



**Rates of return
December 31, 2020
ESTATE PROTECTION**

London Life investment funds	Unit value \$	Inception date mm/dd/yyyy	1 MTH %	3 MTH %	YTD %	Annual compounded rates of return as of month end					
						1 YR %	2 YR %	3 YR %	5 YR %	10 YR %	Since inception %
Asset Allocation funds											
Conservative Profile (PSG)	21.18	1999-10-18	0.68	2.30	5.00	5.00	5.65	3.10	2.42	2.96	3.60
Moderate Profile (PSG)	22.22	1999-10-18	0.84	3.19	4.30	4.30	5.89	2.99	2.77	3.27	3.84
Balanced Profile (PSG)	22.94	1999-10-18	1.37	4.95	5.46	5.46	7.40	3.49	3.69	4.16	3.99
Lifecycle Profile funds											
Income Profile (PSG)	14.87	2006-12-04	0.69	2.73	4.77	4.77	5.92	3.25	2.73	3.36	2.86
Cash and cash equivalent funds											
Money Market (Portico)*	25.10	1988-11-01	0.01	0.02	0.15	0.15	0.30	0.28	0.20	0.14	2.90
Fixed income funds											
Diversified Fixed Income Profile (PSG)	17.27	2001-11-05	0.39	0.85	6.12	6.12	5.09	3.15	2.05	2.28	2.89
Core Bond (Portico)	402.83	1961-12-31	0.21	0.27	6.71	6.71	5.79	3.58	2.21	2.52	6.47
Mortgage (Portico)	228.82	1969-07-31	0.20	0.17	2.70	2.70	1.89	1.28	0.33	0.79	6.28
Government Bond (Portico)	15.85	1998-07-27	0.04	-0.35	3.80	3.80	2.23	1.46	0.23	0.65	2.08
Core Plus Bond (Portico)	18.95	1998-07-27	0.33	0.61	6.81	6.81	5.83	3.45	2.14	2.32	2.89
Balanced funds											
Diversified (London Capital)	360.65	1988-01-29	1.23	4.69	5.14	5.14	8.02	3.24	3.82	3.95	5.60
Balanced Growth (GWLIM)	21.08	1998-07-27	1.43	4.66	3.82	3.82	8.13	3.60	4.43	4.73	3.38
North American Balanced (London Capital)	20.46	1998-07-27	0.75	3.98	3.42	3.42	7.07	3.09	3.83	4.37	3.24
Equity/Bond (GWLIM)	23.43	1998-07-27	1.55	5.14	4.44	4.44	8.53	3.62	4.40	5.20	3.87
Strategic Income (Mackenzie)	24.43	1998-07-27	1.45	5.14	4.23	4.23	7.57	1.37	3.04	3.40	4.06
Income (Mackenzie)	28.49	1998-07-27	0.91	2.87	6.54	6.54	7.80	4.18	4.24	4.30	4.78
Income (Portico)	26.61	1998-07-27	0.37	2.74	3.15	3.15	5.25	2.12	3.11	3.10	4.46
Growth & Income (Mackenzie)	23.96	1998-07-27	0.81	3.52	-1.73	-1.73	5.33	1.15	3.92	4.97	3.97
Sentry Global Income (CI)	24.91	1998-07-27	0.71	2.56	4.91	4.91	7.44	3.94	3.97	3.82	4.15
Balanced (Beutel Goodman)	28.95	1998-07-27	0.91	8.30	4.26	4.26	7.60	3.62	5.39	5.92	4.85

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

A description of the key features of the London Life Estate Protection Funds Policy is contained in the London Life Estate Protection Funds Policy information folder, available from your Freedom 55 Financial Security Advisor.

The indicated rates of return for one, two, three, five and 10 year columns, as well as the 'Since inception' column, are annual compounded returns for the period ending December 31, 2020 including changes in the unit values but does not take into account redemption fees or other applicable charges payable by the policyowner.

The stated returns are net of investment management fees and operating expenses but does not reflect redemption fees or other charges. Therefore actual returns will be less than illustrated. **Please note that unit values and investment returns will fluctuate and past performance is not necessarily indicative of future performance.**

* London Life is currently waiving fees for direct expenses and/or a portion of the investment management fee for the London Life Money Market (Portico) Fund. Returns of the fund would be negative without the waiver of these fees. We anticipate negative returns will continue for the foreseeable future. London Life is not obligated to continue waiving these fees and it may cease to do so at any time without notice.

*The annualized current yield and effective yield for the London Life Money Market (Portico) Fund for a seven day period ending December 31, 2020 are 0.019 per cent and 0.019 per cent respectively. This is an annualized historical yield based on the seven day period ending on December 31, 2020 and does not represent an actual one year return.