

Fund Facts Booklet

Managed-money program

Canada Life investment plans
Originally with Great-West Life
Fund performance as of December 31, 2022

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

For more information

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

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

Web: canadalife.com

Email: On our website please go to the "[Contact Us](#)" section.

Phone: 1-888-252-1847

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Annual investment management fees by fund

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

The MERs of each investment fund available under the policy are provided on each of the Fund Facts. Also included on the Funds Facts is the cost of holding the fund using the minimum advisory and management service fee.

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

Fund name	Basic investment management fee
Asset allocation funds	
Conservative Portfolio	0.85%
Moderate Portfolio	0.90%
Balanced Portfolio	1.00%
Advanced Portfolio	1.10%
Aggressive Portfolio	1.20%
Income allocation funds	
Conservative Income Portfolio	0.85%
Moderate Income Portfolio	0.90%
Balanced Income Portfolio	1.00%
Advanced Income Portfolio	1.10%
Cash and cash equivalent funds	
Money Market	0.65%
Fixed income funds	
Diversified Fixed Income Portfolio	0.90%
Canadian Core Bond	0.75%
Canadian Core Plus Bond	0.85%
Canadian Bond	0.75%
Mortgage	0.85%
Government Bond	0.75%
Global Bond	1.10%
Balanced funds	
Canadian Fixed Income Balanced	0.85%
Canadian Growth Balanced	0.90%
Canadian Stock Balanced	1.10%
Strategic Income	1.10%
Canadian Premier Balanced	1.10%
Canadian Value Balanced	1.10%
Sustainable Conservative Portfolio	0.80%

Fund name	Basic investment management fee
Canadian equity funds	
Canadian Equity Portfolio	1.20%
Canadian Growth	0.90%
Canadian SRI Equity	1.00%
Canadian Focused Growth	1.10%
Canadian Stock	1.10%
Equity Index	0.90%
Canadian Focused Stock	1.10%
Canadian Focused Value	1.10%
Canadian Value	1.10%
Canadian Focused Dividend	0.90%
Canadian Dividend	1.10%
Canadian Small-Mid Cap	1.10%
Canadian Small Cap Growth	1.40%
Canadian specialty and alternative funds	
Real Estate	1.40%
North American funds	
Global Small-Mid Cap Growth	1.10%
Science and Technology	1.25%
Foreign equity funds	
Global Equity Portfolio	1.40%
Global Low Volatility	1.25%
Foreign Equity	1.25%
Global All Cap Equity	1.25%
U.S. Growth	1.05%
American Growth	1.25%
U.S. Value Stock	1.05%
U.S. Mid Cap Growth	1.25%
EAFE Equity	1.25%
International Equity	1.25%
International Stock	1.21%
International Growth	1.40%
Foreign specialty and alternative funds	
European Equity	1.25%
Far East Equity	1.30%
Emerging Markets Equity	1.40%
Global Resources	1.40%

Conservative Portfolio

Quick facts: Date fund available: December 12, 2000
 Date fund created: September 24, 1996
 Managed by: Canada Life Investment Management Ltd.

Total fund value: \$163,616,639
 Portfolio turnover rate: 2.19%

Guarantee option	MER (%) ¹	Minimum AMS fee (%) ¹	MER plus minimum AMS fee (%) ¹	NAV (\$) ¹	UOS ¹
75% maturity and 75% death benefit guarantee	1.13	0.50	1.63	470.74	1,944

¹ The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

¹ MER – Management expense ratio
 NAV – Net asset value
 AMS – Advisory and management services
 UOS – Units outstanding

Minimum investment
 •\$250,000

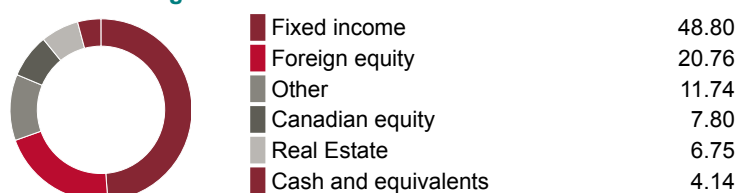
What does the fund invest in?

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 Bond	17.90
Mortgage	11.47
Canadian Core Bond	9.01
Canadian Corporate Bond	7.01
Real Estate	6.75
Global Bond	6.46
Unconstrained Fixed Income	4.36
Foreign Equity	4.01
Canadian Growth	4.00
Real Return Bond	3.13
Total	74.10
Total investments:	24

Investment segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The 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.

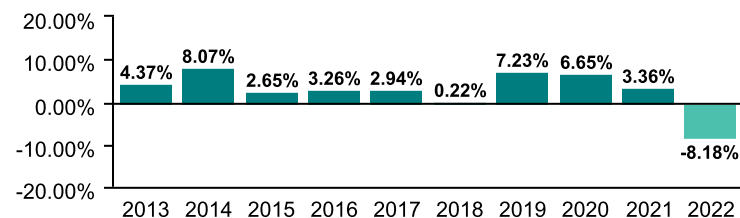
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$1,338.68 on December 31, 2022. This works out to an average of 2.96% a year.

Year-by-year returns (%)

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



How risky is it?

The risk rating for this fund is *Low*.



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

Conservative Portfolio

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

1. Sales charges

Sales charge option	What you pay	How it works
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The fee is deducted from your plan monthly based on the value of your plan. You can exchange to units of other funds under the contract at any time.

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.13

* Advisory and management services fee is not included in the MER.

Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

3. Other fees

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

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

What if I change my mind?

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Telephone - 1-888-252-1847

Moderate Portfolio

Quick facts: Date fund available: December 12, 2000
 Date fund created: September 24, 1996
 Managed by: Canada Life Investment Management Ltd.

Total fund value: \$205,913,012
 Portfolio turnover rate: 2.65%

Guarantee option	MER (%) ¹	Minimum AMS fee (%) ¹	MER plus minimum AMS fee (%) ¹	NAV (\$) ¹	UOS ¹
75% maturity and 75% death benefit guarantee	1.20	0.50	1.70	498.47	3,921

¹ The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

¹ MER – Management expense ratio
 NAV – Net asset value
 AMS – Advisory and management services
 UOS – Units outstanding

Minimum investment
 •\$250,000

What does the fund invest in?

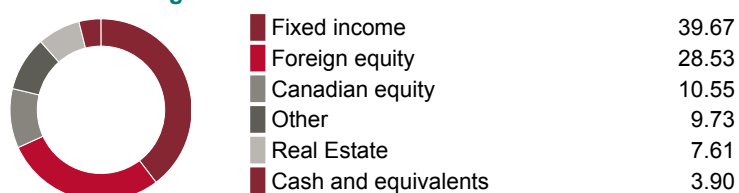
This segregated fund, through investments in other funds, invests primarily in fixed-income securities but includes Canadian and foreign equities. It targets an asset mix of 60 per cent fixed income and 40 per cent equities.

Top 10 investments

	Assets %
Canadian Bond	13.67
Mortgage	9.30
Real Estate	7.61
Canadian Core Bond	6.92
Global Bond	5.57
Canadian Corporate Bond	5.03
Foreign Equity	5.03
Long Term Bond	4.42
Canadian Focused Dividend	3.49
U.S. Growth	3.38
Total	64.42

Total investments: 25

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

A person who is investing for the medium to longer term, wants exposure to multi-managers in one fund with a target of no more than 40 per cent invested in 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.

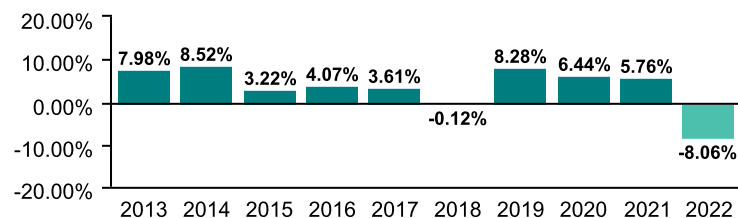
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$1,459.71 on December 31, 2022. This works out to an average of 3.85% 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 to moderate*.



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

Moderate Portfolio

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

1. Sales charges

Sales charge option	What you pay	How it works
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The fee is deducted from your plan monthly based on the value of your plan. You can exchange to units of other funds under the contract at any time.

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.20

* Advisory and management services fee is not included in the MER.

Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

3. Other fees

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

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

What if I change my mind?

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Telephone - 1-888-252-1847

Balanced Portfolio

Quick facts: Date fund available: December 12, 2000
 Date fund created: September 24, 1996
 Managed by: Canada Life Investment Management Ltd.

Total fund value: \$403,753,467
 Portfolio turnover rate: 1.16%

Guarantee option	MER (%) ¹	Minimum AMS fee (%) ¹	MER plus minimum AMS fee (%) ¹	NAV (\$) ¹	UOS ¹
75% maturity and 75% death benefit guarantee	1.29	0.50	1.79	495.55	7,377

¹ The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

¹ MER – Management expense ratio
 NAV – Net asset value
 AMS – Advisory and management services
 UOS – Units outstanding

Minimum investment
 •\$250,000

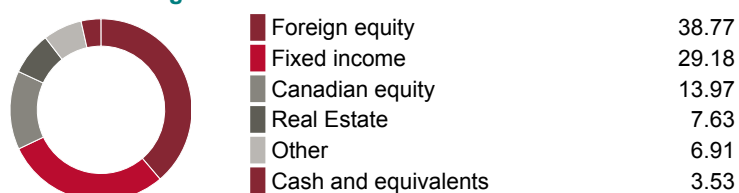
What does the fund invest in?

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 Bond	11.58
Real Estate	7.63
Mortgage	6.66
U.S. Value Stock	6.55
Canadian Core Bond	5.86
Global Bond	5.59
Canadian Focused Dividend	4.46
American Growth	4.36
International Equity (Setanta)	4.08
Canadian Focused Value	4.00
Total	60.77
Total investments:	24

Investment segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The 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.

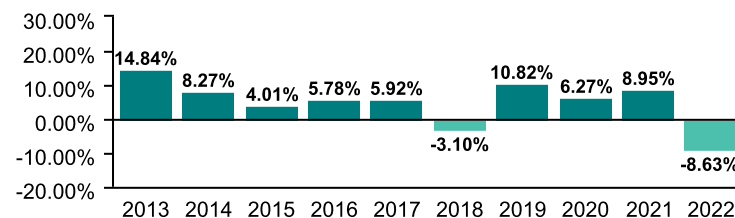
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$1,646.07 on December 31, 2022. This works out to an average of 5.11% a year.

Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 8 years and down in value 2 years.



How risky is it?

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



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

Balanced Portfolio

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

1. Sales charges

Sales charge option	What you pay	How it works
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The fee is deducted from your plan monthly based on the value of your plan. You can exchange to units of other funds under the contract at any time.

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.29

* Advisory and management services fee is not included in the MER.

Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

3. Other fees

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

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

What if I change my mind?

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Advanced Portfolio

Quick facts: Date fund available: December 12, 2000
 Date fund created: September 24, 1996
 Managed by: Canada Life Investment Management Ltd.

Total fund value: \$161,625,492
 Portfolio turnover rate: 2.21%

Guarantee option	MER (%) ¹	Minimum AMS fee (%) ¹	MER plus minimum AMS fee (%) ¹	NAV (\$) ¹	UOS ¹
75% maturity and 75% death benefit guarantee	1.39	0.50	1.89	567.46	940

¹ The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

¹ MER – Management expense ratio
 NAV – Net asset value
 AMS – Advisory and management services
 UOS – Units outstanding

Minimum investment
 •\$250,000

What does the fund invest in?

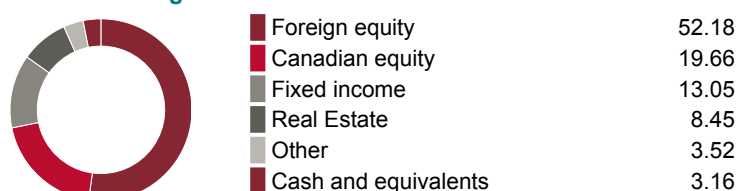
This segregated fund, through investments in other funds, invests primarily in Canadian and foreign equities but includes fixed-income securities. It targets an asset mix of 20 per cent fixed income and 80 per cent equities.

Top 10 investments

	Assets %
Canadian Bond	10.23
Real Estate	8.45
Foreign Equity	8.09
U.S. Value Stock	7.80
American Growth	6.52
Canadian Growth	5.97
Canadian Equity (Mackenzie)	5.94
International Equity (Setanta)	5.11
International Growth	5.01
U.S. Growth	5.01
Total	68.13

Total investments: 21

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.

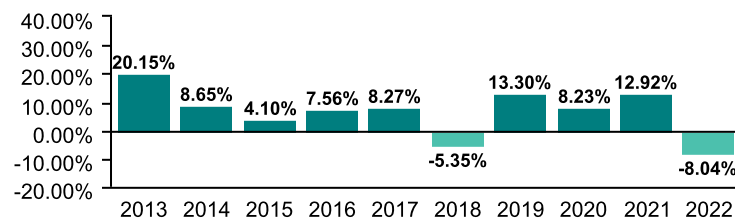
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$1,907.45 on December 31, 2022. This works out to an average of 6.67% a year.

Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 8 years and down in value 2 years.



How risky is it?

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



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

Advanced Portfolio

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

1. Sales charges

Sales charge option	What you pay	How it works
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The fee is deducted from your plan monthly based on the value of your plan. You can exchange to units of other funds under the contract at any time.

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.39

* Advisory and management services fee is not included in the MER.

Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or exchange 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 - On our website, please go to the "Contact Us" section

Telephone - 1-888-252-1847

Aggressive Portfolio

Quick facts: Date fund available: December 12, 2000
 Date fund created: September 24, 1996
 Managed by: Canada Life Investment Management Ltd.

Total fund value: \$115,674,067
 Portfolio turnover rate: 1.26%

Guarantee option	MER (%) ¹	Minimum AMS fee (%) ¹	MER plus minimum AMS fee (%) ¹	NAV (\$) ¹	UOS ¹
75% maturity and 75% death benefit guarantee	1.50	0.50	2.00	547.40	2,607

¹ The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

¹ MER – Management expense ratio
 NAV – Net asset value
 AMS – Advisory and management services
 UOS – Units outstanding

Minimum investment
 •\$250,000

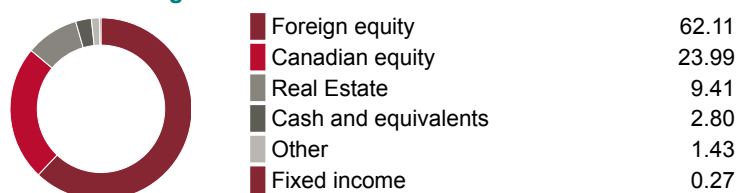
What does the fund invest in?

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 %
Foreign Equity	10.16
Real Estate	9.41
U.S. Value Stock	8.61
American Growth	8.28
Canadian Growth	7.71
Canadian Equity (Mackenzie)	7.71
International Growth	6.80
U.S. Growth	6.00
International Equity (Setanta)	5.66
Global Small Cap (Mackenzie)	5.08
Total	75.42
Total investments:	17

Investment segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The 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.

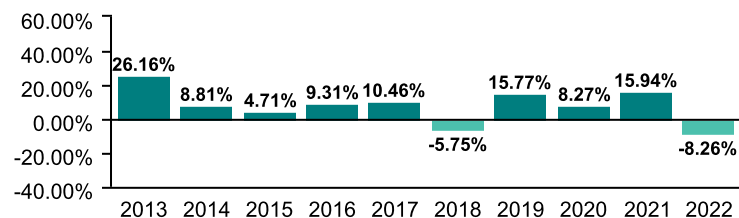
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$2,180.93 on December 31, 2022. This works out to an average of 8.11% a year.

Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 8 years and down in value 2 years.



How risky is it?

The risk rating for this fund is *Moderate*.



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

Aggressive Portfolio

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

1. Sales charges

Sales charge option	What you pay	How it works
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The fee is deducted from your plan monthly based on the value of your plan. You can exchange to units of other funds under the contract at any time.

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.50

* Advisory and management services fee is not included in the MER.

Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or exchange 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

Conservative Income Portfolio

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

Total fund value: \$22,652,064
 Portfolio turnover rate: 22.32%

Guarantee option	MER (%) ¹	Minimum AMS fee (%) ¹	MER plus minimum AMS fee (%) ¹	NAV (\$) ¹	UOS ¹
75% maturity and 75% death benefit guarantee	1.14	0.50	1.64	345.84	171

¹ The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

¹ MER – Management expense ratio
 NAV – Net asset value
 AMS – Advisory and management services
 UOS – Units outstanding

Minimum investment
 •\$250,000

What does the fund invest in?

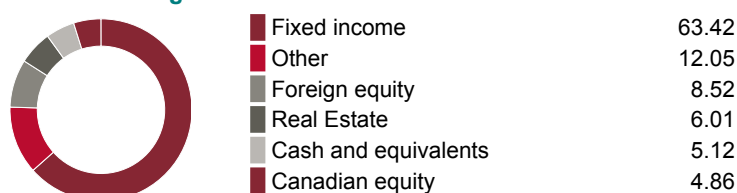
This segregated fund, through investments in other funds, invests primarily in fixed-income securities but includes Canadian and foreign equities. It targets an asset mix of 60 to 80 per cent fixed income and 20 to 40 per cent equities.

Top 10 investments

	Assets %
Canadian Bond	17.00
Canadian Core Bond	14.50
Mortgage	13.01
Global Bond	9.00
Unconstrained Fixed Income	7.50
Bond (Mackenzie)	7.00
Real Estate	6.01
Long Term Bond	4.96
Canadian Focused Dividend	4.31
North American High Yield Fixed Income	4.00
Total	87.29

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, wants exposure to multi-managers in one fund with a target of no more than 20 to 40 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.

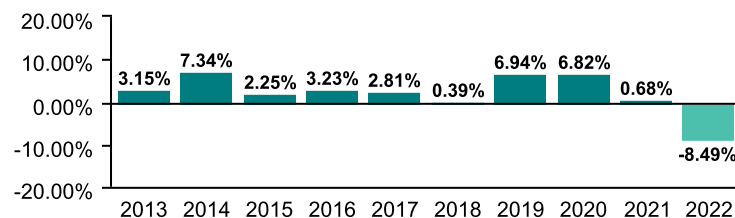
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$1,269.52 on December 31, 2022. This works out to an average of 2.42% 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 9 years and down in value 1 year.



How risky is it?

The risk rating for this fund is *Low*.



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

Conservative Income Portfolio

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

1. Sales charges

Sales charge option	What you pay	How it works
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The fee is deducted from your plan monthly based on the value of your plan. You can exchange to units of other funds under the contract at any time.

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.14

* Advisory and management services fee is not included in the MER.

Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

3. Other fees

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

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

What if I change my mind?

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Moderate Income Portfolio

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

Total fund value: \$30,888,569
 Portfolio turnover rate: 18.28%

Guarantee option	MER (%) ¹	Minimum AMS fee (%) ¹	MER plus minimum AMS fee (%) ¹	NAV (\$) ¹	UOS ¹
75% maturity and 75% death benefit guarantee	1.20	0.50	1.70	384.44	783

¹ The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

¹ MER – Management expense ratio
 NAV – Net asset value
 AMS – Advisory and management services
 UOS – Units outstanding

Minimum investment
 •\$250,000

What does the fund invest in?

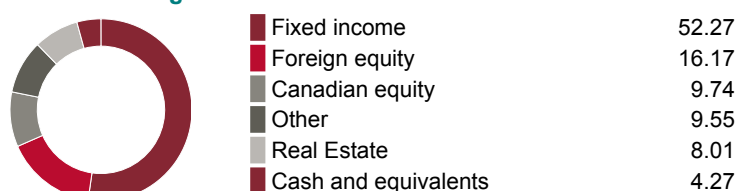
This segregated fund, through investments in other funds, invests primarily in fixed-income securities but includes Canadian and foreign equities. It targets an asset mix of 40 to 70 per cent fixed income and 30 to 60 per cent equities.

Top 10 investments

	Assets %
Canadian Bond	15.95
Canadian Core Bond	13.52
Mortgage	10.05
Real Estate	8.01
Unconstrained Fixed Income	6.53
Global Bond	6.52
Canadian Focused Dividend	5.94
Global Dividend	5.04
Global Infrastructure	5.02
Bond (Mackenzie)	5.01
Total	81.59

Total investments: 17

Investment segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The 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 30 to 60 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.

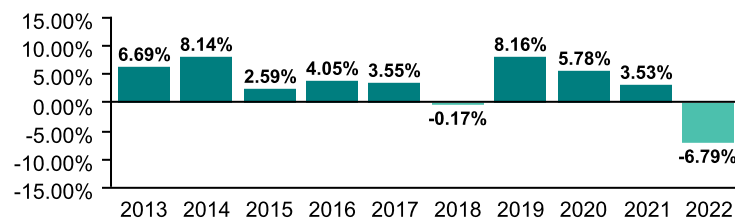
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$1,405.68 on December 31, 2022. 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.

Moderate Income Portfolio

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

1. Sales charges

Sales charge option	What you pay	How it works
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The fee is deducted from your plan monthly based on the value of your plan. You can exchange to units of other funds under the contract at any time.

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.20

* Advisory and management services fee is not included in the MER.

Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or exchange 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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Balanced Income Portfolio

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

Total fund value: \$37,254,372
 Portfolio turnover rate: 9.43%

Guarantee option	MER (%) ¹	Minimum AMS fee (%) ¹	MER plus minimum AMS fee (%) ¹	NAV (\$) ¹	UOS ¹
75% maturity and 75% death benefit guarantee	1.30	0.50	1.80	415.99	457

¹ The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

¹ MER – Management expense ratio
 NAV – Net asset value
 AMS – Advisory and management services
 UOS – Units outstanding

Minimum investment
 •\$250,000

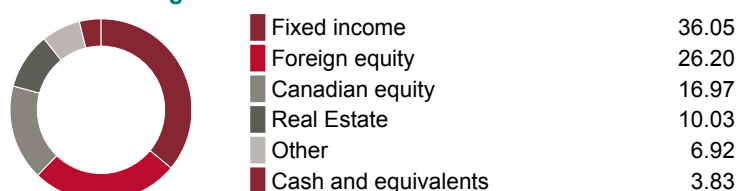
What does the fund invest in?

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 25 to 50 per cent fixed income and 50 to 75 per cent equities.

Top 10 investments

	Assets %
Canadian Bond	12.88
Real Estate	10.03
Canadian Core Bond	8.96
Canadian Focused Dividend	7.54
Canadian Growth	7.04
Global Dividend	7.04
Foreign Equity	7.04
Mortgage	7.03
Global Infrastructure	7.02
U.S. Value Stock	6.05
Total	80.63
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, wants exposure to multi-managers in one fund with a target of no more than 25 to 50 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.

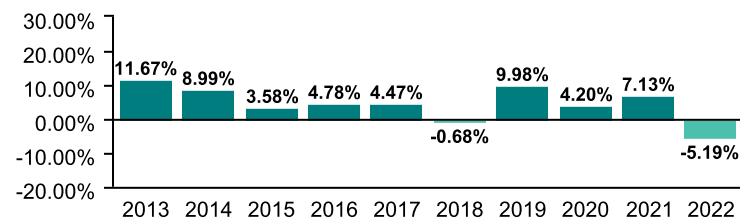
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$1,595.36 on December 31, 2022. This works out to an average of 4.78% a year.

Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 8 years and down in value 2 years.



How risky is it?

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



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

Balanced Income Portfolio

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

1. Sales charges

Sales charge option	What you pay	How it works
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The fee is deducted from your plan monthly based on the value of your plan. You can exchange to units of other funds under the contract at any time.

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.30

* Advisory and management services fee is not included in the MER.

Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or exchange 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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Advanced Income Portfolio

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

Total fund value: \$6,031,729
 Portfolio turnover rate: 3.91%

Guarantee option	MER (%) ¹	Minimum AMS fee (%) ¹	MER plus minimum AMS fee (%) ¹	NAV (\$) ¹	UOS ¹
75% maturity and 75% death benefit guarantee	1.40	0.50	1.90	435.29	143

¹ The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

¹ MER – Management expense ratio
 NAV – Net asset value
 AMS – Advisory and management services
 UOS – Units outstanding

Minimum investment
 •\$250,000

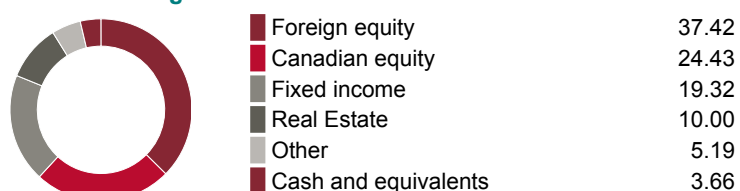
What does the fund invest in?

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 10 to 30 per cent fixed income and 70 to 90 per cent equities.

Top 10 investments

	Assets %
Foreign Equity	11.59
Real Estate	10.00
Global Dividend	9.65
Canadian Focused Dividend	8.38
Global Infrastructure	8.04
Canadian Bond	7.97
Canadian Growth	7.41
U.S. Growth	5.95
Canadian Equity (Mackenzie)	5.40
Mortgage	5.03
Total	79.42
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, wants exposure to multi-managers in one fund with a target of no more than 10 to 30 per cent invested in fixed income and is comfortable with low to moderate risk.

How has the fund performed?

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

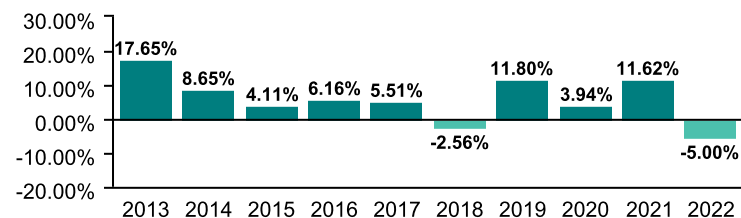
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$1,789.70 on December 31, 2022. This works out to an average of 5.99% 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 Income Portfolio

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

1. Sales charges

Sales charge option	What you pay	How it works
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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 guarantee works, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.40

* Advisory and management services fee is not included in the MER.

Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or exchange 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: December 12, 2000
 Date fund created: April 30, 1989
 Managed by: Mackenzie Investments

Total fund value: \$113,486,918
 Portfolio turnover rate: 1.17%

Guarantee option	MER (%) ¹	Minimum AMS fee (%) ¹	MER plus minimum AMS fee (%) ¹	NAV (\$) ¹	UOS ¹
75% maturity and 75% death benefit guarantee	0.47	0.50	0.97	261.49	3,311

¹ The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

¹ MER – Management expense ratio
 NAV – Net asset value
 AMS – Advisory and management services
 UOS – Units outstanding

Minimum investment
 •\$250,000

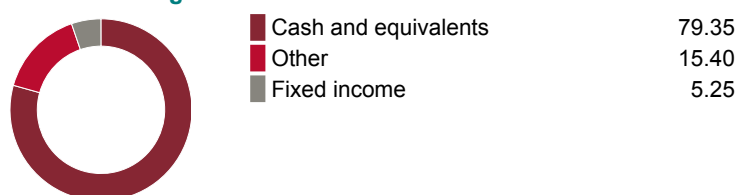
What does the fund invest in?

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

Investment	Assets %
National Bank of Canada (FRN), 2/9/2023	6.01
Bank of Nova Scotia (The) (FRN), 4/6/2023	5.25
Toronto-Dominion Bank (FRN), 1/31/2025	5.25
Province of Ontario Provincial Treasury Bill, 1/18/2023	4.23
Royal Bank of Canada (FRN), 2/16/2023	3.50
HSBC Bank Canada (FRN), 2/23/2023	2.71
Toronto Dominion Bank (The) (New York Branch) (FRN), 4/6/2023	2.27
Royal Bank of Canada, 3/29/2023	2.27
Bank of Montreal, 1/4/2023	2.19
Hydro Ottawa Holding Inc., 2/16/2023	2.13
Total	35.82
Total investments:	85

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.

Notes

During 2022, Canada Life waived a portion of the fees for this fund equal to 0.42 per cent. There is no obligation on Canada Life to continue waiving these fees and it may cease to do so at any time without notice.

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.

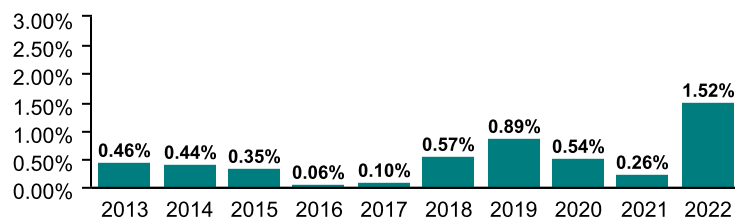
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$1,053.07 on December 31, 2022. This works out to an average of 0.52% a year.

Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 10 years and down in value 0 years.



How risky is it?

The risk rating for this fund is *Low*.



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

Money Market

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

1. Sales charges

Sales charge option	What you pay	How it works
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The fee is deducted from your plan monthly based on the value of your plan. You can exchange to units of other funds under the contract at any time.

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	0.47

* Advisory and management services fee is not included in the MER.

Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or exchange 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 - On our website, please go to the "Contact Us" section

Telephone - 1-888-252-1847

Diversified Fixed Income Portfolio

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

Total fund value: \$25,012,190
 Portfolio turnover rate: 3.43%

Guarantee option	MER (%) ¹	Minimum AMS fee (%) ¹	MER plus minimum AMS fee (%) ¹	NAV (\$) ¹	UOS ¹
75% maturity and 75% death benefit guarantee	1.20	0.50	1.70	383.55	1,347

¹ The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

¹ MER – Management expense ratio
 NAV – Net asset value
 AMS – Advisory and management services
 UOS – Units outstanding

Minimum investment
 •\$250,000

What does the fund invest in?

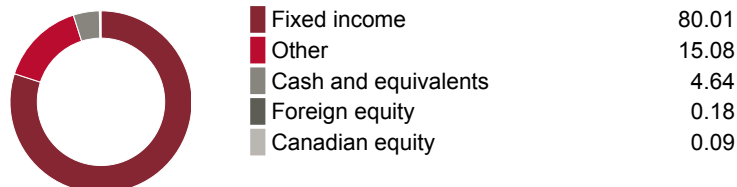
This segregated fund, through investments in other funds, invests primarily in Canadian fixed-income securities. It targets an asset mix of 100 per cent fixed income.

Top 10 investments

	Assets %
Canadian Bond	23.99
Canadian Core Bond	19.00
Mortgage	14.99
Global Bond	10.00
Long Term Bond	9.71
Canadian Corporate Bond	9.00
Unconstrained Fixed Income	7.00
Real Return Bond	4.99
Private Credit (Northleaf)	1.32
Total	100.00

Total investments: 9

Investment segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The 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.

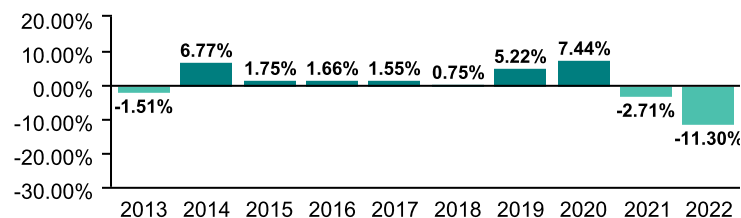
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$1,085.76 on December 31, 2022. This works out to an average of 0.83% 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 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 Portfolio

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

1. Sales charges

Sales charge option	What you pay	How it works
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The fee is deducted from your plan monthly based on the value of your plan. You can exchange to units of other funds under the contract at any time.

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.20

* Advisory and management services fee is not included in the MER.

Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or exchange 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 12, 2000
 Date fund created: January 23, 1996
 Managed by: Mackenzie Investments

Total fund value: \$124,214,469
 Portfolio turnover rate: 92.99%

Guarantee option	MER (%) ¹	Minimum AMS fee (%) ¹	MER plus minimum AMS fee (%) ¹	NAV (\$) ¹	UOS ¹
75% maturity and 75% death benefit guarantee	1.02	0.50	1.52	394.27	478

¹ The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

¹ MER – Management expense ratio
 NAV – Net asset value
 AMS – Advisory and management services
 UOS – Units outstanding

Minimum investment
 •\$250,000

What does the fund invest in?

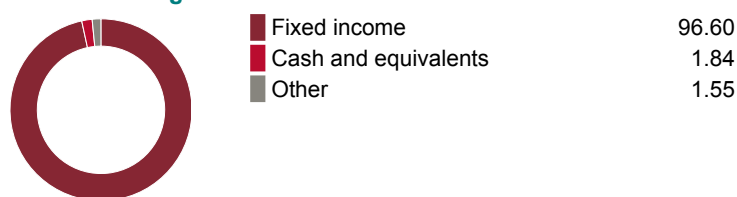
This segregated fund invests primarily in Canadian fixed-income securities issued by governments and corporations.

Top 10 investments

	Assets %
Gov. of Canada, 0.02%, 6/1/2031	6.69
Gov. of Canada, 2%, 6/1/2032	3.32
Gov. of Canada, 2.75%, 8/1/2024	3.16
Province of Quebec, 4.4%, 12/1/2055	2.85
Province of Ontario, 3.75%, 12/2/2053	2.70
Gov. of Canada, 1.5%, 12/1/2031	2.64
Province of Quebec, 3.25%, 9/1/2032	2.42
Gov. of Canada, 0.75%, 10/1/2024	2.37
Province of Alberta, 3.1%, 6/1/2050	2.16
Canada Housing Trust No.1, 1.95%, 12/15/2025	1.91

Total 30.22
Total investments: 1418

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.

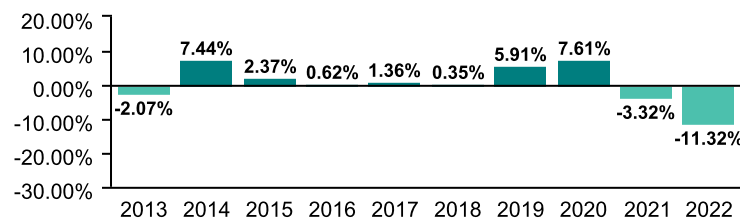
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$1,077.29 on December 31, 2022. This works out to an average of 0.75% a year.

Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 7 years and down in value 3 years.



How risky is it?

The risk rating for this fund is *Low*.



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

Canadian Core Bond

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

1. Sales charges

Sales charge option	What you pay	How it works
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The fee is deducted from your plan monthly based on the value of your plan. You can exchange to units of other funds under the contract at any time.

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.02

* Advisory and management services fee is not included in the MER.

Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or exchange 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: June 12, 2006
 Date fund created: June 12, 2006
 Managed by: Mackenzie Investments

Total fund value: \$16,416,555
 Portfolio turnover rate: 99.44%

Guarantee option	MER (%) ¹	Minimum AMS fee (%) ^{*1}	MER plus minimum AMS fee (%) ¹	NAV (\$) ¹	UOS ¹
75% maturity and 75% death benefit guarantee	1.13	0.50	1.63	295.60	463

^{*} The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

¹ MER – Management expense ratio
 NAV – Net asset value
 AMS – Advisory and management services
 UOS – Units outstanding

Minimum investment
 •\$250,000

What does the fund invest in?

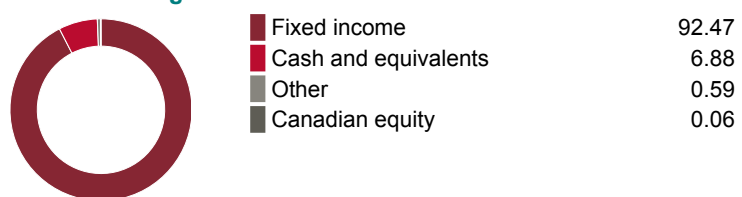
This segregated fund invests primarily in Canadian and foreign fixed-income securities issued by governments and corporations.

Top 10 investments

Investment	Assets %
Gov. of Canada, 2.75%, 8/1/2024	6.58
Gov. of Canada, 2%, 6/1/2032	4.56
Province of Ontario, 3.75%, 12/2/2053	4.49
Gov. of Canada, 1.5%, 12/1/2031	4.41
Province of Quebec, 4.4%, 12/1/2055	4.28
Province of Quebec, 3.25%, 9/1/2032	3.02
Province of Alberta, 3.1%, 6/1/2050	2.61
United States Treasury Note, 2.75%, 8/15/2032	1.28
Province of Ontario, 3.75%, 6/2/2032	1.25
Province of Saskatchewan, 2.8%, 12/2/2052	1.16

Total 33.65
Total investments: 1484

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

How has the fund performed?

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

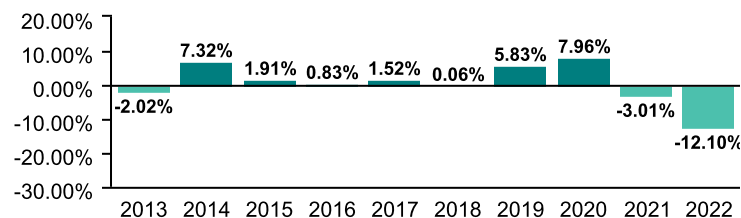
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$1,068.98 on December 31, 2022. This works out to an average of 0.67% a year.

Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 7 years and down in value 3 years.



How risky is it?

The risk rating for this fund is *Low*.



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

Canadian Core Plus Bond

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

1. Sales charges

Sales charge option	What you pay	How it works
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The fee is deducted from your plan monthly based on the value of your plan. You can exchange to units of other funds under the contract at any time.

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.13

* Advisory and management services fee is not included in the MER.

Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

3. Other fees

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

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

What if I change my mind?

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Canadian Bond

Quick facts: Date fund available: December 12, 2000
 Date fund created: April 30, 1989
 Managed by: Mackenzie Investments

Total fund value: \$331,863,222
 Portfolio turnover rate: 97.17%

Guarantee option	MER (%) ¹	Minimum AMS fee (%) ^{*1}	MER plus minimum AMS fee (%) ¹	NAV (\$) ¹	UOS ¹
75% maturity and 75% death benefit guarantee	1.01	0.50	1.51	400.81	230

^{*} The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

¹ MER – Management expense ratio
 NAV – Net asset value
 AMS – Advisory and management services
 UOS – Units outstanding

Minimum investment
 •\$250,000

What does the fund invest in?

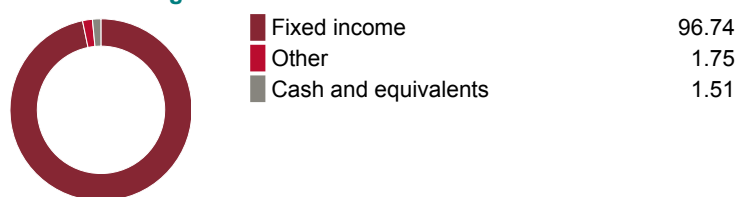
This segregated fund invests primarily in Canadian fixed-income securities issued by governments and corporations.

Top 10 investments

	Assets %
Gov. of Canada, 1.5%, 12/1/2031	15.55
Province of Ontario, 3.75%, 6/2/2032	3.99
Gov. of Canada RR, 0.5%, 12/1/2050	3.24
Canada Housing Trust No.1 (FRN), 9/15/2026	2.57
Province of Ontario, 3.75%, 12/2/2053	2.38
Province of Quebec, 4.4%, 12/1/2055	2.20
Province of Alberta, 3.1%, 6/1/2050	2.00
Royal Bank of Canada, 2.88%, 12/23/2029	1.78
Gov. of Canada, 2%, 6/1/2032	1.76
Manulife Financial Corporation (FRN), 0.03%, 8/20/2029	1.41

Total 36.86
Total investments: 1114

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.

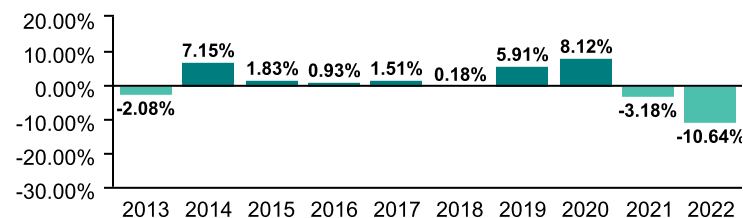
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$1,086.49 on December 31, 2022. This works out to an average of 0.83% 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 7 years and down in value 3 years.



How risky is it?

The risk rating for this fund is *Low*.



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

Canadian Bond

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

1. Sales charges

Sales charge option	What you pay	How it works
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The fee is deducted from your plan monthly based on the value of your plan. You can exchange to units of other funds under the contract at any time.

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.01

* Advisory and management services fee is not included in the MER.

Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

3. Other fees

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

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

What if I change my mind?

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The Canada Life Assurance Company

255 Dufferin Avenue

London, ON N6A 4K1

Web - www.canadalife.com

Email - On our website, please go to the "Contact Us" section

Telephone - 1-888-252-1847

Mortgage

Quick facts: Date fund available: December 12, 2000
 Date fund created: April 30, 1989
 Managed by: The Canada Life Assurance Company

Total fund value: \$521,589,395
 Portfolio turnover rate: 1.94%

Guarantee option	MER (%) ¹	Minimum AMS fee (%) ¹	MER plus minimum AMS fee (%) ¹	NAV (\$) ¹	UOS ¹
75% maturity and 75% death benefit guarantee	1.11	0.50	1.61	410.02	3,667

¹ The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

¹ MER – Management expense ratio
 NAV – Net asset value
 AMS – Advisory and management services
 UOS – Units outstanding

Minimum investment
 •\$250,000

What does the fund invest in?

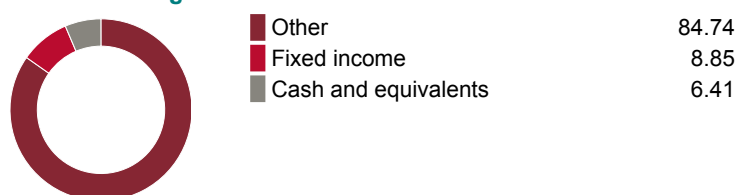
This segregated fund invests primarily in mortgages on Canadian residential and commercial properties.

Top 10 investments

Investment	Assets %
Gov. of Canada, 1.5%, 6/1/2026	3.03
Gov. of Canada, 2.25%, 6/1/2025	2.77
ARI FCP Investments LP, 3.56%, 12/1/2023	2.18
Gov. of Canada Treasury Bill, 3/30/2023	1.89
Gov. of Canada Treasury Bill, 3/2/2023	1.52
Georgia & Seymour Properties Limited Partnership, 3.4%, 7/22/2025	1.21
Gov. of Canada, 1.5%, 9/1/2024	0.92
Brookfield Properties (Bankers Hall) Ltd., 4.38%, 11/20/2023	0.77
Canada Housing Trust No.1, 1.55%, 12/15/2026	0.57
Broadcast Centre Trust, 7.53%, 5/1/2027	0.35

Total 15.21
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 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.

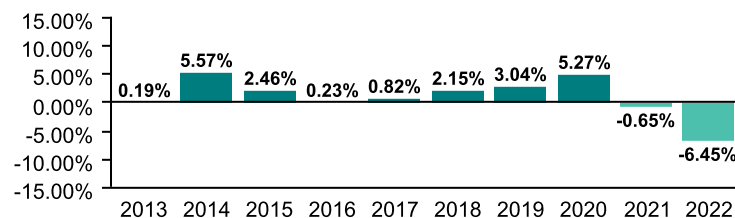
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$1,127.78 on December 31, 2022. This works out to an average of 1.21% a year.

Year-by-year returns (%)

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

Mortgage

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

1. Sales charges

Sales charge option	What you pay	How it works
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The fee is deducted from your plan monthly based on the value of your plan. You can exchange to units of other funds under the contract at any time.

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.11

* Advisory and management services fee is not included in the MER.

Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or exchange 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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Government Bond

Quick facts: Date fund available: December 12, 2000
 Date fund created: November 8, 1994
 Managed by: Mackenzie Investments

Total fund value: \$18,990,241
 Portfolio turnover rate: 37.02%

Guarantee option	MER (%) ¹	Minimum AMS fee (%) ¹	MER plus minimum AMS fee (%) ¹	NAV (\$) ¹	UOS ¹
75% maturity and 75% death benefit guarantee	1.03	0.50	1.53	328.25	519

¹ The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

¹ MER – Management expense ratio
 NAV – Net asset value
 AMS – Advisory and management services
 UOS – Units outstanding

Minimum investment
 •\$250,000

What does the fund invest in?

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

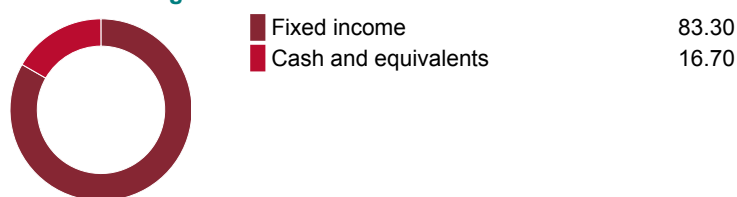
Top 10 investments

	Assets %
Canada Housing Trust No.1 (FRN), 3/15/2026	19.72
Gov. of Canada, 2%, 6/1/2032	12.59
Gov. of Canada, 2.75%, 8/1/2024	9.45
Province of Ontario, 2.4%, 6/2/2026	7.20
Canada Housing Trust No.1, 2.35%, 9/15/2023	6.81
Canada Housing Trust No.1, 1.9%, 9/15/2026	5.72
Canada Housing Trust No.1, 2.9%, 6/15/2024	5.65
Canada Housing Trust No.1 (FRN), 9/15/2026	3.94
Province of Quebec, 2.75%, 9/1/2027	3.79
Nha Mortgage Backed Securities, 0.88%, 3/1/2026	3.22

Total 78.09

Total investments: 28

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.

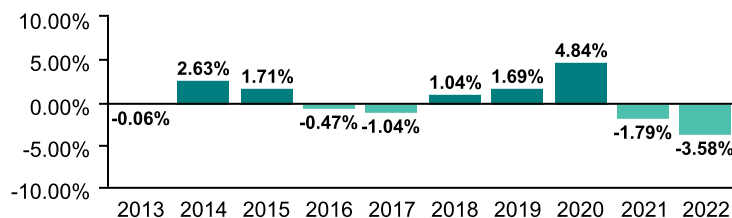
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$1,048.08 on December 31, 2022. This works out to an average of 0.47% 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.

1. Sales charges

Sales charge option	What you pay	How it works
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The fee is deducted from your plan monthly based on the value of your plan. You can exchange to units of other funds under the contract at any time.

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.03

* Advisory and management services fee is not included in the MER.

Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

3. Other fees

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

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

What if I change my mind?

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Global Bond

Quick facts: Date fund available: December 12, 2000
 Date fund created: November 8, 1994
 Managed by: Brandywine Global Investment Management

Total fund value: \$69,315,412
 Portfolio turnover rate: 0.53%

Guarantee option	MER (%) ¹	Minimum AMS fee (%) ¹	MER plus minimum AMS fee (%) ¹	NAV (\$) ¹	UOS ¹
75% maturity and 75% death benefit guarantee	1.45	0.50	1.95	354.35	952

¹ The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

¹ MER – Management expense ratio
 NAV – Net asset value
 AMS – Advisory and management services
 UOS – Units outstanding

Minimum investment
 •\$250,000

What does the fund invest in?

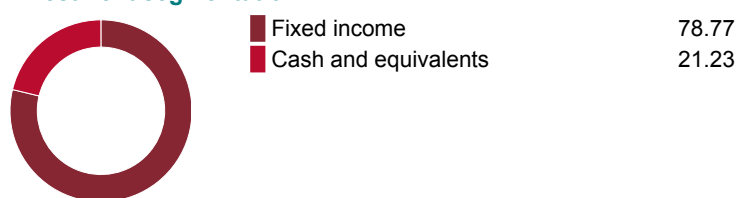
This segregated fund invests primarily in fixed-income securities issued by governments and corporations currently through the Legg Mason Brandywine Global Fixed Income Fund.

Top 10 investments (of the underlying fund)

Investment	Assets %
United States Treasury Note, 2/15/2052	9.07
International Bank for Reconstruction and Development, 0.25%, 11/24/2023	6.50
Korea (the Republic of), 2%, 6/10/2031	5.61
Germany, 1.7%, 8/15/2032	5.60
HM Treasury, 0.13%, 1/31/2023	5.14
Direction Générale du Trésor, 5/25/2032	4.94
Ministerstwo Skarbu Panstwa, 1.75%, 4/25/2032	4.27
Mexico, 8%, 11/7/2047	4.24
Mexico, 8%, 7/31/2053	3.75
Federal Home Loan Mortgage Corp Participation Certificates Pool Number SD8277, 5.5%, 12/1/2052	2.89

Total 52.00
Total investments: 45

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

A person who is investing for the medium to longer term and seeking potential for interest income and wants exposure to foreign fixed-income securities in their portfolio and is comfortable with low to moderate risk. Since the fund invests in bonds its value is affected by changes in interest rates.

How has the fund performed?

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

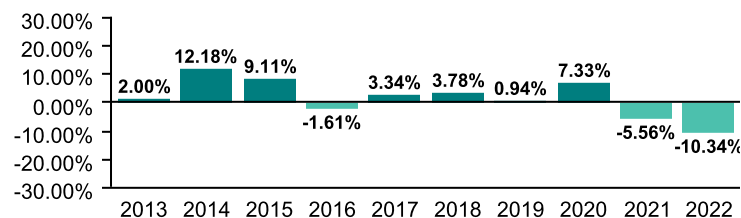
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$1,208.52 on December 31, 2022. This works out to an average of 1.91% 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 *Low to moderate*.



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

Global Bond

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

1. Sales charges

Sales charge option	What you pay	How it works
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The fee is deducted from your plan monthly based on the value of your plan. You can exchange to units of other funds under the contract at any time.

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.45

* Advisory and management services fee is not included in the MER.

Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

3. Other fees

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

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

What if I change my mind?

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Canadian Fixed Income Balanced

Quick facts: Date fund available: December 12, 2000
 Date fund created: November 8, 1994
 Managed by: Mackenzie Investments

Total fund value: \$118,546,634
 Portfolio turnover rate: 120.47%

Guarantee option	MER (%) ¹	Minimum AMS fee (%) ¹	MER plus minimum AMS fee (%) ¹	NAV (\$) ¹	UOS ¹
75% maturity and 75% death benefit guarantee	1.13	0.50	1.63	504.18	2,254

¹ The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

¹ MER – Management expense ratio
 NAV – Net asset value
 AMS – Advisory and management services
 UOS – Units outstanding

Minimum investment
 •\$250,000

What does the fund invest in?

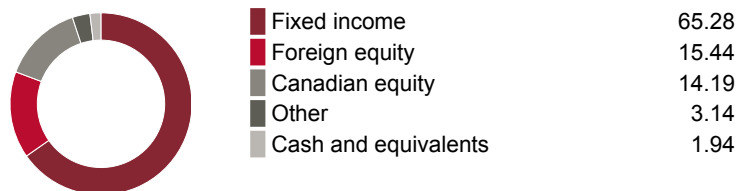
This segregated fund invests primarily in Canadian fixed-income securities with some exposure to Canadian and foreign stocks.

Top 10 investments

	Assets %
Gov. of Canada, 0.02%, 6/1/2031	8.05
Province of Ontario, 3.75%, 12/2/2053	2.75
Gov. of Canada, 2%, 6/1/2032	2.15
Province of Quebec, 4.4%, 12/1/2055	1.84
Province of Quebec, 3.25%, 9/1/2032	1.46
Royal Bank of Canada	1.42
Gov. of Canada, 1.5%, 12/1/2031	1.35
Gov. of Canada, 2.75%, 8/1/2024	1.32
Province of British Columbia, 1.55%, 6/18/2031	1.00
Toronto-Dominion Bank Com New	0.87

Total 22.21
Total investments: 1767

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 bonds and Canadian and foreign stocks and is comfortable with low risk. Since the fund invests in stocks and bonds its value is affected by changes in interest rates and by stock prices, which can rise and fall in a short period of time.

How has the fund performed?

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

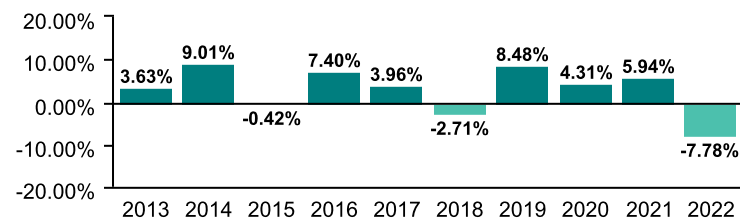
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$1,351.11 on December 31, 2022. This works out to an average of 3.06% 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*.



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

Canadian Fixed Income Balanced

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

1. Sales charges

Sales charge option	What you pay	How it works
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The fee is deducted from your plan monthly based on the value of your plan. You can exchange to units of other funds under the contract at any time.

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.13

* Advisory and management services fee is not included in the MER.

Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

3. Other fees

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

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

What if I change my mind?

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Telephone - 1-888-252-1847

Canadian Growth Balanced

Quick facts: Date fund available: December 12, 2000
 Date fund created: March 31, 1988
 Managed by: Mackenzie Investments

Total fund value: \$65,791,017
 Portfolio turnover rate: 107.26%

Guarantee option	MER (%) ¹	Minimum AMS fee (%) ¹	MER plus minimum AMS fee (%) ¹	NAV (\$) ¹	UOS ¹
75% maturity and 75% death benefit guarantee	1.15	0.50	1.65	548.41	1,198

¹ The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

¹ MER – Management expense ratio
 NAV – Net asset value
 AMS – Advisory and management services
 UOS – Units outstanding

Minimum investment
 •\$250,000

What does the fund invest in?

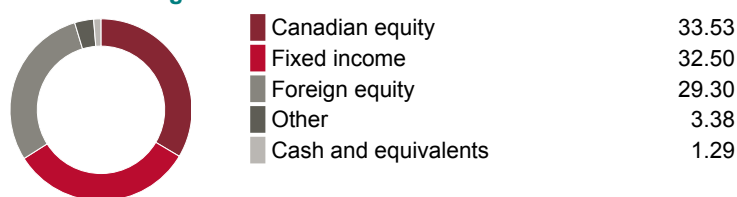
This segregated fund invests primarily in Canadian fixed-income securities and stocks with exposure to foreign stocks.

Top 10 investments

Investment	Assets %
Stantec Inc.	3.64
Aon PLCCI A	3.05
Telus Corp.	3.02
Royal Bank of Canada	2.97
Danaher Corp.	2.69
Keysight Technologies Inc.	2.64
Canadian National Railwaypany	2.61
Accenture PLCClass A	2.58
Premium Brands Holdings Corporation	2.56
Intact Financial Corporation	2.51
Total	28.25

Total investments: **1536**

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.

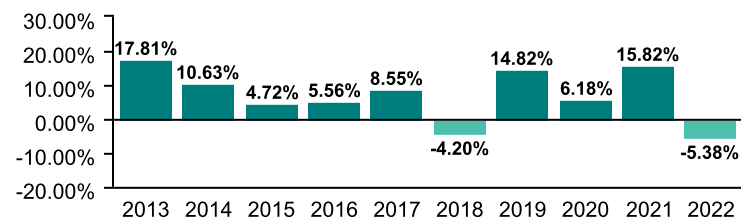
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$2,001.31 on December 31, 2022. This works out to an average of 7.18% 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.

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.

Canadian Growth Balanced

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

1. Sales charges

Sales charge option	What you pay	How it works
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The fee is deducted from your plan monthly based on the value of your plan. You can exchange to units of other funds under the contract at any time.

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.15

* Advisory and management services fee is not included in the MER.

Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or exchange 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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255 Dufferin Avenue

London, ON N6A 4K1

Web - www.canadalife.com

Email - On our website, please go to the "Contact Us" section

Telephone - 1-888-252-1847

Canadian Stock Balanced

Quick facts: Date fund available: December 12, 2000
 Date fund created: January 23, 1996
 Managed by: Mackenzie Investments

Total fund value: \$26,593,976
 Portfolio turnover rate: 45.40%

Guarantee option	MER (%) ¹	Minimum AMS fee (%) ¹	MER plus minimum AMS fee (%) ¹	NAV (\$) ¹	UOS ¹
75% maturity and 75% death benefit guarantee	1.38	0.50	1.88	585.31	565

¹ The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

¹ MER – Management expense ratio
 NAV – Net asset value
 AMS – Advisory and management services
 UOS – Units outstanding

Minimum investment
 •\$250,000

What does the fund invest in?

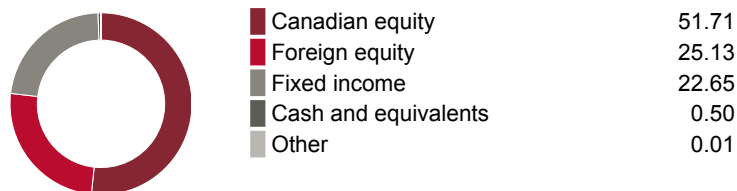
This segregated fund invests primarily in Canadian fixed-income securities and stocks with exposure to foreign stocks.

Top 10 investments

	Assets %
Intact Financial Corporation	3.68
Royal Bank of Canada	3.52
Dollarama Inc.	3.26
Gov. of Canada, 1.5%, 12/1/2031	3.07
Alimentation Couche-Tard Inc.	3.02
Telus Corp.	3.01
Microsoft Corp.	2.90
Brookfield Corporation VtgCI A	2.76
Visa Inc. Com CIA	2.65
Toronto-Dominion Bank Com New	2.65
Total	30.51

Total investments: **756**

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.

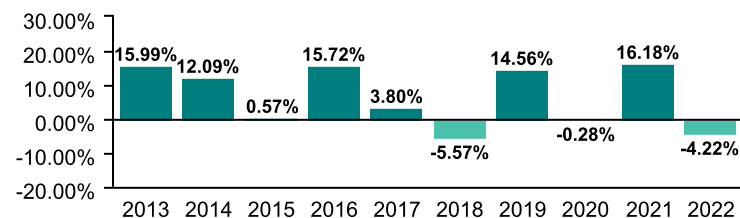
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$1,885.34 on December 31, 2022. This works out to an average of 6.55% 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.

Canadian Stock Balanced

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

1. Sales charges

Sales charge option	What you pay	How it works
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The fee is deducted from your plan monthly based on the value of your plan. You can exchange to units of other funds under the contract at any time.

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.38

* Advisory and management services fee is not included in the MER.

Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

3. Other fees

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

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

What if I change my mind?

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Strategic Income

Quick facts: Date fund available: December 12, 2000
 Date fund created: December 12, 2000
 Managed by: Mackenzie Investments

Total fund value: \$299,005,753
 Portfolio turnover rate: 132.70%

Guarantee option	MER (%) ¹	Minimum AMS fee (%) ¹	MER plus minimum AMS fee (%) ¹	NAV (\$) ¹	UOS ¹
75% maturity and 75% death benefit guarantee	1.39	0.50	1.89	541.94	1,367

¹ The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

¹ MER – Management expense ratio
 NAV – Net asset value
 AMS – Advisory and management services
 UOS – Units outstanding

Minimum investment
 •\$250,000

What does the fund invest in?

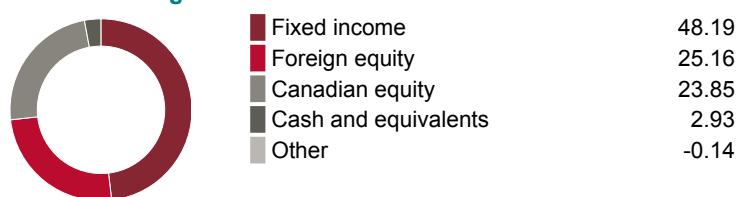
This segregated fund invests primarily in fixed-income and/or income-oriented equity securities anywhere in the world.

Top 10 investments

	Assets %
Gov. of Canada, 1.5%, 12/1/2031	3.37
Province of Ontario, 3.75%, 12/2/2053	3.03
Royal Bank of Canada	2.34
Gov. of Canada, 2.75%, 8/1/2024	1.93
Gov. of Canada, 2%, 6/1/2032	1.77
Province of Quebec, 4.4%, 12/1/2055	1.55
Province of Quebec, 3.25%, 9/1/2032	1.48
Toronto-Dominion Bank Com New	1.45
Province of Alberta, 3.1%, 6/1/2050	1.37
Sun Life Financial Inc.	1.35

Total 19.65
Total investments: **2206**

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.

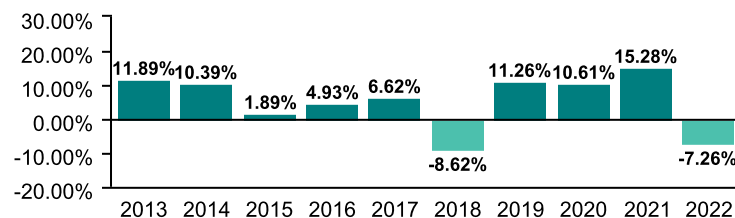
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$1,693.06 on December 31, 2022. This works out to an average of 5.41% a year.

Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 8 years and down in value 2 years.



How risky is it?

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



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

Strategic Income

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

1. Sales charges

Sales charge option	What you pay	How it works
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The fee is deducted from your plan monthly based on the value of your plan. You can exchange to units of other funds under the contract at any time.

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.39

* Advisory and management services fee is not included in the MER.

Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

3. Other fees

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

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

What if I change my mind?

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Telephone - 1-888-252-1847

Canadian Premier Balanced

Quick facts: Date fund available: December 12, 2000
 Date fund created: January 23, 1996
 Managed by: Invesco Canada Ltd.

Total fund value: \$23,547,729
 Portfolio turnover rate: 29.62%

Guarantee option	MER (%) ¹	Minimum AMS fee (%) ¹	MER plus minimum AMS fee (%) ¹	NAV (\$) ¹	UOS ¹
75% maturity and 75% death benefit guarantee	1.39	0.50	1.89	634.04	815

¹ The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

¹ MER – Management expense ratio
 NAV – Net asset value
 AMS – Advisory and management services
 UOS – Units outstanding

Minimum investment
 •\$250,000

What does the fund invest in?

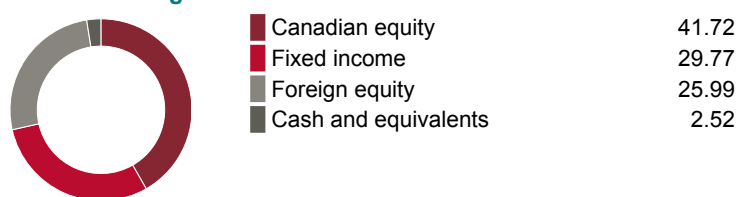
This segregated fund invests primarily in Canadian fixed-income securities and stocks with exposure to foreign stocks.

Top 10 investments

	Assets %
Royal Bank of Canada	6.29
Brookfield Corporation VtgCl A	4.09
Bank of Nova Scotia (The)	4.06
Toronto-Dominion Bank Com New	3.31
Manulife Financial Corporation	2.82
BRP Inc. Com Sub Vtg	2.81
Fairfax Financial Holdings Ltd. Sub Vtg	2.19
Berkshire Hathaway Inc. Cl B New	2.11
Aon PLCCI A	2.10
UnitedHealth Group Inc.	1.97

Total 31.77
Total investments: 187

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.

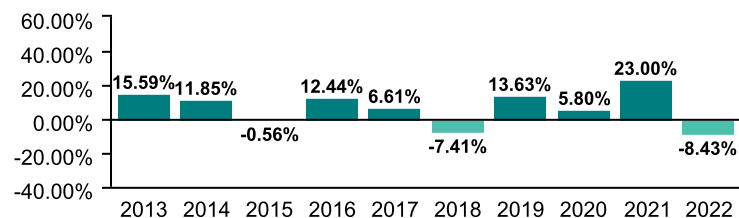
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$1,932.22 on December 31, 2022. This works out to an average of 6.81% a year.

Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 7 years and down in value 3 years.



How risky is it?

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



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

Canadian Premier Balanced

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

1. Sales charges

Sales charge option	What you pay	How it works
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The fee is deducted from your plan monthly based on the value of your plan. You can exchange to units of other funds under the contract at any time.

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.39

* Advisory and management services fee is not included in the MER.

Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

3. Other fees

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

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

What if I change my mind?

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Telephone - 1-888-252-1847

Canadian Value Balanced

Quick facts: Date fund available: December 12, 2000
 Date fund created: January 23, 1996
 Managed by: Beutel, Goodman & Company Ltd.

Total fund value: \$236,095,223
 Portfolio turnover rate: 44.31%

Guarantee option	MER (%) ¹	Minimum AMS fee (%) ¹	MER plus minimum AMS fee (%) ¹	NAV (\$) ¹	UOS ¹
75% maturity and 75% death benefit guarantee	1.41	0.50	1.91	748.83	10,553

¹ The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

¹ MER – Management expense ratio
 NAV – Net asset value
 AMS – Advisory and management services
 UOS – Units outstanding

Minimum investment
 •\$250,000

What does the fund invest in?

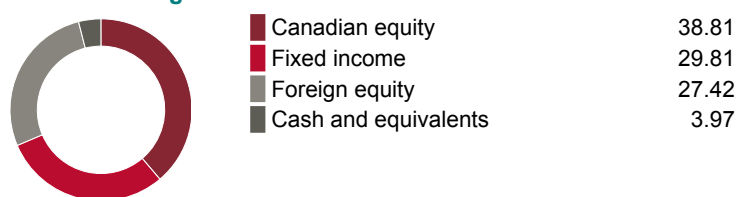
This segregated fund invests primarily in Canadian fixed-income securities and stocks with exposure to foreign stocks.

Top 10 investments

Investment	Assets %
Gov. of Canada, 2%, 6/1/2032	3.55
Royal Bank of Canada	3.37
Toronto-Dominion Bank Com New	2.85
Restaurant Brands International Inc.	1.85
Canadian National Railwaypany	1.72
Gov. of Canada, 1.5%, 12/1/2031	1.67
TC Energy Corp.	1.67
Rogers Communications Inc. CI B Non Vtg	1.63
Sun Life Financial Inc.	1.55
Gov. of Canada, 2/2/2023	1.51

Total 21.37
Total investments: 220

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.

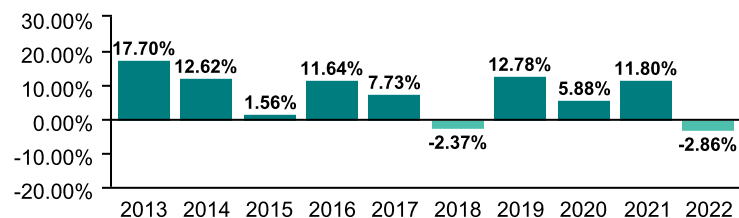
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$2,049.64 on December 31, 2022. This works out to an average of 7.44% a year.

Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 8 years and down in value 2 years.



How risky is it?

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



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

Canadian Value Balanced

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

1. Sales charges

Sales charge option	What you pay	How it works
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The fee is deducted from your plan monthly based on the value of your plan. You can exchange to units of other funds under the contract at any time.

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.41

* Advisory and management services fee is not included in the MER.

Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

3. Other fees

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

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

What if I change my mind?

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Sustainable Conservative Portfolio

Quick facts: Date fund available: December 12, 2000
 Date fund created: January 23, 1996
 Managed by: JPMorgan Asset Management (Canada) Inc.

Total fund value: \$13,963,701
 Portfolio turnover rate: 5.03%

Guarantee option	MER (%) ¹	Minimum AMS fee (%) ^{*1}	MER plus minimum AMS fee (%) ¹	NAV (\$) ¹	UOS ¹
75% maturity and 75% death benefit guarantee	1.10	0.50	1.60	521.96	300

^{*} The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

¹ MER – Management expense ratio
 NAV – Net asset value
 AMS – Advisory and management services
 UOS – Units outstanding

Minimum investment
 •\$250,000

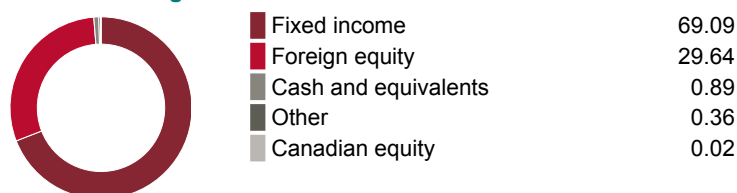
What does the fund invest in?

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

Top 10 investments (of the underlying fund)

Investment	Assets %
United States Treasury Note, 4.13%, 11/15/2032	6.26
European Union, 2%, 10/4/2027	3.38
United States Treasury Note, 3.88%, 11/30/2027	2.62
European Union, 1%, 7/6/2032	2.38
United States Treasury Note, 1.38%, 11/15/2031	2.35
United States Treasury Note, 3.88%, 11/30/2029	2.25
United States Treasury Note, 2.75%, 8/15/2032	2.23
United States Treasury Note, 3.13%, 8/31/2027	1.62
Federal National Mortgage Association Guaranteed Mortgage Pass Thru Certificates Pool Number FS1408, 3.5%, 4/1/2052	1.58
GNMA II Guaranteed Certificate Multi Issuer - Pool Number - MA8202, 5%, 8/20/2052	1.57
Total	26.26
Total investments:	827

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 desires to invest in a portfolio that follows a responsible approach to investing, seeking income and long-term capital, over the medium to longer term, with exposure to global bonds and stocks and is comfortable with low risk. Since the Fund invests in stocks and bonds its value is affected by changes in interest rates and by stock prices, which can rise and fall in a short period of time.

Notes

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

How has the fund performed?

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

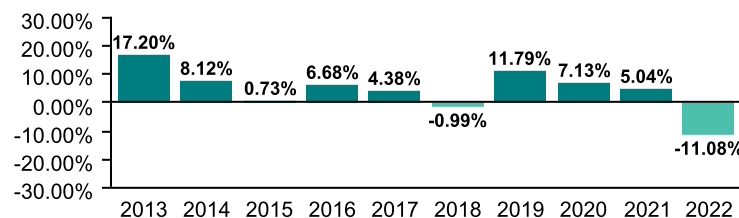
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$1,574.21 on December 31, 2022. This works out to an average of 4.64% a year.

Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 8 years and down in value 2 years.



How risky is it?

The risk rating for this fund is *Low*.



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

Sustainable Conservative Portfolio

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

1. Sales charges

Sales charge option	What you pay	How it works
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The fee is deducted from your plan monthly based on the value of your plan. You can exchange to units of other funds under the contract at any time.

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.10

* Advisory and management services fee is not included in the MER.

Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or exchange 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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The Canada Life Assurance Company
 255 Dufferin Avenue
 London, ON N6A 4K1

Web - www.canadalife.com

Email - On our website, please go to the "Contact Us" section

Telephone - 1-888-252-1847

Canadian Equity Portfolio

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

Total fund value: \$16,332,148
 Portfolio turnover rate: 5.00%

Guarantee option	MER (%) ¹	Minimum AMS fee (%) ¹	MER plus minimum AMS fee (%) ¹	NAV (\$) ¹	UOS ¹
75% maturity and 75% death benefit guarantee	1.50	0.50	2.00	687.05	2,110

¹ The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

¹ MER – Management expense ratio
 NAV – Net asset value
 AMS – Advisory and management services
 UOS – Units outstanding

Minimum investment
 •\$250,000

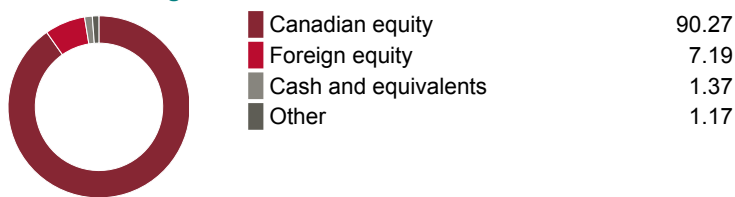
What does the fund invest in?

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

Top 10 investments

	Assets %
Canadian Equity (Mackenzie)	24.96
Canadian Growth	24.96
Canadian Focused Dividend	15.02
Canadian Focused Value	15.01
Canadian Small-Mid Cap	10.06
Canadian Stock	9.99
Total	100.00
Total investments:	6

Investment segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The 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.

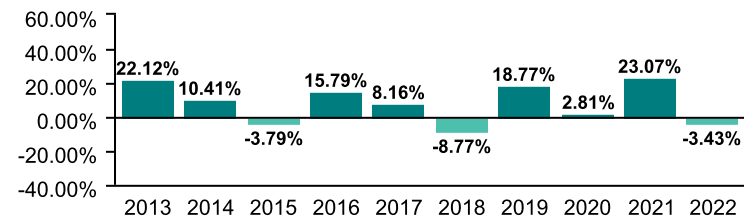
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$2,150.68 on December 31, 2022. This works out to an average of 7.96% 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 Portfolio

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

1. Sales charges

Sales charge option	What you pay	How it works
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The fee is deducted from your plan monthly based on the value of your plan. You can exchange to units of other funds under the contract at any time.

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.50

* Advisory and management services fee is not included in the MER.

Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or exchange 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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Email - On our website, please go to the "Contact Us" section

Telephone - 1-888-252-1847

Canadian Growth

Quick facts: Date fund available: December 12, 2000
 Date fund created: April 30, 1989
 Managed by: Mackenzie Investments

Total fund value: \$361,296,467
 Portfolio turnover rate: 46.98%

Guarantee option	MER (%) ¹	Minimum AMS fee (%) ¹	MER plus minimum AMS fee (%) ¹	NAV (\$) ¹	UOS ¹
75% maturity and 75% death benefit guarantee	1.16	0.50	1.66	680.47	3,709

¹ The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

¹ MER – Management expense ratio
 NAV – Net asset value
 AMS – Advisory and management services
 UOS – Units outstanding

Minimum investment
 •\$250,000

What does the fund invest in?

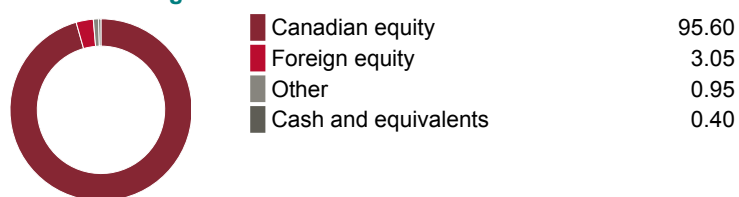
This segregated fund invests primarily in Canadian stocks with exposure to foreign stocks.

Top 10 investments

	Assets %
Royal Bank of Canada	7.67
Toronto-Dominion Bank Com New	6.03
Bank of Montreal	5.59
Canadian Pacific Railway Ltd.	4.41
Canadian National Railwaypany	3.73
Intact Financial Corporation	3.20
Canadian Natural Resources Ltd.	3.13
Agnico-Eagle Mines Ltd.	2.66
Enbridge Inc.	2.65
Rogers Communications Inc. CI B Non Vtg	2.53
Total	41.61

Total investments: **63**

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.

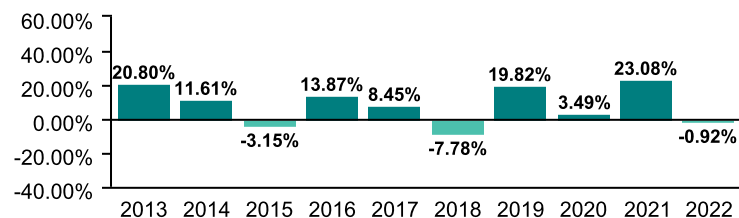
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$2,248.57 on December 31, 2022. This works out to an average of 8.44% 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.

1. Sales charges

Sales charge option	What you pay	How it works
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The fee is deducted from your plan monthly based on the value of your plan. You can exchange to units of other funds under the contract at any time.

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.16

* Advisory and management services fee is not included in the MER.

Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or exchange 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: December 12, 2000
 Date fund created: December 12, 2000
 Managed by: Mackenzie Investments

Total fund value: \$24,564,572
 Portfolio turnover rate: 109.12%

Guarantee option	MER (%) ¹	Minimum AMS fee (%) ¹	MER plus minimum AMS fee (%) ¹	NAV (\$) ¹	UOS ¹
75% maturity and 75% death benefit guarantee	1.28	0.50	1.78	833.69	220

¹ The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

¹ MER – Management expense ratio
 NAV – Net asset value
 AMS – Advisory and management services
 UOS – Units outstanding

Minimum investment
 •\$250,000

What does the fund invest in?

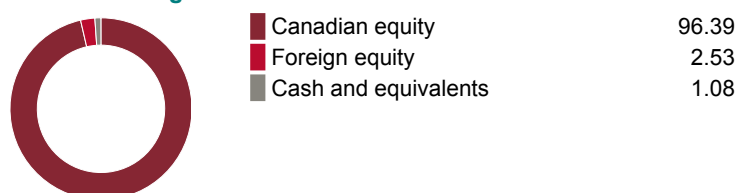
This segregated fund invests primarily in Canadian stocks that conduct their business in a socially responsible manner with exposure to foreign stocks.

Top 10 investments

	Assets %
Royal Bank of Canada	7.65
Toronto-Dominion Bank Com New	6.01
Bank of Montreal	5.57
Canadian Pacific Railway Ltd.	4.40
Canadian National Railwaypany	3.69
Intact Financial Corporation	3.19
Canadian Natural Resources Ltd.	3.16
Agnico-Eagle Mines Ltd.	2.66
Enbridge Inc.	2.57
Rogers Communications Inc. CI B Non Vtg	2.51
Total	41.40

Total investments: 61

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.

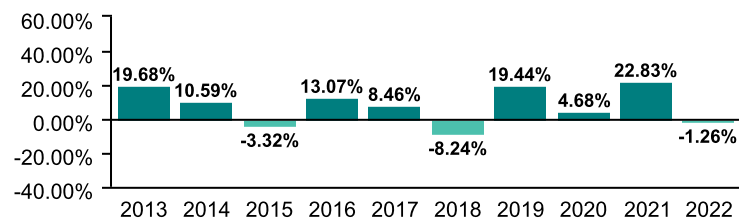
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$2,183.66 on December 31, 2022. This works out to an average of 8.12% 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.

1. Sales charges

Sales charge option	What you pay	How it works
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The fee is deducted from your plan monthly based on the value of your plan. You can exchange to units of other funds under the contract at any time.

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.28

* Advisory and management services fee is not included in the MER.

Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

3. Other fees

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

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

What if I change my mind?

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Canadian Focused Growth

Quick facts: Date fund available: December 12, 2000
 Date fund created: December 12, 2000
 Managed by: Mackenzie Investments

Total fund value: \$10,989,698
 Portfolio turnover rate: 123.93%

Guarantee option	MER (%) ¹	Minimum AMS fee (%) ¹	MER plus minimum AMS fee (%) ¹	NAV (\$) ¹	UOS ¹
75% maturity and 75% death benefit guarantee	1.39	0.50	1.89	722.59	2,737

¹ The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

¹ MER – Management expense ratio
 NAV – Net asset value
 AMS – Advisory and management services
 UOS – Units outstanding

Minimum investment
 •\$250,000

What does the fund invest in?

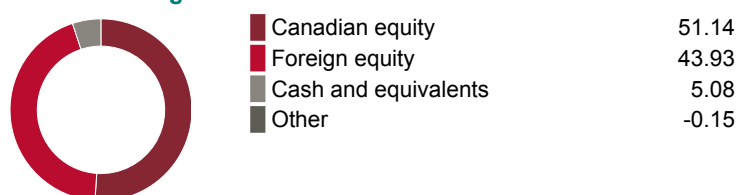
This segregated fund invests primarily in Canadian stocks with exposure to foreign stocks.

Top 10 investments

	Assets %
Stantec Inc.	5.28
Telus Corp.	4.47
Aon PLCCI A	4.44
Royal Bank of Canada	4.36
Intact Financial Corporation	4.05
Keysight Technologies Inc.	3.96
Accenture PLCClass A	3.90
Danaher Corp.	3.81
Premium Brands Holdings Corporation	3.75
ON Semiconductor Corp.	3.73
Total	41.75

Total investments: **34**

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of stocks, which includes moderate exposure to foreign stocks and is comfortable with low to moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

How has the fund performed?

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

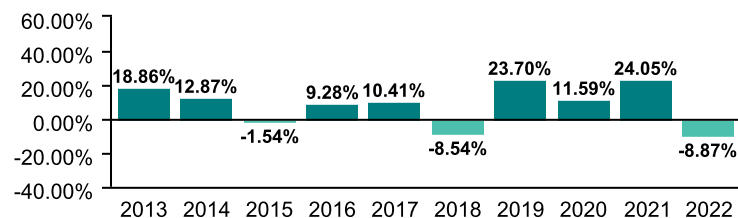
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$2,274.27 on December 31, 2022. This works out to an average of 8.56% a year.

Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 7 years and down in value 3 years.



How risky is it?

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



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

Canadian Focused Growth

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

1. Sales charges

Sales charge option	What you pay	How it works
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The fee is deducted from your plan monthly based on the value of your plan. You can exchange to units of other funds under the contract at any time.

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.39

* Advisory and management services fee is not included in the MER.

Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

3. Other fees

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

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

What if I change my mind?

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Telephone - 1-888-252-1847

Canadian Stock

Quick facts: Date fund available: December 12, 2000
 Date fund created: January 23, 1996
 Managed by: Bissett Investment Management

Total fund value: \$40,491,503
 Portfolio turnover rate: 14.29%

Guarantee option	MER (%) ¹	Minimum AMS fee (%) ^{*1}	MER plus minimum AMS fee (%) ¹	NAV (\$) ¹	UOS ¹
75% maturity and 75% death benefit guarantee	1.39	0.50	1.89	736.53	496

^{*} The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

¹ MER – Management expense ratio
 NAV – Net asset value
 AMS – Advisory and management services
 UOS – Units outstanding

Minimum investment
 •\$250,000

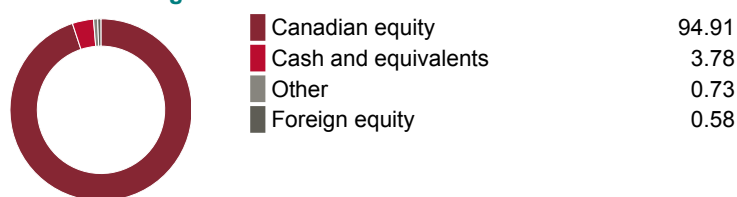
What does the fund invest in?

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

Top 10 investments

	Assets %
Toronto-Dominion Bank Com New	5.65
Royal Bank of Canada	5.45
Brookfield Corporation VtgCl A	5.08
Canadian National Railwaypany	4.37
Alimentation Couche-Tard Inc.	4.32
Agnico-Eagle Mines Ltd.	4.17
Bank of Nova Scotia (The)	4.14
Canadian Pacific Railway Ltd.	3.48
Metro Inc.	3.23
Fortis Inc.	3.08
Total	42.97
Total investments:	43

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of stocks which includes moderate exposure to foreign stocks and is comfortable with low to moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

Notes

Effective October 2023, this fund's risk rating has changed from "Moderate" to "Low 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.

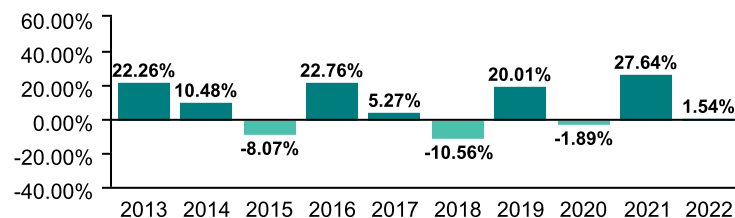
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$2,190.44 on December 31, 2022. This works out to an average of 8.16% a year.

Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 7 years and down in value 3 years.



How risky is it?

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



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

Canadian Stock

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

1. Sales charges

Sales charge option	What you pay	How it works
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The fee is deducted from your plan monthly based on the value of your plan. You can exchange to units of other funds under the contract at any time.

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.39

* Advisory and management services fee is not included in the MER.

Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or exchange 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

Equity Index

Quick facts: Date fund available: December 12, 2000
 Date fund created: April 30, 1989
 Managed by: Mackenzie Investments

Total fund value: \$35,665,807
 Portfolio turnover rate: 88.71%

Guarantee option	MER (%) ¹	Minimum AMS fee (%) ¹	MER plus minimum AMS fee (%) ¹	NAV (\$) ¹	UOS ¹
75% maturity and 75% death benefit guarantee	1.17	0.50	1.67	580.23	280

¹ The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

¹ MER – Management expense ratio
 NAV – Net asset value
 AMS – Advisory and management services
 UOS – Units outstanding

Minimum investment
 •\$250,000

What does the fund invest in?

This segregated fund invests primarily in Canadian stocks.

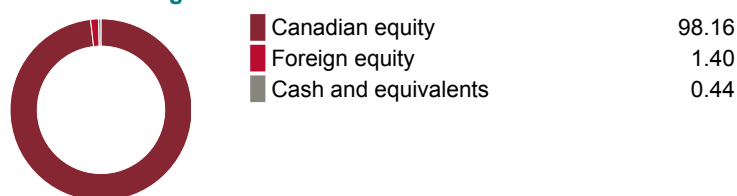
Top 10 investments

	Assets %
Royal Bank of Canada	6.29
Toronto-Dominion Bank Com New	5.62
Enbridge Inc.	3.79
Canadian National Railwaypany	3.46
Canadian Pacific Railway Ltd.	3.33
Bank of Montreal	2.93
Canadian Natural Resources Ltd.	2.92
Bank of Nova Scotia (The)	2.81
Brookfield Corporation VtgCI A	2.14
Suncor Energy Inc.	2.06
Total	35.35

Total investments:

236

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.

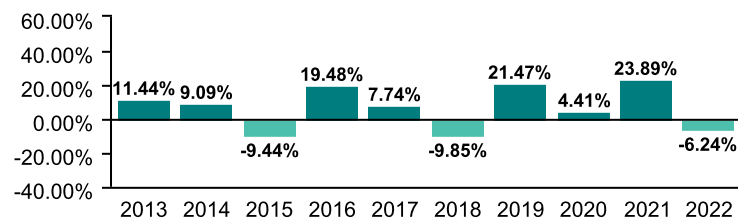
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$1,882.32 on December 31, 2022. This works out to an average of 6.53% a year.

Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 7 years and down in value 3 years.



How risky is it?

The risk rating for this fund is *Moderate*.



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

Equity Index

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

1. Sales charges

Sales charge option	What you pay	How it works
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The fee is deducted from your plan monthly based on the value of your plan. You can exchange to units of other funds under the contract at any time.

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.17

* Advisory and management services fee is not included in the MER.

Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or exchange 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 Stock

Quick facts: Date fund available: December 12, 2000
 Date fund created: January 23, 1996
 Managed by: Mackenzie Investments

Total fund value: \$26,737,696
 Portfolio turnover rate: 20.55%

Guarantee option	MER (%) ¹	Minimum AMS fee (%) ¹	MER plus minimum AMS fee (%) ¹	NAV (\$) ¹	UOS ¹
75% maturity and 75% death benefit guarantee	1.39	0.50	1.89	611.38	1,139

¹ The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

¹ MER – Management expense ratio
 NAV – Net asset value
 AMS – Advisory and management services
 UOS – Units outstanding

Minimum investment
 •\$250,000

What does the fund invest in?

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

Top 10 investments

	Assets %
Intact Financial Corporation	4.60
Royal Bank of Canada	4.43
Microsoft Corp.	4.11
Dollarama Inc.	4.06
Telus Corp.	3.79
Alimentation Couche-Tard Inc.	3.78
Visa Inc. Com Cl A	3.68
Alphabet Inc. Cap Stk Cl C	3.49
Brookfield Corporation VtgCl A	3.48
SAP SE Shs	3.33
Total	38.75

Total investments: **42**

Investment segmentation



	Assets %
Canadian equity	65.19
Foreign equity	35.00
Other	0.02
Cash and equivalents	-0.21

Are there any guarantees?

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

Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of stocks, which includes moderate exposure to foreign stocks and is comfortable with low to moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

How has the fund performed?

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

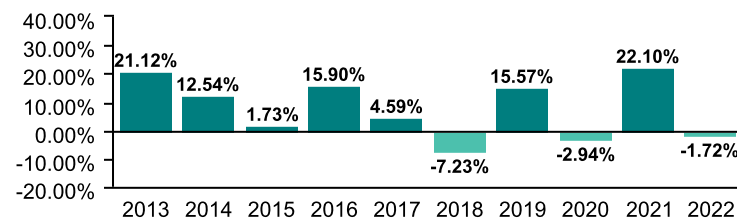
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$2,099.12 on December 31, 2022. This works out to an average of 7.70% a year.

Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 7 years and down in value 3 years.



How risky is it?

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



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

Canadian Focused Stock

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

1. Sales charges

Sales charge option	What you pay	How it works
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The fee is deducted from your plan monthly based on the value of your plan. You can exchange to units of other funds under the contract at any time.

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.39

* Advisory and management services fee is not included in the MER.

Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or exchange 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: December 12, 2000
 Date fund created: January 23, 1996
 Managed by: Beutel, Goodman & Company Ltd.

Total fund value: \$163,002,310
 Portfolio turnover rate: 25.12%

Guarantee option	MER (%) ¹	Minimum AMS fee (%) ¹	MER plus minimum AMS fee (%) ¹	NAV (\$) ¹	UOS ¹
75% maturity and 75% death benefit guarantee	1.40	0.50	1.90	934.32	4,015

¹ The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

¹ MER – Management expense ratio
 NAV – Net asset value
 AMS – Advisory and management services
 UOS – Units outstanding

Minimum investment
 •\$250,000

What does the fund invest in?

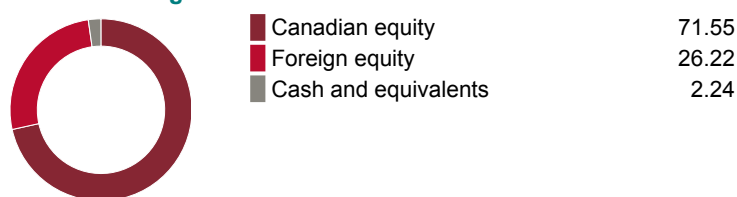
This segregated fund invests primarily in Canadian stocks with exposure to foreign stocks.

Top 10 investments

	Assets %
Royal Bank of Canada	6.22
Toronto-Dominion Bank Com New	5.26
Restaurant Brands International Inc.	3.41
Canadian National Railwaypany	3.17
TC Energy Corp.	3.07
Rogers Communications Inc. Cl B Non Vtg	3.02
Sun Life Financial Inc.	2.86
Magna International Inc.	2.73
Bank of Montreal	2.73
Manulife Financial Corporation	2.67

Total 35.13
Total investments: 67

Investment segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The 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.

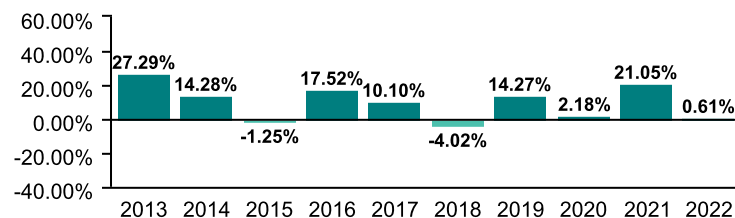
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$2,536.76 on December 31, 2022. This works out to an average of 9.76% 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 *Moderate*.



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

Canadian Focused Value

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

1. Sales charges

Sales charge option	What you pay	How it works
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The fee is deducted from your plan monthly based on the value of your plan. You can exchange to units of other funds under the contract at any time.

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.40

* Advisory and management services fee is not included in the MER.

Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

3. Other fees

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

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

What if I change my mind?

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Canadian Value

Quick facts: Date fund available: December 12, 2000
 Date fund created: November 25, 1997
 Managed by: Foyston Gordon and Payne

Total fund value: \$16,064,887
 Portfolio turnover rate: 28.85%

Guarantee option	MER (%) ¹	Minimum AMS fee (%) ¹	MER plus minimum AMS fee (%) ¹	NAV (\$) ¹	UOS ¹
75% maturity and 75% death benefit guarantee	1.39	0.50	1.89	555.83	874

¹ The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

¹ MER – Management expense ratio
 NAV – Net asset value
 AMS – Advisory and management services
 UOS – Units outstanding

Minimum investment
 •\$250,000

What does the fund invest in?

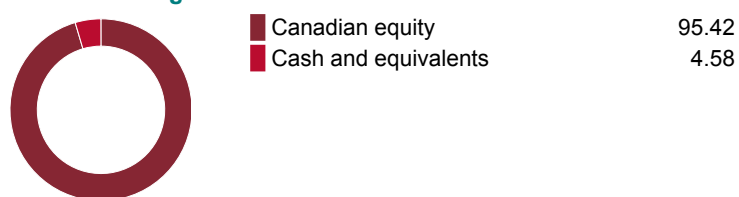
This segregated fund invests primarily in Canadian stocks with exposure to foreign stocks.

Top 10 investments

	Assets %
Toronto-Dominion Bank Com New	7.21
Royal Bank of Canada	6.73
Canadian Natural Resources Ltd.	5.72
Suncor Energy Inc.	5.47
Imperial Oil Ltd. Com New	4.84
Bank of Nova Scotia (The)	4.44
Cenovus Energy Inc.	4.09
Canadian Imperial Bank of Commerce	3.86
iA Financial Corp. Inc.	3.85
Teck Resources Ltd. Cl B Sub Vtg	3.77
Total	49.99

Total investments: 30

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.

Notes

In November 2016 Foyston, Gordon & Payne Inc. (FGP) assumed portfolio management responsibilities from Invesco Canada Ltd. The performance before that date was achieved under the previous investment manager. No other changes were made to the segregated fund.

How has the fund performed?

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

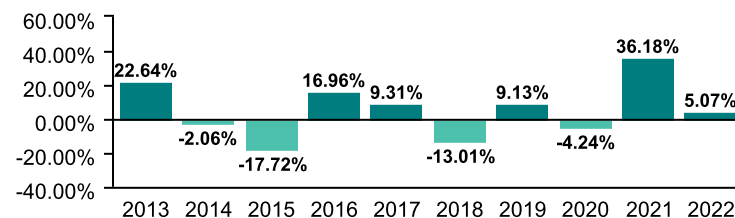
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$1,643.50 on December 31, 2022. This works out to an average of 5.09% a year.

Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 6 years and down in value 4 years.



How risky is it?

The risk rating for this fund is *Moderate*.



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

Canadian Value

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

1. Sales charges

Sales charge option	What you pay	How it works
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The fee is deducted from your plan monthly based on the value of your plan. You can exchange to units of other funds under the contract at any time.

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.39

* Advisory and management services fee is not included in the MER.

Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

3. Other fees

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

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

What if I change my mind?

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

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Canadian Focused Dividend

Quick facts: Date fund available: December 12, 2000
 Date fund created: November 25, 1997
 Managed by: Mackenzie Investments

Total fund value: \$403,229,830
 Portfolio turnover rate: 37.86%

Guarantee option	MER (%) ¹	Minimum AMS fee (%) ¹	MER plus minimum AMS fee (%) ¹	NAV (\$) ¹	UOS ¹
75% maturity and 75% death benefit guarantee	1.17	0.50	1.67	974.45	17,515

¹ The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

¹ MER – Management expense ratio
 NAV – Net asset value
 AMS – Advisory and management services
 UOS – Units outstanding

Minimum investment
 •\$250,000

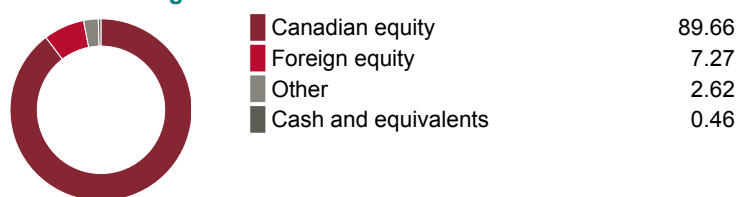
What does the fund invest in?

This segregated fund invests primarily in dividend yielding Canadian stocks.

Top 10 investments

	Assets %
Royal Bank of Canada	5.95
Toronto-Dominion Bank Com New	5.76
Enbridge Inc.	4.07
Canadian National Railwaypany	3.38
Bank of Nova Scotia (The)	3.31
Bank of Montreal	2.91
Canadian Natural Resources Ltd.	2.83
Telus Corp.	2.67
Rogers Communications Inc. CI B Non Vtg	2.32
Canadian Pacific Railway Ltd.	2.30
Total	35.49
Total investments:	72

Investment segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The 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.

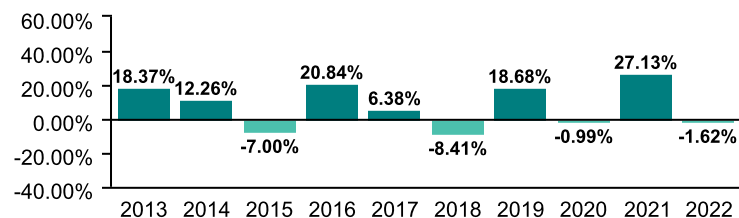
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$2,138.20 on December 31, 2022. This works out to an average of 7.90% 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.

1. Sales charges

Sales charge option	What you pay	How it works
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The fee is deducted from your plan monthly based on the value of your plan. You can exchange to units of other funds under the contract at any time.

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.17

* Advisory and management services fee is not included in the MER.

Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or exchange 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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Web - www.canadalife.com

Email - On our website, please go to the "Contact Us" section

Telephone - 1-888-252-1847

Canadian Dividend

Quick facts: Date fund available: December 12, 2000
 Date fund created: December 12, 2000
 Managed by: Mackenzie Investments

Total fund value: \$48,341,318
 Portfolio turnover rate: 21.24%

Guarantee option	MER (%) ¹	Minimum AMS fee (%) ¹	MER plus minimum AMS fee (%) ¹	NAV (\$) ¹	UOS ¹
75% maturity and 75% death benefit guarantee	1.39	0.50	1.89	770.10	1,877

¹ The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

¹ MER – Management expense ratio
 NAV – Net asset value
 AMS – Advisory and management services
 UOS – Units outstanding

Minimum investment
 •\$250,000

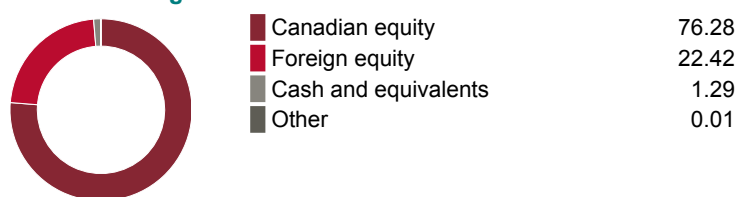
What does the fund invest in?

This segregated fund invests primarily in dividend yielding Canadian stocks.

Top 10 investments

	Assets %
Royal Bank of Canada	7.06
Toronto-Dominion Bank Com New	5.63
Sun Life Financial Inc.	4.17
Bank of Montreal	4.03
Telus Corp.	3.65
Manulife Financial Corporation	3.57
TC Energy Corp.	3.25
Intact Financial Corporation	3.02
Enbridge Inc.	2.95
Bank of Nova Scotia (The)	2.85
Total	40.19
Total investments:	118

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.

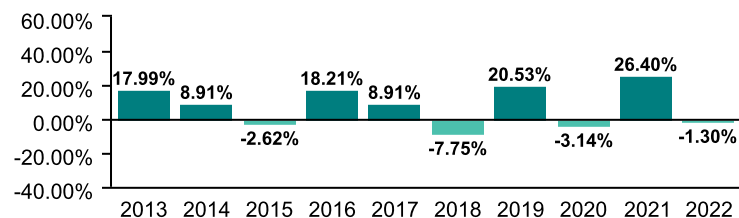
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$2,164.45 on December 31, 2022. This works out to an average of 8.03% 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 *Moderate*.



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

Canadian Dividend

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

1. Sales charges

Sales charge option	What you pay	How it works
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The fee is deducted from your plan monthly based on the value of your plan. You can exchange to units of other funds under the contract at any time.

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.39

* Advisory and management services fee is not included in the MER.

Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

3. Other fees

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

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

What if I change my mind?

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Canadian Small-Mid Cap

Quick facts: Date fund available: December 12, 2000
 Date fund created: November 25, 1997
 Managed by: Mackenzie Investments

Total fund value: \$107,169,475
 Portfolio turnover rate: 33.01%

Guarantee option	MER (%) ¹	Minimum AMS fee (%) ¹	MER plus minimum AMS fee (%) ¹	NAV (\$) ¹	UOS ¹
75% maturity and 75% death benefit guarantee	1.38	0.50	1.88	759.38	1,845

¹ The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

¹ MER – Management expense ratio
 NAV – Net asset value
 AMS – Advisory and management services
 UOS – Units outstanding

Minimum investment
 •\$250,000

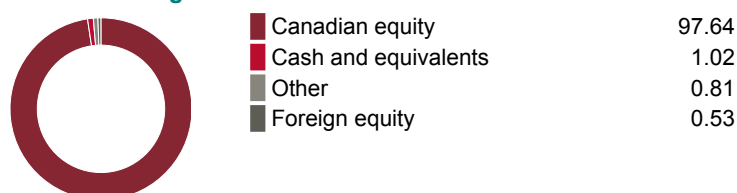
What does the fund invest in?

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 %
Aritzia Inc. Sub Vtg Shs	4.08
iA Financial Corp. Inc.	3.75
Andlauer Healthcare Group Inc. Com Sub Vtg	3.52
Jamieson Wellness Inc.	3.16
Stella-Jones Inc.	3.16
Boralex Inc. Cl A New	3.13
Northland Power Inc.	2.67
Kinaxis Inc.	2.66
Killam Apartment Tr Unit	2.50
Morguard Corporation	2.47
Total	31.11
Total investments:	57

Investment segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The 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.

Notes

Effective October 2023, this fund's risk rating has changed from "Moderate to high" 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.

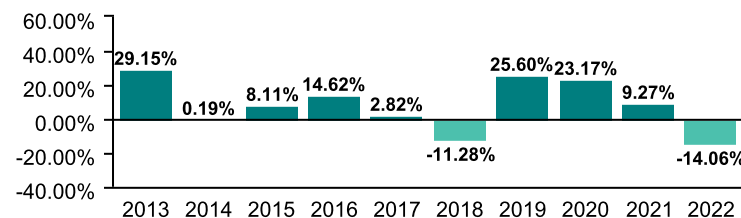
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$2,124.52 on December 31, 2022. This works out to an average of 7.83% 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 *Moderate*.



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

Canadian Small-Mid Cap

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

1. Sales charges

Sales charge option	What you pay	How it works
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The fee is deducted from your plan monthly based on the value of your plan. You can exchange to units of other funds under the contract at any time.

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.38

* Advisory and management services fee is not included in the MER.

Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

3. Other fees

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

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

What if I change my mind?

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

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Canadian Small Cap Growth

Quick facts: Date fund available: December 12, 2000
 Date fund created: January 23, 1996
 Managed by: AGF Investments Inc.

Total fund value: \$11,503,299
 Portfolio turnover rate: 75.20%

Guarantee option	MER (%) ¹	Minimum AMS fee (%) ¹	MER plus minimum AMS fee (%) ¹	NAV (\$) ¹	UOS ¹
75% maturity and 75% death benefit guarantee	1.71	0.50	2.21	452.43	513

¹ The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

¹ MER – Management expense ratio
 NAV – Net asset value
 AMS – Advisory and management services
 UOS – Units outstanding

Minimum investment
 •\$250,000

What does the fund invest in?

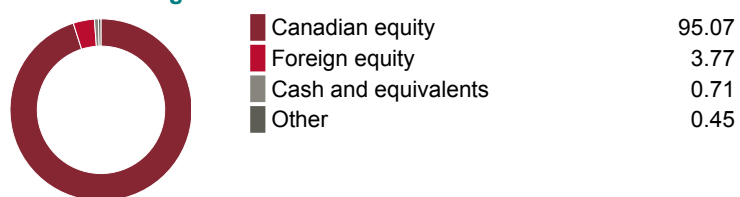
This segregated fund invests primarily in Canadian stocks with exposure to foreign stocks.

Top 10 investments

	Assets %
Royal Bank of Canada	8.04
Bank of Montreal	6.57
Canadian Pacific Railway Ltd.	4.48
Wheaton Precious Metals Corp.	3.31
Waste Connections Inc.	2.99
Brookfield Corporation VtgCl A	2.95
Canadian National Railwaypany	2.92
Shopify Inc. Cl A	2.80
Tourmaline Oil Corp.	2.72
Enbridge Inc.	2.54

Total 39.33
Total investments: 61

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of stocks, which includes moderate exposure to foreign stocks and is comfortable with moderate to high risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

How has the fund performed?

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

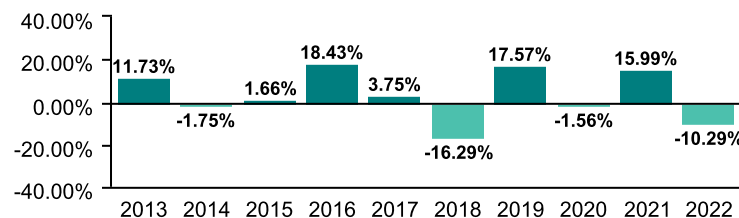
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$1,382.56 on December 31, 2022. 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 6 years and down in value 4 years.



How risky is it?

The risk rating for this fund is *Moderate to high*.



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

Canadian Small Cap Growth

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

1. Sales charges

Sales charge option	What you pay	How it works
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The fee is deducted from your plan monthly based on the value of your plan. You can exchange to units of other funds under the contract at any time.

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.71

* Advisory and management services fee is not included in the MER.

Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

3. Other fees

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

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

What if I change my mind?

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Real Estate

Quick facts: Date fund available: December 12, 2000
 Date fund created: April 30, 1989
 Managed by: GWL Realty Advisors Inc.

Total fund value: \$5,385,542,813
 Portfolio turnover rate: 0.19%

Guarantee option	MER (%) ¹	Minimum AMS fee (%) ¹	MER plus minimum AMS fee (%) ¹	NAV (\$) ¹	UOS ¹
75% maturity and 75% death benefit guarantee	1.72	0.50	2.22	874.87	29,353

¹ The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

¹ MER – Management expense ratio
 NAV – Net asset value
 AMS – Advisory and management services
 UOS – Units outstanding

Minimum investment
 •\$250,000

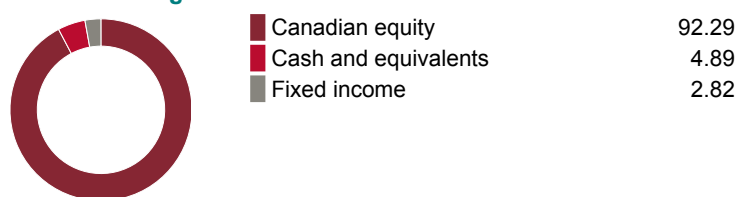
What does the fund invest in?

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

Top 10 investments

	Assets %
Laird Business Park, Mississauga, ON	4.37
The Livmore High Park, Toronto, ON	3.59
High Park Village - West Tower, Toronto, ON	3.33
Grenadier Square Redevelopment, Toronto, ON	2.84
33 Yonge Street, Toronto, ON	2.36
The Lillian Redpath Towers, Toronto, ON	2.30
5140 Yonge Street, Toronto, ON	2.23
5150 - 5160 Yonge Street, Toronto, ON	2.16
200 Kent Street, Ottawa, ON	2.14
Bayview Village Place, Toronto, ON	2.07
Total	27.40
Total investments:	128

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

A person who is investing for the longer term and seeking the potential for long-term growth by investing in a portfolio of Canadian real estate properties and are comfortable with low to moderate risk due to the ups and downs of the real estate market. Redemptions may be suspended during any period that the segregated fund does not have sufficient cash or readily marketable securities to meet requests for redemptions. **This fund should be considered as a long-term investment and is not suitable for a person who may need to quickly convert their holdings to cash.**

Notes

Over the past five years, the Real Estate fund has bought \$578 million worth of real property and has sold \$513 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.

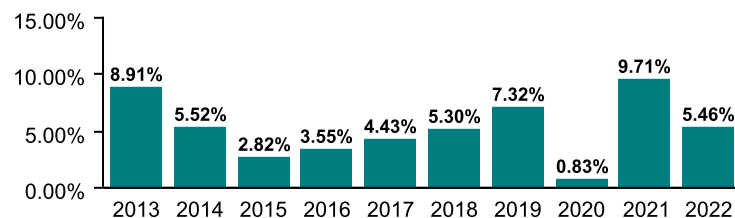
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$1,684.84 on December 31, 2022. This works out to an average of 5.36% a year.

Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 10 years and down in value 0 years.



How risky is it?

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



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

Real Estate

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

1. Sales charges

Sales charge option	What you pay	How it works
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The fee is deducted from your plan monthly based on the value of your plan. You can exchange to units of other funds under the contract at any time.

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.72

* Advisory and management services fee is not included in the MER.

Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

3. Other fees

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

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

What if I change my mind?

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Global Small-Mid Cap Growth

Quick facts: Date fund available: December 12, 2000
 Date fund created: January 23, 1996
 Managed by: Mackenzie Investments

Total fund value: \$24,230,723
 Portfolio turnover rate: 19.37%

Guarantee option	MER (%) ¹	Minimum AMS fee (%) ¹	MER plus minimum AMS fee (%) ¹	NAV (\$) ¹	UOS ¹
75% maturity and 75% death benefit guarantee	1.39	0.50	1.89	1,158.42	879

¹ The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

¹ MER – Management expense ratio
 NAV – Net asset value
 AMS – Advisory and management services
 UOS – Units outstanding

Minimum investment
 •\$250,000

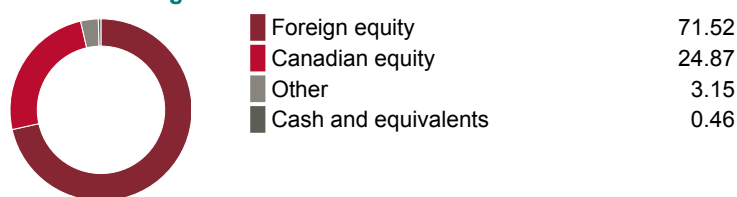
What does the fund invest in?

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

Top 10 investments

	Assets %
Grocery Outlet Holding Corp.	4.45
Parsons Corporation	4.42
Premier, Inc. CI A	4.33
Maximus Inc.	4.31
Cirrus Logic Inc.	4.27
Commvault Systems, Inc.	3.67
Verra Mobility Corp. CI A	3.62
ExlService Holdings, Inc.	3.35
iRhythm Technologies, Inc.	3.33
Markel Corp.	3.31
Total	39.05
Total investments:	79

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 October 2023, this fund's risk rating has changed from "Moderate to high" 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.

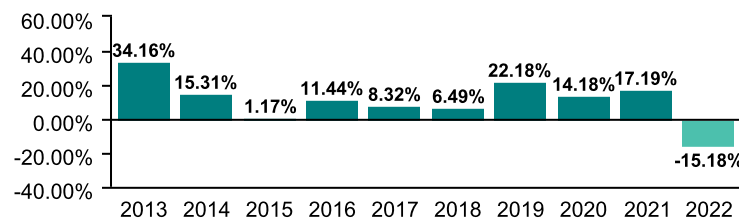
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$2,789.84 on December 31, 2022. This works out to an average of 10.80% a year.

Year-by-year returns (%)

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



How risky is it?

The risk rating for this fund is *Moderate*.



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

Global Small-Mid Cap Growth

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

1. Sales charges

Sales charge option	What you pay	How it works
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The fee is deducted from your plan monthly based on the value of your plan. You can exchange to units of other funds under the contract at any time.

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.39

* Advisory and management services fee is not included in the MER.

Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or exchange 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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The Canada Life Assurance Company

255 Dufferin Avenue

London, ON N6A 4K1

Web - www.canadalife.com

Email - On our website, please go to the "Contact Us" section

Telephone - 1-888-252-1847

Science and Technology

Quick facts: Date fund available: December 12, 2000
 Date fund created: December 12, 2000
 Managed by: Mackenzie Investments

Total fund value: \$58,801,280
 Portfolio turnover rate: 50.08%

Guarantee option	MER (%) ¹	Minimum AMS fee (%) ¹	MER plus minimum AMS fee (%) ¹	NAV (\$) ¹	UOS ¹
75% maturity and 75% death benefit guarantee	1.56	0.50	2.06	685.96	330

¹ The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

¹ MER – Management expense ratio
 NAV – Net asset value
 AMS – Advisory and management services
 UOS – Units outstanding

Minimum investment
 •\$250,000

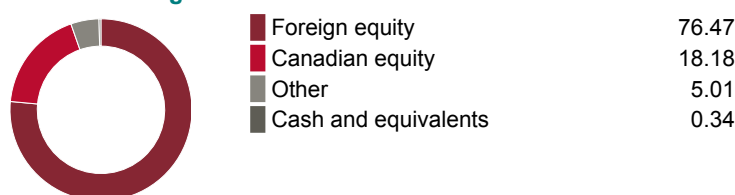
What does the fund invest in?

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

Top 10 investments

	Assets %
Constellation Software Inc.	8.47
Microsoft Corp.	8.21
Apple Inc.	7.75
Alphabet Inc. CI A	7.58
Visa Inc. Com CI A	6.19
Mastercard Inc. CI A	5.64
T-Mobile US Inc.	4.53
Broadcom Inc.	3.91
CGI Inc. CI A Sub Vtg	3.41
Motorola Solutions Inc. Com New	3.08
Total	58.76
Total investments:	39

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of Canadian and U.S. companies operating in the science and technology sector and is comfortable with moderate to high risk due to investing solely in this one economic sector.

How has the fund performed?

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

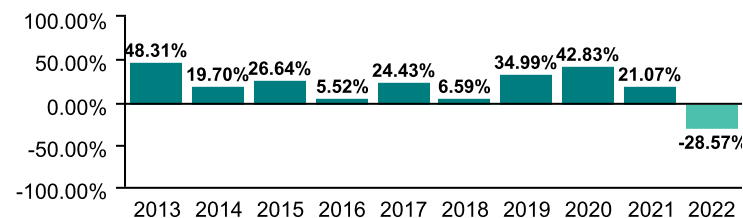
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$5,246.12 on December 31, 2022. This works out to an average of 18.03% 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 9 years and down in value 1 year.



How risky is it?

The risk rating for this fund is *Moderate to high*.



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

Science and Technology

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

1. Sales charges

Sales charge option	What you pay	How it works
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The fee is deducted from your plan monthly based on the value of your plan. You can exchange to units of other funds under the contract at any time.

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.56

* Advisory and management services fee is not included in the MER.

Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

3. Other fees

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

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

What if I change my mind?

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Global Equity Portfolio

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

Total fund value: \$20,968,074
 Portfolio turnover rate: 4.06%

Guarantee option	MER (%) ¹	Minimum AMS fee (%) ¹	MER plus minimum AMS fee (%) ¹	NAV (\$) ¹	UOS ¹
75% maturity and 75% death benefit guarantee	1.76	0.50	2.26	367.24	2,812

¹ The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

¹ MER – Management expense ratio
 NAV – Net asset value
 AMS – Advisory and management services
 UOS – Units outstanding

Minimum investment
 •\$250,000

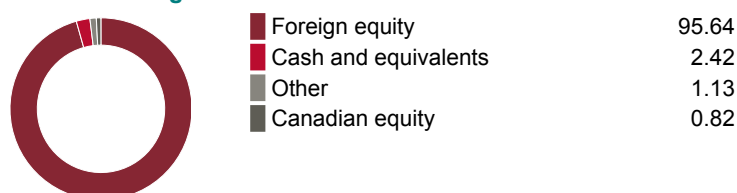
What does the fund invest in?

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. Growth	16.56
American Growth	16.06
U.S. Value Stock	12.08
Foreign Equity	10.06
International Equity (Setanta)	9.07
International Growth	9.03
Global Small Cap (Mackenzie)	7.07
Global Dividend	5.03
Emerging Markets Equity	5.03
Emerging Markets (Putnam)	5.01
Total	95.00
Total investments:	11

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.

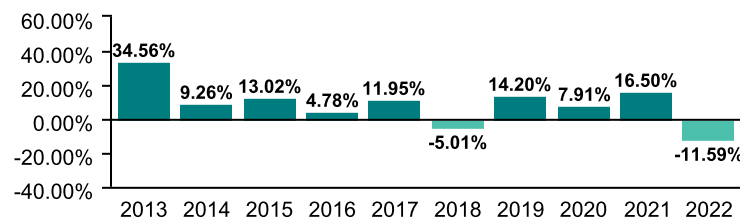
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$2,350.13 on December 31, 2022. This works out to an average of 8.92% a year.

Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 8 years and down in value 2 years.



How risky is it?

The risk rating for this fund is *Moderate*.



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

Global Equity Portfolio

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

1. Sales charges

Sales charge option	What you pay	How it works
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The fee is deducted from your plan monthly based on the value of your plan. You can exchange to units of other funds under the contract at any time.

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.76

* Advisory and management services fee is not included in the MER.

Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

3. Other fees

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

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

What if I change my mind?

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Telephone - 1-888-252-1847

Global Low Volatility

Quick facts: Date fund available: December 12, 2000
 Date fund created: November 25, 1997
 Managed by: Irish Life Investment Managers Limited

Total fund value: \$12,597,048
 Portfolio turnover rate: 44.65%

Guarantee option	MER (%) ¹	Minimum AMS fee (%) ¹	MER plus minimum AMS fee (%) ¹	NAV (\$) ¹	UOS ¹
75% maturity and 75% death benefit guarantee	1.56	0.50	2.06	631.10	65

¹ The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

¹ MER – Management expense ratio
 NAV – Net asset value
 AMS – Advisory and management services
 UOS – Units outstanding

Minimum investment
 •\$250,000

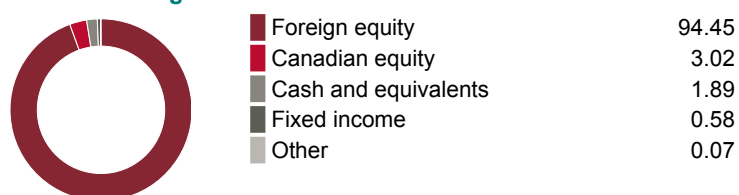
What does the fund invest in?

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.	2.10
Microsoft Corp.	1.72
Hong Kong Exchanges and Clearing Limited Shs	1.35
Merck & Co. Inc.	1.33
Novartis AG Namen -Akt	1.30
Procter & Gamble Co.	1.29
Cigna Corp.	1.28
Cisco Systems Inc.	1.27
UnitedHealth Group Inc.	1.26
Johnson & Johnson	1.25
Total	14.15
Total investments:	4548

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of global stocks and is comfortable with low to moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

Notes

Effective October 2023, this fund's risk rating has changed from "Moderate" to "Low to moderate". 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.

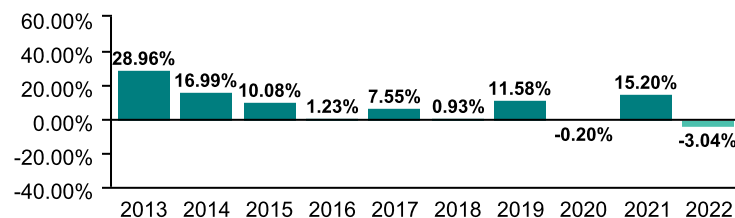
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$2,269.63 on December 31, 2022. This works out to an average of 8.54% 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.

Global Low Volatility

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

1. Sales charges

Sales charge option	What you pay	How it works
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The fee is deducted from your plan monthly based on the value of your plan. You can exchange to units of other funds under the contract at any time.

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.56

* Advisory and management services fee is not included in the MER.

Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

3. Other fees

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

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

What if I change my mind?

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Telephone - 1-888-252-1847

Foreign Equity

Quick facts: Date fund available: December 12, 2000
 Date fund created: December 12, 2000
 Managed by: Mackenzie Investments

Total fund value: \$200,051,236
 Portfolio turnover rate: 2.47%

Guarantee option	MER (%) ¹	Minimum AMS fee (%) ¹	MER plus minimum AMS fee (%) ¹	NAV (\$) ¹	UOS ¹
75% maturity and 75% death benefit guarantee	1.56	0.50	2.06	469.20	11,794

¹ The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

¹ MER – Management expense ratio
 NAV – Net asset value
 AMS – Advisory and management services
 UOS – Units outstanding

Minimum investment
 •\$250,000

What does the fund invest in?

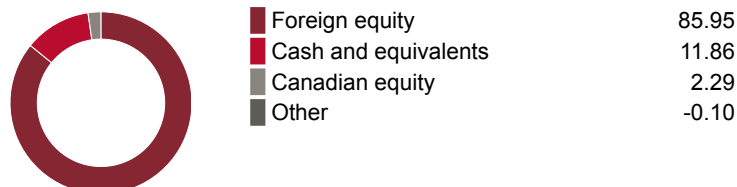
This segregated fund invests primarily in stocks worldwide currently through the Canada Life Foreign Equity mutual fund.

Top 10 investments (of the underlying fund)

Investment	Assets %
Danaher Corp.	3.47
Seven & i Holdings Co. Ltd. Shs	3.44
Johnson & Johnson	3.26
Amcor PLC Depository Receipt Cdi 1 1 Foreign Exempt Nyse	3.02
Colgate-Palmolive Co.	2.91
Compass Group PLC Ord Gbp0.1105	2.89
RELX PLC Shs	2.86
Reckitt Benckiser Group PLC Shs	2.78
Oracle Corp.	2.75
Admiral Group plc Shs	2.69
Total	30.08

Total investments: 46

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of foreign stocks and is comfortable with low to moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

Notes

Effective October 2023, this fund's risk rating has changed from "Moderate" to "Low 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.

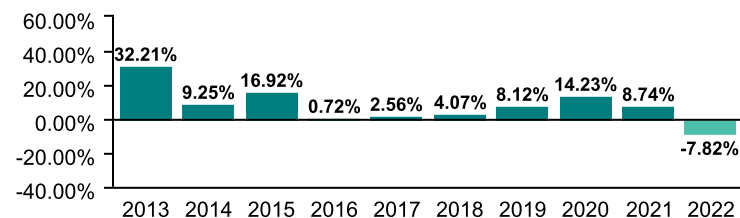
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$2,247.74 on December 31, 2022. This works out to an average of 8.44% a year.

Year-by-year returns (%)

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



How risky is it?

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



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

Foreign Equity

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

1. Sales charges

Sales charge option	What you pay	How it works
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The fee is deducted from your plan monthly based on the value of your plan. You can exchange to units of other funds under the contract at any time.

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.56

* Advisory and management services fee is not included in the MER.

Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

3. Other fees

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

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

What if I change my mind?

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Global All Cap Equity

Quick facts: Date fund available: June 12, 2006
 Date fund created: June 12, 2006
 Managed by: Setanta Asset Management Limited

Total fund value: \$79,788,020
 Portfolio turnover rate: 5.47%

Guarantee option	MER (%) ¹	Minimum AMS fee (%) ¹	MER plus minimum AMS fee (%) ¹	NAV (\$) ¹	UOS ¹
75% maturity and 75% death benefit guarantee	1.57	0.50	2.07	547.29	5,836

¹ The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

¹ MER – Management expense ratio
 NAV – Net asset value
 AMS – Advisory and management services
 UOS – Units outstanding

Minimum investment
 •\$250,000

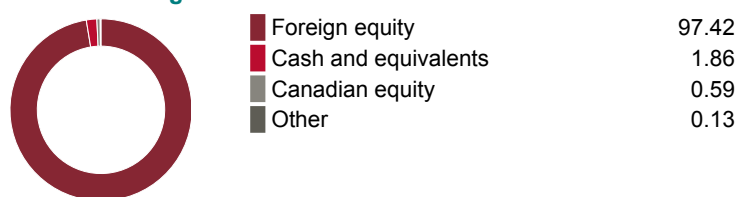
What does the fund invest in?

This segregated fund invests primarily in stocks anywhere in the world.

Top 10 investments

	Assets %
Microsoft Corp.	4.08
Berkshire Hathaway Inc. Cl B New	3.75
Oracle Corp.	3.09
McDonald's Corp.	2.72
Johnson & Johnson	2.59
Nike Inc. Cl B	2.56
Costco Wholesale Corp.	2.47
Johnson Controls International PLC Shs	2.43
Alphabet Inc. Cl A	2.30
Keysight Technologies Inc.	2.30
Total	28.28
Total investments:	79

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.

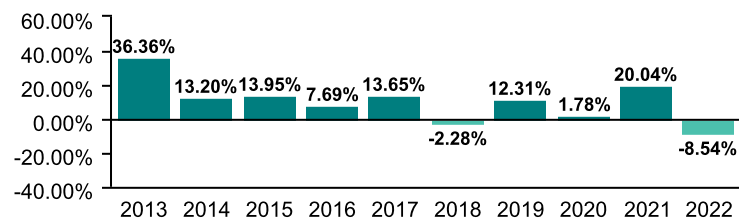
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$2,639.91 on December 31, 2022. This works out to an average of 10.19% 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 8 years and down in value 2 years.



How risky is it?

The risk rating for this fund is *Moderate*.



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

Global All Cap Equity

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

1. Sales charges

Sales charge option	What you pay	How it works
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The fee is deducted from your plan monthly based on the value of your plan. You can exchange to units of other funds under the contract at any time.

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.57

* Advisory and management services fee is not included in the MER.

Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or exchange 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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Email - On our website, please go to the "Contact Us" section

Telephone - 1-888-252-1847

U.S. Growth

Quick facts: Date fund available: December 12, 2000
 Date fund created: November 8, 1994
 Managed by: Mackenzie Investments

Total fund value: \$122,105,964
 Portfolio turnover rate: 83.54%

Guarantee option	MER (%) ¹	Minimum AMS fee (%) ¹	MER plus minimum AMS fee (%) ¹	NAV (\$) ¹	UOS ¹
75% maturity and 75% death benefit guarantee	1.34	0.50	1.84	440.95	2,723

¹ The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

¹ MER – Management expense ratio
 NAV – Net asset value
 AMS – Advisory and management services
 UOS – Units outstanding

Minimum investment
 •\$250,000

What does the fund invest in?

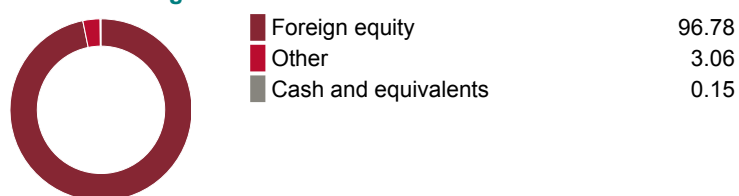
This segregated fund invests primarily in United States stocks.

Top 10 investments

	Assets %
Aon PLCCI A	5.75
Danaher Corp.	5.05
Thermo Fisher Scientific Inc.	4.57
Roper Technologies Inc.	4.44
Keysight Technologies Inc.	4.31
Amphenol Corp. CI A	4.28
Starbucks Corp.	4.12
PepsiCo Inc.	4.09
Synopsys, Inc.	4.00
Trane Technologies PLC Shs	3.89
Total	44.49

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.

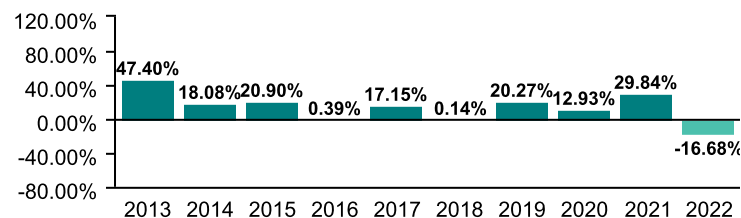
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$3,641.80 on December 31, 2022. This works out to an average of 13.80% a year.

Year-by-year returns (%)

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



How risky is it?

The risk rating for this fund is *Moderate*.



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

U.S. Growth

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

1. Sales charges

Sales charge option	What you pay	How it works
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The fee is deducted from your plan monthly based on the value of your plan. You can exchange to units of other funds under the contract at any time.

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.34

* Advisory and management services fee is not included in the MER.

Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

3. Other fees

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

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

What if I change my mind?

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American Growth

Quick facts: Date fund available: December 12, 2000
 Date fund created: November 25, 1997
 Managed by: AGF Investments Inc.

Total fund value: \$139,352,798
 Portfolio turnover rate: 50.62%

Guarantee option	MER (%) ¹	Minimum AMS fee (%) ¹	MER plus minimum AMS fee (%) ¹	NAV (\$) ¹	UOS ¹
75% maturity and 75% death benefit guarantee	1.55	0.50	2.05	642.30	4,546

¹ The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

¹ MER – Management expense ratio
 NAV – Net asset value
 AMS – Advisory and management services
 UOS – Units outstanding

Minimum investment
 •\$250,000

What does the fund invest in?

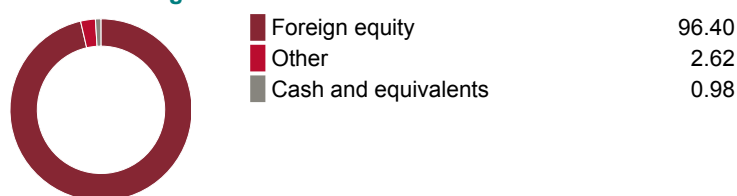
This segregated fund invests primarily in United States stocks.

Top 10 investments

	Assets %
Marathon Petroleum Corp.	6.41
Cheniere Energy Inc. Com New	4.82
AES Corp. (The)	4.79
T-Mobile US Inc.	4.54
Amazon.com Inc.	4.42
Grainger (W.W.) Inc.	4.27
Raymond James Financial Inc.	4.11
UnitedHealth Group Inc.	4.04
Albemarle Corp.	3.98
Enphase Energy, Inc.	3.65
Total	45.03

Total investments: **35**

Investment segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The 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.

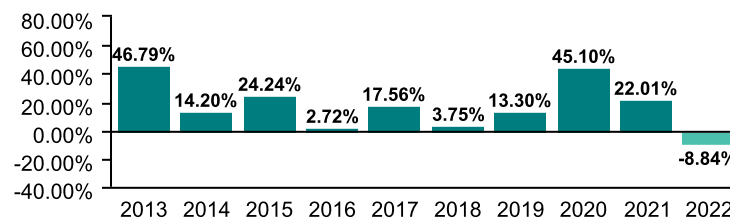
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$4,770.80 on December 31, 2022. This works out to an average of 16.91% a year.

Year-by-year returns (%)

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



How risky is it?

The risk rating for this fund is *Moderate*.



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

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.

1. Sales charges

Sales charge option	What you pay	How it works
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The fee is deducted from your plan monthly based on the value of your plan. You can exchange to units of other funds under the contract at any time.

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.55

* Advisory and management services fee is not included in the MER.

Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

3. Other fees

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

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

What if I change my mind?

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U.S. Value Stock

Quick facts: Date fund available: June 12, 2006
 Date fund created: June 12, 2006
 Managed by: Mackenzie Investments

Total fund value: \$89,143,972
 Portfolio turnover rate: 100.57%

Guarantee option	MER (%) ¹	Minimum AMS fee (%) ¹	MER plus minimum AMS fee (%) ¹	NAV (\$) ¹	UOS ¹
75% maturity and 75% death benefit guarantee	1.35	0.50	1.85	508.30	1,331

¹ The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

¹ MER – Management expense ratio
 NAV – Net asset value
 AMS – Advisory and management services
 UOS – Units outstanding

Minimum investment
 •\$250,000

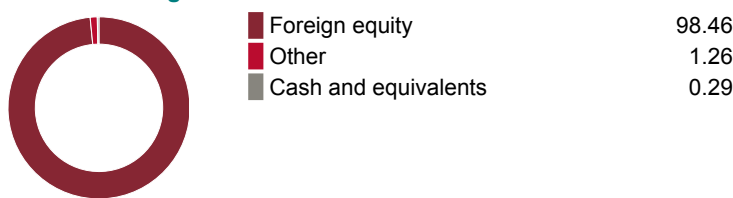
What does the fund invest in?

This segregated fund invests primarily in United States stocks.

Top 10 investments

	Assets %
Microsoft Corp.	4.19
JPMorgan Chase & Co.	3.12
Amazon.com Inc.	2.58
Meta Platforms Inc. CI A	2.50
Berkshire Hathaway Inc. CI B New	2.15
Bank of America Corp.	2.14
Johnson & Johnson	1.81
Raytheon Technologies Corp.	1.70
CVS Health Corp.	1.52
Boeing Co.	1.52
Total	23.25
Total investments:	134

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.

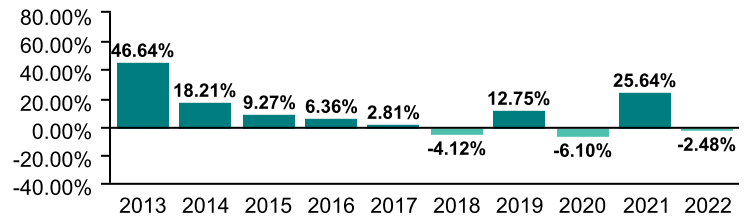
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$2,576.03 on December 31, 2022. This works out to an average of 9.92% a year.

Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 7 years and down in value 3 years.



How risky is it?

The risk rating for this fund is *Moderate*.



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

U.S. Value Stock

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

1. Sales charges

Sales charge option	What you pay	How it works
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The fee is deducted from your plan monthly based on the value of your plan. You can exchange to units of other funds under the contract at any time.

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.35

* Advisory and management services fee is not included in the MER.

Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

3. Other fees

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

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

What if I change my mind?

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U.S. Mid Cap Growth

Quick facts: Date fund available: December 12, 2000
 Date fund created: December 12, 2000
 Managed by: Mackenzie Investments

Total fund value: \$23,342,303
 Portfolio turnover rate: 32.29%

Guarantee option	MER (%) ¹	Minimum AMS fee (%) ¹	MER plus minimum AMS fee (%) ¹	NAV (\$) ¹	UOS ¹
75% maturity and 75% death benefit guarantee	1.56	0.50	2.06	461.90	2,691

¹ The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

¹ MER – Management expense ratio
 NAV – Net asset value
 AMS – Advisory and management services
 UOS – Units outstanding

Minimum investment
 •\$250,000

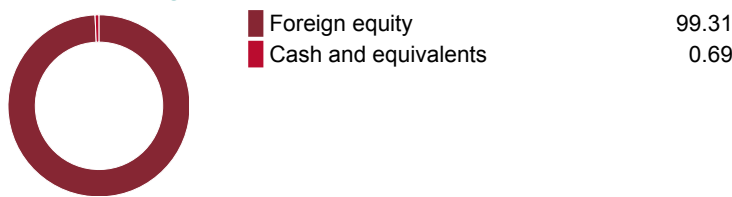
What does the fund invest in?

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

Top 10 investments

	Assets %
Progressive Corp.	5.46
Motorola Solutions Inc. Com New	5.25
Westinghouse Air Brake Technologies Corp.	4.94
Charles River Laboratories International Inc.	4.62
Cirrus Logic Inc.	4.55
CoStar Group Inc.	4.45
Keysight Technologies Inc.	4.11
Bio-Techne Corporation	4.04
Maximus Inc.	4.03
DexCom, Inc.	3.76
Total	45.22
Total investments:	31

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of 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

Effective October 2023, this fund's risk rating has changed from "Moderate to high" 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.

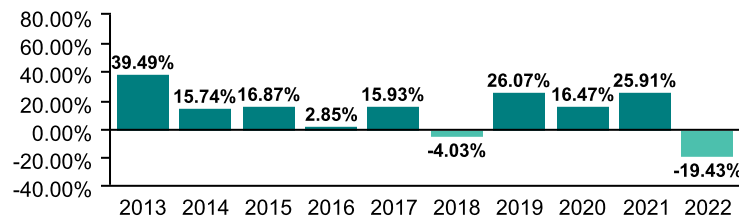
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$3,216.25 on December 31, 2022. This works out to an average of 12.39% a year.

Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 8 years and down in value 2 years.



How risky is it?

The risk rating for this fund is *Moderate*.



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

U.S. Mid Cap Growth

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

1. Sales charges

Sales charge option	What you pay	How it works
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The fee is deducted from your plan monthly based on the value of your plan. You can exchange to units of other funds under the contract at any time.

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.56

* Advisory and management services fee is not included in the MER.

Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

3. Other fees

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

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

What if I change my mind?

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EAFE Equity

Quick facts: Date fund available: December 12, 2000
 Date fund created: November 8, 1994
 Managed by: Putnam Investments Canada ULC

Total fund value: \$36,601,715
 Portfolio turnover rate: 78.67%

Guarantee option	MER (%) ¹	Minimum AMS fee (%) ¹	MER plus minimum AMS fee (%) ¹	NAV (\$) ¹	UOS ¹
75% maturity and 75% death benefit guarantee	1.55	0.50	2.05	290.84	3,724

¹ The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

¹ MER – Management expense ratio
 NAV – Net asset value
 AMS – Advisory and management services
 UOS – Units outstanding

Minimum investment
 •\$250,000

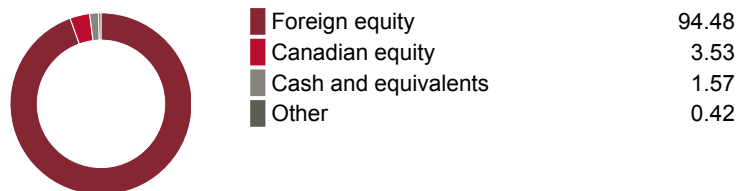
What does the fund invest in?

This segregated fund invests primarily in stocks outside of Canada and the U.S.

Top 10 investments

Investment	Assets %
AstraZeneca PLC Shs	3.85
Mitsubishi UFJ Financial Group Inc. Shs	3.63
LVMH Moet Hennessy Louis Vuitton S.E. Shs	2.93
Merck KGaA Shs	2.85
Mitsubishi Corp. Shs	2.78
Prudential PLC Shs	2.77
Sanofi Shs	2.50
Universal Music Group N.V. Universal Music Group Nv	2.46
Coca-Cola European Partners PLCEuro	2.46
Shell PLC Ord Sh	2.45
Total	28.69
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 foreign stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

Notes

In September 2014 Putnam Investments assumed portfolio management responsibilities from UBS Global Asset Management (Canada) Co. 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.

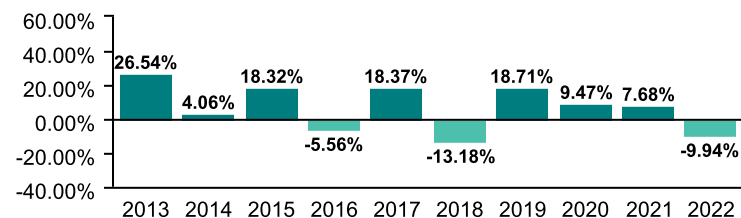
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$1,905.85 on December 31, 2022. This works out to an average of 6.66% a year.

Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 7 years and down in value 3 years.



How risky is it?

The risk rating for this fund is *Moderate*.



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

EAFE Equity

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

1. Sales charges

Sales charge option	What you pay	How it works
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The fee is deducted from your plan monthly based on the value of your plan. You can exchange to units of other funds under the contract at any time.

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.55

* Advisory and management services fee is not included in the MER.

Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or exchange 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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London, ON N6A 4K1

Web - www.canadalife.com

Email - On our website, please go to the "Contact Us" section

Telephone - 1-888-252-1847

International Equity

Quick facts: Date fund available: July 19, 2004
 Date fund created: July 19, 2004
 Managed by: JPMorgan Asset Management (Canada) Inc.

Total fund value: \$67,980,533
 Portfolio turnover rate: 34.03%

Guarantee option	MER (%) ¹	Minimum AMS fee (%) ¹	MER plus minimum AMS fee (%) ¹	NAV (\$) ¹	UOS ¹
75% maturity and 75% death benefit guarantee	1.57	0.50	2.07	435.38	2,398

¹ The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

¹ MER – Management expense ratio
 NAV – Net asset value
 AMS – Advisory and management services
 UOS – Units outstanding

Minimum investment
 •\$250,000

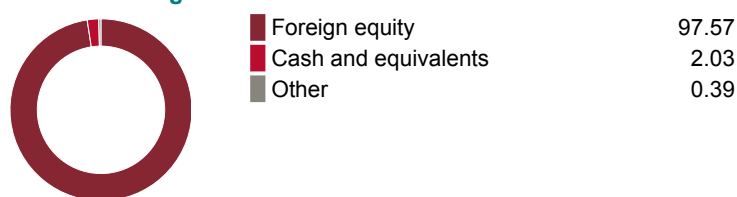
What does the fund invest in?

This segregated fund invests primarily in stocks outside of Canada and the U.S.

Top 10 investments

	Assets %
Nestle S.A.Nom	3.83
Shell PLC Ord Sh	3.27
TotalEnergies SE Shs	3.19
Roche Holding AG Dividend Right Cert	2.99
AstraZeneca PLC Shs	2.79
Novo Nordisk A/S Almindelig Aktie	2.64
LVMH Moet Hennessy Louis Vuitton S.E. Shs	2.32
ASML Holding N.V. Aab Reverse Stock Split	2.23
BHP Group Ltd. Shs	2.12
DBS Group Holdings Ltd.	2.10
Total	27.48
Total investments:	76

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.

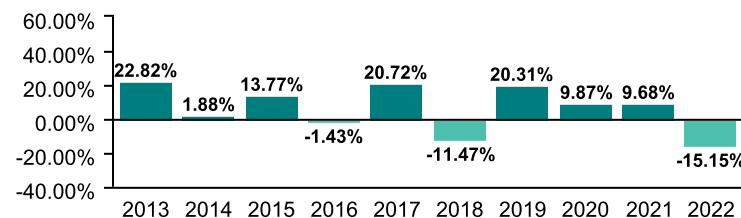
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$1,844.78 on December 31, 2022. 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.

International Equity

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

1. Sales charges

Sales charge option	What you pay	How it works
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The fee is deducted from your plan monthly based on the value of your plan. You can exchange to units of other funds under the contract at any time.

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.57

* Advisory and management services fee is not included in the MER.

Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or exchange 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: December 12, 2000
 Date fund created: December 12, 2000
 Managed by: Mackenzie Investments

Total fund value: \$1,175,629
 Portfolio turnover rate: 3.94%

Guarantee option	MER (%) ¹	Minimum AMS fee (%) ¹	MER plus minimum AMS fee (%) ¹	NAV (\$) ¹	UOS ¹
75% maturity and 75% death benefit guarantee	1.48	0.50	1.98	206.88	468

¹ The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

¹ MER – Management expense ratio
 NAV – Net asset value
 AMS – Advisory and management services
 UOS – Units outstanding

Minimum investment
 •\$250,000

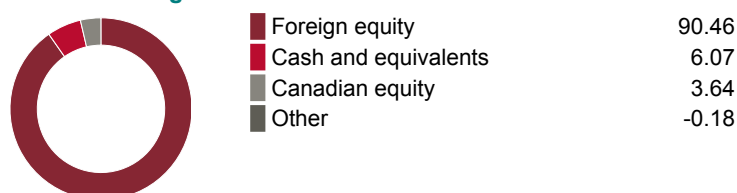
What does the fund invest in?

This segregated fund invests primarily in equities of international companies currently through the Mackenzie Ivy International Fund.

Top 10 investments (of the underlying fund)

	Assets %
Seven & i Holdings Co. Ltd. Shs	4.69
Ancor PLC Depository Receipt Cdi 1 1 Foreign Exempt Nyse	4.37
CK Hutchison Holdings Ltd. Shs	4.16
SAP SE Shs	4.07
Reckitt Benckiser Group PLC Shs	3.70
Admiral Group plc Shs	3.46
Compass Group PLC Ord Gbp0.1105	3.42
Brambles Ltd. Shs	3.26
Heineken N.V. Shs	3.19
RELX PLC Shs	3.16
Total	37.49
Total investments:	44

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 international companies and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

How has the fund performed?

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

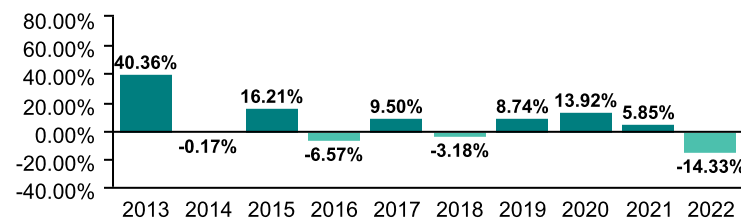
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$1,811.95 on December 31, 2022. This works out to an average of 6.12% 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.

International Stock

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

1. Sales charges

Sales charge option	What you pay	How it works
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The fee is deducted from your plan monthly based on the value of your plan. You can exchange to units of other funds under the contract at any time.

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.48

* Advisory and management services fee is not included in the MER.

Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

3. Other fees

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

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

What if I change my mind?

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International Growth

Quick facts: Date fund available: December 12, 2000
 Date fund created: November 25, 1997
 Managed by: JPMorgan Asset Management (Canada) Inc.

Total fund value: \$80,461,487
 Portfolio turnover rate: 41.59%

Guarantee option	MER (%) ¹	Minimum AMS fee (%) ¹	MER plus minimum AMS fee (%) ¹	NAV (\$) ¹	UOS ¹
75% maturity and 75% death benefit guarantee	1.74	0.50	2.24	358.72	607

¹ The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

¹ MER – Management expense ratio
 NAV – Net asset value
 AMS – Advisory and management services
 UOS – Units outstanding

Minimum investment
 •\$250,000

What does the fund invest in?

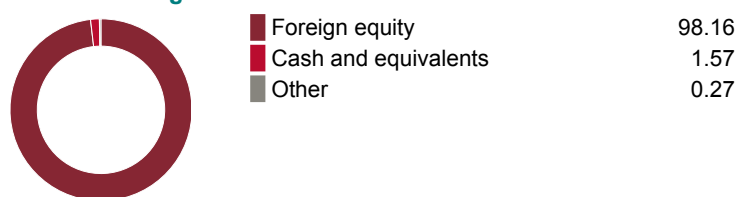
This segregated fund invests primarily in stocks outside of Canada and the U.S.

Top 10 investments

	Assets %
Nestle S.A.Nom	5.90
Novo Nordisk A/S Almindelig Aktie	5.05
Roche Holding AG Dividend Right Cert	4.55
LVMH Moet Hennessy Louis Vuitton S.E. Shs	4.50
ASML Holding N.V. Aab Reverse Stock Split	4.39
AstraZeneca PLC Shs	3.53
AIA Group Ltd. Shs	3.21
Diageo PLC Shs	2.99
Keyence Corp. Shs	2.78
L'Oreal S.A. Shs	2.40
Total	39.28

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 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.

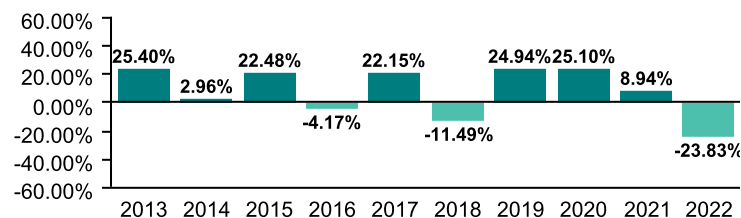
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$2,124.63 on December 31, 2022. This works out to an average of 7.83% 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 7 years and down in value 3 years.



How risky is it?

The risk rating for this fund is *Moderate*.



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

International Growth

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

1. Sales charges

Sales charge option	What you pay	How it works
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The fee is deducted from your plan monthly based on the value of your plan. You can exchange to units of other funds under the contract at any time.

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.74

* Advisory and management services fee is not included in the MER.

Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or exchange 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: December 12, 2000
 Date fund created: November 25, 1997
 Managed by: Setanta Asset Management Limited

Total fund value: \$6,054,945
 Portfolio turnover rate: 4.95%

Guarantee option	MER (%) ¹	Minimum AMS fee (%) ¹	MER plus minimum AMS fee (%) ¹	NAV (\$) ¹	UOS ¹
75% maturity and 75% death benefit guarantee	1.58	0.50	2.08	275.51	19

¹ The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

¹ MER – Management expense ratio
 NAV – Net asset value
 AMS – Advisory and management services
 UOS – Units outstanding

Minimum investment
 •\$250,000

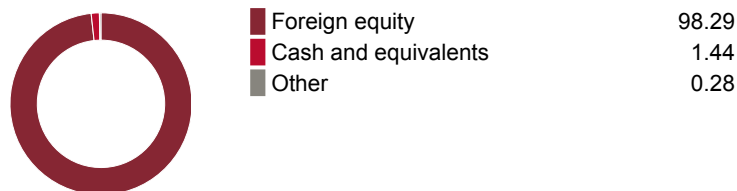
What does the fund invest in?

This segregated fund invests primarily in companies located or active in Europe.

Top 10 investments

	Assets %
CRH PLC Shs	6.65
Novartis AG Namen -Akt	5.66
Diageo PLC Shs	5.65
Bank of Ireland Group PLC Ordinary Stock Units Eur 1.00	5.49
Sanofi Shs	5.20
DCC plc Shs	4.98
GEA Group Aktiengesellschaft Shs	4.88
GSK PLC Ord Gbp0.3125	4.14
Liberty Global PLCCI C	3.83
Lancashire Holdings Ltd. Shs	3.76
Total	50.23
Total investments:	31

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of European companies and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

How has the fund performed?

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

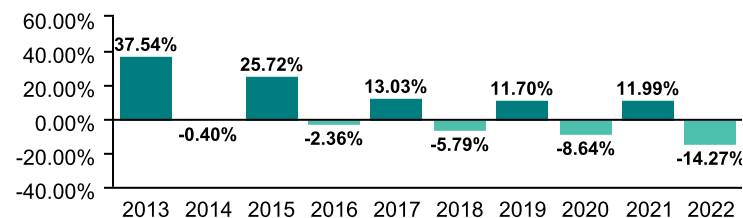
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$1,754.44 on December 31, 2022. This works out to an average of 5.78% a year.

Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 5 years and down in value 5 years.



How risky is it?

The risk rating for this fund is *Moderate*.



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

European Equity

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

1. Sales charges

Sales charge option	What you pay	How it works
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The fee is deducted from your plan monthly based on the value of your plan. You can exchange to units of other funds under the contract at any time.

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.58

* Advisory and management services fee is not included in the MER.

Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

3. Other fees

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

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

What if I change my mind?

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Far East Equity

Quick facts: Date fund available: December 12, 2000
 Date fund created: November 25, 1997
 Managed by: Canada Life Asset Management

Total fund value: \$6,444,918
 Portfolio turnover rate: 40.17%

Guarantee option	MER (%) ¹	Minimum AMS fee (%) ¹	MER plus minimum AMS fee (%) ¹	NAV (\$) ¹	UOS ¹
75% maturity and 75% death benefit guarantee	1.62	0.50	2.12	484.74	165

¹ The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

¹ MER – Management expense ratio
 NAV – Net asset value
 AMS – Advisory and management services
 UOS – Units outstanding

Minimum investment
 •\$250,000

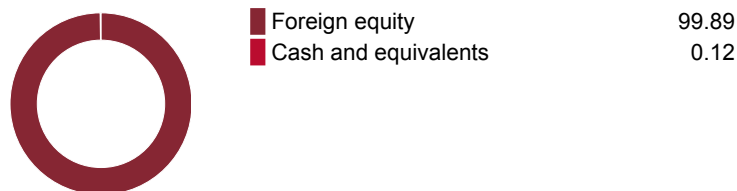
What does the fund invest in?

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. Shs	5.82
Samsung Electronics Co. Ltd. Samsungelectronics	4.40
Tencent Holdings Ltd.Par New Hkd 0.00002	4.40
AIA Group Ltd. Shs	3.41
Alibaba Group Holding Ltd.New	3.13
Lyxor MSCI India UCITS ETF	2.92
iShares Core CSI 300 ETF	2.48
BHP Group Ltd. Shs	2.28
Commonwealth Bank of Australia Shs	1.91
Woodside Energy Group Ltd. Ordinary Fully Paid	1.88
Total	32.65
Total investments:	216

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

Effective October 2023, this fund's risk rating has changed from "High" to "Moderate to high". 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.

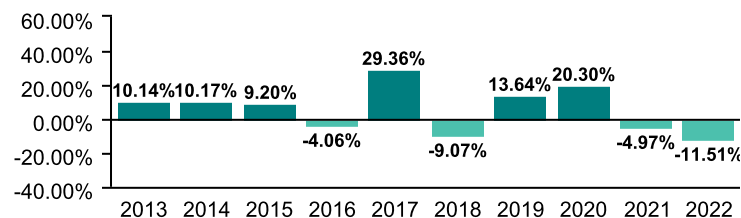
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$1,719.13 on December 31, 2022. This works out to an average of 5.57% a year.

Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 6 years and down in value 4 years.



How risky is it?

The risk rating for this fund is *Moderate to high*.



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

Far East Equity

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

1. Sales charges

Sales charge option	What you pay	How it works
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The fee is deducted from your plan monthly based on the value of your plan. You can exchange to units of other funds under the contract at any time.

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.62

* Advisory and management services fee is not included in the MER.

Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or exchange 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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The Canada Life Assurance Company

255 Dufferin Avenue

London, ON N6A 4K1

Web - www.canadalife.com

Email - On our website, please go to the "Contact Us" section

Telephone - 1-888-252-1847

Emerging Markets Equity

Quick facts: Date fund available: December 12, 2000
 Date fund created: December 12, 2000
 Managed by: Mackenzie Investments

Total fund value: \$61,285,326
 Portfolio turnover rate: 1.31%

Guarantee option	MER (%) ¹	Minimum AMS fee (%) ¹	MER plus minimum AMS fee (%) ¹	NAV (\$) ¹	UOS ¹
75% maturity and 75% death benefit guarantee	1.72	0.50	2.22	658.98	791

¹ The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

¹ MER – Management expense ratio
 NAV – Net asset value
 AMS – Advisory and management services
 UOS – Units outstanding

Minimum investment
 •\$250,000

What does the fund invest in?

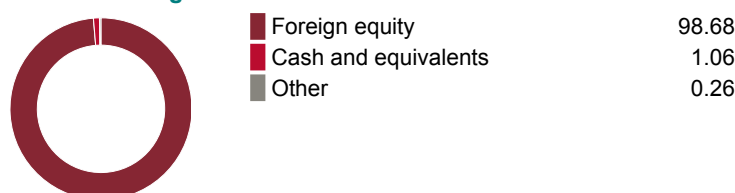
This segregated fund invests primarily in equities of companies operating in emerging markets currently through the Mackenzie Emerging Markets Fund.

Top 10 investments (of the underlying fund)

Investment	Assets %
Taiwan Semiconductor Manufacturing Co. Ltd. Shs	6.27
Tencent Holdings Ltd.Par New Hkd 0.00002	3.05
Meituan Usd Cl B Ord Shs	3.02
China Construction Bank Corp.-H -	2.41
BYD Company Limited-H -	1.96
China Petroleum & Chemical Corp.-H -	1.82
Grupo Financiero Banorte, S.A.B. de C.V.-O -	1.76
Delta Electronics Inc. Shs	1.72
Jindal Steel & Power LimitedDematerialised	1.70
PICC Property and Casualty Company Limited-H -	1.63
Total	25.33

Total investments: 181

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 in the emerging markets and is comfortable with moderate to high risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

Notes

Effective October 2023, this fund's risk rating has changed from "High" to "Moderate to high". 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.

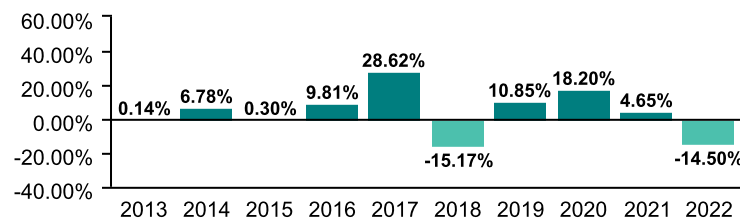
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$1,506.45 on December 31, 2022. This works out to an average of 4.18% a year.

Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 8 years and down in value 2 years.



How risky is it?

The risk rating for this fund is *Moderate to high*.



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

Emerging Markets Equity

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

1. Sales charges

Sales charge option	What you pay	How it works
Managed-money program	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> You and your financial security advisor agree on an advisory and management services fee of between 1.00% and 1.25% where the initial premium is between \$250,000 to \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The fee is deducted from your plan monthly based on the value of your plan. You can exchange to units of other funds under the contract at any time.

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.72

* Advisory and management services fee is not included in the MER.

Trailing commission

Canada Life pays the negotiated advisory and management services fee of up to 2% of the value of your investments for the services and advice provided to you for as long as you hold the fund.

3. Other fees

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

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

What if I change my mind?

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Global Resources

Quick facts: Date fund available: December 12, 2000
 Date fund created: January 23, 1996
 Managed by: Mackenzie Investments

Total fund value: \$33,317,982
 Portfolio turnover rate: 51.72%

Guarantee option	MER (%) ¹	Minimum AMS fee (%) ¹	MER plus minimum AMS fee (%) ¹	NAV (\$) ¹	UOS ¹
75% maturity and 75% death benefit guarantee	1.69	0.50	2.19	772.36	222

¹ The advisory and management services fee is between 1.00% and 1.25% where the initial premium is between \$250,000 and \$499,999 and 0.50% to 1.25% where the initial premium is \$500,000 and over. The percentage shown in this table applies to plans with \$500,000 and over.

¹ MER – Management expense ratio
 NAV – Net asset value
 AMS – Advisory and management services
 UOS – Units outstanding

Minimum investment
 •\$250,000

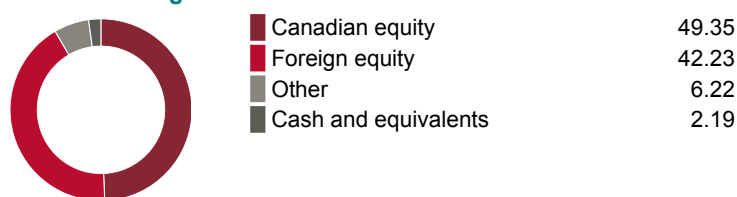
What does the fund invest in?

This segregated fund invests in global companies engaged in the energy and natural resource industries.

Top 10 investments

	Assets %
Shell PLC Repstg Ord Sh	4.94
TotalEnergies SE	4.85
Tourmaline Oil Corp.	4.18
ARC Resources Ltd.	3.90
Advantage Energy Ltd.	3.36
Nutrien Ltd.	2.51
Vale S.A. ADR Adr	2.43
First Quantum Minerals Ltd.	2.36
Gold Fields Ltd.	2.06
Stelco Holdings Inc.	2.03
Total	32.62
Total investments:	92

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.

Notes

In October 2015 GLC Asset Management Group Ltd. assumed portfolio management responsibilities from AGF Investments Inc. In January 2021 Mackenzie Investments assumed portfolio management responsibilities from GLC Asset Management Group Ltd. and in May 2021 the fund objective changed from investing primarily in Canadian resource companies to global resource companies. The performance prior to the above dates were achieved under previous managers and/or investment objective.

How has the fund performed?

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

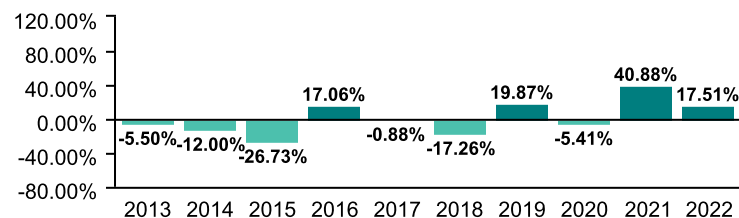
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$1,097.86 on December 31, 2022. This works out to an average of 0.94% a year.

Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 4 years and down in value 6 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.

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Guarantee option	MER (Annual rate as a % of the fund's value)*
75% maturity and 75% death benefit guarantee	1.69

* Advisory and management services fee is not included in the MER.

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