

# 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](http://canadalife.com)

Email address: [isp\\_customer\\_care@canadalife.com](mailto: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
<b>Asset allocation funds</b>	
Conservative Profile	2.20%
Moderate Profile	2.30%
Balanced Profile	2.40%
Advanced Profile	2.50%
Aggressive Profile	2.70%
<b>Lifecycle profile funds</b>	
Income Profile	2.30%
2010 Profile	2.30%
2015 Profile	2.30%
2020 Profile <sup>1</sup>	2.45%
2025 Profile <sup>1</sup>	2.55%
2030 Profile <sup>1</sup>	2.60%
2035 Profile <sup>1</sup>	2.60%
2040 Profile <sup>1</sup>	2.65%
2045 Profile <sup>1</sup>	2.65%
2050 Profile <sup>1</sup>	2.70%
<b>Cash and cash equivalent funds</b>	
Money Market	1.05%
<b>Fixed income funds</b>	
Diversified Fixed Income Profile	1.85%
Canadian Core Bond	1.65%
Canadian Core Plus Bond	1.70%
Mortgage	2.05%
Government Bond	1.65%
<b>Balanced funds</b>	
Canadian Fixed Income Balanced	1.85%
North American Balanced	2.30%
Canadian Growth Balanced	2.30%

<b>Fund name</b>	<b>Investment management fee</b>
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%
<b>Canadian equity funds</b>	
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%
<b>Canadian specialty and alternative funds</b>	
Real Estate	2.69%
Precious Metals	3.00%
<b>North American funds</b>	
Global Small-Mid Cap Growth	2.59%
Science and Technology	2.67%
<b>Foreign equity funds</b>	
Global Equity Profile	2.85%
Global Low Volatility	2.59%
Foreign Equity	2.65%
Global Stock	2.65%
Global Growth Opportunities	2.75%

<b>Fund name</b>	<b>Investment management fee</b>
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%
American Growth	2.79%
<b>Foreign specialty and alternative funds</b>	
European Equity	2.65%
Far East Equity	2.80%
Global Resources	2.80%
<sup>1</sup> 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 (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
All options	2.68	21.95	7,257,331

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

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

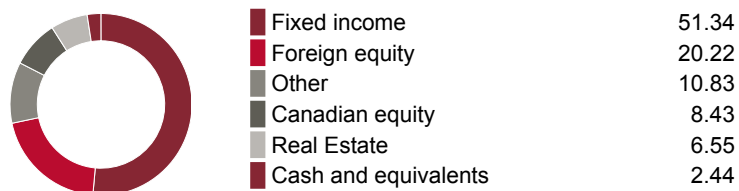
### What does the fund invest in?

This segregated fund, 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
<b>Total</b>	<b>72.64</b>
<b>Total investments:</b>	<b>26</b>

#### Investment segmentation



### Are there any guarantees?

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

### Who is this fund for?

A person who is investing for the medium to longer term, wants exposure to 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.

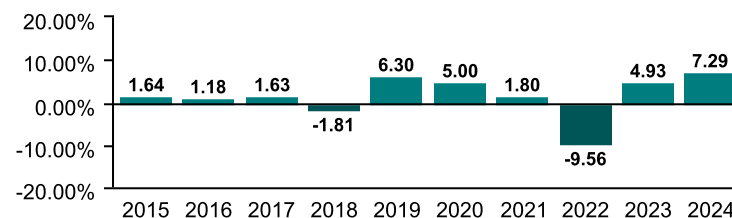
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

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

#### 2. Ongoing expenses

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

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

#### 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.

#### For more information

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

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 Email - [isp\\_customer\\_care@canadalife.com](mailto:isp_customer_care@canadalife.com)  
 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 (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
All options	2.78	24.10	6,114,528

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

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

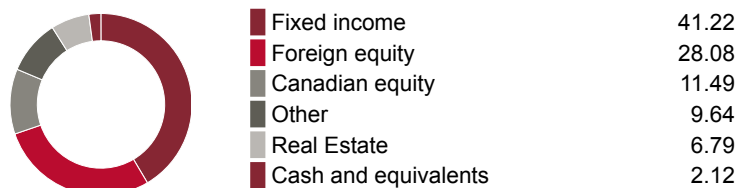
### What does the fund invest in?

This segregated fund, 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
<b>Total</b>	<b>66.68</b>
<b>Total investments:</b>	<b>26</b>

#### Investment segmentation



### Are there any guarantees?

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

### Who is this fund for?

A person who is investing for the medium to longer term, wants exposure to 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.

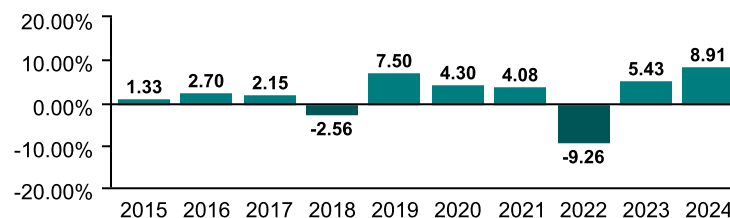
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

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

#### 2. Ongoing expenses

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

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

#### 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.

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

#### For more information

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

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 Email - [isp\\_customer\\_care@canadalife.com](mailto: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 (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
All options	2.89	26.07	8,224,387

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

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

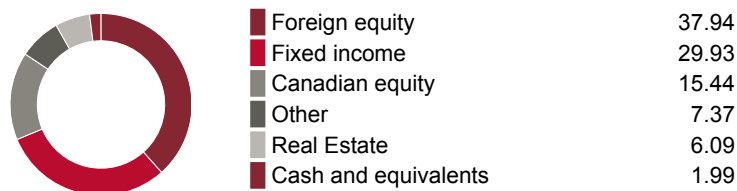
### What does the fund invest in?

This segregated fund, 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
<b>Total</b>	<b>63.77</b>
<b>Total investments:</b>	<b>25</b>

#### Investment segmentation



### Are there any guarantees?

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

### Who is this fund for?

A person who is investing for the medium to longer term, wants exposure to 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.

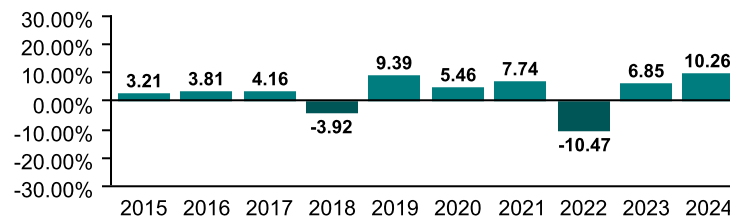
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

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

#### 2. Ongoing expenses

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

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

#### 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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 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 (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
All options	3.00	30.16	4,001,568

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

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

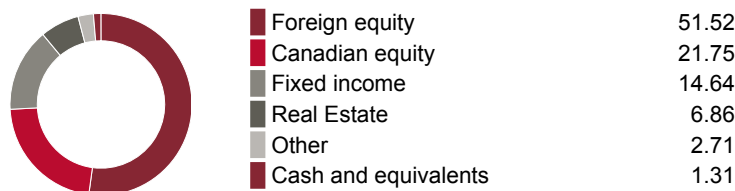
### What does the fund invest in?

This segregated fund, 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
<b>Total</b>	<b>65.22</b>
<b>Total investments:</b>	<b>25</b>

#### Investment segmentation



### Are there any guarantees?

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

### Who is this fund for?

A person who is investing for the medium to longer term, wants exposure to 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.

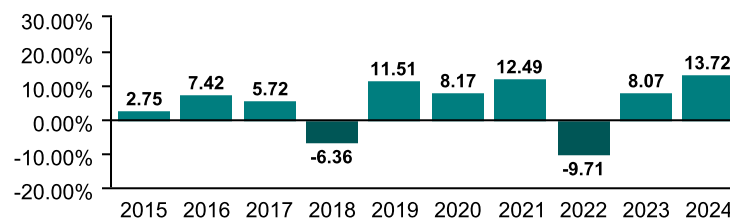
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

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

#### 2. Ongoing expenses

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

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

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## 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 (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
All options	3.21	35.91	3,903,497

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

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

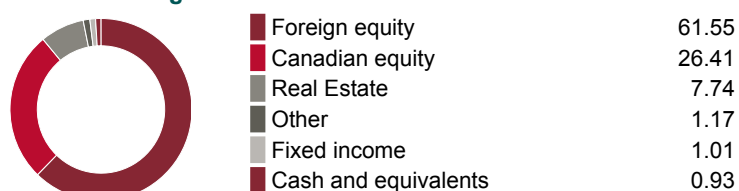
### What does the fund invest in?

This segregated fund, 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
<b>Total</b>	<b>73.50</b>
<b>Total investments:</b>	<b>19</b>

#### Investment segmentation



### Are there any guarantees?

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

### Who is this fund for?

A person who is investing for the medium to longer term, wants exposure to 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.

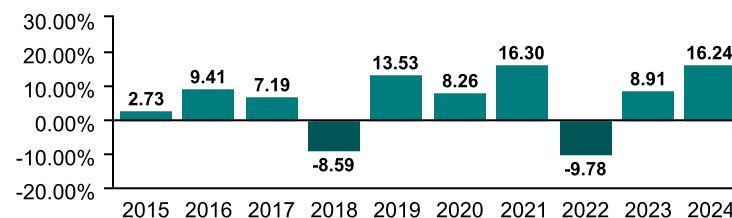
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

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

#### 2. Ongoing expenses

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

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

## 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 (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
All options	2.79	15.32	268,055

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

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

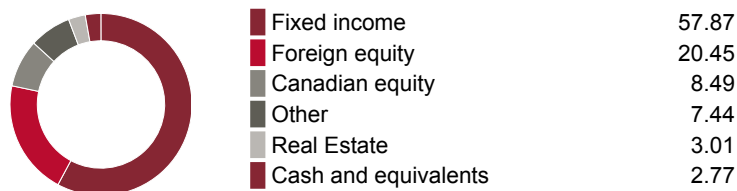
### What does the fund invest in?

This segregated fund, 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 Mortgage	19.11
Unconstrained Fixed Income	6.75
Global Bond (Brandywine)	5.01
Foreign Equity	4.05
Canadian Value Equity	3.97
Canadian Focused Dividend	3.47
Foreign Bond (CLAM)	3.47
Real Estate	3.01
<b>Total</b>	<b>74.87</b>
<b>Total investments:</b>	<b>23</b>

#### Investment segmentation



### Are there any guarantees?

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

### Who is this fund for?

A person who is investing for the medium to longer term, wants exposure to 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.

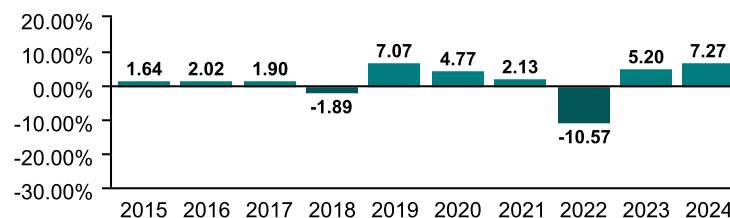
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

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

#### 2. Ongoing expenses

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

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

#### 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?

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 Telephone - 1-888-252-1847

## 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 (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
All options	2.77	15.09	4,335

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

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

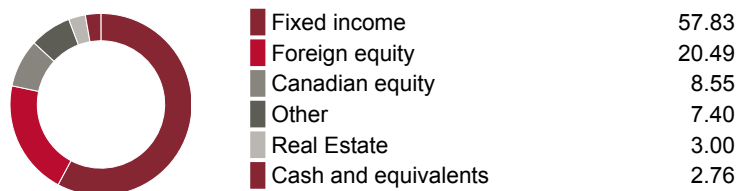
### What does the fund invest in?

This segregated fund, 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 Mortgage	19.08
	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
<b>Total</b>	<b>74.79</b>
<b>Total investments:</b>	<b>23</b>

#### Investment segmentation



### Are there any guarantees?

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

### Who is this fund for?

A person who is investing for the medium to longer term, wants exposure to 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.

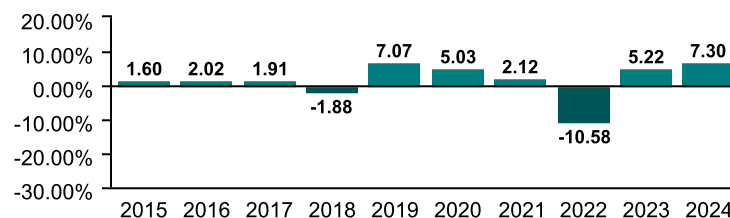
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

#### 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"> <li>Any early redemption fee you pay goes to Canada Life.</li> <li>The early redemption fee is a set rate. It is deducted from the amount you withdraw.</li> <li>The early redemption fee is based on the date you invested the premium.</li> <li>Where the policy is a systematic redemption plan or a RRIF you can schedule payments and receive up to 20% of all premiums without paying an early redemption fee.</li> <li>You can exchange to units of other funds under the contract at any time without paying an early redemption fee.</li> <li>When you invest, Canada Life pays a commission of up to 5%.</li> </ul>
No-load units	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> <li>You, your financial security advisor and Canada Life must agree to the no-load option.</li> <li>You can redeem units without paying an early redemption fee.</li> <li>You can exchange to units of other funds under the contract at any time.</li> </ul>

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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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 Email - [isp\\_customer\\_care@canadalife.com](mailto:isp_customer_care@canadalife.com)  
 Telephone - 1-888-252-1847

## 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 (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
All options	2.80	14.69	22,465

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

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

### What does the fund invest in?

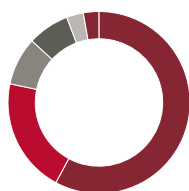
This segregated fund, through investments in other funds, invests primarily in fixed-income securities and Canadian and foreign equities. This fund has reached its target date. We may close the fund at any time and transfer the assets to the Income Profile Fund.

#### Top 10 investments

	Assets %
Core Plus Bond (Mackenzie)	23.01
Canadian Core Fixed Income Mortgage	19.10
	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
<b>Total</b>	<b>74.81</b>
<b>Total investments:</b>	<b>23</b>

#### Investment segmentation

	Assets %
Fixed income	57.89
Foreign equity	20.44
Canadian equity	8.53
Other	7.41
Real Estate	3.00
Cash and equivalents	2.76



### 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.

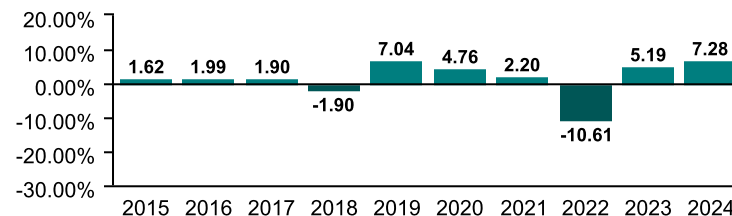
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

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

#### 2. Ongoing expenses

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

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

#### 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?

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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## 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 (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
All options	2.94	14.78	99,892

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

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

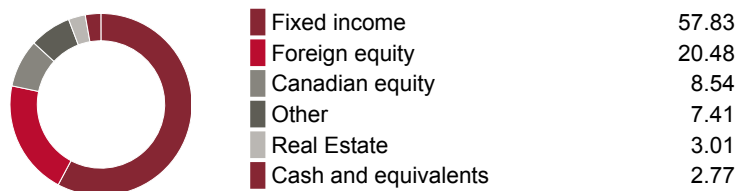
### What does the fund invest in?

This segregated fund, 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 Mortgage	19.08
	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
<b>Total</b>	<b>74.81</b>
<b>Total investments:</b>	<b>23</b>

#### Investment segmentation



### Are there any guarantees?

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

### Who is this fund for?

A person 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.

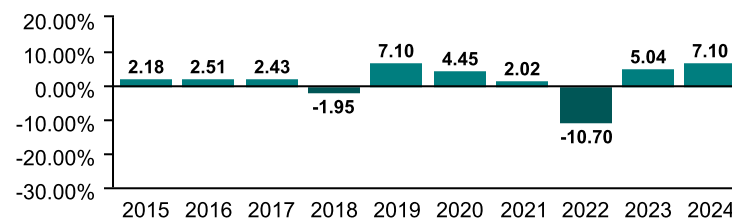
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

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

#### 2. Ongoing expenses

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

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

#### 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.

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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 (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
All options	3.07	15.92	75,096

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

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

### What does the fund invest in?

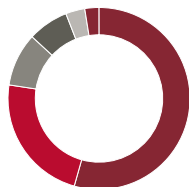
This segregated fund, through investments in other funds, invests primarily in fixed-income securities and Canadian and foreign equities. The fund automatically evolves to a more conservative asset mix over time to match the policyowner's investment horizon.

#### Top 10 investments

	Assets %
Core Plus Bond (Mackenzie)	23.60
Canadian Core Fixed Income Mortgage	15.77
	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
<b>Total</b>	<b>71.08</b>
<b>Total investments:</b>	<b>25</b>

#### Investment segmentation

	Assets %
Fixed income	54.42
Foreign equity	22.99
Canadian equity	9.48
Other	7.23
Real Estate	3.41
Cash and equivalents	2.50



### 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.

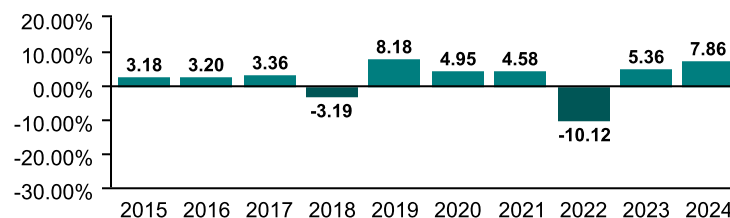
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

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

#### 2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	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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 Telephone - 1-888-252-1847

## 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 (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
All options	3.12	17.32	81,661

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

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

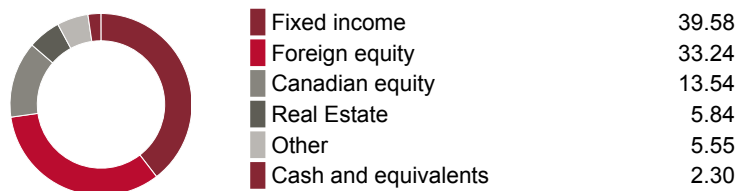
### What does the fund invest in?

This segregated fund, 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
<b>Total</b>	<b>67.39</b>
<b>Total investments:</b>	<b>26</b>

#### Investment segmentation



### Are there any guarantees?

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

### Who is this fund for?

A person 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.

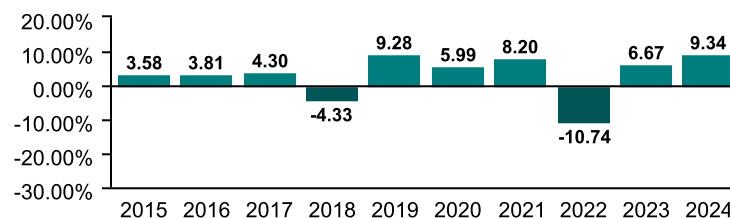
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

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

#### 2. Ongoing expenses

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

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

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

## 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 (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
All options	3.11	19.14	81,437

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

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

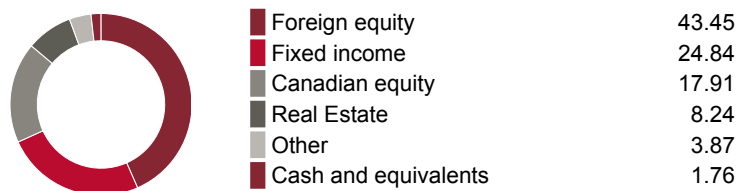
### What does the fund invest in?

This segregated fund, 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
<b>Total</b>	<b>64.41</b>
<b>Total investments:</b>	<b>26</b>

#### Investment segmentation



### Are there any guarantees?

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

### Who is this fund for?

A person 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.

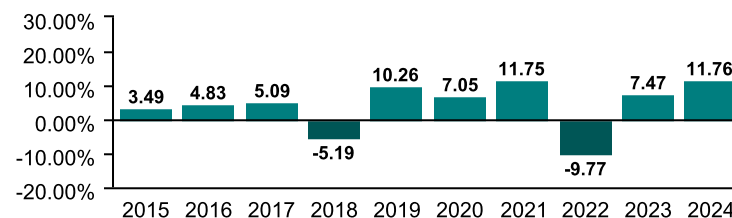
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

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

#### 2. Ongoing expenses

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

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

#### 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

## 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 (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
All options	3.14	20.69	50,179

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

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

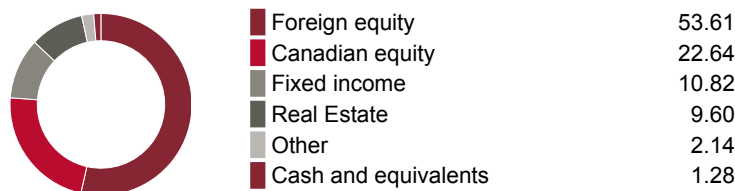
### What does the fund invest in?

This segregated fund, 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
<b>Total</b>	<b>65.94</b>
<b>Total investments:</b>	<b>25</b>

#### Investment segmentation



### Are there any guarantees?

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

### Who is this fund for?

A person 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.

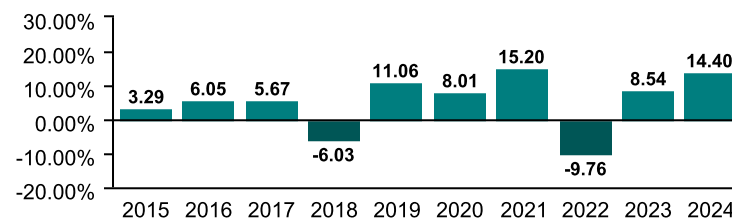
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

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

#### 2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	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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 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 (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
All options	3.16	21.17	15,711

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

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

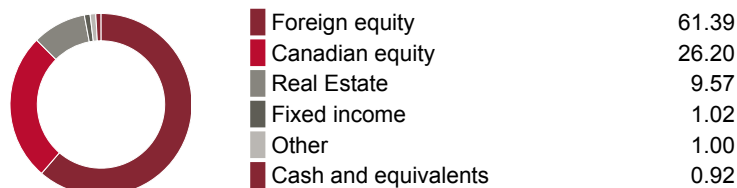
### What does the fund invest in?

This segregated fund, 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
<b>Total</b>	<b>74.90</b>
<b>Total investments:</b>	<b>18</b>

#### Investment segmentation



### Are there any guarantees?

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

### Who is this fund for?

A person 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.

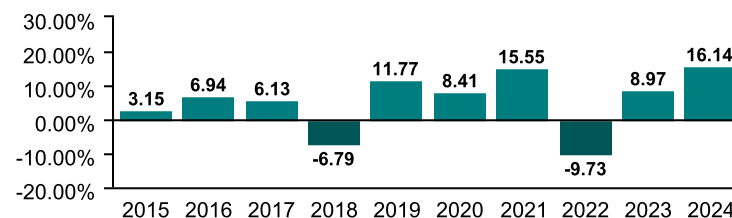
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

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

#### 2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	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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#### For more information

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 Email - [isp\\_customer\\_care@canadalife.com](mailto:isp_customer_care@canadalife.com)  
 Telephone - 1-888-252-1847

## 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 (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
All options	3.25	21.05	9,233

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

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

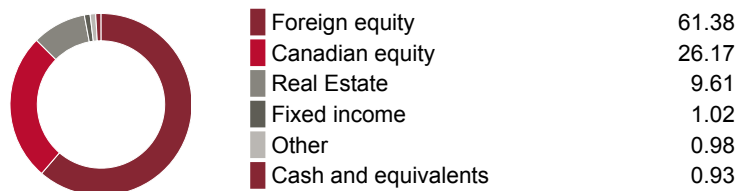
### What does the fund invest in?

This segregated fund, 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
<b>Total</b>	<b>74.87</b>
<b>Total investments:</b>	<b>18</b>

#### Investment segmentation



### Are there any guarantees?

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

### Who is this fund for?

A person 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.

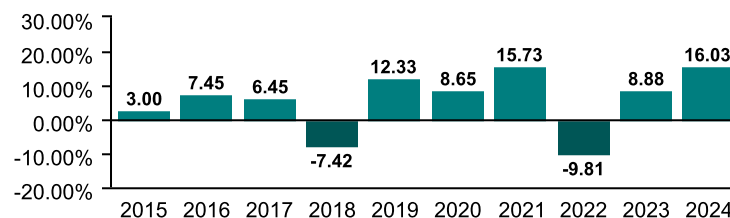
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

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

#### 2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	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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 Telephone - 1-888-252-1847

# 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 (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
All options	1.36	27.28	1,868,378

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

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

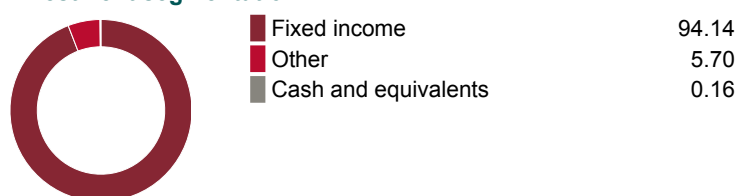
## What does the fund invest in?

This segregated fund invests primarily in 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
<b>Total</b>	<b>31.22</b>
<b>Total investments:</b>	<b>107</b>

### Investment segmentation



## Are there any guarantees?

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

## Who is this fund for?

A person 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.

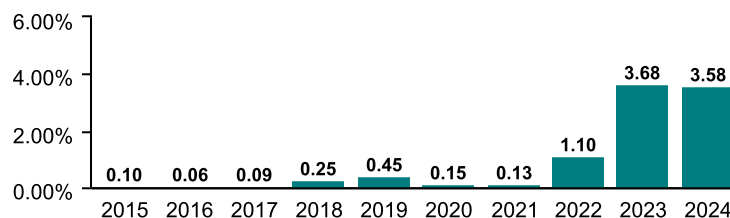
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

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

#### 2. Ongoing expenses

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

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

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

## 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 (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
All options	2.30	15.69	682,296

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

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

### What does the fund invest in?

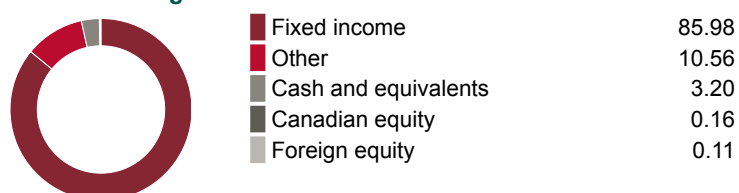
This segregated fund, through investments in other funds, invests primarily in Canadian fixed-income securities. It targets an asset mix of 100 per cent fixed income.

#### 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.

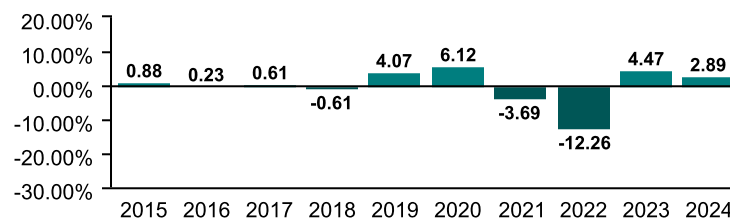
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

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

#### 2. Ongoing expenses

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

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

#### 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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 Telephone - 1-888-252-1847

# 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 (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
All options	2.04	366.22	83,018

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

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

## What does the fund invest in?

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

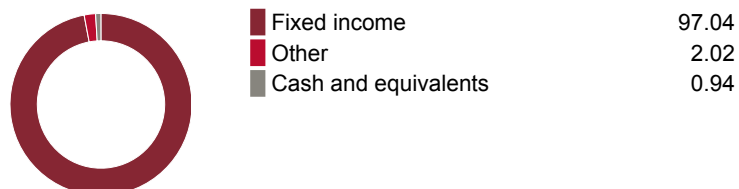
### Top 10 investments

	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.

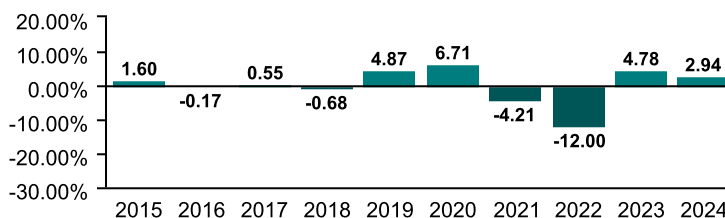
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

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

#### 2. Ongoing expenses

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

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

#### 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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 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 (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
All options	2.13	17.15	741,523

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

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

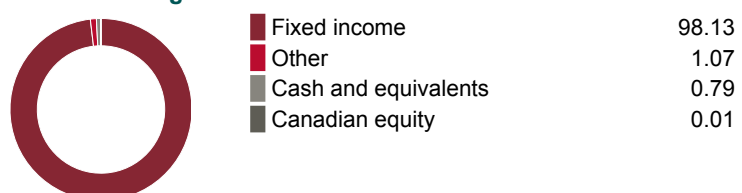
## What does the fund invest in?

This segregated fund invests primarily in 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
<b>Total</b>	<b>30.56</b>
<b>Total investments:</b>	<b>1567</b>

### Investment segmentation



## Are there any guarantees?

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

## Who is this fund for?

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

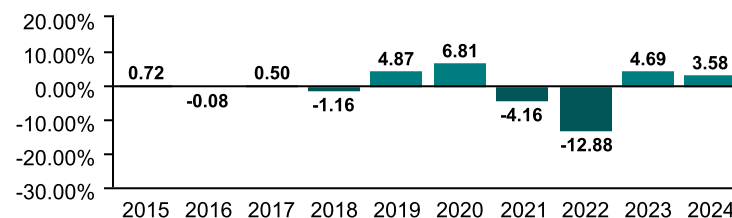
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

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

#### 2. Ongoing expenses

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

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

#### 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?

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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 (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
All options	2.49	223.07	100,529

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

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

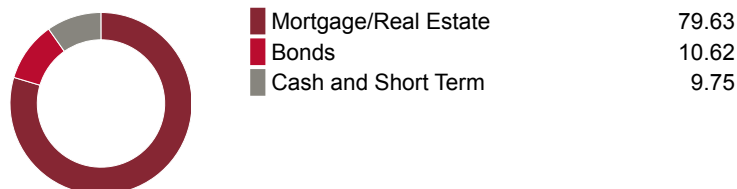
## What does the fund invest in?

This segregated fund invests primarily in 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
<b>Total</b>	<b>27.60</b>
<b>Total investments:</b>	<b>117</b>

### Investment segmentation



## Are there any guarantees?

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

## Who is this fund for?

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

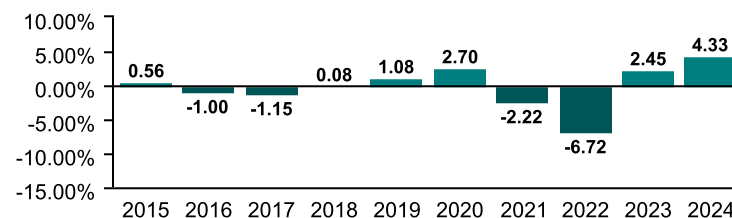
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

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

### 2. Ongoing expenses

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

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

### 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.

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### For more information

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 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 (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
All options	2.04	15.60	237,316

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

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

## What does the fund invest in?

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

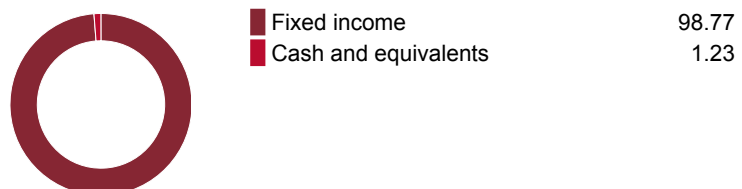
### Top 10 investments

Investment	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.

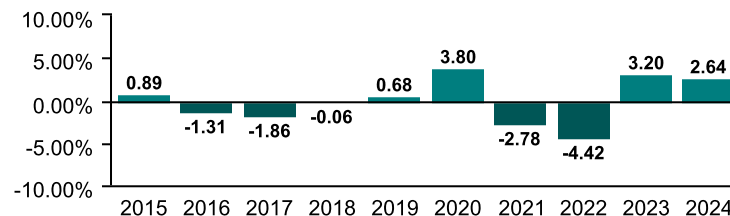
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

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

#### 2. Ongoing expenses

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

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

#### 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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 Telephone - 1-888-252-1847

# 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 (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
All options	2.26	29.03	2,567,497

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

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

## What does the fund invest in?

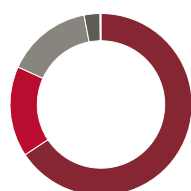
This segregated fund invests primarily in Canadian fixed-income securities with some exposure to Canadian and foreign stocks.

### 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



	Assets %
Fixed income	65.71
Foreign equity	16.06
Canadian equity	15.26
Cash and equivalents	2.81
Other	0.17

## 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.

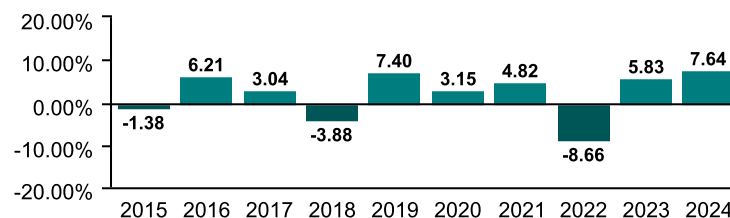
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

### 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.

## 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.

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

#### 2. Ongoing expenses

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

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

#### 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?

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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 (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
All options	2.75	24.63	287,493

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

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

## What does the fund invest in?

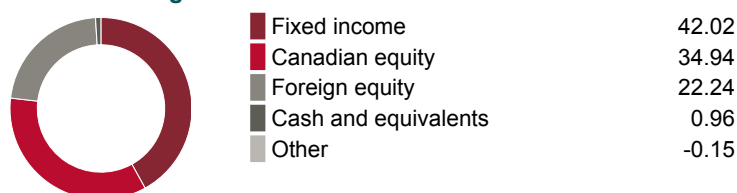
This segregated fund invests primarily in Canadian fixed-income securities and stocks with exposure to foreign stocks.

### 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
<b>Total</b>	<b>18.75</b>

**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.

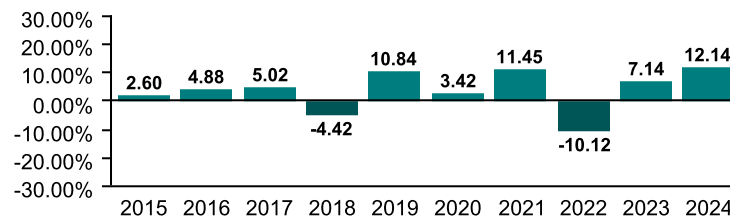
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

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

#### 2. Ongoing expenses

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

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

#### 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?

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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 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 (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
All options	2.73	29.33	360,804

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

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

## What does the fund invest in?

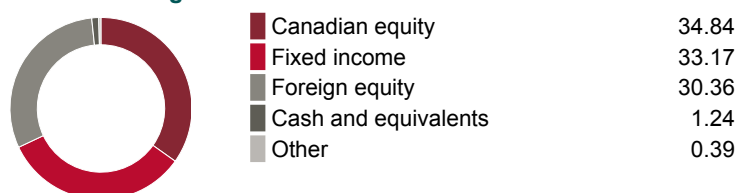
This segregated fund invests primarily in Canadian fixed-income securities and stocks with exposure to foreign stocks.

### 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
<b>Total</b>	<b>26.78</b>

**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.

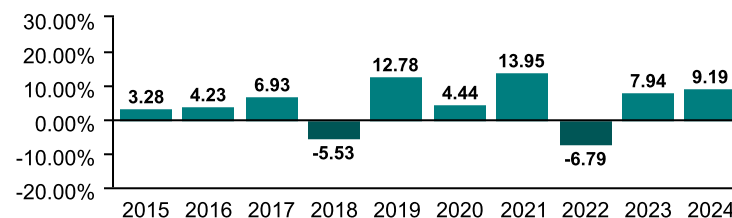
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

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

#### 2. Ongoing expenses

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

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

#### 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.

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

#### For more information

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

The Canada Life Assurance Company  
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 Email - [isp\\_customer\\_care@canadalife.com](mailto:isp_customer_care@canadalife.com)  
 Telephone - 1-888-252-1847

# 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 (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
All options	2.95	29.06	842,232

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

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

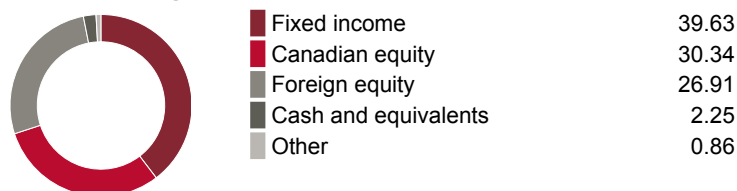
## What does the fund invest in?

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

### Top 10 investments (of the underlying fund)

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

### Investment segmentation



## Are there any guarantees?

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

## Who is this fund for?

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

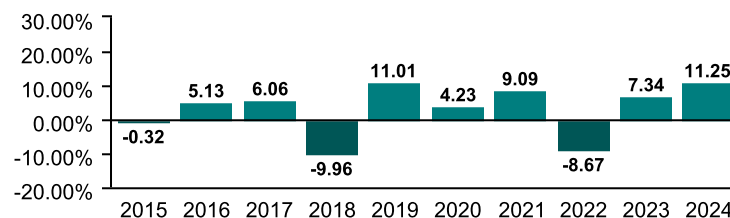
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

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

#### 2. Ongoing expenses

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

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

#### 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?

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](mailto:isp_customer_care@canadalife.com)  
 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 (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
All options	2.69	32.37	718,581

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

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

## What does the fund invest in?

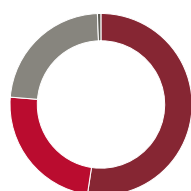
This segregated fund invests primarily in Canadian fixed-income securities and stocks with exposure to foreign stocks.

### 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
<b>Total</b>	<b>30.14</b>

**Total investments:** **536**

### Investment segmentation



	Assets %
Canadian equity	52.41
Fixed income	23.92
Foreign equity	23.09
Cash and equivalents	0.62

## 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.

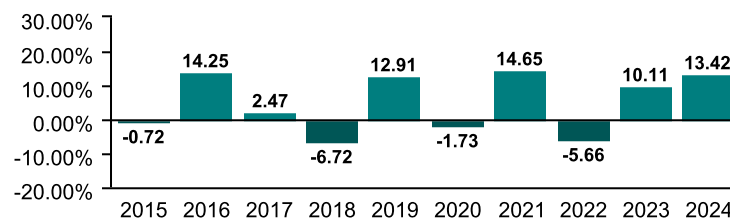
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

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

#### 2. Ongoing expenses

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

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

#### 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?

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 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 (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
All options	2.94	35.40	2,342,353

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

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

## What does the fund invest in?

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

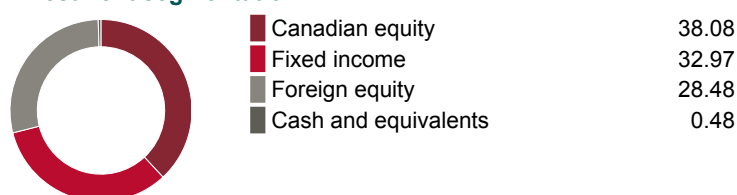
### Top 10 investments

	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.

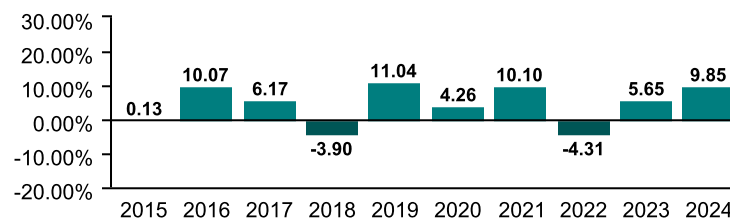
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

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

#### 2. Ongoing expenses

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

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

#### 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 (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
All options	3.01	26.54	474,597

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

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

## What does the fund invest in?

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

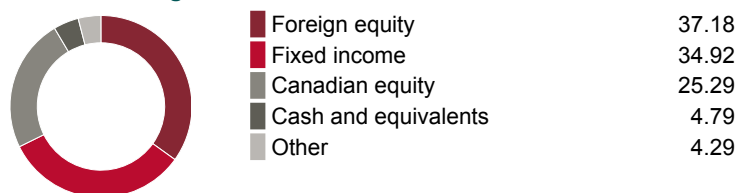
### Top 10 investments (of the underlying fund)

	Assets %
iShares Trust - iShares Core S&P Total U.S. Stock Market ETF Core S&P Total U S Stk Mkt Etf	13.04
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 Currency Bd Etf New	3.06
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
<b>Total</b>	<b>36.24</b>

**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.

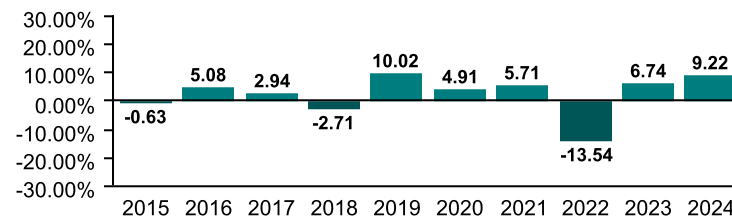
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

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

#### 2. Ongoing expenses

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

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

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

# 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 (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
All options	2.85	23.70	456,125

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

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

## What does the fund invest in?

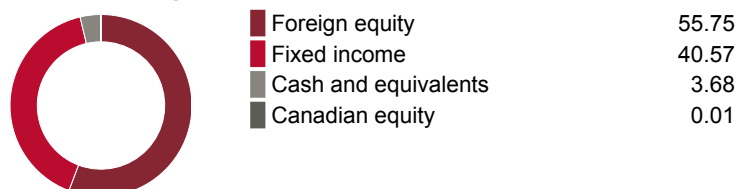
This segregated fund invests primarily in fixed-income securities and income-oriented stocks from around the world currently through the Canada Life Global Strategic Income mutual fund.

### 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. Cl A	1.51
<b>Total</b>	<b>22.23</b>

**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.

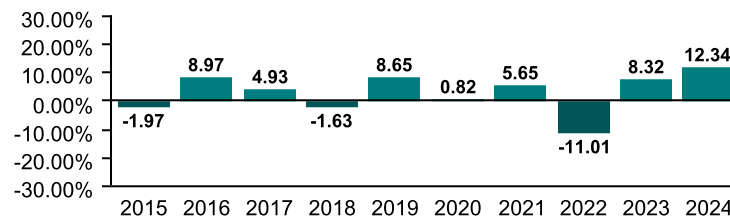
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

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

#### 2. Ongoing expenses

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

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

#### Trailing commission

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

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

#### 3. Other fees

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

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

### What if I change my mind?

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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 (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
All options	3.12	33.92	252,451

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

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

### What does the fund invest in?

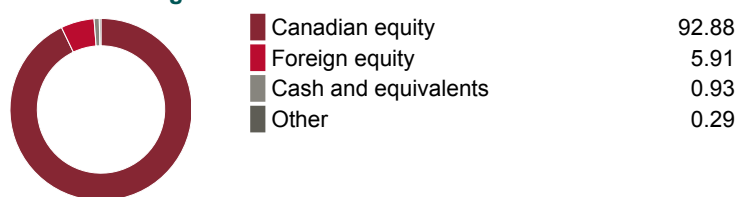
This segregated fund, through investments in other funds, invests primarily in Canadian equities. It targets an asset mix of 100 per cent equities.

#### Top 10 investments

	Assets %
Pure Canadian Equity (Beutel Goodman)	22.52
Canadian Focused Dividend	22.52
Canadian Value Equity	22.51
Canadian Growth	22.45
Canadian Small-Mid Cap	10.00
<b>Total</b>	<b>100.00</b>

**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.

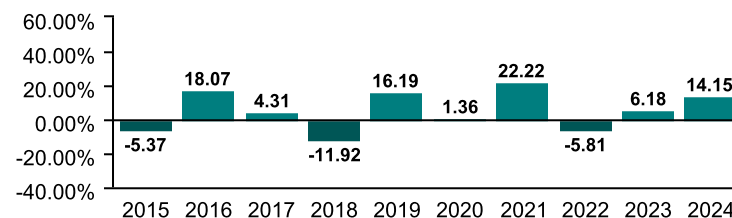
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

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

#### 2. Ongoing expenses

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

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

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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 (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
All options	3.23	22.71	58,263

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

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

### What does the fund invest in?

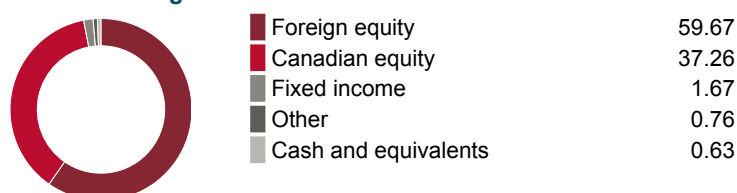
This segregated fund, through investments in other funds, invests primarily in Canadian and foreign equities. It targets an asset mix of 100 per cent equities.

#### 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
<b>Total</b>	<b>85.53</b>

**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.

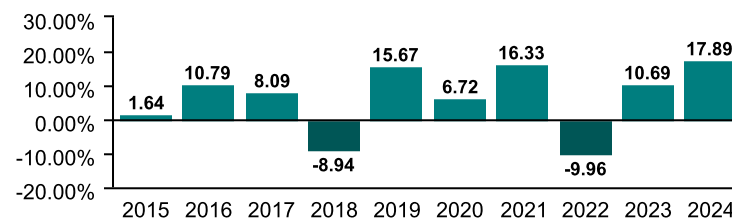
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

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

#### 2. Ongoing expenses

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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?

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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 (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
All options	2.92	31.88	198,398

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

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

## What does the fund invest in?

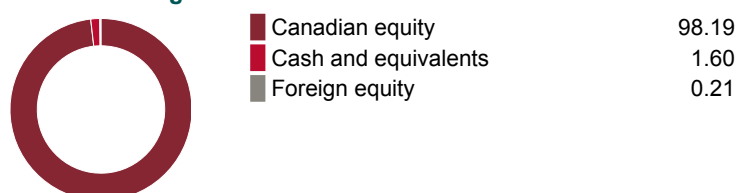
This segregated fund invests primarily in Canadian stocks with a focus on those companies and/or sectors that are believed to likely have lower sensitivity to broader market movements.

### 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
<b>Total</b>	<b>28.79</b>

**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.

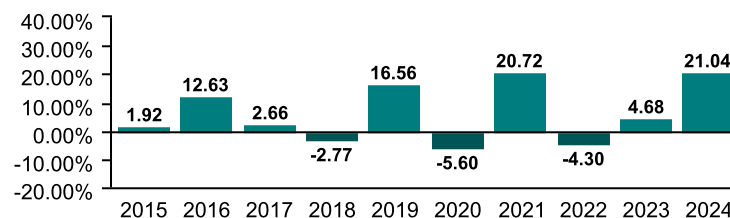
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

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

#### 2. Ongoing expenses

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

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

#### 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.

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 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 (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
All options	2.87	1,161.37	108,213

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

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

## What does the fund invest in?

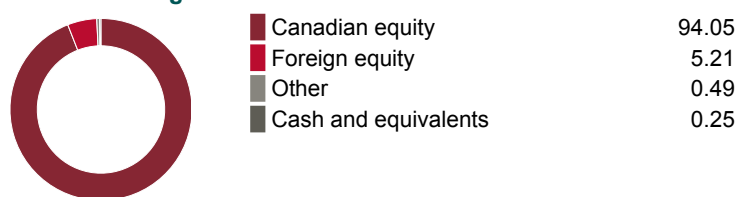
This segregated fund invests primarily in Canadian stocks.

### 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 VtgCI A	3.00
Agnico-Eagle Mines Ltd.	2.90
Suncor Energy Inc.	2.79
Sun Life Financial Inc.	2.70
<b>Total</b>	<b>36.75</b>

**Total investments:** **555**

### Investment segmentation



## 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.

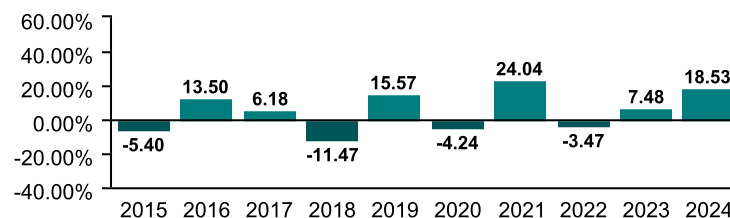
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

### 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.



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

#### 2. Ongoing expenses

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

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

#### 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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 Telephone - 1-888-252-1847

# 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 (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
All options	2.88	40.40	474,612

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

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

## What does the fund invest in?

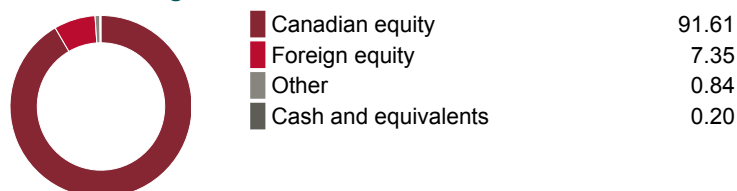
This segregated fund invests primarily in Canadian stocks with exposure to foreign stocks.

### Top 10 investments

	Assets %
Royal Bank of Canada	7.92
Constellation Software Inc.	5.11
Shopify Inc. CI A	4.66
Canadian Natural Resources Ltd.	3.69
Brookfield Corporation VtgCI 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
<b>Total</b>	<b>39.58</b>

**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.

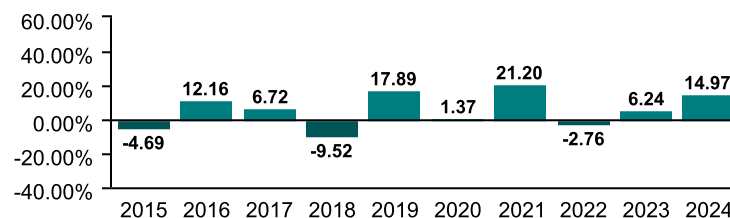
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

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

#### 2. Ongoing expenses

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

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

#### 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?

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 Telephone - 1-888-252-1847

# 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 (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
All options	2.92	43.41	292,952

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

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

## What does the fund invest in?

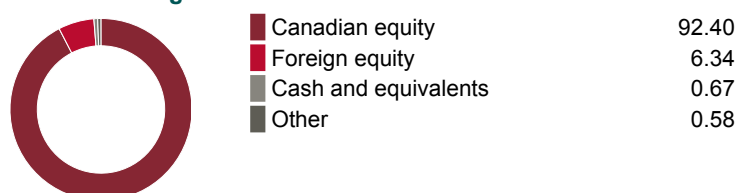
This segregated fund invests primarily in Canadian stocks that conduct their business in a socially responsible manner with exposure to foreign stocks.

### Top 10 investments

	Assets %
Royal Bank of Canada	8.02
Constellation Software Inc.	5.29
Shopify Inc. C1A	4.66
Brookfield Corporation VtgCI 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
<b>Total</b>	<b>40.16</b>

**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.

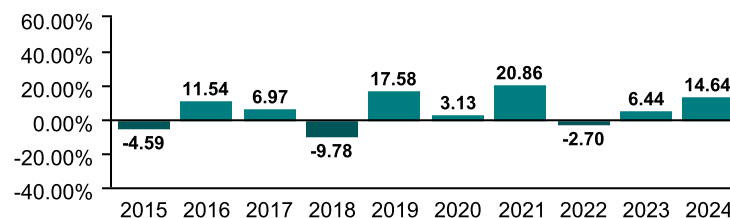
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

### 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: <ul style="list-style-type: none"> <li>• 1 year of investing, you pay 5.00%</li> <li>• 2 years of investing, you pay 5.00%</li> <li>• 3 years of investing, you pay 4.00%</li> <li>• 4 years of investing, you pay 3.00%</li> <li>• 5 years of investing, you pay 2.50%</li> <li>• 6 years of investing, you pay 1.00%</li> <li>• After 6 years, you pay 0.00%</li> </ul>	<ul style="list-style-type: none"> <li>• Any early redemption fee you pay goes to Canada Life.</li> <li>• The early redemption fee is a set rate. It is deducted from the amount you withdraw.</li> <li>• The early redemption fee is based on the date you invested the premium.</li> <li>• Where the policy is a systematic redemption plan or a RRIF you can schedule payments and receive up to 20% of all premiums without paying an early redemption fee.</li> <li>• You can exchange to units of other funds under the contract at any time without paying an early redemption fee.</li> <li>• When you invest, Canada Life pays a commission of up to 5%.</li> </ul>
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#### 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 (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
All options	2.93	27.61	177,607

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

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

## What does the fund invest in?

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

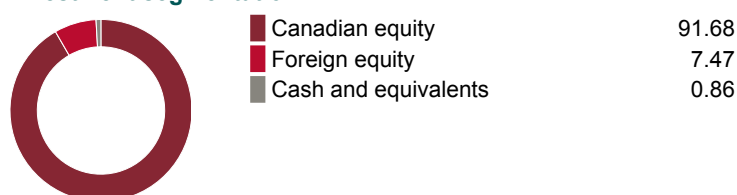
### Top 10 investments

	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.

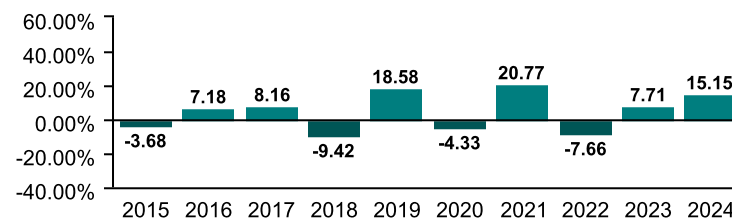
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

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

#### 2. Ongoing expenses

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

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

#### 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

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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 (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
All options	3.09	33.78	441,518

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

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

## What does the fund invest in?

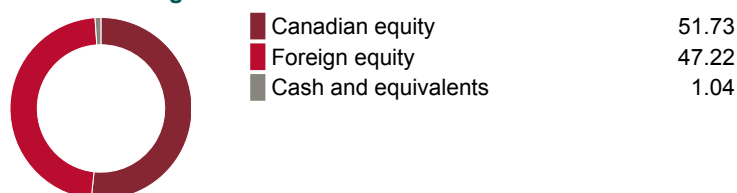
This segregated fund invests primarily in Canadian equities currently through the Canada Life Canadian Focused Growth mutual fund.

### 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
<b>Total</b>	<b>23.78</b>

**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.

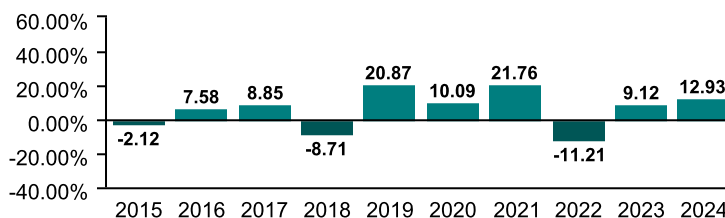
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

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

#### 2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	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 (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
All options	3.09	43.90	441,248

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

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

## What does the fund invest in?

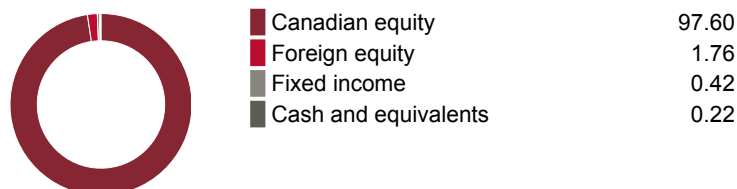
This segregated fund invests primarily in Canadian stocks with exposure to foreign stocks.

### Top 10 investments

	Assets %
Royal Bank of Canada	6.90
Shopify Inc. CIA	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
<b>Total</b>	<b>35.95</b>

**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.

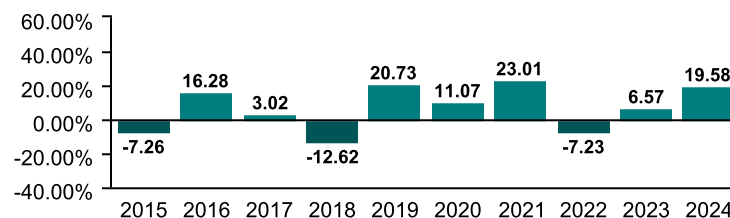
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

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

#### 2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	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 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 (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
All options	3.04	34.36	431,368

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

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

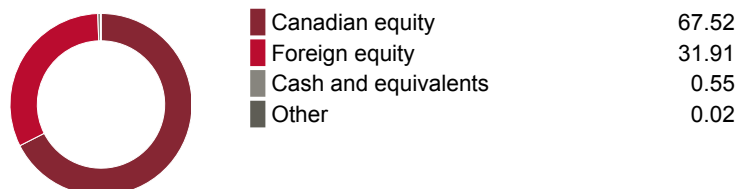
## What does the fund invest in?

This segregated fund invests primarily in 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
<b>Total</b>	<b>39.24</b>
<b>Total investments:</b>	<b>41</b>

### Investment segmentation



## 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.

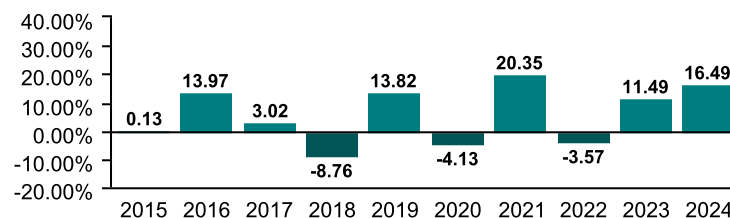
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

### 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.

## 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.

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

#### 2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	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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 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 (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
All options	3.04	47.73	436,582

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

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

### What does the fund invest in?

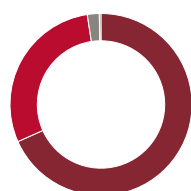
This segregated fund invests primarily in Canadian stocks with exposure to foreign stocks.

#### 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
<b>Total</b>	<b>33.11</b>

**Total investments:** **71**

#### Investment segmentation



	Assets %
Canadian equity	68.33
Foreign equity	29.27
Fixed income	2.12
Cash and equivalents	0.29

### 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.

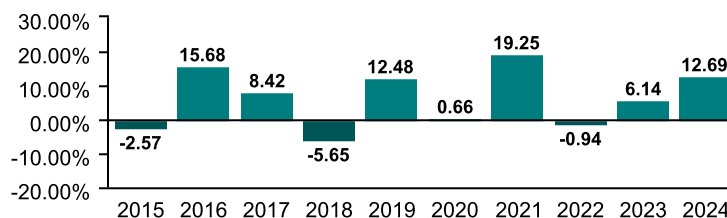
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

#### 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.

### 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.

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

#### 2. Ongoing expenses

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

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

#### 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 (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
All options	2.77	57.48	5,424,479

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

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

## What does the fund invest in?

This segregated fund invests primarily in dividend yielding Canadian stocks.

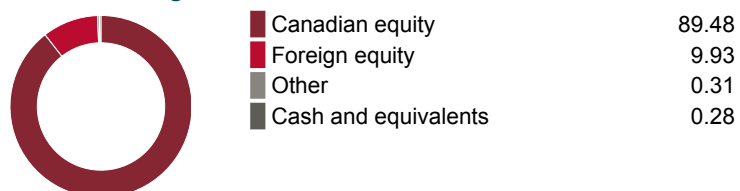
### Top 10 investments

	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.

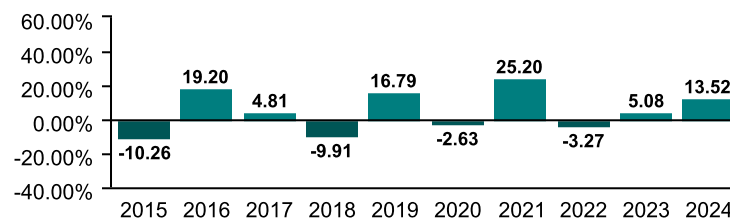
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

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

#### 2. Ongoing expenses

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

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

#### 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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 Telephone - 1-888-252-1847

# 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 (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
All options	2.98	45.42	1,479,493

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

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

## What does the fund invest in?

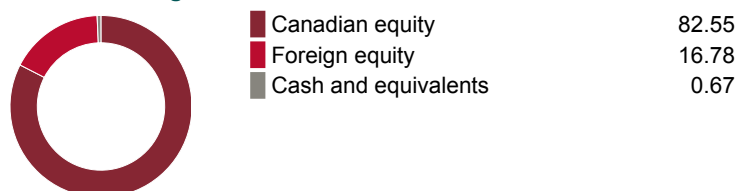
This segregated fund invests primarily in Canadian stocks currently through the Canada Life Canadian Dividend mutual fund.

### Top 10 investments (of the underlying fund)

	Assets %
Royal Bank of Canada	7.31
Toronto-Dominion Bank	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.

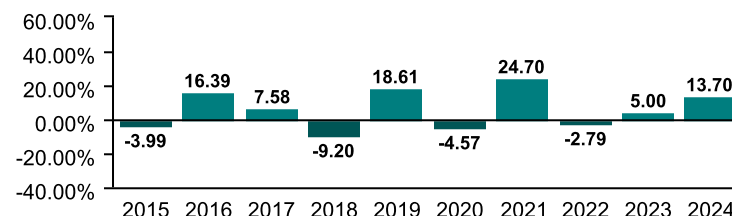
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

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

#### 2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	2.98

#### 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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 Telephone - 1-888-252-1847

# 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 (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
All options	3.03	48.75	528,007

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

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

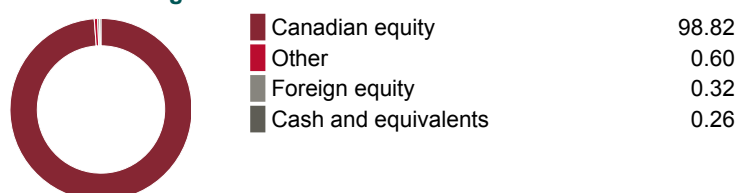
## What does the fund invest in?

This segregated fund invests primarily in 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
<b>Total</b>	<b>36.31</b>
<b>Total investments:</b>	<b>179</b>

### Investment segmentation



## 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.

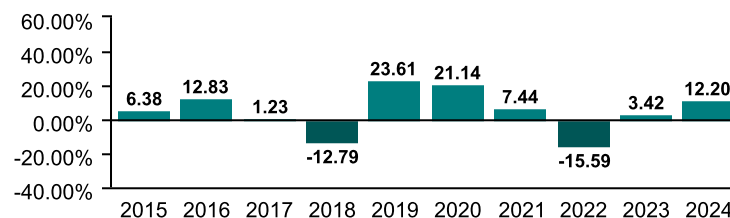
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

### 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.

## 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.

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

#### 2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	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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 Telephone - 1-888-252-1847

# 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 (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
All options	3.44	22.46	298,009

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

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

## What does the fund invest in?

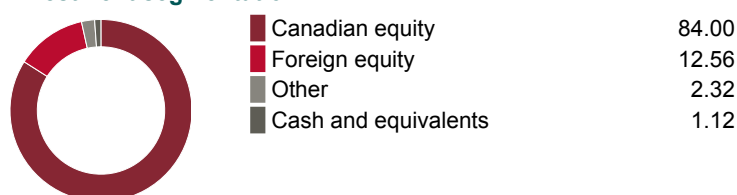
This segregated fund invests primarily in Canadian stocks with exposure to foreign stocks.

### 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
<b>Total</b>	<b>45.32</b>

**Total investments:** **53**

### Investment segmentation



## 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.

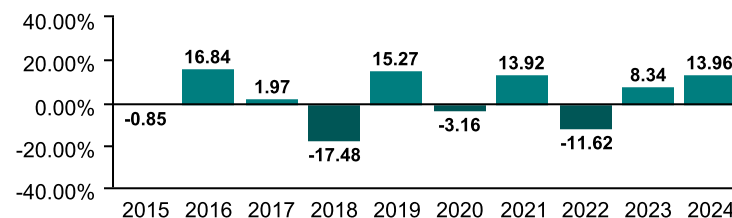
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

### 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.

## 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.

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

#### 2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	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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#### For more information

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 Telephone - 1-888-252-1847

## 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 (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
All options	3.20	32.24	1,648,695

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

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

### What does the fund invest in?

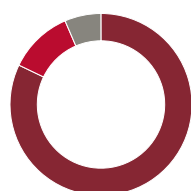
This segregated fund invests primarily, directly or indirectly, in a portfolio of income producing Canadian real estate properties.

#### 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
<b>Total</b>	<b>39.04</b>

**Total investments:** **77**

#### Investment segmentation



	Assets %
Real estate	82.12
Cash and equivalents	11.43
Fixed income	6.45

### 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.

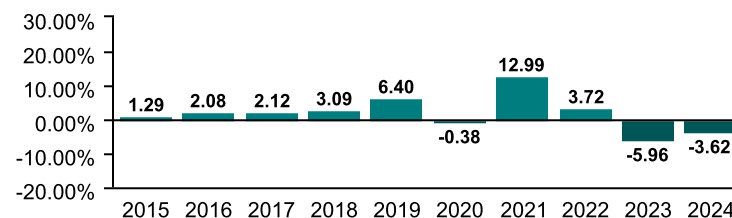
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

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

#### 2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	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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 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 (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
All options	3.61	53.82	498,775

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

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

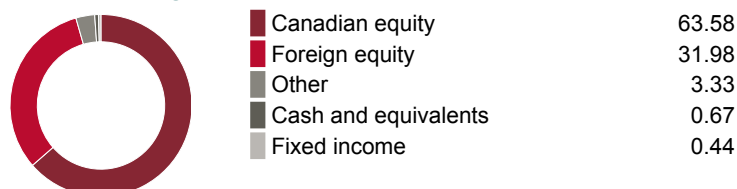
### What does the fund invest in?

This segregated fund invests primarily in 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
<b>Total</b>	<b>43.62</b>
<b>Total investments:</b>	<b>122</b>

#### Investment segmentation



### Are there any guarantees?

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

### Who is this fund for?

A person who is investing for the 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.

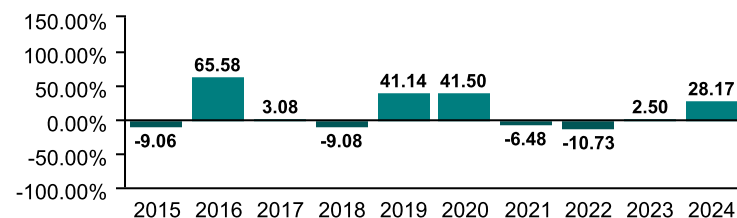
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

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

#### 2. Ongoing expenses

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

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

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 Telephone - 1-888-252-1847

# 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 (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
All options	3.09	46.61	163,285

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

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

## What does the fund invest in?

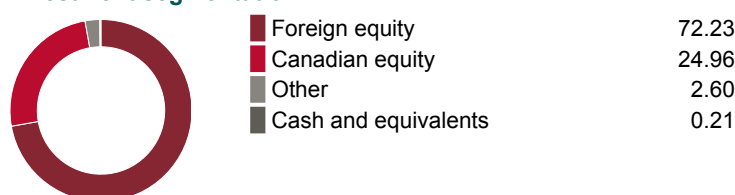
This segregated fund invests primarily in stock of North American small and mid-size companies.

### 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
<b>Total</b>	<b>41.91</b>

**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.

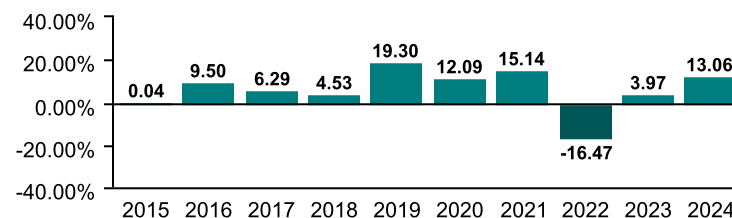
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

### 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: <ul style="list-style-type: none"> <li>• 1 year of investing, you pay 5.00%</li> <li>• 2 years of investing, you pay 5.00%</li> <li>• 3 years of investing, you pay 4.00%</li> <li>• 4 years of investing, you pay 3.00%</li> <li>• 5 years of investing, you pay 2.50%</li> <li>• 6 years of investing, you pay 1.00%</li> <li>• After 6 years, you pay 0.00%</li> </ul>	<ul style="list-style-type: none"> <li>• Any early redemption fee you pay goes to Canada Life.</li> <li>• The early redemption fee is a set rate. It is deducted from the amount you withdraw.</li> <li>• The early redemption fee is based on the date you invested the premium.</li> <li>• Where the policy is a systematic redemption plan or a RRIF you can schedule payments and receive up to 20% of all premiums without paying an early redemption fee.</li> <li>• You can exchange to units of other funds under the contract at any time without paying an early redemption fee.</li> <li>• When you invest, Canada Life pays a commission of up to 5%.</li> </ul>
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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?

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 Telephone - 1-888-252-1847

## 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 (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
All options	3.17	97.65	458,520

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

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

### What does the fund invest in?

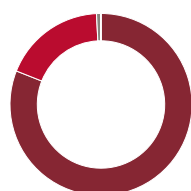
This segregated fund invests primarily in the Canadian and U.S. science and technology companies.

#### Top 10 investments

	Assets %
Apple Inc.	8.97
Shopify Inc. CIA	7.53
Alphabet Inc. CIA	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
<b>Total</b>	<b>61.45</b>

**Total investments:** **29**

#### Investment segmentation



	Assets %
Foreign equity	81.00
Canadian equity	18.21
Other	0.78
Cash and equivalents	0.01

### 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.

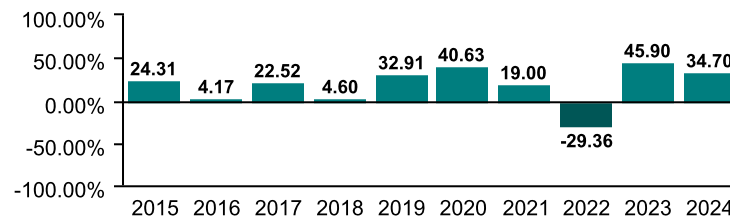
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

#### 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.

### 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.

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

#### 2. Ongoing expenses

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

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

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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

# 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 (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
All options	3.43	26.48	234,565

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

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

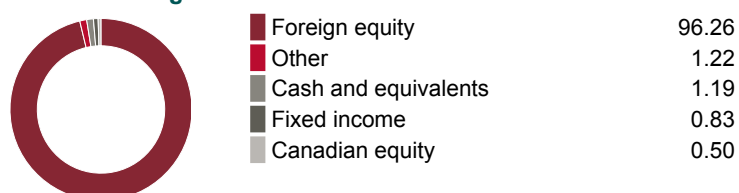
## What does the fund invest in?

This segregated fund, 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
<b>Total</b>	<b>100.00</b>
<b>Total investments:</b>	<b>10</b>

### Investment segmentation



## Are there any guarantees?

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

## Who is this fund for?

A person who is investing for the 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.

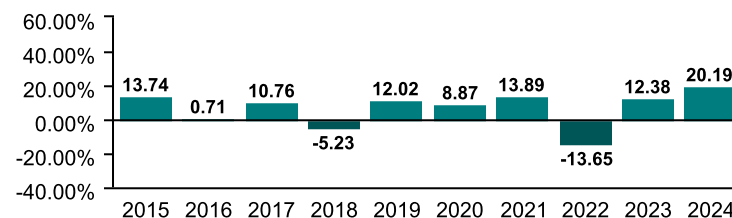
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

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

#### 2. Ongoing expenses

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

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

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 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 (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
All options	3.06	45.61	348,080

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

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

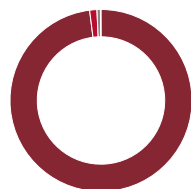
## What does the fund invest in?

This segregated fund invests primarily in 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. CI 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
<b>Total</b>	<b>21.50</b>
<b>Total investments:</b>	<b>4389</b>

### Investment segmentation



	Assets %
Foreign equity	98.00
Canadian equity	1.29
Cash and equivalents	0.61
Other	0.09

## 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.

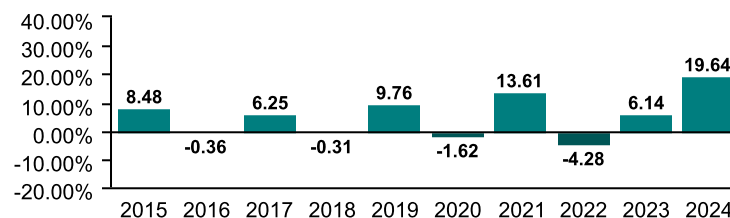
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

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

#### 2. Ongoing expenses

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

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

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 Telephone - 1-888-252-1847

## 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 (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
All options	3.13	32.50	370,965

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

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

### What does the fund invest in?

This segregated fund invests primarily in stocks worldwide currently through the Canada Life Foreign Equity mutual fund.

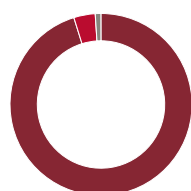
#### Top 10 investments (of the underlying fund)

	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



	Assets %
Foreign equity	95.19
Canadian equity	3.80
Cash and equivalents	1.01

### 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.

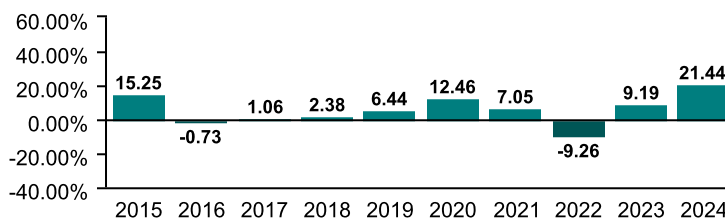
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

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

#### 2. Ongoing expenses

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

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

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 Telephone - 1-888-252-1847

# 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 (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
All options	3.16	22.71	833,558

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

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

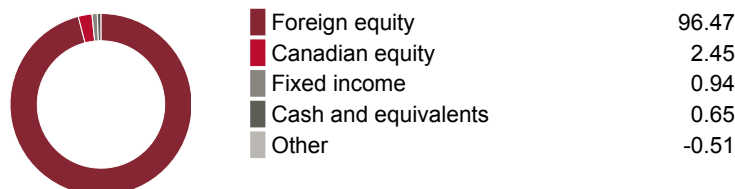
## What does the fund invest in?

This segregated fund invests primarily in 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. CI A	1.96
Bank of America Corp.	1.86
<b>Total</b>	<b>33.94</b>
<b>Total investments:</b>	<b>74</b>

### Investment segmentation



## 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.

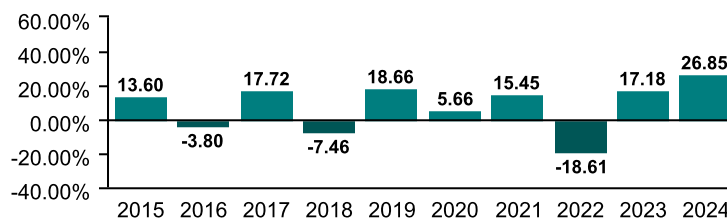
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

### 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.

## 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.

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

#### 2. Ongoing expenses

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

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

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

# 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 (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
All options	3.31	28.13	467,877

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

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

## What does the fund invest in?

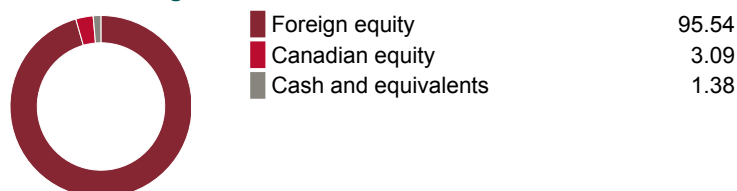
This segregated fund invests primarily in stocks worldwide currently through the Canada Life Global Growth Opportunities mutual fund.

### 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. Act Nom	3.08
Verisk Analytics Inc.	2.83
<b>Total</b>	<b>33.50</b>

**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.

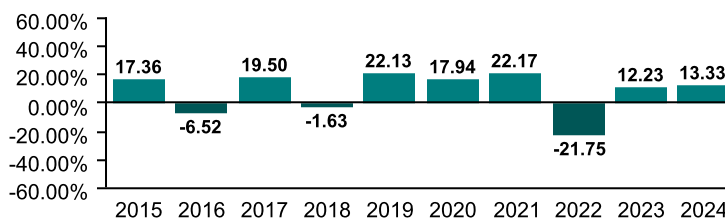
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

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

#### 2. Ongoing expenses

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

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

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

# 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 (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
All options	2.99	82.22	443,048

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

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

## What does the fund invest in?

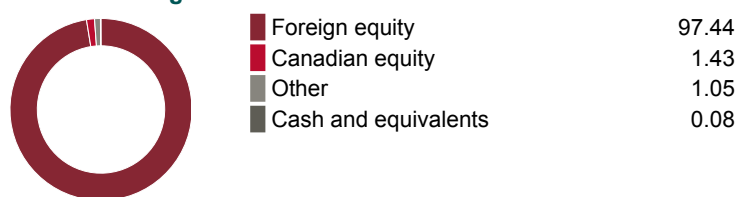
This segregated fund invests primarily in United States stocks.

### 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
<b>Total</b>	<b>43.73</b>

**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.

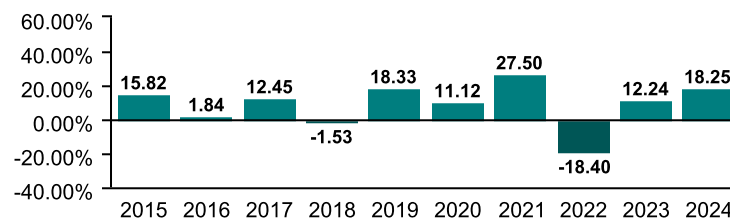
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

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

#### 2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	2.99

#### 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.

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#### 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 (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
All options	3.20	62.80	767,876

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

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

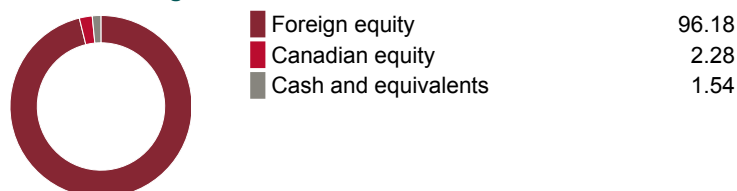
## What does the fund invest in?

This segregated fund invests primarily in 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
<b>Total</b>	<b>57.94</b>
<b>Total investments:</b>	<b>58</b>

### Investment segmentation



## Are there any guarantees?

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

## Who is this fund for?

A person who is investing for the 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.

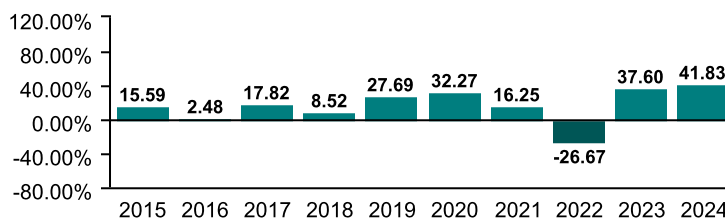
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

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

#### 2. Ongoing expenses

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

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

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 Telephone - 1-888-252-1847

# 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 (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
All options	3.22	20.37	322,830

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

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

## What does the fund invest in?

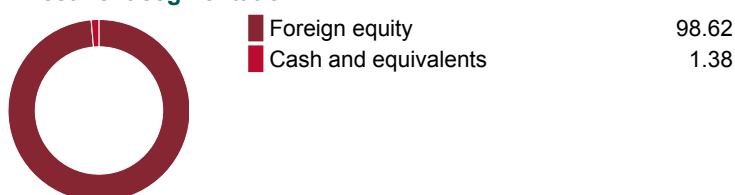
This segregated fund invests primarily in U.S. companies that are in the middle capitalization range of the equity market.

### 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.

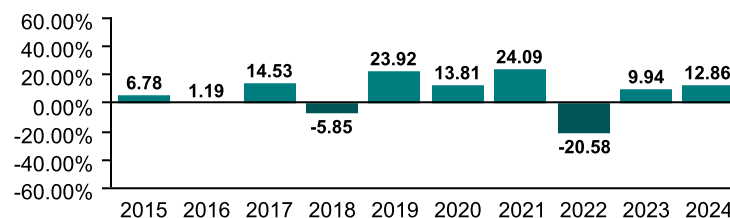
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

### 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.

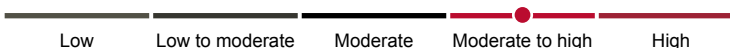
### Year-by-year returns (%)

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

#### 2. Ongoing expenses

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

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

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

## 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 (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
All options	3.16	24.47	383,790

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

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

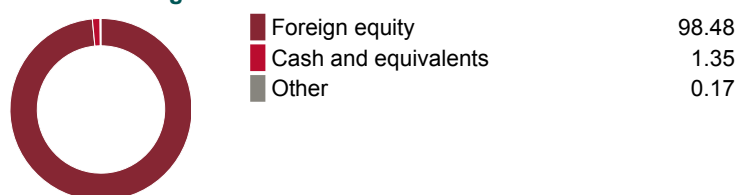
### What does the fund invest in?

This segregated fund invests primarily in 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
<b>Total</b>	<b>24.32</b>
<b>Total investments:</b>	<b>73</b>

#### Investment segmentation



### Are there any guarantees?

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

### Who is this fund for?

A person who is investing for the 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.

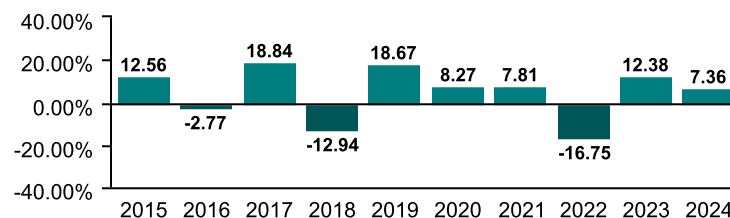
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

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

#### 2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	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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 Telephone - 1-888-252-1847

## 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 (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
All options	3.21	17.30	241,454

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

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

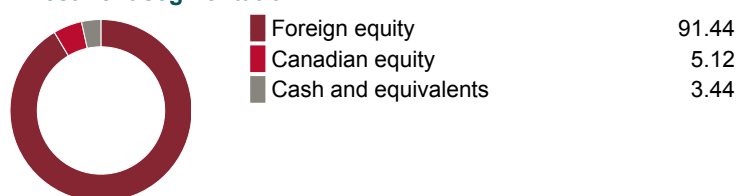
### What does the fund invest in?

This segregated fund invests primarily in 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 ON	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
<b>Total</b>	<b>36.31</b>
<b>Total investments:</b>	<b>45</b>

### Investment segmentation



### Are there any guarantees?

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

### Who is this fund for?

A person who is investing for the 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.

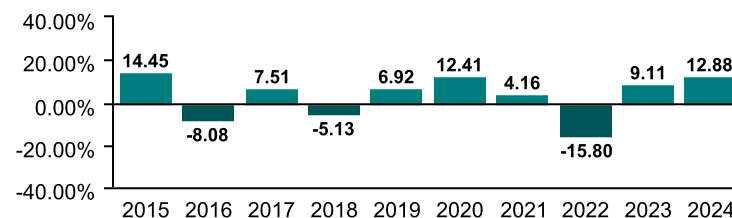
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

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

#### 2. Ongoing expenses

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

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

# American Growth

**Quick facts:** **Date fund available:** July 27, 1998  
**Date fund created:** July 27, 1998  
**Managed by:** AGF Investments Inc.

**Total fund value:** \$1,951,208,283  
**Portfolio turnover rate:** 43.71%

Guarantee option	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
All options	3.32	41.42	761,791

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

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

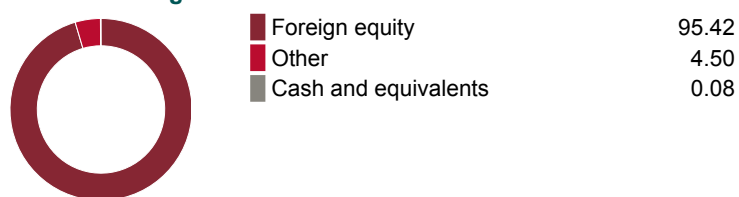
## What does the fund invest in?

This segregated fund invests primarily in United States stocks.

### Top 10 investments

	Assets %
NVIDIA Corp.	8.93
Amazon.com Inc.	7.44
Eli Lilly & Co.	4.48
Boston Scientific Corp.	4.47
Intuitive Surgical, Inc. Com New	4.36
Raymond James Financial Inc.	4.28
ServiceNow Inc.	4.24
Ameriprise Financial Inc.	3.85
Meta Platforms Inc. CIA	3.60
HubSpot, Inc.	3.56
<b>Total</b>	<b>49.22</b>
<b>Total investments:</b>	<b>32</b>

### Investment segmentation



## Are there any guarantees?

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

## Who is this fund for?

A person who is investing for the 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.

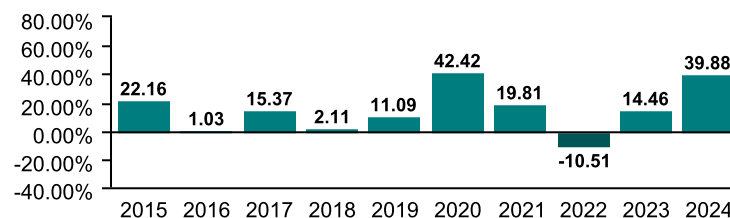
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$3,949.12 on December 31, 2024. This works out to an average of 14.72% a year.

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

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 9 years and down in value 1 year.



## How risky is it?

The risk rating for this fund is *Moderate*.



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

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

#### 2. Ongoing expenses

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

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

## 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 (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
All options	3.17	12.82	354,949

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

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

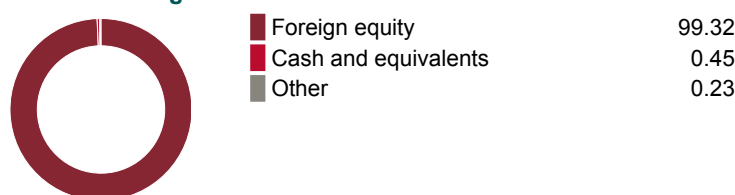
### What does the fund invest in?

This segregated fund invests primarily in 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
<b>Total</b>	<b>47.28</b>
<b>Total investments:</b>	<b>31</b>

#### Investment segmentation



### Are there any guarantees?

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

### Who is this fund for?

A person who is investing for the 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.

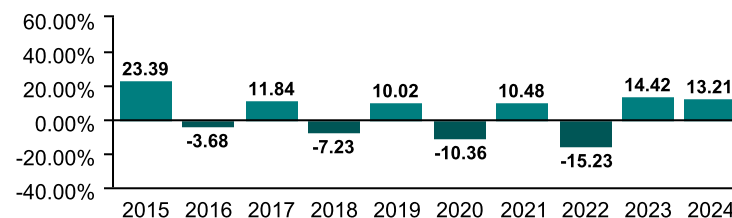
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

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

#### 2. Ongoing expenses

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

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

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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

# 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 (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
All options	3.32	29.36	324,657

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

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

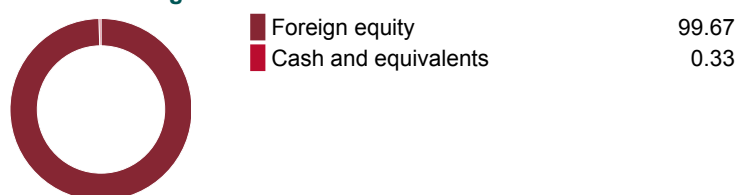
## What does the fund invest in?

This segregated fund invests primarily in 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
<b>Total</b>	<b>41.53</b>
<b>Total investments:</b>	<b>245</b>

### Investment segmentation



## Are there any guarantees?

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

## Who is this fund for?

A person who is investing for the 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.

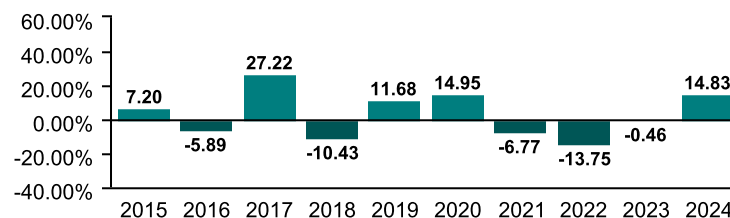
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

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

#### 2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	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 (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
All options	3.39	59.00	712,485

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

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

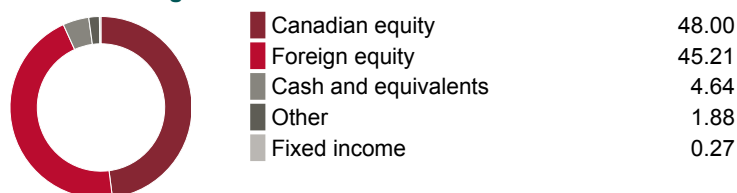
### What does the fund invest in?

This segregated fund invests 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.	2.33
Williams Cos. Inc. (The)	2.17
Interfor Corporation	2.01
Glencore PLC Ord Usd0.01	1.98
<b>Total</b>	<b>28.52</b>
<b>Total investments:</b>	<b>163</b>

#### Investment segmentation



### Are there any guarantees?

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

### Who is this fund for?

A person who is investing for the 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.

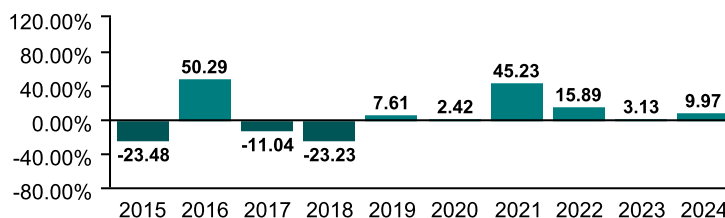
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

#### 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
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All options	3.39

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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.

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