Mobility Corp. CI A	4.49
ExlService Holdings, Inc.	4.05
DoubleVerify Holdings, Inc.	4.05
HealthEquity Inc.	4.01
Cirrus Logic Inc.	3.97
Tenable Holdings Inc.	3.92
Exact Sciences Corporation	3.84
Neogen Corp.	3.83
Total	41.91

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 MER includes the insurance cost for the guarantee. For details, please refer to the information folder and contract.

Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of stocks 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. Returns are after the MER has been deducted.

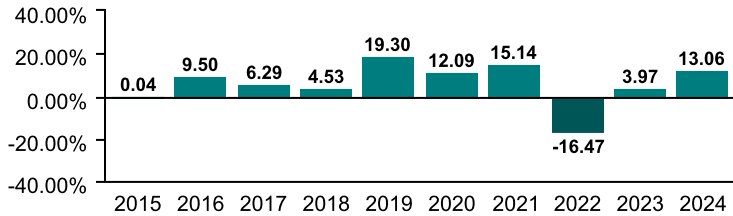
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,839.78 on December 31, 2024. This works out to an average of 6.29% 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 and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	3.09

Trailing commission

Canada Life pays a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the sales charge option you choose.

Sales charge option	Trailing commission
Back-end load units	Up to 0.50% of the value of your investment each year.
No-load units	Up to 1% of the value of your investment each year.

3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.

What if I change my mind?

You can change your mind and cancel the investment fund contract, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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Science and Technology

Quick facts: **Date fund available:** November 5, 2001
Date fund created: November 5, 2001
Managed by: Mackenzie Investments

Total fund value: \$760,307,855
Portfolio turnover rate: 17.68%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	3.17	97.65	458,520

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

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

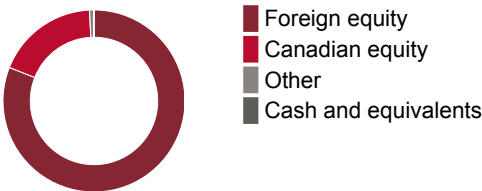
What does the fund invest in?

This segregated fund invests primarily in the Canadian and U.S. science and technology companies.

Top 10 investments

	Assets %
Apple Inc.	8.97
Shopify Inc. CI A	7.53
Alphabet Inc. CI A	7.45
Microsoft Corp.	7.09
NVIDIA Corp.	6.69
Amazon.com Inc.	6.60
Constellation Software Inc.	5.83
ServiceNow Inc.	4.07
Cadence Design Systems Inc.	3.66
Roper Technologies Inc.	3.55
Total	61.45
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 MER includes the insurance cost for the guarantee. For details, please refer to the information folder and contract.

Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of 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. Returns are after the MER has been deducted.

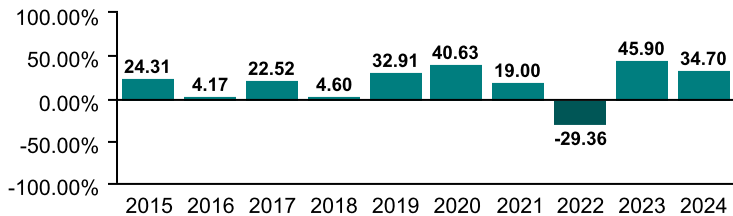
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$5,124.42 on December 31, 2024. This works out to an average of 17.75% a year.

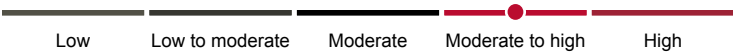
Year-by-year returns (%)

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 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 and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	3.17

Trailing commission

Canada Life pays a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the sales charge option you choose.

Sales charge option	Trailing commission
Back-end load units	Up to 0.50% of the value of your investment each year.
No-load units	Up to 1% of the value of your investment each year.

3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.

What if I change my mind?

You can change your mind and cancel the investment fund contract, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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 Telephone - 1-888-252-1847

Global Equity Profile

Quick facts: **Date fund available:** November 5, 2001
Date fund created: November 5, 2001
Managed by: Canada Life Investment Management Ltd.

Total fund value: \$60,710,797
Portfolio turnover rate: 12.53%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	3.43	26.48	234,565

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

Minimum investment

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

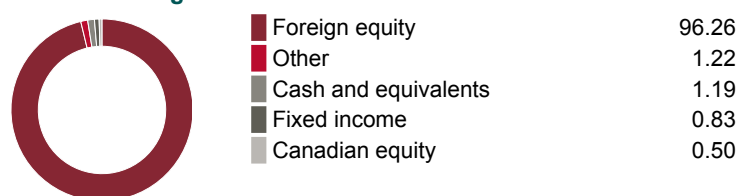
What does the fund invest in?

This segregated fund, 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	17.97
American Growth	16.50
International Equity (Setanta)	9.02
International Opportunity (JPMorgan)	8.99
Global Dividend	7.51
Foreign Equity	7.50
Global Small Cap (Mackenzie)	7.01
Emerging Markets	3.76
Emerging Markets (Mackenzie)	3.75
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 MER includes the insurance cost for the guarantee. For details, please refer to the information folder and contract.

Who is this fund for?

A person who is investing for the longer term, 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. Returns are after the MER has been deducted.

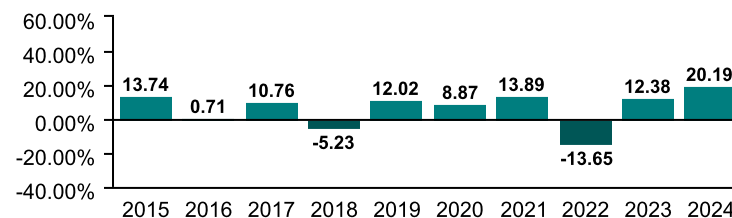
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,947.77 on December 31, 2024. This works out to an average of 6.89% a year.

Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 8 years and down in value 2 years.



How risky is it?

The risk rating for this fund is *Moderate*.



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

Global Equity Profile

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

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Guarantee option	MER (Annual rate as a % of the fund's value)
All options	3.43

Trailing commission

Canada Life pays a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the sales charge option you choose.

Sales charge option	Trailing commission
Back-end load units	Up to 0.50% of the value of your investment each year.
No-load units	Up to 1% of the value of your investment each year.

3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.

What if I change my mind?

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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

Global Low Volatility

Quick facts: **Date fund available:** July 27, 1998
Date fund created: July 27, 1998
Managed by: Irish Life Investment Managers Limited

Total fund value: \$211,584,739
Portfolio turnover rate: 43.83%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	3.06	45.61	348,080

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

Minimum investment

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

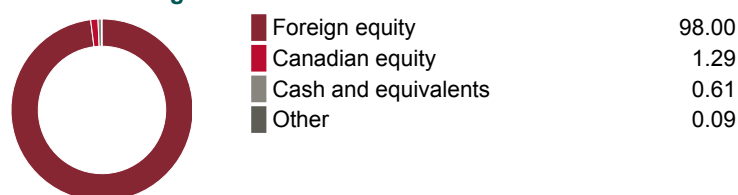
What does the fund invest in?

This segregated fund invests primarily in 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.	5.25
Microsoft Corp.	4.28
NVIDIA Corp.	2.43
Amazon.com Inc.	1.51
Alphabet Inc. Cl A	1.49
Bank Hapoalim B.M. Share	1.35
Kroger Co.	1.31
AbbVie Inc.	1.29
Walmart Inc.	1.29
Gilead Sciences Inc.	1.29
Total	21.50
Total investments:	4389

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of 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. Returns are after the MER has been deducted.

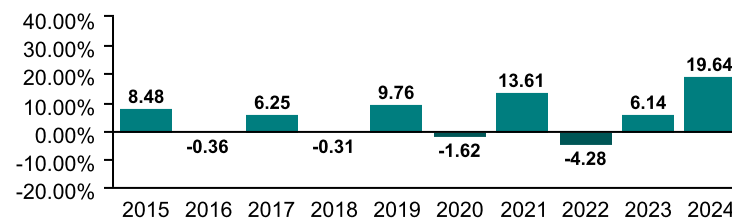
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,707.21 on December 31, 2024. This works out to an average of 5.49% 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 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 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 and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	3.06

Trailing commission

Canada Life pays a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the sales charge option you choose.

Sales charge option	Trailing commission
Back-end load units	Up to 0.50% of the value of your investment each year.
No-load units	Up to 1% of the value of your investment each year.

3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.

What if I change my mind?

You can change your mind and cancel the investment fund contract, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

For more information

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Foreign Equity

Quick facts: **Date fund available:** November 5, 2001
Date fund created: November 5, 2001
Managed by: Mackenzie Investments

Total fund value: \$746,929,616
Portfolio turnover rate: 0.71%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	3.13	32.50	370,965

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

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

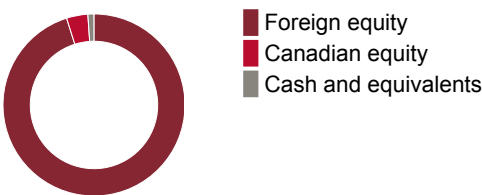
What does the fund invest in?

This segregated fund invests primarily in 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 MER includes the insurance cost for the guarantee. For details, please refer to the information folder and contract.

Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of 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. Returns are after the MER has been deducted.

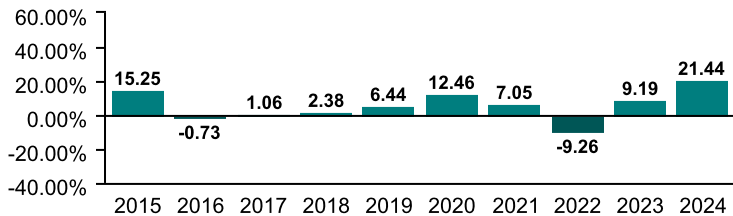
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,825.11 on December 31, 2024. This works out to an average of 6.20% a year.

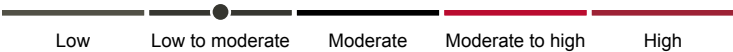
Year-by-year returns (%)

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 *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 and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	3.13

Trailing commission

Canada Life pays a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the sales charge option you choose.

Sales charge option	Trailing commission
Back-end load units	Up to 0.50% of the value of your investment each year.
No-load units	Up to 1% of the value of your investment each year.

3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.

What if I change my mind?

You can change your mind and cancel the investment fund contract, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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Global Stock

Quick facts: **Date fund available:** July 27, 1998
Date fund created: July 27, 1998
Managed by: Putnam Investments Canada ULC

Total fund value: \$75,982,362
Portfolio turnover rate: 27.10%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	3.16	22.71	833,558

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

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

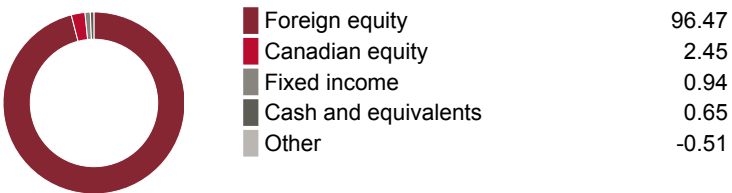
What does the fund invest in?

This segregated fund invests primarily in stocks anywhere in the world.

Top 10 investments

	Assets %
Apple Inc.	6.51
Microsoft Corp.	5.21
NVIDIA Corp.	4.58
Amazon.com Inc.	4.49
Walmart Inc.	3.23
Boston Scientific Corp.	2.08
Broadcom Inc.	2.03
JPMorgan Chase & Co.	1.99
Mastercard Inc. CIA	1.96
Bank of America Corp.	1.86
Total	33.94
Total investments:	74

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of 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. Returns are after the MER has been deducted.

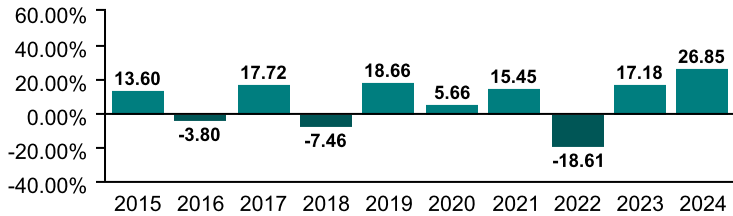
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$2,084.81 on December 31, 2024. This works out to an average of 7.62% 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.

Global 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 and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	3.16

Trailing commission

Canada Life pays a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the sales charge option you choose.

Sales charge option	Trailing commission
Back-end load units	Up to 0.50% of the value of your investment each year.
No-load units	Up to 1% of the value of your investment each year.

3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.

What if I change my mind?

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Global Growth Opportunities

Quick facts: **Date fund available:** July 27, 1998
Date fund created: July 27, 1998
Managed by: Mackenzie Investments

Total fund value: \$150,604,160
Portfolio turnover rate: 0.49%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	3.31	28.13	467,877

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

Minimum investment

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

What does the fund invest in?

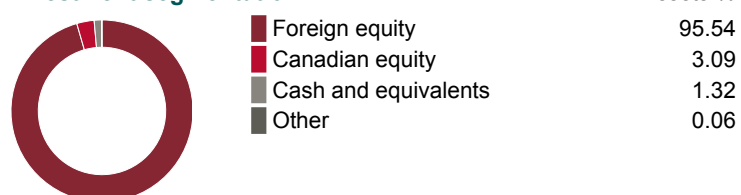
This segregated fund invests primarily in stocks worldwide currently through the Canada Life Global Growth Opportunities mutual fund.

Top 10 investments (of the underlying fund)

	Assets %
Apple Inc.	3.91
Microsoft Corp.	3.78
Aon PLCCI A	3.64
Amazon.com Inc.	3.51
Compass Group PLC Ord Gbp0.1105	3.25
Schneider Electric S.E. Ord	3.20
Roper Technologies Inc.	3.20
Waste Connections Inc.	3.09
Alcon Inc. ADR Act Nom	3.08
Verisk Analytics Inc.	2.83
Total	33.50

Total investments: **403**

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of 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. Returns are after the MER has been deducted.

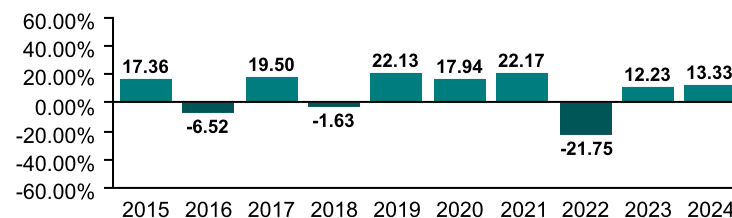
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$2,258.65 on December 31, 2024. This works out to an average of 8.49% 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 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.

Global Growth Opportunities

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	3.31

Trailing commission

Canada Life pays a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the sales charge option you choose.

Sales charge option	Trailing commission
Back-end load units	Up to 0.50% of the value of your investment each year.
No-load units	Up to 1% of the value of your investment each year.

3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.

What if I change my mind?

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U.S. Growth

Quick facts: **Date fund available:** January 1, 1988
Date fund created: January 1, 1988
Managed by: Mackenzie Investments

Total fund value: \$982,184,668
Portfolio turnover rate: 41.13%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	2.99	82.22	443,048

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

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

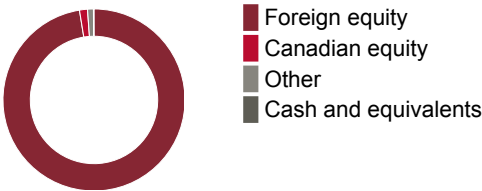
What does the fund invest in?

This segregated fund invests primarily in United States stocks.

Top 10 investments

	Assets %
Apple Inc.	5.59
Microsoft Corp.	5.47
Amazon.com Inc.	5.01
Aon PLCCI A	4.91
Roper Technologies Inc.	4.50
Verisk Analytics Inc.	3.81
Stryker Corp. Common	3.80
Copart, Inc.	3.79
Amphenol Corp. CI A	3.47
Gartner Inc.	3.37
Total	43.73
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 MER includes the insurance cost for the guarantee. For details, please refer to the information folder and contract.

Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of 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?

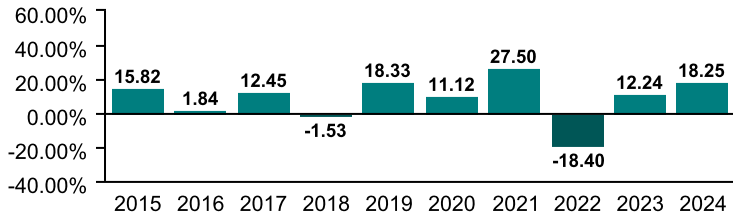
This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted.
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$2,371.20 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.

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 and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	2.99

Trailing commission

Canada Life pays a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the sales charge option you choose.

Sales charge option	Trailing commission
Back-end load units	Up to 0.50% of the value of your investment each year.
No-load units	Up to 1% of the value of your investment each year.

3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.

What if I change my mind?

You can change your mind and cancel the investment fund contract, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

For more information

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 Telephone - 1-888-252-1847

U.S. All Cap Growth

Quick facts: **Date fund available:** July 27, 1998
Date fund created: July 27, 1998
Managed by: Putnam Investments Canada ULC

Total fund value: \$886,884,370
Portfolio turnover rate: 10.69%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	3.20	62.80	767,876

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

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

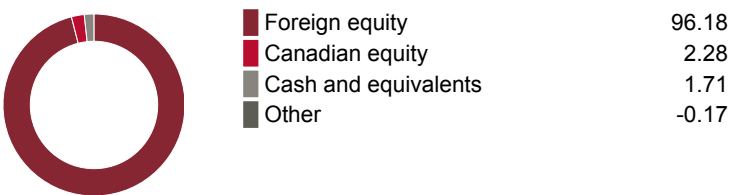
What does the fund invest in?

This segregated fund invests primarily in U.S. equities currently through the Canada Life U.S. All Cap Growth mutual fund.

Top 10 investments (of the underlying fund)

	Assets %
Apple Inc.	9.71
NVIDIA Corp.	9.20
Amazon.com Inc.	8.14
Microsoft Corp.	8.12
Broadcom Inc.	5.20
Alphabet Inc. Cap Stk Cl C	4.27
Meta Platforms Inc. Cl A	4.21
Tesla Inc.	3.87
Mastercard Inc. Cl A	2.98
Netflix Inc.	2.23
Total	57.94
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 MER includes the insurance cost for the guarantee. For details, please refer to the information folder and contract.

Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of 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.

Notes

Putnam Investments continues to be the sub-advisor for the underlying fund. Putnam Investments Canada ULC assumed portfolio management responsibilities as a sub-advisor on behalf of Mackenzie Investments in September 2014 and is now the manager of the fund. The performance before that date was achieved under the previous manager.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted.

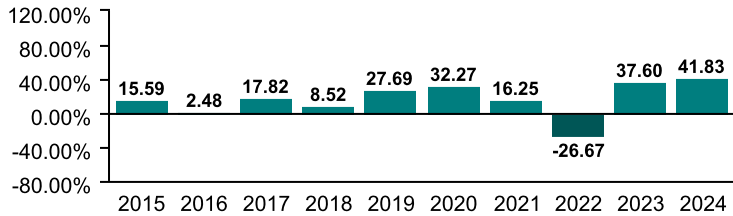
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$4,255.61 on December 31, 2024. This works out to an average of 15.58% 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. All 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 and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	3.20

Trailing commission

Canada Life pays a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the sales charge option you choose.

Sales charge option	Trailing commission
Back-end load units	Up to 0.50% of the value of your investment each year.
No-load units	Up to 1% of the value of your investment each year.

3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.

What if I change my mind?

You can change your mind and cancel the investment fund contract, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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U.S. Mid Cap Growth

Quick facts: **Date fund available:** November 5, 2001
Date fund created: November 5, 2001
Managed by: Mackenzie Investments

Total fund value: \$42,129,211
Portfolio turnover rate: 33.62%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	3.22	20.37	322,830

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

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

What does the fund invest in?

This segregated fund invests primarily in 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.	5.19
SS&C Technologies Holdings Inc.	5.12
Vontier Corp.	4.95
Bio-Techne Corporation	4.84
CoStar Group Inc.	4.79
Charles River Laboratories International Inc.	4.70
Cirrus Logic Inc.	4.53
HealthEquity Inc.	4.27
Hologic Inc.	4.19
Total	48.19
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 MER includes the insurance cost for the guarantee. For details, please refer to the information folder and contract.

Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of U.S. 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. Returns are after the MER has been deducted.

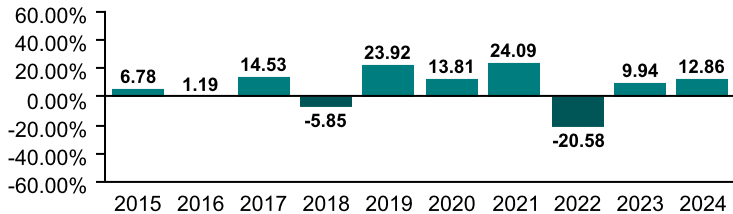
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$2,009.14 on December 31, 2024. This works out to an average of 7.23% a year.

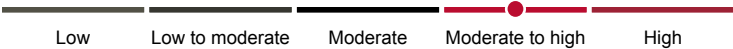
Year-by-year returns (%)

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 *Moderate to high*.



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 and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	3.22

Trailing commission

Canada Life pays a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the sales charge option you choose.

Sales charge option	Trailing commission
Back-end load units	Up to 0.50% of the value of your investment each year.
No-load units	Up to 1% of the value of your investment each year.

3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.

What if I change my mind?

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International Equity

Quick facts: **Date fund available:** July 1, 1995
Date fund created: July 1, 1995
Managed by: JPMorgan Asset Management (Canada) Inc.

Total fund value: \$161,139,737
Portfolio turnover rate: 49.67%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	3.16	24.47	383,790

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

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

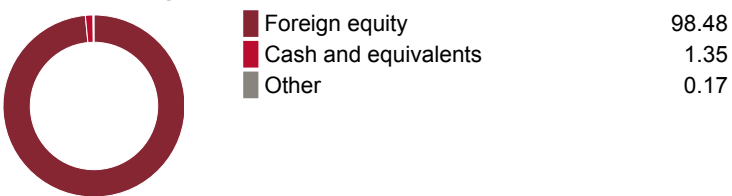
What does the fund invest in?

This segregated fund invests primarily in stocks outside of Canada and the U.S.

Top 10 investments

	Assets %
Sony Group Corp. Shs	3.05
ASML Holding N.V. Asml Holding N V	2.68
Deutsche Telekom AG Deutsche Telekom Agnamens Aktien O N	2.64
3i Group PLC Ord Gbp0.738636	2.47
AstraZeneca PLC Shs	2.31
Shell PLC Ord Sh	2.31
DBS Group Holdings Ltd Dbs Group Holdings Ltd	2.29
Novo Nordisk A/S Almindelig Aktie B	2.22
SAP SE SAP Seinhaver Aktien O N	2.19
RELX PLC Shs	2.15
Total	24.32
Total investments:	73

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of 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. Returns are after the MER has been deducted.

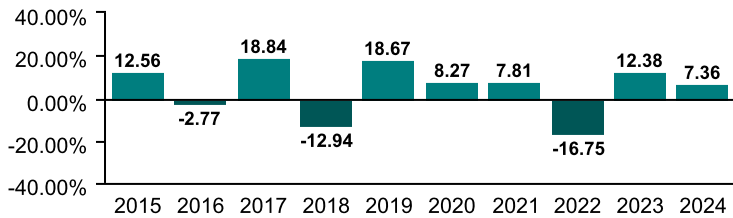
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,575.32 on December 31, 2024. This works out to an average of 4.65% 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 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 and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	3.16

Trailing commission

Canada Life pays a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the sales charge option you choose.

Sales charge option	Trailing commission
Back-end load units	Up to 0.50% of the value of your investment each year.
No-load units	Up to 1% of the value of your investment each year.

3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.

What if I change my mind?

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International Stock

Quick facts: **Date fund available:** November 5, 2001
Date fund created: November 5, 2001
Managed by: Mackenzie Investments

Total fund value: \$31,398,036
Portfolio turnover rate: 2.82%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	3.21	17.30	241,454

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

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

What does the fund invest in?

This segregated fund invests primarily in stocks of companies outside of North America currently through the Mackenzie Ivy International Fund.

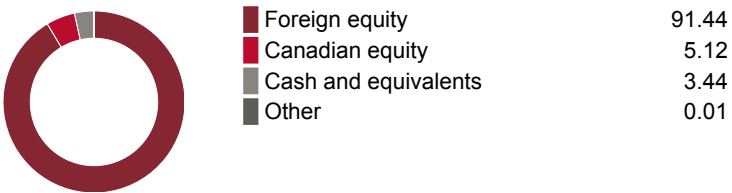
Top 10 investments (of the underlying fund)

	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 MER includes the insurance cost for the guarantee. For details, please refer to the information folder and contract.

Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of 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. Returns are after the MER has been deducted.

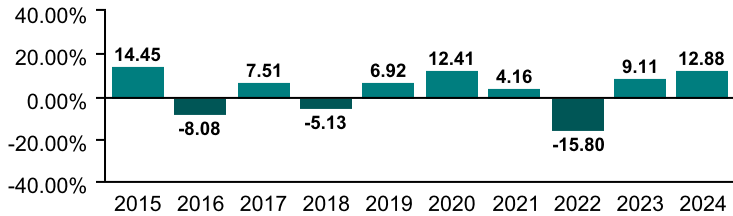
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,392.99 on December 31, 2024. This works out to an average of 3.37% 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 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 and will depend on the sales charge option you choose.

1. Sales charges

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

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Guarantee option	MER (Annual rate as a % of the fund's value)
All options	3.21

Trailing commission

Canada Life pays a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the sales charge option you choose.

Sales charge option	Trailing commission
Back-end load units	Up to 0.50% of the value of your investment each year.
No-load units	Up to 1% of the value of your investment each year.

3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.

What if I change my mind?

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 Telephone - 1-888-252-1847

European Equity

Quick facts: **Date fund available:** July 27, 1998
Date fund created: July 27, 1998
Managed by: Setanta Asset Management Limited

Total fund value: \$28,843,095
Portfolio turnover rate: 11.73%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	3.17	12.82	354,949

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

Minimum investment

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

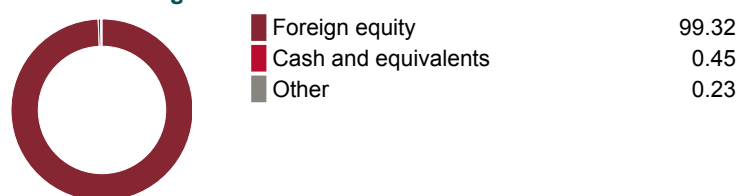
What does the fund invest in?

This segregated fund invests primarily in companies located or active in Europe.

Top 10 investments

	Assets %
DCC plc Ordinary Shares	5.98
Booking Holdings Inc.	5.92
CRH PLC Shs	5.85
Sanofi Ord	4.84
EssilorLuxottica Shs	4.57
Novartis AG Namen Akt	4.55
Adidas AG Adidas Agnamens Aktien O N	4.06
Deutsche Boerse AG Deutsche Borse Agnamens Aktien O N	3.89
Ericsson (Telefonaktiebolaget L.M.)-B -	3.81
Alcon Inc. ADR Act Nom	3.81
Total	47.28
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 MER includes the insurance cost for the guarantee. For details, please refer to the information folder and contract.

Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of 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. Returns are after the MER has been deducted.

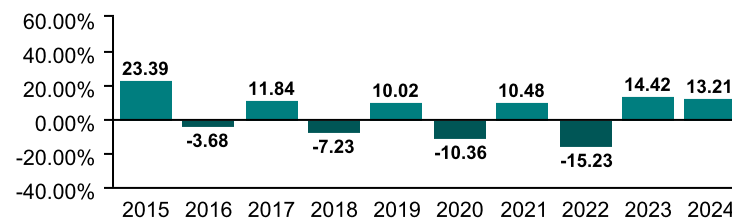
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,475.43 on December 31, 2024. This works out to an average of 3.97% 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 and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	3.17

Trailing commission

Canada Life pays a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the sales charge option you choose.

Sales charge option	Trailing commission
Back-end load units	Up to 0.50% of the value of your investment each year.
No-load units	Up to 1% of the value of your investment each year.

3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.

What if I change my mind?

You can change your mind and cancel the investment fund contract, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

For more information

The *Fund Facts* may not contain all the information you need. Please read the contract and the information folder or you may contact us at:

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

Far East Equity

Quick facts: **Date fund available:** July 27, 1998
Date fund created: July 27, 1998
Managed by: Canada Life Asset Management

Total fund value: \$45,888,947
Portfolio turnover rate: 20.32%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	3.32	29.36	324,657

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

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

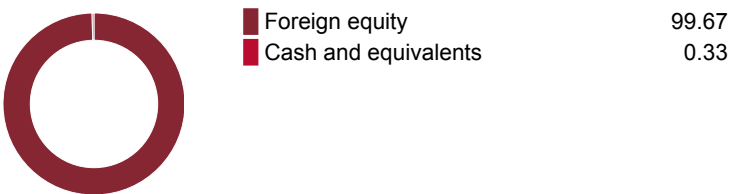
What does the fund invest in?

This segregated fund invests primarily in companies located or active in Asia or the Pacific Rim.

Top 10 investments

	Assets %
Taiwan Semiconductor Manufacturing Co. Ltd. Twse Listed Stocks	10.20
Xtrackers MSCI India Swap UCITS ETF	9.45
Tencent Holdings Ltd.Par New Hkd 0.00002	4.52
Alibaba Group Holding Ltd.New	3.33
Samsung Electronics Co. Ltd. Samsungelectronics	3.25
iShares Core CSI 300 ETF	2.83
Commonwealth Bank of Australia Ordinary Fully Paid	2.21
BHP Group Ltd. Ordinary Fully Paid	1.97
MediaTek Inc. Twse Listed Stocks	1.89
AIA Group Ltd. Shs	1.88
Total	41.53
Total investments:	245

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of 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. Returns are after the MER has been deducted.

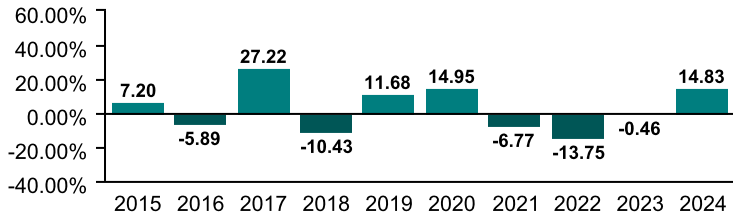
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,356.43 on December 31, 2024. This works out to an average of 3.10% a year.

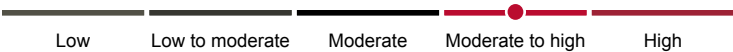
Year-by-year returns (%)

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 5 years and down in value 5 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 and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	3.32

Trailing commission

Canada Life pays a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the sales charge option you choose.

Sales charge option	Trailing commission
Back-end load units	Up to 0.50% of the value of your investment each year.
No-load units	Up to 1% of the value of your investment each year.

3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.

What if I change my mind?

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 Telephone - 1-888-252-1847

Global Resources

Quick facts: **Date fund available:** July 27, 1998
Date fund created: July 27, 1998
Managed by: Mackenzie Investments

Total fund value: \$268,735,828
Portfolio turnover rate: 2.16%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	3.39	59.00	712,485

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

Minimum investment

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

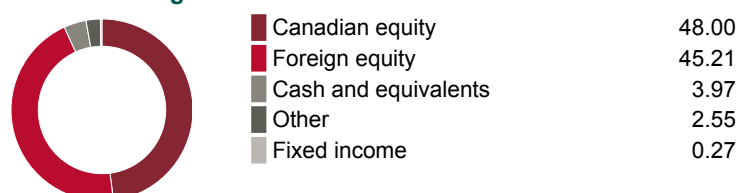
What does the fund invest in?

This segregated fund invests in global companies engaged in the energy and natural resource industries currently through the Canada Life Global Resources mutual fund.

Top 10 investments (of the underlying fund)

	Assets %
Tourmaline Oil Corp.	4.18
Shell PLC Repstg Ord Sh	3.88
TotalEnergies SE	3.49
Advantage Energy Ltd.	2.95
BP PLC	2.77
Endeavour Mining PLC Shs	2.75
Whitecap Resources Inc. Com New	2.33
Williams Cos. Inc. (The)	2.17
Interfor Corporation	2.01
Glencore PLC Ord Usd0.01	1.98
Total	28.52
Total investments:	163

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of companies operating in the natural resource industries and is comfortable with higher 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. Returns are after the MER has been deducted.

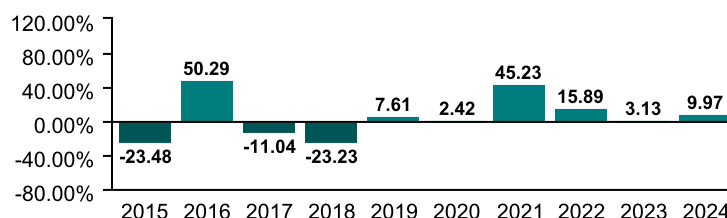
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,652.38 on December 31, 2024. This works out to an average of 5.15% 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 and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	3.39

Trailing commission

Canada Life pays a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the sales charge option you choose.

Sales charge option	Trailing commission
Back-end load units	Up to 0.50% of the value of your investment each year.
No-load units	Up to 1% of the value of your investment each year.

3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.

What if I change my mind?

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