

# Fund Facts Booklet

## Preferred series 2

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

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

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

## What if I change my mind?

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

Your cancellation request has to be in writing, which can include email, 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](http://canadalife.com)

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

Phone: 1-888-252-1847

# Table of contents

---

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

Long Term Bond . . . . .	70
Real Return Bond . . . . .	72
Canadian Corporate Bond . . . . .	74
Floating Rate Income . . . . .	76
North American High Yield Fixed Income . . . . .	78
Global Bond . . . . .	80
Unconstrained Fixed Income . . . . .	82
<b>Balanced funds . . . . .</b>	<b>84</b>
Canadian Fixed Income Balanced . . . . .	84
Canadian Growth Balanced . . . . .	86
Canadian Stock Balanced . . . . .	88
Strategic Income . . . . .	90
Canadian Premier Balanced . . . . .	92
Canadian Value Balanced . . . . .	94
Sustainable Conservative Portfolio . . . . .	96
Global Strategic Income . . . . .	98
Global Balanced . . . . .	100
<b>Canadian equity funds . . . . .</b>	<b>102</b>
Canadian Equity Portfolio . . . . .	102
Canadian Growth . . . . .	104
Canadian SRI Equity . . . . .	106
Canadian Focused Growth . . . . .	108
Canadian Stock . . . . .	110
Equity Index . . . . .	112
Canadian Focused Stock . . . . .	114
Canadian Focused Value . . . . .	116
Canadian Value . . . . .	118
Canadian Core Dividend . . . . .	120
Canadian Focused Dividend . . . . .	122
Canadian Dividend . . . . .	124
Canadian Small-Mid Cap . . . . .	126
Canadian Small Cap Growth . . . . .	128
<b>Canadian specialty and alternative funds . . . . .</b>	<b>130</b>
Real Estate . . . . .	130
<b>North American funds . . . . .</b>	<b>132</b>
Global Small-Mid Cap Growth . . . . .	132
Science and Technology . . . . .	134
<b>Foreign equity funds . . . . .</b>	<b>136</b>
Global Equity Portfolio . . . . .	136
Global Low Volatility . . . . .	138
Foreign Equity . . . . .	140
Global All Cap Equity . . . . .	142
Global Dividend . . . . .	144
U.S. Low Volatility . . . . .	146

U.S. Growth . . . . .	148
American Growth . . . . .	150
U.S. Value Stock . . . . .	152
U.S. Value . . . . .	154
U.S. Dividend . . . . .	156
U.S. Mid Cap Growth . . . . .	158
EAFE Equity . . . . .	160
International Equity . . . . .	162
International Stock . . . . .	164
International Growth . . . . .	166
<b>Foreign specialty and alternative funds. . . . .</b>	<b>168</b>
Global Infrastructure . . . . .	168
European Equity . . . . .	170
Far East Equity . . . . .	172
Emerging Markets Equity . . . . .	174
Global Resources . . . . .	176

# Fees and expenses

---

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

If you select a reset option additional fees apply.

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

## Investment management fee

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

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

## Operating expense fee

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

## Advisory and management service (AMS) fee

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

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

# Conservative Portfolio

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

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

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	15.94	663,825	--	15.94	179,238	--	15.94	4,195

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

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

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

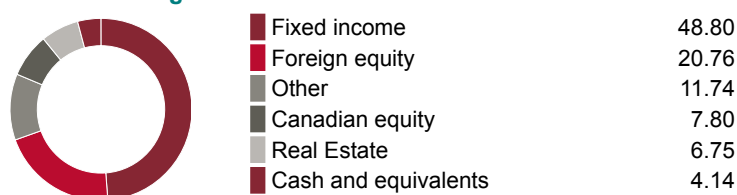
## What does the fund invest in?

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

### Top 10 investments

	Assets %
Canadian 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
<b>Total</b>	<b>74.10</b>
<b>Total investments:</b>	<b>24</b>

### Investment segmentation



## Are there any guarantees?

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

## Who is this fund for?

A person who is investing for the medium to longer term, wants exposure to multi-managers in one fund with a target of no more than 25 per cent invested in equities and is comfortable with low risk.

## How has the fund performed?

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

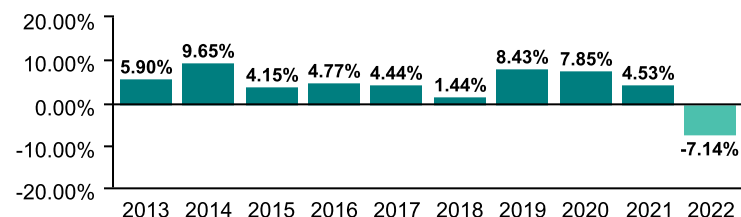
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$1,523.85 on December 31, 2022. This works out to an average of 4.30% a year.

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

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



## How risky is it?

The risk rating for this fund is *Low*.



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

## Conservative Portfolio

### How much does it cost?

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

#### 1. Sales charges

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

#### 2. Ongoing expenses

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

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

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

#### Trailing commission

No trailing commission.

#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

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

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

#### For more information

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

The Canada Life Assurance Company

255 Dufferin Avenue

London, ON N6A 4K1

Web - [www.canadalife.com](http://www.canadalife.com)

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

Telephone - 1-888-252-1847



## Moderate Portfolio

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

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

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	17.64	827,634	--	17.64	289,863	--	--	--

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

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

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

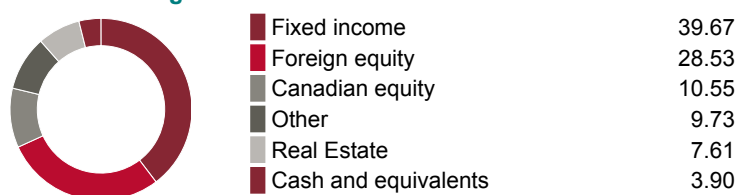
### What does the fund invest in?

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

#### Top 10 investments

	Assets %
Canadian Bond	13.67
Mortgage	9.30
Real Estate	7.61
Canadian Core Bond	6.92
Global Bond	5.57
Foreign Equity	5.03
Canadian Corporate Bond	5.03
Long Term Bond	4.42
Canadian Focused Dividend	3.49
U.S. Growth	3.38
<b>Total</b>	<b>64.42</b>
<b>Total investments:</b>	<b>25</b>

#### Investment segmentation



### Are there any guarantees?

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

### Who is this fund for?

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

### How has the fund performed?

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

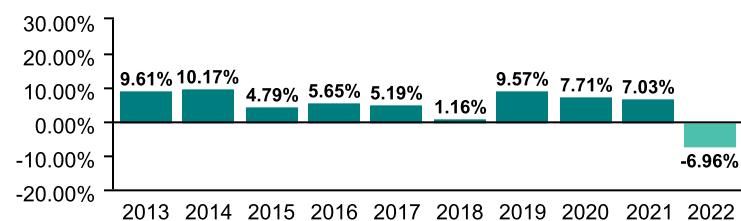
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$1,672.01 on December 31, 2022. This works out to an average of 5.27% a year.

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

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



### How risky is it?

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



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

## Moderate Portfolio

### How much does it cost?

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

#### 1. Sales charges

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

#### 2. Ongoing expenses

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

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

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

#### Trailing commission

No trailing commission.

#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

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

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

#### For more information

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

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

Web - [www.canadalife.com](http://www.canadalife.com)

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

Telephone - 1-888-252-1847

## Balanced Portfolio

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

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

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	20.35	1,629,059	--	20.35	273,819	--	20.35	37,318

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

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

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

### What does the fund invest in?

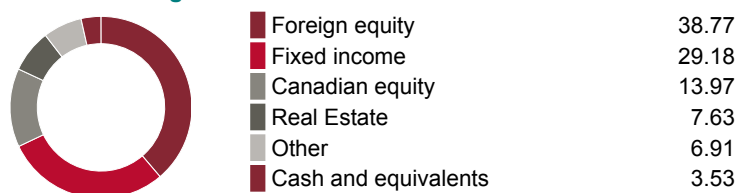
This segregated fund, through investments in other funds, invests primarily in Canadian and foreign equities but includes fixed-income securities. It targets an asset mix of 40 per cent fixed income and 60 per cent equities.

#### Top 10 investments

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

### Who is this fund for?

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

### How has the fund performed?

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

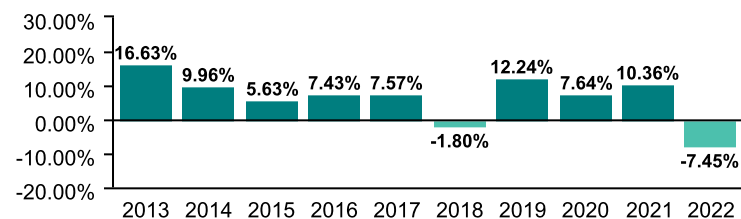
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$1,896.93 on December 31, 2022. This works out to an average of 6.61% a year.

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

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



### How risky is it?

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



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

## Balanced Portfolio

### How much does it cost?

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

#### 1. Sales charges

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

#### 2. Ongoing expenses

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

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

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

#### Trailing commission

No trailing commission.

#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

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

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

#### For more information

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

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

Web - [www.canadalife.com](http://www.canadalife.com)

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

Telephone - 1-888-252-1847

## Advanced Portfolio

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

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

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	24.15	234,558	--	24.15	34,196	--	--	--

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

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

**Minimum investment**

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

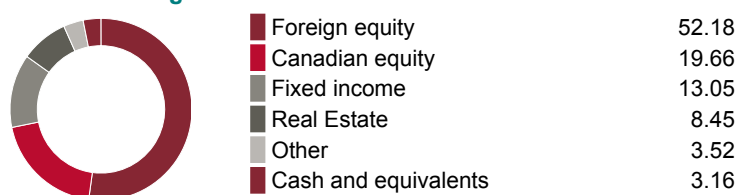
### What does the fund invest in?

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

#### Top 10 investments

	Assets %
Canadian 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
U.S. Growth	5.01
International Growth	5.01
<b>Total</b>	<b>68.13</b>
<b>Total investments:</b>	<b>21</b>

#### Investment segmentation



### Are there any guarantees?

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

### Who is this fund for?

A person who is investing for the medium to longer term, wants exposure to multi-managers in one fund with a target of no more than 20 per cent invested in fixed income and is comfortable with low to moderate risk.

### How has the fund performed?

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

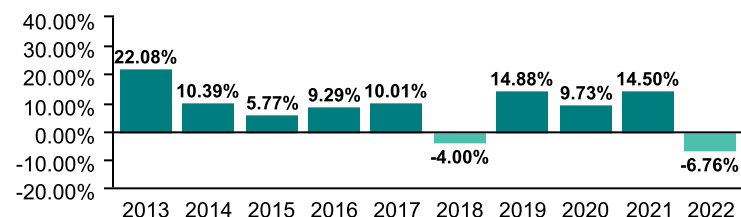
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$2,214.15 on December 31, 2022. This works out to an average of 8.27% a year.

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

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



### How risky is it?

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



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

## Advanced Portfolio

### How much does it cost?

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

#### 1. Sales charges

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

#### 2. Ongoing expenses

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

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

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

#### Trailing commission

No trailing commission.

#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

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

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

#### For more information

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

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

Web - [www.canadalife.com](http://www.canadalife.com)

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

Telephone - 1-888-252-1847

# Aggressive Portfolio

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

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

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	28.24	131,119	--	28.24	6,781	--	--	--

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

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

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

## What does the fund invest in?

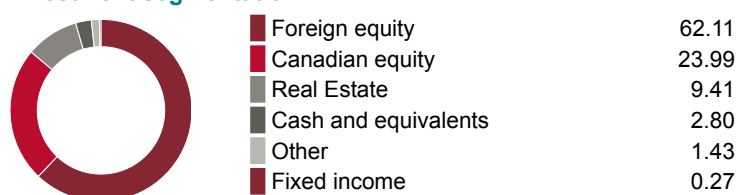
This segregated fund, through investments in other funds, invests primarily in Canadian and foreign equities. It targets an asset mix of 100 per cent equities.

### Top 10 investments

	Assets %
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
<b>Total</b>	<b>75.42</b>

**Total investments:** 17

### Investment segmentation



## Are there any guarantees?

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

## Who is this fund for?

A person who is investing for the medium to longer term, wants exposure to multi-managers in one fund with a target of 100 per cent invested in equities and is comfortable with moderate risk.

## How has the fund performed?

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

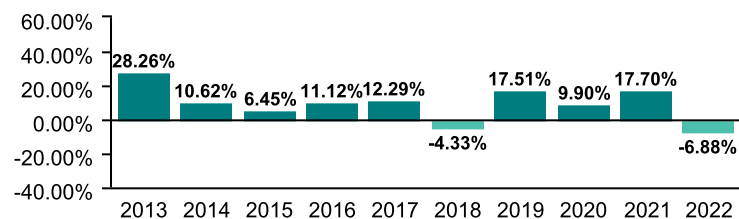
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$2,551.98 on December 31, 2022. This works out to an average of 9.82% a year.

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

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



## How risky is it?

The risk rating for this fund is *Moderate*.



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

## Aggressive Portfolio

### How much does it cost?

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

#### 1. Sales charges

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

#### 2. Ongoing expenses

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

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

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

#### Trailing commission

No trailing commission.

#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

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

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

#### For more information

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

The Canada Life Assurance Company

255 Dufferin Avenue

London, ON N6A 4K1

Web - [www.canadalife.com](http://www.canadalife.com)

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

Telephone - 1-888-252-1847



# Conservative Income Portfolio

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

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

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	15.09	31,615	--	15.09	2,428	--	--	--

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

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

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

## What does the fund invest in?

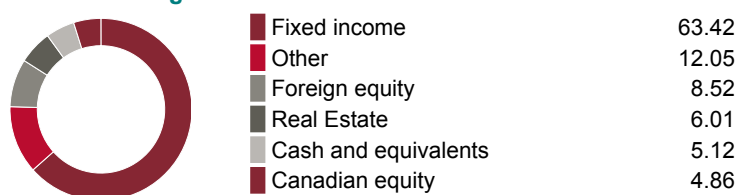
This segregated fund, through investments in other funds, invests primarily in fixed-income securities but includes Canadian and foreign equities. It targets an asset mix of 60 to 80 per cent fixed income and 20 to 40 per cent equities.

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

## Who is this fund for?

A person who is investing for the medium to longer term, wants exposure to multi-managers in one fund with a target of no more than 20 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, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

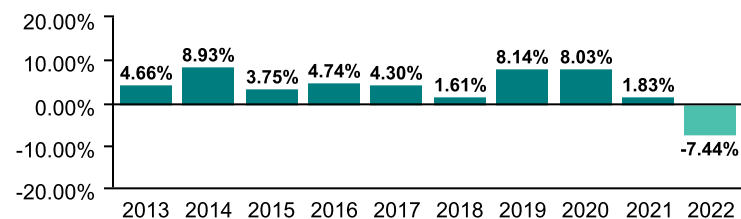
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$1,445.73 on December 31, 2022. This works out to an average of 3.75% a year.

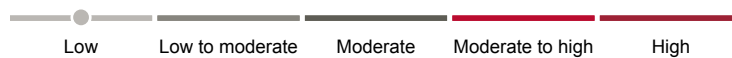
### Year-by-year returns (%)

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



## How risky is it?

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

#### 2. Ongoing expenses

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

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

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

#### Trailing commission

No trailing commission.

#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

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

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

#### For more information

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

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

Web - [www.canadalife.com](http://www.canadalife.com)

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

Telephone - 1-888-252-1847

## Moderate Income Portfolio

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

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

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	16.96	72,552	--	16.96	433,518	--	--	--

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

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

**Minimum investment**

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

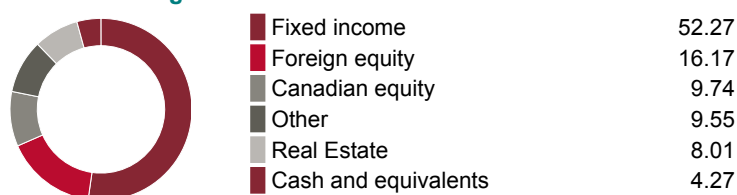
### What does the fund invest in?

This segregated fund, through investments in other funds, invests primarily in fixed-income securities but includes Canadian and foreign equities. It targets an asset mix of 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
<b>Total</b>	<b>81.59</b>
<b>Total investments:</b>	<b>17</b>

#### Investment segmentation



### Are there any guarantees?

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

### Who is this fund for?

A person who is investing for the medium to longer term, wants exposure to multi-managers in one fund with a target of no more than 30 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, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

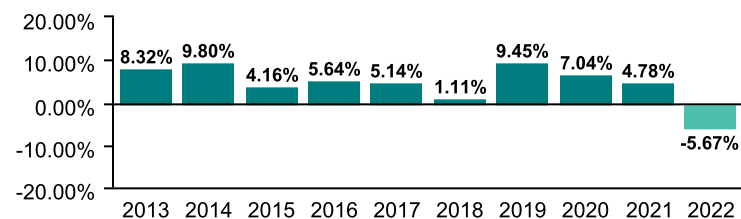
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$1,610.90 on December 31, 2022. This works out to an average of 4.88% a year.

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

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



### How risky is it?

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



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

## Moderate Income Portfolio

### How much does it cost?

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

#### 1. Sales charges

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

#### 2. Ongoing expenses

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

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

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

#### Trailing commission

No trailing commission.

#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

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

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

#### For more information

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

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

Web - [www.canadalife.com](http://www.canadalife.com)

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

Telephone - 1-888-252-1847

## Balanced Income Portfolio

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

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

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	19.66	43,810	--	19.66	169,762	--	--	--

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

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

**Minimum investment**

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

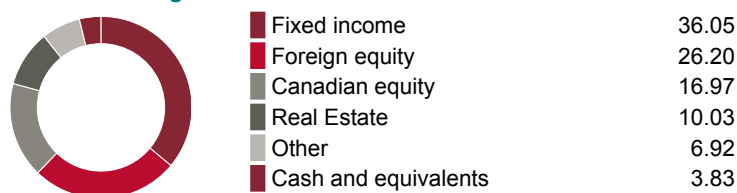
### What does the fund invest in?

This segregated fund, through investments in other funds, invests primarily in Canadian and foreign equities but includes fixed-income securities. It targets an asset mix of 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
Foreign Equity	7.04
Global Dividend	7.04
Mortgage	7.03
Global Infrastructure	7.02
U.S. Value Stock	6.05
<b>Total</b>	<b>80.63</b>
<b>Total investments:</b>	<b>15</b>

#### Investment segmentation



### Are there any guarantees?

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

### Who is this fund for?

A person who is investing for the medium to longer term, wants exposure to multi-managers in one fund with a target of no more than 25 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, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

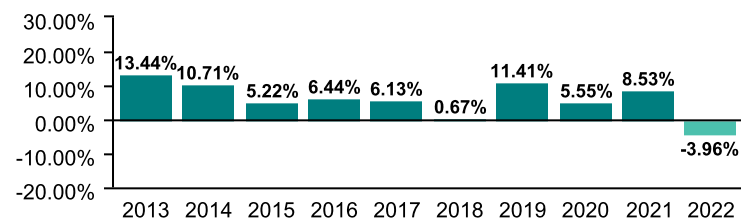
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$1,842.15 on December 31, 2022. This works out to an average of 6.30% a year.

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

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

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

#### 2. Ongoing expenses

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

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

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

#### Trailing commission

No trailing commission.

#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

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

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

#### For more information

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

The Canada Life Assurance Company

255 Dufferin Avenue

London, ON N6A 4K1

Web - [www.canadalife.com](http://www.canadalife.com)

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

Telephone - 1-888-252-1847

## Advanced Income Portfolio

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

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

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	22.62	40,017	--	22.62	1,477	--	--	--

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

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

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

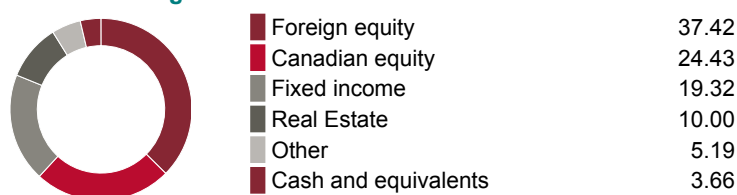
### What does the fund invest in?

This segregated fund, through investments in other funds, invests primarily in Canadian and foreign equities but includes fixed-income securities. It targets an asset mix of 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
<b>Total</b>	<b>79.42</b>
<b>Total investments:</b>	<b>15</b>

#### Investment segmentation



### Are there any guarantees?

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

### Who is this fund for?

A person who is investing for the medium to longer term, wants exposure to multi-managers in one fund with a target of no more than 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, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

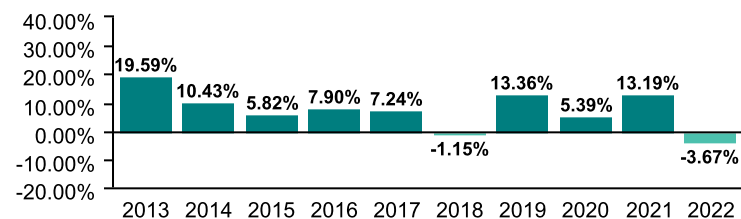
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$2,082.14 on December 31, 2022. This works out to an average of 7.61% a year.

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

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



### How risky is it?

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



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

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

#### 2. Ongoing expenses

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

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

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

#### Trailing commission

No trailing commission.

#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

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

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

#### For more information

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

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

Web - [www.canadalife.com](http://www.canadalife.com)

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

Telephone - 1-888-252-1847



# Core Conservative Growth

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

Total fund value: \$11,497,587  
 Portfolio turnover rate: 4.82%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	16.59	16,031	--	16.59	30,960	--	--	--

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

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

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

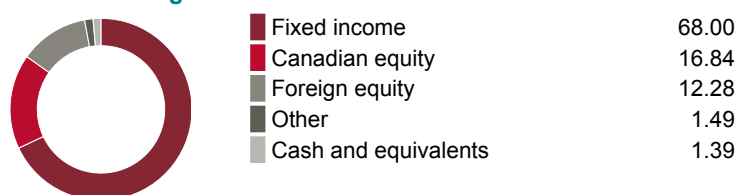
## What does the fund invest in?

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

### Top 10 investments

	Assets %
Canadian Bond	70.29
Canadian Focused Dividend	4.44
Canadian Equity (Mackenzie)	4.43
Canadian Large Cap Equity Index (Mackenzie)	4.40
Canadian Core Dividend	4.38
EAFE Equity	3.05
Global All Cap Equity	3.03
U.S. Equity Index (Mackenzie)	2.97
U.S. Value	1.51
U.S. Growth	1.50
<b>Total</b>	<b>100.00</b>
<b>Total investments:</b>	<b>10</b>

### Investment segmentation



## Are there any guarantees?

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

## Who is this fund for?

A person who is investing for the medium to longer term, wants exposure to multi-managers in one fund with a target of no more than 30 per cent invested in equities and is comfortable with low to moderate risk.

## How has the fund performed?

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

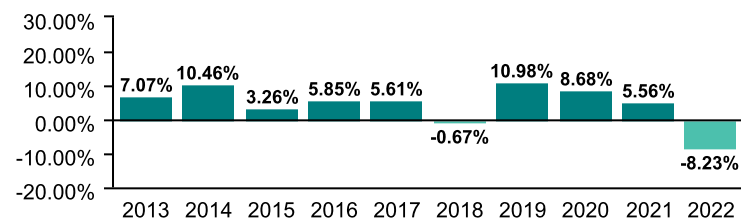
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$1,584.01 on December 31, 2022. This works out to an average of 4.71% a year.

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

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



## How risky is it?

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



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

## Core Conservative Growth

### How much does it cost?

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

#### 1. Sales charges

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

#### 2. Ongoing expenses

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

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

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

#### Trailing commission

No trailing commission.

#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

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

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

#### For more information

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

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

Web - [www.canadalife.com](http://www.canadalife.com)

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

Telephone - 1-888-252-1847

# Franklin Templeton Moderate Income

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

Total fund value: \$2,233,145  
 Portfolio turnover rate: 2.52%

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

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

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

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

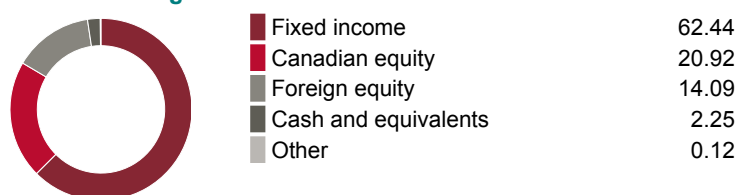
## What does the fund invest in?

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

### Top 10 investments

	Assets %
Fixed Income (Franklin Templeton)	64.89
Canadian Stock	15.77
Global Equity (Franklin Templeton)	10.57
Canadian Large Cap Equity Index (Mackenzie)	5.26
U.S. Equity Index (Mackenzie)	3.51
<b>Total</b>	<b>100.00</b>
<b>Total investments:</b>	<b>5</b>

### Investment segmentation



## Are there any guarantees?

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

## Who is this fund for?

A person who is investing for the medium to longer term, wants fixed income and equity funds in one fund, with a target of no more than 35 per cent invested in equities and is comfortable with low to moderate risk.

## How has the fund performed?

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

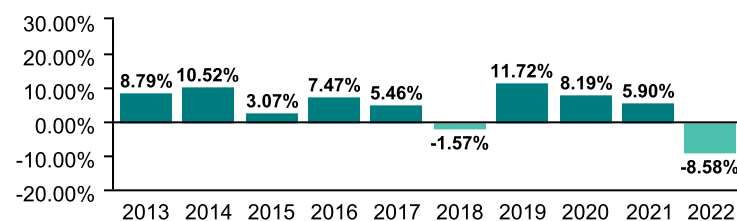
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$1,617.74 on December 31, 2022. This works out to an average of 4.93% a year.

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

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



## How risky is it?

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



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

## Franklin Templeton Moderate Income

### How much does it cost?

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

#### 1. Sales charges

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

#### 2. Ongoing expenses

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

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

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

#### Trailing commission

No trailing commission.

#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

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

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

#### For more information

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

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

Web - [www.canadalife.com](http://www.canadalife.com)

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

Telephone - 1-888-252-1847

# Mackenzie Moderate Income

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

Total fund value: \$7,412,014  
 Portfolio turnover rate: 1.18%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	17.55	5,069	--	17.55	114,926	--	--	--

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

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

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

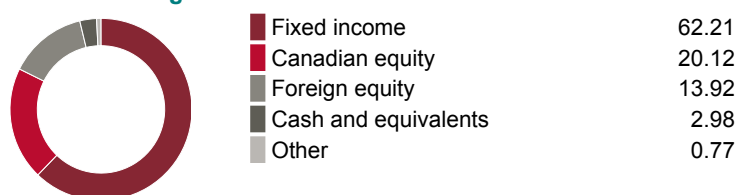
## What does the fund invest in?

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

### Top 10 investments

	Assets %
Bond (Mackenzie)	65.21
Canadian All Cap Value (Mackenzie)	15.70
International Equity (Mackenzie)	5.27
U.S. Large Cap (Mackenzie)	5.20
Canadian Large Cap Equity Index (Mackenzie)	5.17
U.S. Equity Index (Mackenzie)	3.45
<b>Total</b>	<b>100.00</b>
<b>Total investments:</b>	<b>6</b>

### Investment segmentation



## Are there any guarantees?

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

## Who is this fund for?

A person who is investing for the medium to longer term, wants fixed income and equity funds in one fund, with a target of no more than 35 per cent invested in equities and is comfortable with low to moderate risk.

## How has the fund performed?

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

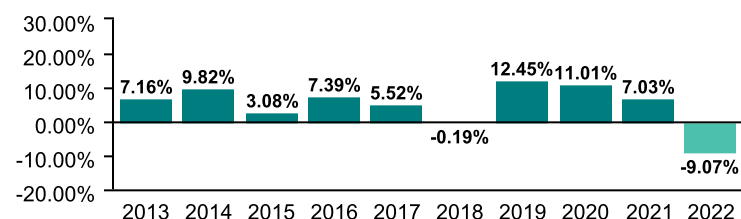
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$1,666.75 on December 31, 2022. This works out to an average of 5.24% a year.

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

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



## How risky is it?

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



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

## Mackenzie Moderate Income

### How much does it cost?

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

#### 1. Sales charges

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

#### 2. Ongoing expenses

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

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

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

#### Trailing commission

No trailing commission.

#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

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

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

#### For more information

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

The Canada Life Assurance Company

255 Dufferin Avenue

London, ON N6A 4K1

Web - [www.canadalife.com](http://www.canadalife.com)

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

Telephone - 1-888-252-1847

# Fidelity Moderate Income

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

Total fund value: \$4,910,642  
 Portfolio turnover rate: 5.42%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	--	--	--	17.71	43,420	--	--	--

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

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

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

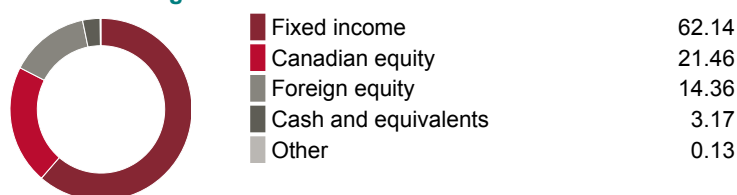
## What does the fund invest in?

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

### Top 10 investments

	Assets %
Canadian Bond (Fidelity)	64.68
Canadian Equity (Fidelity)	15.91
U.S. Equity (Fidelity)	5.30
Canadian Large Cap Equity Index (Mackenzie)	5.29
International Equity (Fidelity)	5.29
U.S. Equity Index (Mackenzie)	3.53
<b>Total</b>	<b>100.00</b>
<b>Total investments:</b>	<b>6</b>

### Investment segmentation



## Are there any guarantees?

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

## Who is this fund for?

A person who is investing for the medium to longer term, wants fixed income and equity funds in one fund, with a target of no more than 35 per cent invested in equities and is comfortable with low to moderate risk.

## How has the fund performed?

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

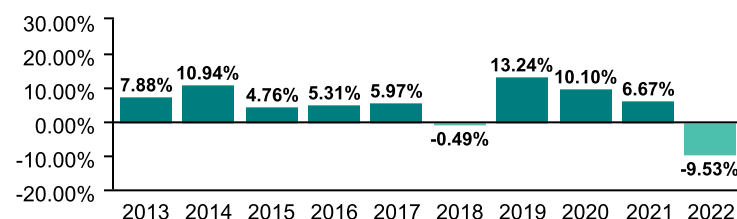
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$1,675.37 on December 31, 2022. This works out to an average of 5.30% a year.

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

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



## How risky is it?

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



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

## Fidelity Moderate Income

### How much does it cost?

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

#### 1. Sales charges

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

#### 2. Ongoing expenses

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

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

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

#### Trailing commission

No trailing commission.

#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

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

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

#### For more information

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

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

Web - [www.canadalife.com](http://www.canadalife.com)

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

Telephone - 1-888-252-1847



## Core Moderate

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

Total fund value: \$11,590,698  
 Portfolio turnover rate: 6.19%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	18.19	15,948	--	18.19	12,665	--	--	--

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

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

**Minimum investment**

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

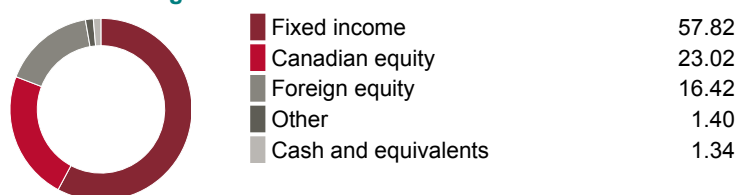
### What does the fund invest in?

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

#### Top 10 investments

	Assets %
Canadian Bond	59.77
Canadian Focused Dividend	6.04
Canadian Core Dividend	6.03
Canadian Equity (Mackenzie)	6.03
Canadian Large Cap Equity Index (Mackenzie)	6.02
EAFE Equity	4.05
Global All Cap Equity	4.04
U.S. Equity Index (Mackenzie)	4.00
U.S. Value	2.02
U.S. Growth	2.00
<b>Total</b>	<b>100.00</b>
<b>Total investments:</b>	<b>10</b>

#### Investment segmentation



### Are there any guarantees?

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

### Who is this fund for?

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

### How has the fund performed?

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

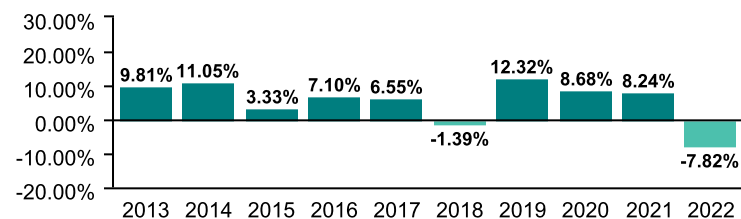
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$1,727.32 on December 31, 2022. This works out to an average of 5.62% a year.

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

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



### How risky is it?

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



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

## Core Moderate

### How much does it cost?

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

#### 1. Sales charges

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

#### 2. Ongoing expenses

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

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

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

#### Trailing commission

No trailing commission.

#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

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

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

#### For more information

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

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

Web - [www.canadalife.com](http://www.canadalife.com)

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

Telephone - 1-888-252-1847

# Franklin Templeton Moderate Growth

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

Total fund value: \$4,888,020  
 Portfolio turnover rate: 12.43%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	18.81	2,489	--	18.81	1,189	--	--	--

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

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

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

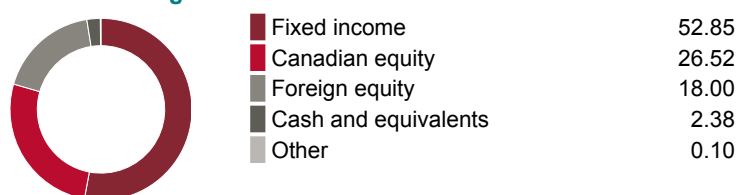
## What does the fund invest in?

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

### Top 10 investments

	Assets %
Fixed Income (Franklin Templeton)	54.92
Canadian Stock	20.28
Global Equity (Franklin Templeton)	13.58
Canadian Large Cap Equity Index (Mackenzie)	6.73
U.S. Equity Index (Mackenzie)	4.49
<b>Total</b>	<b>100.00</b>
<b>Total investments:</b>	<b>5</b>

### Investment segmentation



## Are there any guarantees?

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

## Who is this fund for?

A person who is investing for the medium to longer term, wants fixed income and equity funds in one fund, with a target of no more than 45 per cent invested in equities and is comfortable with low to moderate risk.

## How has the fund performed?

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

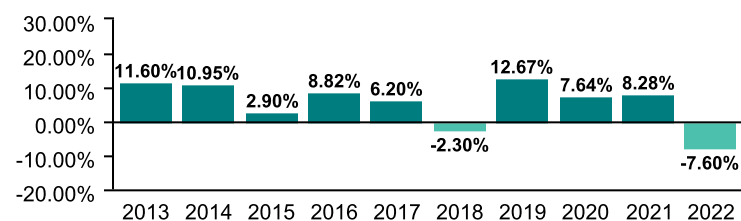
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$1,745.59 on December 31, 2022. This works out to an average of 5.73% a year.

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

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



## How risky is it?

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



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

## Franklin Templeton Moderate Growth

### How much does it cost?

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

#### 1. Sales charges

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

#### 2. Ongoing expenses

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

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

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

#### Trailing commission

No trailing commission.

#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

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

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

#### For more information

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

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

Web - [www.canadalife.com](http://www.canadalife.com)

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

Telephone - 1-888-252-1847

# Mackenzie Moderate Growth

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

Total fund value: \$2,828,196  
 Portfolio turnover rate: 1.22%

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

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

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

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

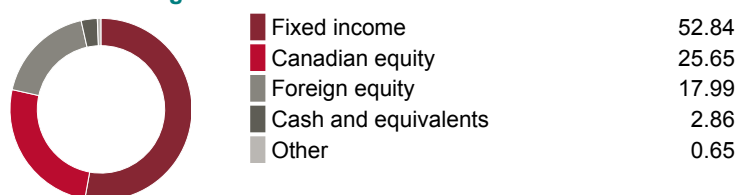
## What does the fund invest in?

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

### Top 10 investments

	Assets %
Bond (Mackenzie)	55.39
Canadian All Cap Value (Mackenzie)	20.00
International Equity (Mackenzie)	6.85
U.S. Large Cap (Mackenzie)	6.76
Canadian Large Cap Equity Index (Mackenzie)	6.60
U.S. Equity Index (Mackenzie)	4.40
<b>Total</b>	<b>100.00</b>
<b>Total investments:</b>	<b>6</b>

### Investment segmentation



## Are there any guarantees?

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

## Who is this fund for?

A person who is investing for the medium to longer term, wants fixed income and equity funds in one fund, with a target of no more than 45 per cent invested in equities and is comfortable with low to moderate risk.

## How has the fund performed?

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

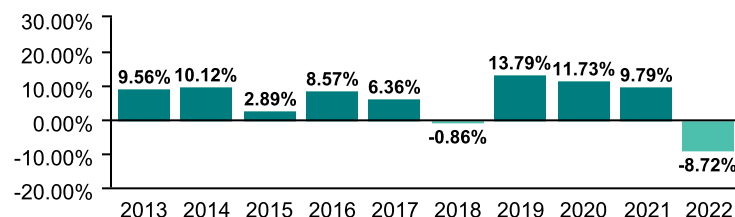
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$1,810.88 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 8 years and down in value 2 years.



## How risky is it?

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



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

## Mackenzie Moderate Growth

### How much does it cost?

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

#### 1. Sales charges

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

#### 2. Ongoing expenses

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

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

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

#### Trailing commission

No trailing commission.

#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

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

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

#### For more information

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

The Canada Life Assurance Company

255 Dufferin Avenue

London, ON N6A 4K1

Web - [www.canadalife.com](http://www.canadalife.com)

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

Telephone - 1-888-252-1847

# Fidelity Moderate Growth

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

Total fund value: \$6,607,623  
 Portfolio turnover rate: 10.58%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	19.45	5,716	--	19.45	2,700	--	--	--

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

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

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

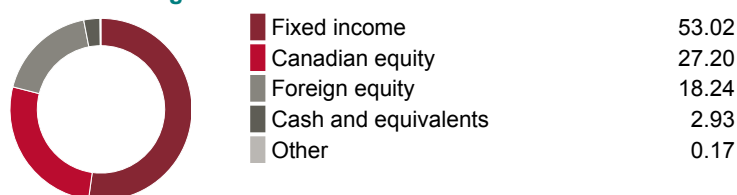
## What does the fund invest in?

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

### Top 10 investments

	Assets %
Canadian Bond (Fidelity)	55.18
Canadian Equity (Fidelity)	20.18
International Equity (Fidelity)	6.79
U.S. Equity (Fidelity)	6.70
Canadian Large Cap Equity Index (Mackenzie)	6.70
U.S. Equity Index (Mackenzie)	4.45
<b>Total</b>	<b>100.00</b>
<b>Total investments:</b>	<b>6</b>

### Investment segmentation



## Are there any guarantees?

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

## Who is this fund for?

A person who is investing for the medium to longer term, wants fixed income and equity funds in one fund, with a target of no more than 45 per cent invested in equities and is comfortable with low to moderate risk.

## How has the fund performed?

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

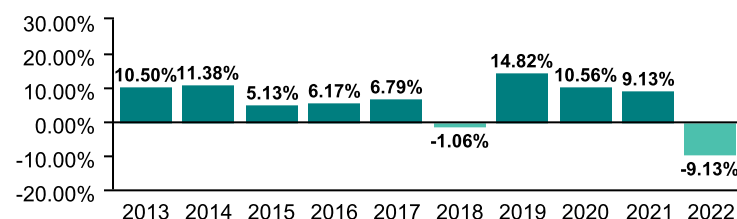
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$1,827.34 on December 31, 2022. This works out to an average of 6.21% 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 to moderate*.



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

## Fidelity Moderate Growth

### How much does it cost?

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

#### 1. Sales charges

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

#### 2. Ongoing expenses

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

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

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

#### Trailing commission

No trailing commission.

#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

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

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

#### For more information

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

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

Web - [www.canadalife.com](http://www.canadalife.com)

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

Telephone - 1-888-252-1847



# Core Moderate Growth Plus

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

Total fund value: \$12,312,293  
 Portfolio turnover rate: 2.98%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	19.79	695	--	19.77	1,225	--	--	--

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

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

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

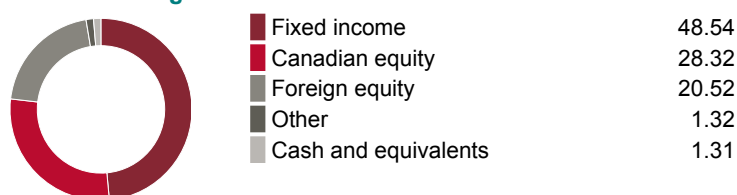
## What does the fund invest in?

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

### Top 10 investments

	Assets %
Canadian Bond	50.18
Canadian Focused Dividend	7.46
Canadian Equity (Mackenzie)	7.42
Canadian Core Dividend	7.41
Canadian Large Cap Equity Index (Mackenzie)	7.38
EAFE Equity	5.11
Global All Cap Equity	5.06
U.S. Equity Index (Mackenzie)	4.96
U.S. Value	2.51
U.S. Growth	2.51
<b>Total</b>	<b>100.00</b>
<b>Total investments:</b>	<b>10</b>

### Investment segmentation



## Are there any guarantees?

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

## Who is this fund for?

A person who is investing for the medium to longer term, wants exposure to multi-managers in one fund with a balance of fixed income and equity funds and is comfortable with low to moderate risk.

## How has the fund performed?

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

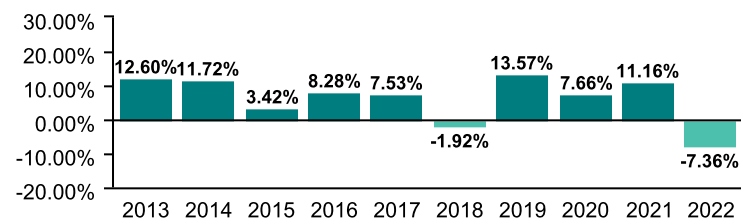
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$1,870.48 on December 31, 2022. This works out to an average of 6.46% a year.

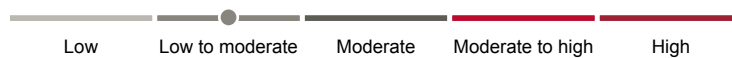
### Year-by-year returns (%)

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



## How risky is it?

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



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

## Core Moderate Growth Plus

### How much does it cost?

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

#### 1. Sales charges

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

#### 2. Ongoing expenses

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

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

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

#### Trailing commission

No trailing commission.

#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

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

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

#### For more information

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

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

Web - [www.canadalife.com](http://www.canadalife.com)

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

Telephone - 1-888-252-1847

# Franklin Templeton Balanced Income

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

Total fund value: \$3,854,414  
 Portfolio turnover rate: 9.71%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	20.52	24,214	--	--	--	--	--	--

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

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

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

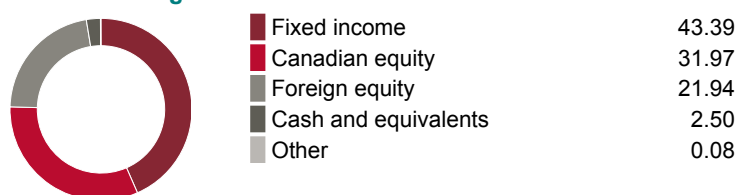
## What does the fund invest in?

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

### Top 10 investments

	Assets %
Fixed Income (Franklin Templeton)	45.09
Canadian Stock	24.64
Global Equity (Franklin Templeton)	16.64
Canadian Large Cap Equity Index (Mackenzie)	8.18
U.S. Equity Index (Mackenzie)	5.45
<b>Total</b>	<b>100.00</b>
<b>Total investments:</b>	<b>5</b>

### Investment segmentation



## Are there any guarantees?

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

## Who is this fund for?

A person who is investing for the medium to longer term, wants fixed income and equity funds in one fund, with a target of no more than 45 per cent invested in fixed income and is comfortable with low to moderate risk.

## How has the fund performed?

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

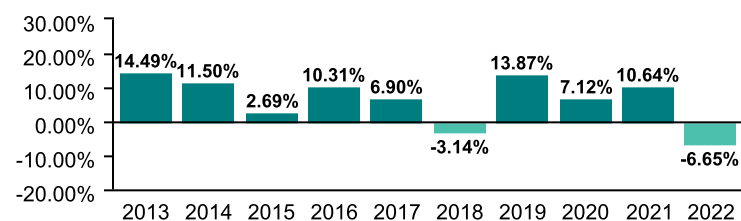
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$1,886.23 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 8 years and down in value 2 years.



## How risky is it?

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



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

# Franklin Templeton Balanced Income

## How much does it cost?

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

### 1. Sales charges

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

### 2. Ongoing expenses

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

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

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

### Trailing commission

No trailing commission.

### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

## What if I change my mind?

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

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

### For more information

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

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

Web - [www.canadalife.com](http://www.canadalife.com)

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

Telephone - 1-888-252-1847

# Mackenzie Balanced Income

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

Total fund value: \$4,307,348  
 Portfolio turnover rate: 16.48%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	20.76	9,798	--	20.76	73,349	--	--	--

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

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

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

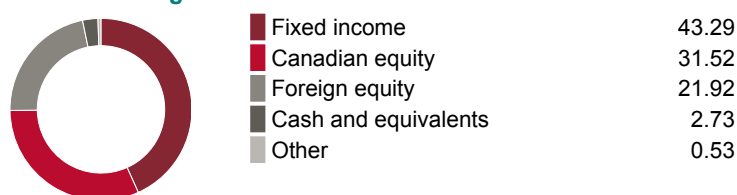
## What does the fund invest in?

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

### Top 10 investments

	Assets %
Bond (Mackenzie)	45.38
Canadian All Cap Value (Mackenzie)	24.59
International Equity (Mackenzie)	8.30
U.S. Large Cap (Mackenzie)	8.19
Canadian Large Cap Equity Index (Mackenzie)	8.11
U.S. Equity Index (Mackenzie)	5.43
<b>Total</b>	<b>100.00</b>
<b>Total investments:</b>	<b>6</b>

### Investment segmentation



## Are there any guarantees?

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

## Who is this fund for?

A person who is investing for the medium to longer term, wants fixed income and equity funds in one fund, with a target of no more than 45 per cent invested in fixed income and is comfortable with low to moderate risk.

## How has the fund performed?

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

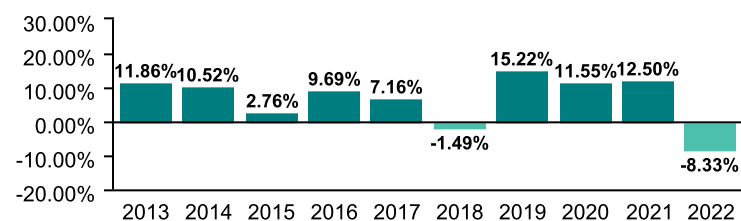
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$1,949.86 on December 31, 2022. This works out to an average of 6.91% a year.

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

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



## How risky is it?

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



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

# Mackenzie Balanced Income

## How much does it cost?

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

### 1. Sales charges

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

### 2. Ongoing expenses

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

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

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

### Trailing commission

No trailing commission.

### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

## What if I change my mind?

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

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

### For more information

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

The Canada Life Assurance Company

255 Dufferin Avenue

London, ON N6A 4K1

Web - [www.canadalife.com](http://www.canadalife.com)

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

Telephone - 1-888-252-1847

# Fidelity Balanced Income

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

Total fund value: \$11,762,556  
 Portfolio turnover rate: 12.46%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	21.31	20,217	--	21.31	33,018	--	--	--

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

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

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

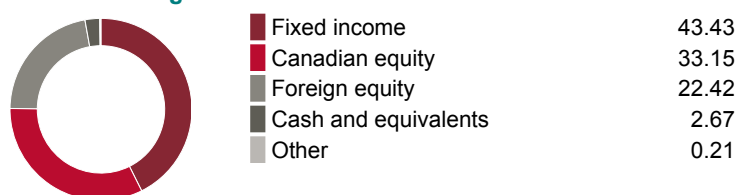
## What does the fund invest in?

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

### Top 10 investments

	Assets %
Canadian Bond (Fidelity)	45.19
Canadian Equity (Fidelity)	24.59
International Equity (Fidelity)	8.44
U.S. Equity (Fidelity)	8.18
Canadian Large Cap Equity Index (Mackenzie)	8.16
U.S. Equity Index (Mackenzie)	5.44
<b>Total</b>	<b>100.00</b>
<b>Total investments:</b>	<b>6</b>

### Investment segmentation



## Are there any guarantees?

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

## Who is this fund for?

A person who is investing for the medium to longer term, wants fixed income and equity funds in one fund, with a target of no more than 45 per cent invested in fixed income and is comfortable with low to moderate risk.

## How has the fund performed?

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

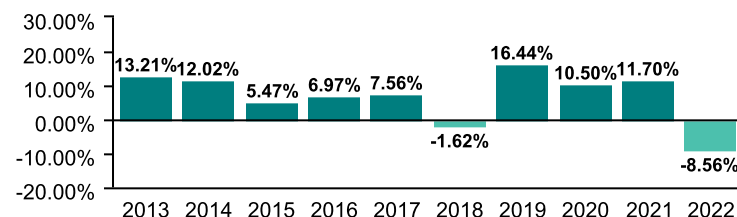
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$1,989.55 on December 31, 2022. This works out to an average of 7.12% 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 8 years and down in value 2 years.



## How risky is it?

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



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

## Fidelity Balanced Income

### How much does it cost?

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

#### 1. Sales charges

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

#### 2. Ongoing expenses

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

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

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

#### Trailing commission

No trailing commission.

#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

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

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

#### For more information

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

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

Web - [www.canadalife.com](http://www.canadalife.com)

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

Telephone - 1-888-252-1847



# Core Balanced

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

Total fund value: \$59,038,679  
 Portfolio turnover rate: 1.76%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	21.70	1,313	--	21.71	47,173	--	--	--

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

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

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

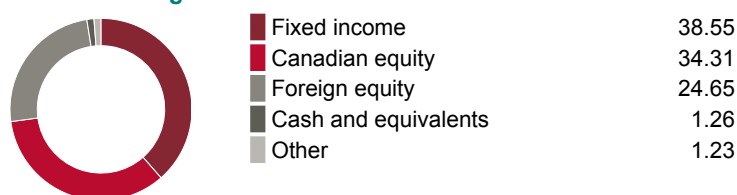
## What does the fund invest in?

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

### Top 10 investments

	Assets %
Canadian Bond	39.85
Canadian Focused Dividend	9.04
Canadian Equity (Mackenzie)	9.01
Canadian Large Cap Equity Index (Mackenzie)	8.96
Canadian Core Dividend	8.95
EAFE Equity	6.07
Global All Cap Equity	6.06
U.S. Equity Index (Mackenzie)	6.01
U.S. Value	3.03
U.S. Growth	3.02
<b>Total</b>	<b>100.00</b>
<b>Total investments:</b>	<b>10</b>

### Investment segmentation



## Are there any guarantees?

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

## Who is this fund for?

A person who is investing for the medium to longer term, wants fixed income and equity funds in one fund, with a target of no more than 40 per cent invested in fixed income and is comfortable with low to moderate risk.

## How has the fund performed?

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

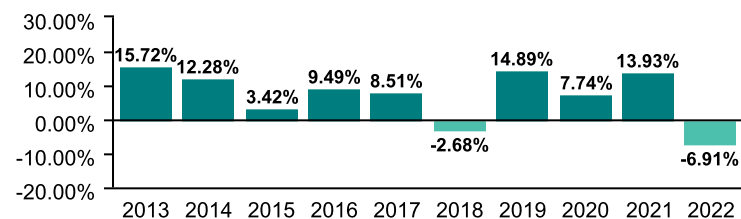
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$2,039.51 on December 31, 2022. This works out to an average of 7.39% a year.

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

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



## How risky is it?

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



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

## Core Balanced

### How much does it cost?

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

#### 1. Sales charges

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

#### 2. Ongoing expenses

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

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

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

#### Trailing commission

No trailing commission.

#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

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

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

#### For more information

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

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

Web - [www.canadalife.com](http://www.canadalife.com)

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

Telephone - 1-888-252-1847

# Mackenzie Balanced

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

Total fund value: \$4,283,091  
 Portfolio turnover rate: 15.27%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	21.78	9,420	--	21.79	752	--	--	--

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

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

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

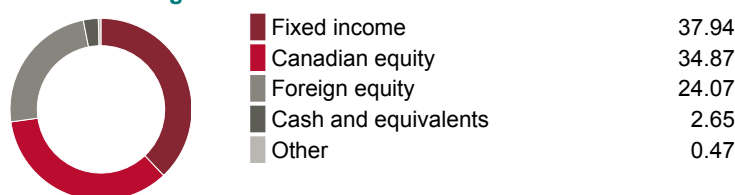
## What does the fund invest in?

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

### Top 10 investments

	Assets %
Bond (Mackenzie)	39.77
Canadian All Cap Value (Mackenzie)	27.16
International Equity (Mackenzie)	9.04
U.S. Large Cap (Mackenzie)	9.01
Canadian Large Cap Equity Index (Mackenzie)	9.01
U.S. Equity Index (Mackenzie)	6.01
<b>Total</b>	<b>100.00</b>
<b>Total investments:</b>	<b>6</b>

### Investment segmentation



## Are there any guarantees?

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

## Who is this fund for?

A person who is investing for the medium to longer term, wants fixed income and equity funds in one fund, with a target of no more than 40 per cent invested in fixed income and is comfortable with low to moderate risk.

## How has the fund performed?

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

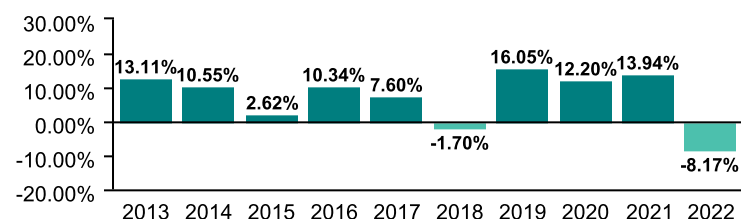
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$2,040.16 on December 31, 2022. This works out to an average of 7.39% a year.

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

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



## How risky is it?

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



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

## Mackenzie Balanced

### How much does it cost?

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

#### 1. Sales charges

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

#### 2. Ongoing expenses

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

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

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

#### Trailing commission

No trailing commission.

#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

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

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

#### For more information

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

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

Web - [www.canadalife.com](http://www.canadalife.com)

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

Telephone - 1-888-252-1847

# Core Balanced Growth Plus

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

Total fund value: \$44,490,560  
 Portfolio turnover rate: 2.39%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	23.68	24,869	--	23.68	2,092	--	--	--

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

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

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

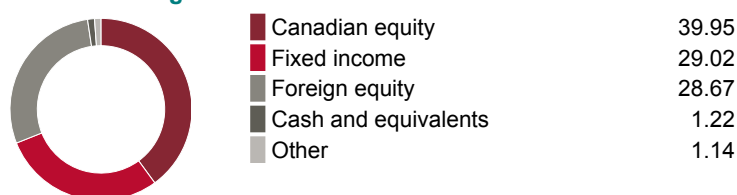
## What does the fund invest in?

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

### Top 10 investments

	Assets %
Canadian Bond	30.00
Canadian Focused Dividend	10.52
Canadian Equity (Mackenzie)	10.49
Canadian Large Cap Equity Index (Mackenzie)	10.44
Canadian Core Dividend	10.41
EAFE Equity	7.11
Global All Cap Equity	7.07
U.S. Equity Index (Mackenzie)	6.95
U.S. Value	3.53
U.S. Growth	3.48
<b>Total</b>	<b>100.00</b>
<b>Total investments:</b>	<b>10</b>

### Investment segmentation



## Are there any guarantees?

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

## Who is this fund for?

A person who is investing for the medium to longer term, wants fixed income and equity funds in one fund, with a target of no more than 30 per cent invested in fixed income and is comfortable with low to moderate risk.

## How has the fund performed?

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

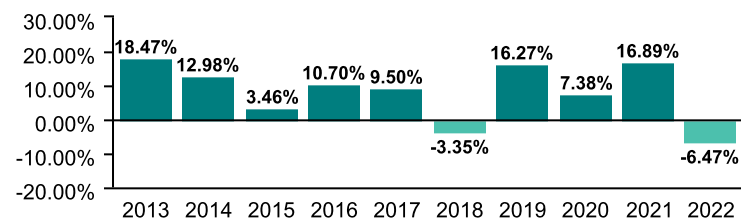
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$2,214.19 on December 31, 2022. This works out to an average of 8.27% a year.

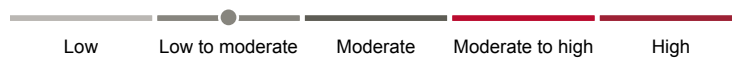
### Year-by-year returns (%)

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



## How risky is it?

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



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

## Core Balanced Growth Plus

### How much does it cost?

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

#### 1. Sales charges

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

#### 2. Ongoing expenses

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

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

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

#### Trailing commission

No trailing commission.

#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

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

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

#### For more information

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

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

Web - [www.canadalife.com](http://www.canadalife.com)

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

Telephone - 1-888-252-1847

# Money Market

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

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

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	11.39	498,337	--	11.40	337,382	--	11.41	435

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

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

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

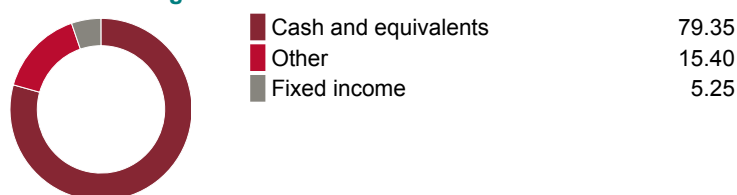
## What does the fund invest in?

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

### Top 10 investments

	Assets %
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
Royal Bank of Canada, 3/29/2023	2.27
Toronto Dominion Bank (The) (New York Branch) (FRN), 4/6/2023	2.27
Bank of Montreal, 1/4/2023	2.19
Hydro Ottawa Holding Inc., 2/16/2023	2.13
<b>Total</b>	<b>35.82</b>
<b>Total investments:</b>	<b>85</b>

### Investment segmentation



## Are there any guarantees?

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

## Who is this fund for?

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

## Notes

In 2022, Canada Life reduced the investment management fees and / or operating expenses for this fund. There is no obligation on Canada Life to continue the reduction 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, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

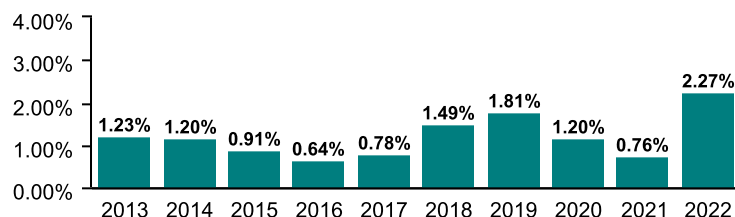
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$1,129.61 on December 31, 2022. This works out to an average of 1.23% a year.

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

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



## How risky is it?

The risk rating for this fund is *Low*.



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

## Money Market

### How much does it cost?

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

#### 1. Sales charges

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

#### 2. Ongoing expenses

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

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

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

#### Trailing commission

No trailing commission.

#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

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

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

#### For more information

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

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

Web - [www.canadalife.com](http://www.canadalife.com)

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: May 14, 2012  
 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 policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	12.74	287,088	--	12.74	124,652	--	12.74	6,299

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

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

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

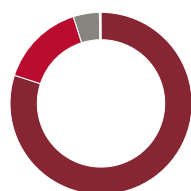
### What does the fund invest in?

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

#### Top 10 investments

	Assets %
Canadian 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
<b>Total</b>	<b>100.00</b>
<b>Total investments:</b>	<b>9</b>

#### Investment segmentation



	Assets %
Fixed income	80.01
Other	15.08
Cash and equivalents	4.64
Foreign equity	0.18
Canadian equity	0.09

### Are there any guarantees?

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

### Who is this fund for?

A person who is investing for the medium to longer term, wants exposure to multi-managers in one fund with a target of 100 per cent invested in fixed income and is comfortable with low risk.

### How has the fund performed?

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

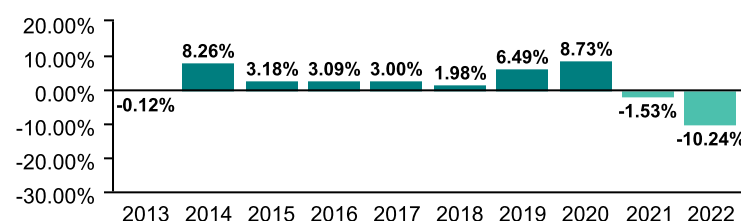
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$1,236.31 on December 31, 2022. This works out to an average of 2.14% a year.

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

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



### How risky is it?

The risk rating for this fund is *Low*.



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

## Diversified Fixed Income Portfolio

### How much does it cost?

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

#### 1. Sales charges

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

#### 2. Ongoing expenses

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

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

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

#### Trailing commission

No trailing commission.

#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

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

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

#### For more information

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

The Canada Life Assurance Company

255 Dufferin Avenue

London, ON N6A 4K1

Web - [www.canadalife.com](http://www.canadalife.com)

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

Telephone - 1-888-252-1847

# Canadian Core Bond

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

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

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	12.37	431,415	--	12.37	560,813	--	--	--

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

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

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

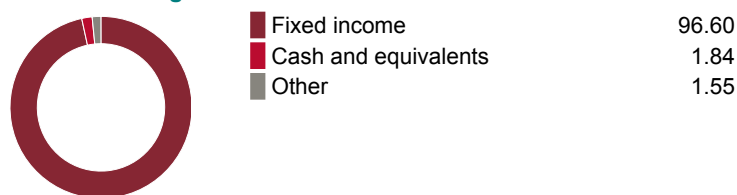
## What does the fund invest in?

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

### Top 10 investments

	Assets %
Gov. of Canada, 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
<b>Total</b>	<b>30.22</b>
<b>Total investments:</b>	<b>1418</b>

### Investment segmentation



## Are there any guarantees?

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

## Who is this fund for?

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

## How has the fund performed?

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

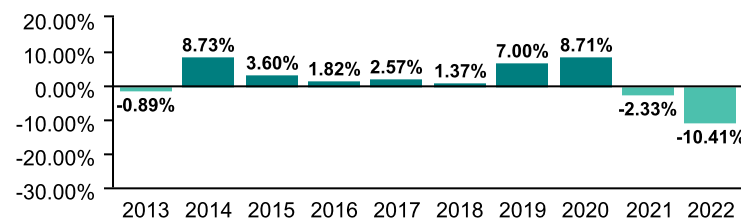
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$1,202.97 on December 31, 2022. This works out to an average of 1.87% a year.

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

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

#### 2. Ongoing expenses

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

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

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

#### Trailing commission

No trailing commission.

#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

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

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

#### For more information

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

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

Web - [www.canadalife.com](http://www.canadalife.com)

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

Telephone - 1-888-252-1847

# Canadian Core Plus Bond

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

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

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	12.43	187,845	--	12.43	44,140	--	12.43	1,180

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

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

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

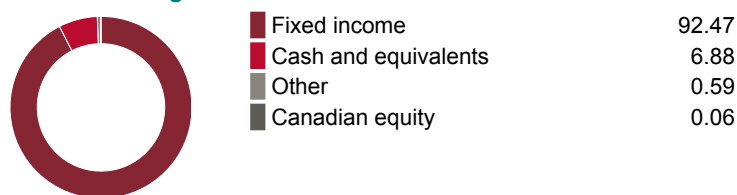
## What does the fund invest in?

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

### Top 10 investments

	Assets %
Gov. of Canada, 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
<b>Total</b>	<b>33.65</b>
<b>Total investments:</b>	<b>1484</b>

### Investment segmentation



## Are there any guarantees?

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

## Who is this fund for?

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

## How has the fund performed?

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

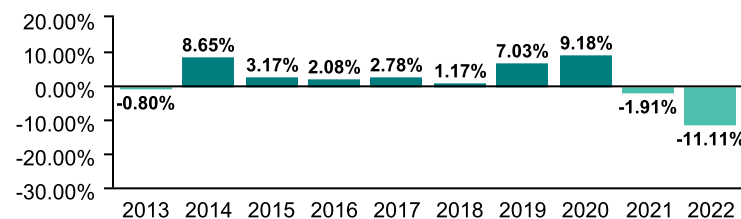
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$1,202.39 on December 31, 2022. This works out to an average of 1.86% a year.

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

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 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
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your financial security advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

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

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

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

#### Trailing commission

No trailing commission.

#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

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

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

#### For more information

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

The Canada Life Assurance Company

255 Dufferin Avenue

London, ON N6A 4K1

Web - [www.canadalife.com](http://www.canadalife.com)

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

Telephone - 1-888-252-1847

# Canadian Bond

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

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

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	12.53	93,602	--	12.52	67,480	--	12.76	612

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

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

**Minimum investment**

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

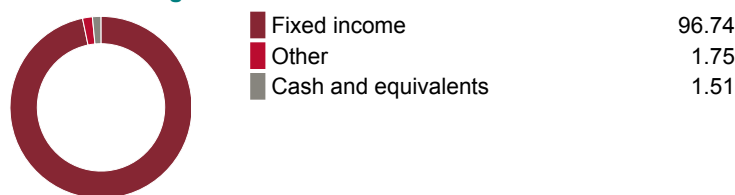
## What does the fund invest in?

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

### Top 10 investments

	Assets %
Gov. of Canada, 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
<b>Total</b>	<b>36.86</b>
<b>Total investments:</b>	<b>1114</b>

### Investment segmentation



## Are there any guarantees?

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

## Who is this fund for?

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

## How has the fund performed?

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

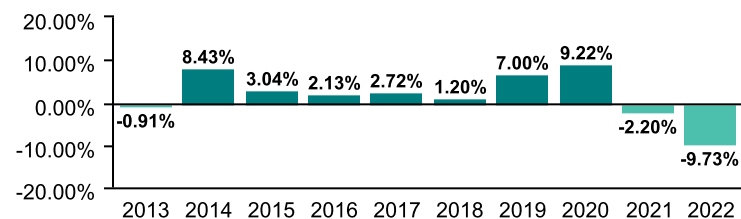
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$1,212.64 on December 31, 2022. This works out to an average of 1.95% a year.

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

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 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
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your financial security advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

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

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

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

#### Trailing commission

No trailing commission.

#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

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

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

#### For more information

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

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

Web - [www.canadalife.com](http://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: May 14, 2012  
 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 policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	13.00	292,493	--	13.00	148,803	--	13.00	838

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

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

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

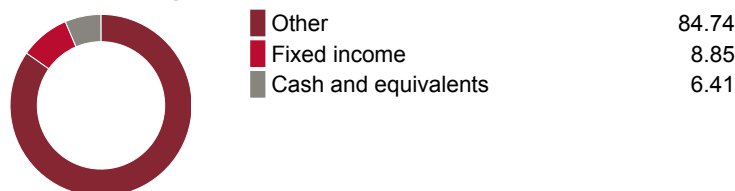
## What does the fund invest in?

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

### Top 10 investments

	Assets %
Gov. of Canada, 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
<b>Total</b>	<b>15.21</b>
<b>Total investments:</b>	<b>10</b>

### Investment segmentation



## Are there any guarantees?

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

## Who is this fund for?

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

## How has the fund performed?

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

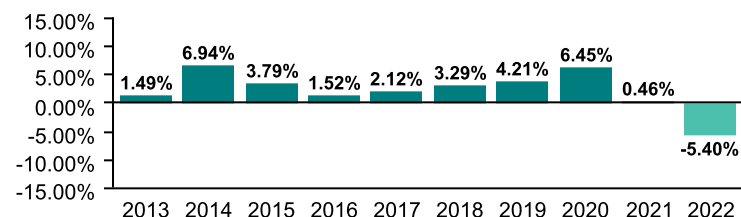
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$1,271.59 on December 31, 2022. This works out to an average of 2.43% a year.

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

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



## How risky is it?

The risk rating for this fund is *Low*.



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

# Mortgage

## How much does it cost?

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

### 1. Sales charges

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

### 2. Ongoing expenses

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

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

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

### Trailing commission

No trailing commission.

### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

## What if I change my mind?

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

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

### For more information

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

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

Web - [www.canadalife.com](http://www.canadalife.com)

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

Telephone - 1-888-252-1847

# Government Bond

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

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

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	11.92	10,306	--	11.92	175	--	--	--

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

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

**Minimum investment**

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

## What does the fund invest in?

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

### Top 10 investments

	Assets %
Canada Housing Trust No.1 (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
<b>Total</b>	<b>78.09</b>
<b>Total investments:</b>	<b>28</b>

### Investment segmentation



	Assets %
Fixed income	83.30
Cash and equivalents	16.70

## Are there any guarantees?

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

## Who is this fund for?

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

## How has the fund performed?

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

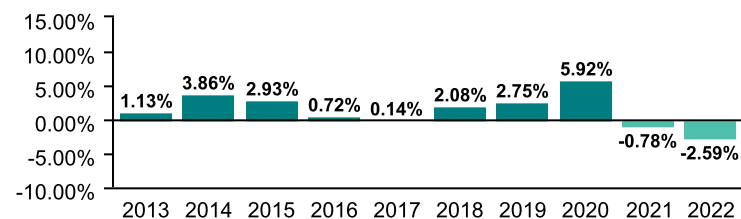
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$1,170.81 on December 31, 2022. This works out to an average of 1.59% a year.

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

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



## How risky is it?

The risk rating for this fund is *Low*.



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

## Government Bond

### How much does it cost?

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

#### 1. Sales charges

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

#### 2. Ongoing expenses

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

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

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

#### Trailing commission

No trailing commission.

#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

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

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

#### For more information

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

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

Web - [www.canadalife.com](http://www.canadalife.com)

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

Telephone - 1-888-252-1847

# Short-Term Bond

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

Total fund value: \$3,424,319  
 Portfolio turnover rate: 208.54%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	11.86	65,336	--	11.86	45,346	--	11.86	2,318

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

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

**Minimum investment**

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

## What does the fund invest in?

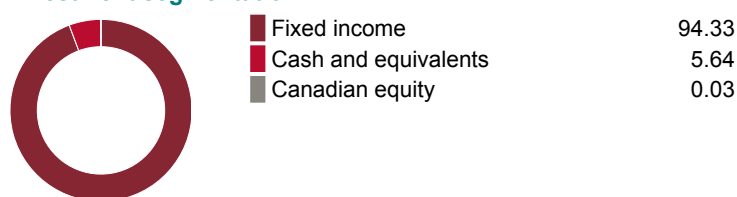
This segregated fund invests primarily in Canadian fixed-income securities issued by governments and corporations, with some exposure to foreign fixed-income securities.

### Top 10 investments

	Assets %
Canada Housing Trust No.1, 1.8%, 12/15/2024	19.98
Gov. of Canada, 2.75%, 8/1/2024	7.01
Gov. of Canada RR, 4.25%, 12/1/2026	6.48
Province of Ontario, 3.6%, 3/8/2028	3.76
Province of Quebec, 2.75%, 9/1/2025	2.69
Province of Alberta, 2.2%, 6/1/2026	2.51
Province of Saskatchewan, 2.65%, 6/2/2027	2.50
Canada Housing Trust No.1, 0.01%, 6/15/2025	2.37
Canadian Western Bank, 0.02%, 9/14/2023	2.27
Toronto-Dominion Bank, 4.21%, 6/1/2027	1.96
<b>Total</b>	<b>51.55</b>

Total investments: **766**

### Investment segmentation



## Are there any guarantees?

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

## Who is this fund for?

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

## How has the fund performed?

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

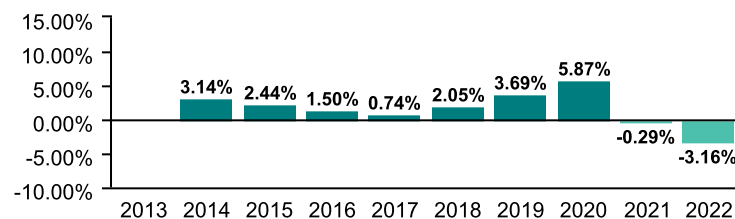
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on July 8, 2013 would have \$1,186.07 on December 31, 2022. This works out to an average of 1.82% a year.

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

This chart shows how the fund has performed in each of the past 9 years. In the past 9 years, the fund was up in value 7 years and down in value 2 years.



## How risky is it?

The risk rating for this fund is *Low*.



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

## Short-Term Bond

### How much does it cost?

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

#### 1. Sales charges

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

#### 2. Ongoing expenses

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

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

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

#### Trailing commission

No trailing commission.

#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

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

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

#### For more information

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

The Canada Life Assurance Company

255 Dufferin Avenue

London, ON N6A 4K1

Web - [www.canadalife.com](http://www.canadalife.com)

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

Telephone - 1-888-252-1847

# Long Term Bond

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

Total fund value: \$32,436,583  
 Portfolio turnover rate: 52.86%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	12.68	32,989	--	12.68	400	--	--	--

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

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

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

## What does the fund invest in?

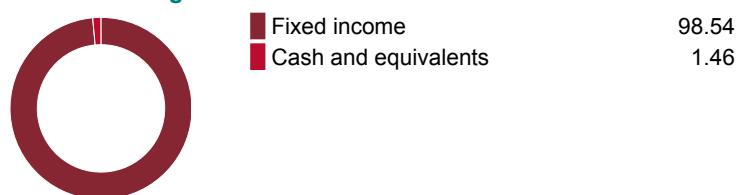
This segregated fund invests primarily in Canadian fixed-income securities issued by governments and corporations, with some exposure to foreign fixed-income securities.

### Top 10 investments

	Assets %
Gov. of Canada, 1.75%, 12/1/2053	3.37
Gov. of Canada, 2.00%, 2051/12/1	2.93
Province of Ontario, 3.45%, 6/2/2045	2.69
Province of Quebec, 3.1%, 12/1/2051	2.45
Gov. of Canada, 2.75%, 2048/12/1	2.44
Province of Ontario, 3.5%, 6/2/2043	2.40
Province of Ontario, 2.9%, 12/2/2046	2.37
Province of Ontario, 4.7%, 6/2/2037	2.25
Province of Ontario, 2.8%, 6/2/2048	1.96
Province of Quebec, 3.5%, 12/1/2045	1.90
<b>Total</b>	<b>24.76</b>

**Total investments:** 141

### Investment segmentation



## Are there any guarantees?

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

## Who is this fund for?

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

## How has the fund performed?

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

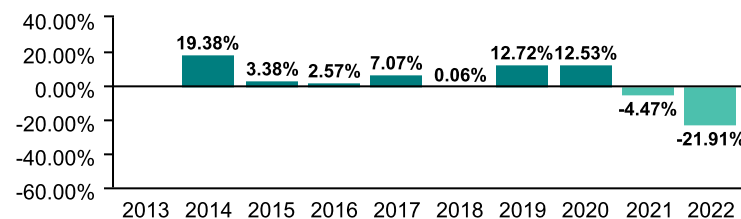
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on July 8, 2013 would have \$1,267.83 on December 31, 2022. This works out to an average of 2.53% a year.

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

This chart shows how the fund has performed in each of the past 9 years. In the past 9 years, the fund was up in value 7 years and down in value 2 years.



## How risky is it?

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



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

## Long Term Bond

### How much does it cost?

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

#### 1. Sales charges

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

#### 2. Ongoing expenses

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

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

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

#### Trailing commission

No trailing commission.

#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

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

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

#### For more information

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

The Canada Life Assurance Company

255 Dufferin Avenue

London, ON N6A 4K1

Web - [www.canadalife.com](http://www.canadalife.com)

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

Telephone - 1-888-252-1847



# Real Return Bond

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

Total fund value: \$22,340,120  
 Portfolio turnover rate: 8.08%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	12.32	13,192	--	--	--	--	--	--

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

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

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

## What does the fund invest in?

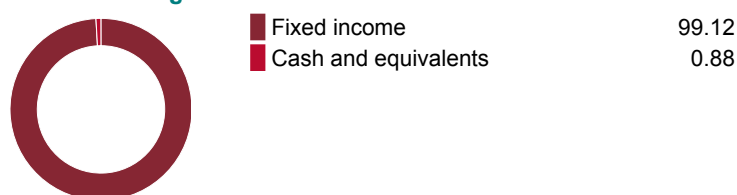
This segregated fund invests primarily in Canadian real return bonds issued by governments, with some exposure to foreign fixed-income securities. Real return bonds can help provide a hedge against inflation.

### Top 10 investments

	Assets %
Gov. of Canada RR, 4%, 12/1/2031	14.27
Gov. of Canada RR, 1.5%, 12/1/2044	13.39
Gov. of Canada RR, 2%, 12/1/2041	12.63
Gov. of Canada RR, 1.25%, 12/1/2047	12.40
Gov. of Canada RR, 3%, 12/1/2036	10.51
Gov. of Canada RR, 0.5%, 12/1/2050	9.93
Gov. of Canada RR, 4.25%, 12/1/2026	9.38
Province of Ontario RR, 2%, 12/1/2036	6.77
Province of Quebec RR, 4.5%, 12/1/2026	3.03
Province of Quebec RR, 4.25%, 12/1/2031	2.52

**Total** 94.83  
**Total investments:** 12

### Investment segmentation



## Are there any guarantees?

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

## Who is this fund for?

A person who is investing for the medium to longer term and seeking potential for interest income in their portfolio while supplying a hedge against inflation. A person should be comfortable with low to moderate risk. Since the fund invests in bonds, its value is affected by changes in interest rates.

## How has the fund performed?

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

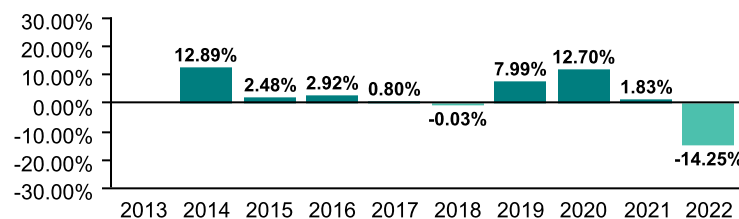
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on July 8, 2013 would have \$1,232.40 on December 31, 2022. This works out to an average of 2.23% a year.

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

This chart shows how the fund has performed in each of the past 9 years. In the past 9 years, the fund was up in value 7 years and down in value 2 years.



## How risky is it?

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



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

## Real Return Bond

### How much does it cost?

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

#### 1. Sales charges

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

#### 2. Ongoing expenses

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

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

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

#### Trailing commission

No trailing commission.

#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

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

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

#### For more information

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

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

Web - [www.canadalife.com](http://www.canadalife.com)

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

Telephone - 1-888-252-1847

# Canadian Corporate Bond

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

Total fund value: \$110,894,688  
 Portfolio turnover rate: 56.29%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	12.72	340,499	--	12.72	156,505	--	12.72	859

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

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

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

## What does the fund invest in?

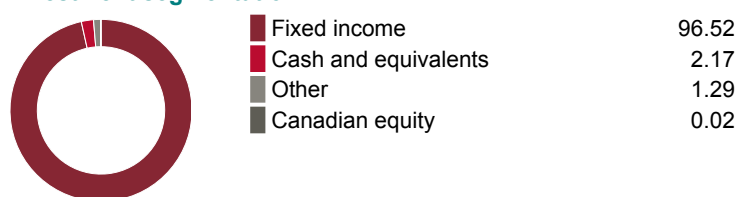
This segregated fund invests primarily in Canadian fixed-income securities issued by corporations, with some exposure to foreign fixed-income securities.

### Top 10 investments

	Assets %
Canadian Imperial Bank of Commerce, 1.1%, 1/19/2026	1.84
Province of Alberta, 2.95%, 6/1/2052	1.71
Royal Bank of Canada, 3.37%, 9/29/2025	1.59
Bank of Nova Scotia (The), 1.95%, 1/10/2025	1.52
Bell Canada, 5.85%, 11/10/2032	1.28
Bank of Nova Scotia (The), 2.95%, 3/8/2027	1.20
Toronto-Dominion Bank, 4.21%, 6/1/2027	1.20
Bank of Montreal, 1.55%, 5/28/2026	1.16
North West Redwater Partnership, 2.8%, 6/1/2031	1.13
407 International Inc., 3.83%, 5/11/2046	1.07
<b>Total</b>	<b>13.69</b>

**Total investments:** 1211

### Investment segmentation



## Are there any guarantees?

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

## Who is this fund for?

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

## How has the fund performed?

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

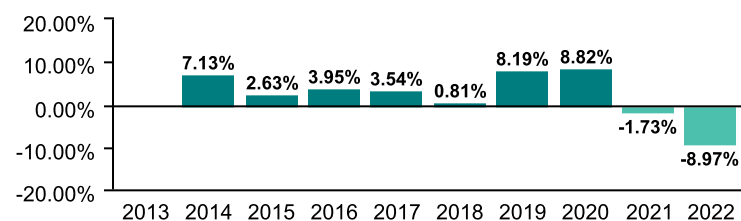
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on July 8, 2013 would have \$1,272.14 on December 31, 2022. This works out to an average of 2.57% a year.

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

This chart shows how the fund has performed in each of the past 9 years. In the past 9 years, the fund was up in value 7 years and down in value 2 years.



## How risky is it?

The risk rating for this fund is *Low*.



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

## Canadian Corporate Bond

### How much does it cost?

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

#### 1. Sales charges

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

#### 2. Ongoing expenses

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

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

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

#### Trailing commission

No trailing commission.

#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

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

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

#### For more information

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

The Canada Life Assurance Company

255 Dufferin Avenue

London, ON N6A 4K1

Web - [www.canadalife.com](http://www.canadalife.com)

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

Telephone - 1-888-252-1847

# Floating Rate Income

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

Total fund value: \$20,459,454  
 Portfolio turnover rate: 43.16%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	13.32	149,279	--	13.32	148,460	--	--	--

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

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

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

## What does the fund invest in?

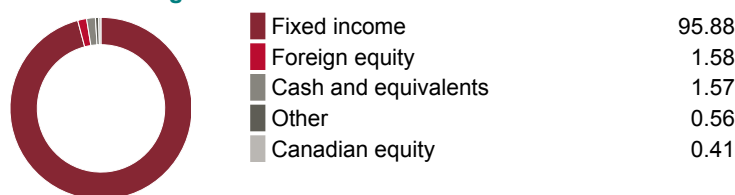
This segregated fund invests primarily in floating rate bonds of issuers located anywhere in the world currently through the Canada Life Floating Rate Income mutual fund.

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

	Assets %
Canada Housing Trust No.1 (FRN), 4.66%, 9/15/2026	2.12
OpenMarket Inc., 9/17/2026	1.98
Hunter Douglas N.V., 2/22/2029	1.24
Bank of America Corp. (FRN), 5.88%, 3/16/2026	1.13
Northleaf Private Credit II LP MI 15	1.01
Mativ Holdings Inc., 4/20/2028	0.96
Kloekner Pentaplast of America Inc., 2/4/2026	0.96
Magenta Buyer LLC, 6/1/2028	0.96
ION Trading Technologies S.a.r.l, 4/1/2028	0.95
Plaskolite PPC Merger Sub II LLC, 12/14/2025	0.93
<b>Total</b>	<b>12.23</b>

**Total investments: 1468**

### Investment segmentation



## Are there any guarantees?

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

## Who is this fund for?

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

## How has the fund performed?

This section tells you how the fund has performed over the past 7 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

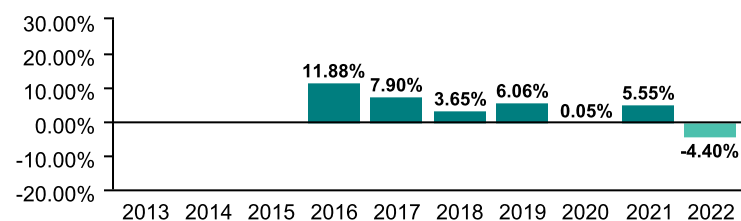
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on January 12, 2015 would have \$1,331.64 on December 31, 2022. This works out to an average of 3.66% a year.

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

This chart shows how the fund has performed in each of the past 7 years. In the past 7 years, the fund was up in value 6 years and down in value 1 year.



## How risky is it?

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



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

## Floating Rate Income

### How much does it cost?

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

#### 1. Sales charges

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

#### 2. Ongoing expenses

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

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

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

#### Trailing commission

No trailing commission.

#### 3. Other fees

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

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

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

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

#### For more information

The *Fund Facts* may not contain all the information you need. Please read the contract and the information folder or you may contact us at:

The Canada Life Assurance Company  
 255 Dufferin Avenue  
 London, ON N6A 4K1

Web - [www.canadalife.com](http://www.canadalife.com)

Email - On our website, please go to the "Contact Us" section

Telephone - 1-888-252-1847

# North American High Yield Fixed Income

**Quick facts:** Date fund available: July 8, 2013  
 Date fund created: July 8, 2013  
 Managed by: Mackenzie Investments

Total fund value: \$12,015,661  
 Portfolio turnover rate: 2.90%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	14.28	93,724	--	14.28	44,605	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

## What does the fund invest in?

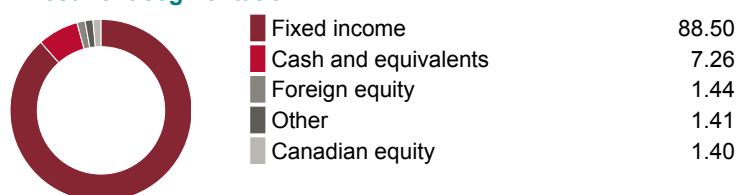
This segregated fund invests primarily in higher-yielding fixed-income securities issued by North American corporations currently through the Mackenzie North American Corporate Bond Fund.

### Top 10 investments (of the underlying fund)

Investment	Assets %
Keyera Corp. (FRN), 6.88%, 6/13/2079	1.11
Inter Pipeline Ltd. (FRN), 0.07%, 3/26/2079	1.09
Enbridge Inc. (FRN), 0.05%, 9/27/2077	0.99
Videotron Ltee, 3.63%, 6/15/2028	0.94
Northleaf Private Credit II LP MI 15	0.91
Minerva Merger Subordinated Inc., 6.5%, 2/15/2030	0.81
Jazz Securities Ltd., 4.38%, 1/15/2029	0.78
Organon Finance 1 LLC, 5.13%, 4/30/2031	0.78
Weatherford International Ltd., 8.63%, 4/30/2030	0.77
Rogers Communications Inc., 5.25%, 3/15/2082	0.74
<b>Total</b>	<b>8.92</b>

**Total investments:** 1047

### Investment segmentation



## How has the fund performed?

This section tells you how the fund has performed over the past 9 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

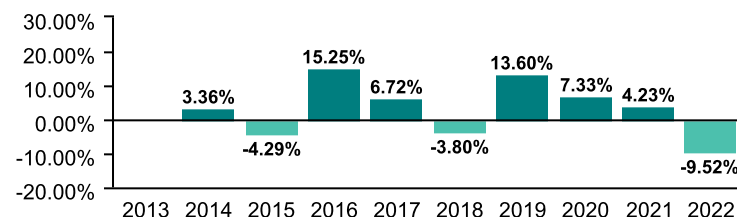
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on July 8, 2013 would have \$1,428.09 on December 31, 2022. This works out to an average of 3.83% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 9 years. In the past 9 years, the fund was up in value 6 years and down in value 3 years.



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the medium to longer term and seeking potential for interest income in their portfolio and is comfortable with low to moderate risk. Since the fund invests in bonds, its value is affected by changes in interest rates.

## Notes

In September 2019 Putnam Investments Canada ULC assumed portfolio management responsibilities from Mackenzie Investments. The performance prior to that date was achieved under the previous investment manager. No other changes were made to the segregated fund.

## How risky is it?

The risk rating for this fund is *Low to moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## North American High Yield Fixed Income

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your financial security advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a
100 / 100	0.11	0.05

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

#### For more information

The *Fund Facts* may not contain all the information you need. Please read the contract and the information folder or you may contact us at:

The Canada Life Assurance Company  
 255 Dufferin Avenue  
 London, ON N6A 4K1

Web - [www.canadalife.com](http://www.canadalife.com)

Email - On our website, please go to the "Contact Us" section

Telephone - 1-888-252-1847



# Global Bond

**Quick facts:** Date fund available: May 14, 2012  
 Date fund created: November 8, 1994  
 Managed by: Brandywine Global Investment Management

Total fund value: \$69,315,412  
 Portfolio turnover rate: 0.53%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	15.07	70,412	--	15.07	48,667	--	15.07	897

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

## What does the fund invest in?

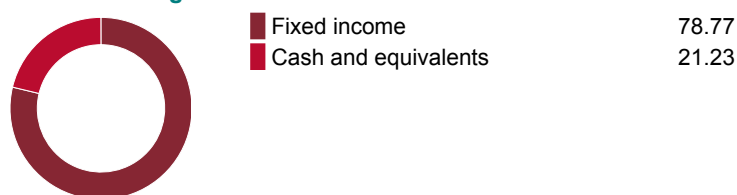
This segregated fund invests primarily in fixed-income securities issued by governments and corporations currently through the Legg Mason Brandywine Global Fixed Income Fund.

### Top 10 investments (of the underlying fund)

	Assets %
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 insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the medium to longer term and seeking potential for interest income and wants exposure to foreign fixed-income securities in their portfolio and is comfortable with low to moderate risk. Since the fund invests in bonds its value is affected by changes in interest rates.

## How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

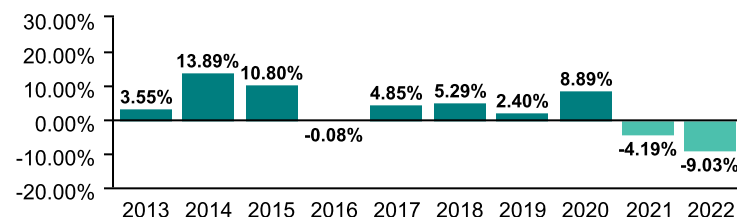
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$1,400.71 on December 31, 2022. This works out to an average of 3.43% a year.

### Year-by-year returns (%)

This chart 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
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your financial security advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a
100 / 100	0.11	0.05

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

#### For more information

The *Fund Facts* may not contain all the information you need. Please read the contract and the information folder or you may contact us at:

The Canada Life Assurance Company

255 Dufferin Avenue

London, ON N6A 4K1

Web - [www.canadalife.com](http://www.canadalife.com)

Email - On our website, please go to the "Contact Us" section

Telephone - 1-888-252-1847

# Unconstrained Fixed Income

**Quick facts:** Date fund available: October 19, 2015  
 Date fund created: October 19, 2015  
 Managed by: Mackenzie Investments

Total fund value: \$41,248,228  
 Portfolio turnover rate: 4.90%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	12.66	175,033	--	12.66	287,779	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

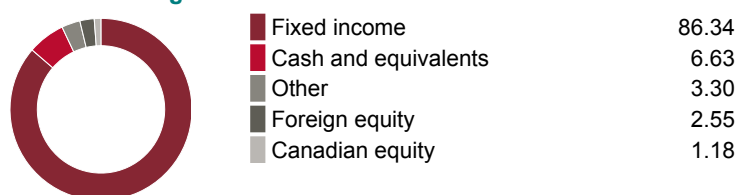
## What does the fund invest in?

This segregated fund aims to provide a positive total return over a market cycle, regardless of market conditions, by investing primarily in fixed-income securities of issuers anywhere in the world through the Mackenzie Unconstrained Fixed Income Fund.

### Top 10 investments (of the underlying fund)

	Assets %
Gov. of Canada, 1.75%, 12/1/2053	2.75
Gov. of Canada, 2.75%, 8/1/2024	2.52
Northleaf Private Credit II LP MI 15	1.82
United States Treasury Note, 0.13%, 2/15/2052	1.59
Mackenzie Credit Absolute Return Fund	1.09
Enbridge Inc. (FRN), 0.05%, 9/27/2077	1.06
Microsoft Corp., 2.53%, 6/1/2050	1.01
International Finance Corp., 7.75%, 1/18/2030	0.95
Mexico, 7.75%, 5/29/2031	0.93
United States Treasury Note, 0.13%, 2/15/2051	0.91
<b>Total</b>	<b>14.64</b>
<b>Total investments:</b>	<b>2603</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the medium to longer term, seeking an investment to diversify a traditional portfolio of fixed income and equity investments and is comfortable with low risk. Since the fund invests in bonds anywhere in the world its value is affected by changes in interest rates and foreign exchange rates between currencies.

## Notes

Effective October 2023, this fund's risk rating has changed from "Low to moderate" to "Low". 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 7 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

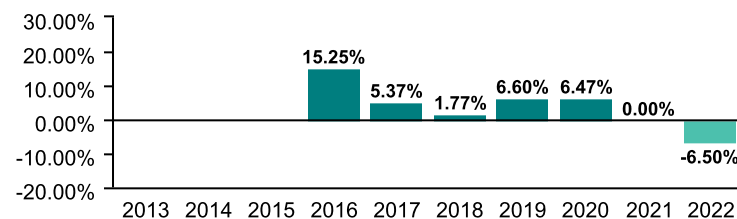
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on October 19, 2015 would have \$1,265.68 on December 31, 2022. This works out to an average of 3.33% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 7 years. In the past 7 years, the fund was up in value 6 years and down in value 1 year.



## How risky is it?

The risk rating for this fund is *Low*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Unconstrained Fixed Income

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your financial security advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a
100 / 100	0.11	0.05

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

#### For more information

The *Fund Facts* may not contain all the information you need. Please read the contract and the information folder or you may contact us at:

The Canada Life Assurance Company  
 255 Dufferin Avenue  
 London, ON N6A 4K1

Web - [www.canadalife.com](http://www.canadalife.com)

Email - On our website, please go to the "Contact Us" section

Telephone - 1-888-252-1847

# Canadian Fixed Income Balanced

**Quick facts:** Date fund available: May 14, 2012  
 Date fund created: November 8, 1994  
 Managed by: Mackenzie Investments

Total fund value: \$118,546,634  
 Portfolio turnover rate: 120.47%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	15.86	333,396	--	15.86	114,396	--	15.86	985

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

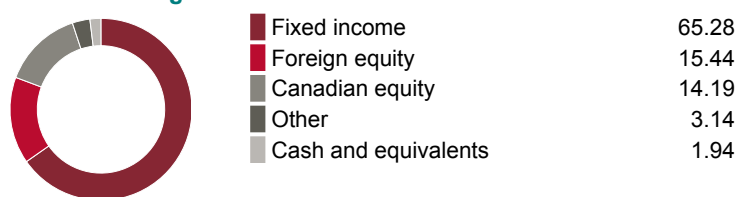
## What does the fund invest in?

This segregated fund invests primarily in Canadian fixed-income securities with some exposure to Canadian and foreign stocks.

### Top 10 investments

	Assets %
Gov. of Canada, 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
<b>Total</b>	<b>22.21</b>
<b>Total investments:</b>	<b>1767</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the medium to longer term and seeking exposure to Canadian bonds and Canadian and foreign stocks and is comfortable with low risk. Since the fund invests in stocks and bonds its value is affected by changes in interest rates and by stock prices, which can rise and fall in a short period of time.

## How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

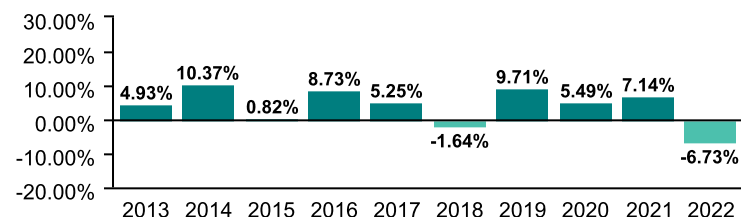
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$1,519.90 on December 31, 2022. This works out to an average of 4.28% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 8 years and down in value 2 years.



## How risky is it?

The risk rating for this fund is *Low*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Canadian Fixed Income Balanced

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your financial security advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a
100 / 100	0.11	0.05

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

#### For more information

The *Fund Facts* may not contain all the information you need. Please read the contract and the information folder or you may contact us at:

The Canada Life Assurance Company  
 255 Dufferin Avenue  
 London, ON N6A 4K1

Web - [www.canadalife.com](http://www.canadalife.com)

Email - On our website, please go to the "Contact Us" section

Telephone - 1-888-252-1847

# Canadian Growth Balanced

**Quick facts:** Date fund available: May 14, 2012  
 Date fund created: March 31, 1988  
 Managed by: Mackenzie Investments

Total fund value: \$65,791,017  
 Portfolio turnover rate: 107.26%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	24.15	67,131	--	24.15	30,726	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

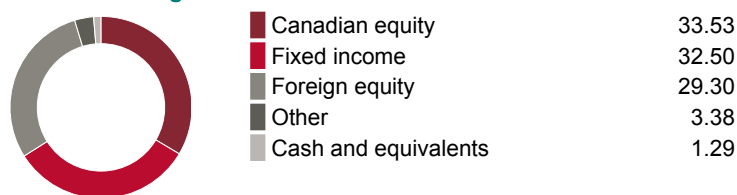
## What does the fund invest in?

This segregated fund invests primarily in Canadian fixed-income securities and stocks with exposure to foreign stocks.

### Top 10 investments

	Assets %
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
<b>Total</b>	<b>28.25</b>
<b>Total investments:</b>	<b>1536</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the medium to longer term and seeking exposure to bonds and Canadian and foreign stocks and is comfortable with low to moderate risk. Since the fund invests in stocks and bonds its value is affected by changes in interest rates and by stock prices, which can rise and fall in a short period of time.

## How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

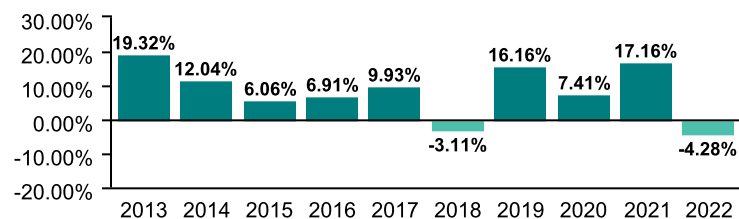
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$2,259.11 on December 31, 2022. This works out to an average of 8.49% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 8 years and down in value 2 years.



## How risky is it?

The risk rating for this fund is *Low to moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Canadian Growth Balanced

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your financial security advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a
100 / 100	0.11	0.11

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

#### For more information

The *Fund Facts* may not contain all the information you need. Please read the contract and the information folder or you may contact us at:

The Canada Life Assurance Company

255 Dufferin Avenue

London, ON N6A 4K1

Web - [www.canadalife.com](http://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: May 14, 2012  
 Date fund created: January 23, 1996  
 Managed by: Mackenzie Investments

Total fund value: \$26,593,976  
 Portfolio turnover rate: 45.40%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	22.86	29,307	--	22.86	42,835	--	22.84	100

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

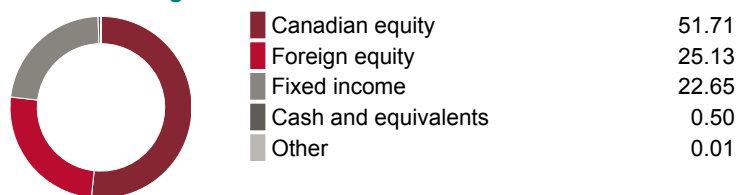
## What does the fund invest in?

This segregated fund invests primarily in Canadian fixed-income securities and stocks with exposure to foreign stocks.

### Top 10 investments

	Assets %
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 CI A	2.65
Toronto-Dominion Bank Com New	2.65
<b>Total</b>	<b>30.51</b>
<b>Total investments:</b>	<b>756</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the medium to longer term and seeking exposure to bonds and Canadian and foreign stocks and is comfortable with low to moderate risk. Since the fund invests in stocks and bonds its value is affected by changes in interest rates and by stock prices, which can rise and fall in a short period of time.

## How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

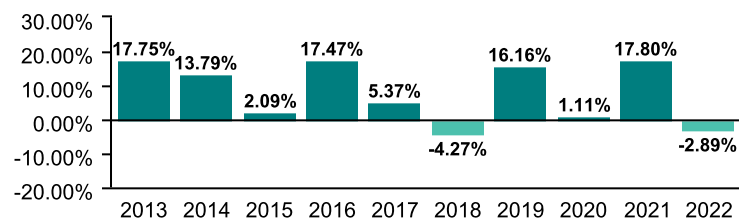
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$2,178.07 on December 31, 2022. This works out to an average of 8.10% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 8 years and down in value 2 years.



## How risky is it?

The risk rating for this fund is *Low to moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Canadian Stock Balanced

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your financial security advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a
100 / 100	0.11	0.11

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

#### For more information

The *Fund Facts* may not contain all the information you need. Please read the contract and the information folder or you may contact us at:

The Canada Life Assurance Company  
 255 Dufferin Avenue  
 London, ON N6A 4K1

Web - [www.canadalife.com](http://www.canadalife.com)

Email - On our website, please go to the "Contact Us" section

Telephone - 1-888-252-1847

## Strategic Income

**Quick facts:** Date fund available: May 14, 2012  
 Date fund created: December 12, 2000  
 Managed by: Mackenzie Investments

Total fund value: \$299,005,753  
 Portfolio turnover rate: 132.70%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	20.71	8,388	--	20.71	165,793	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

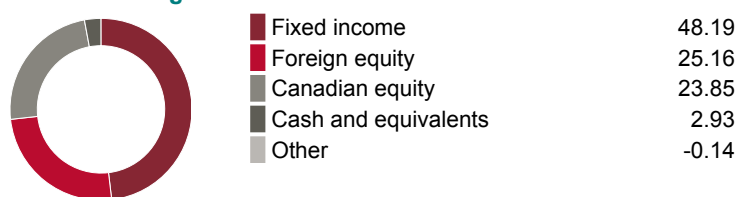
### What does the fund invest in?

This segregated fund invests primarily in fixed-income and/or income-oriented equity securities anywhere in the world.

#### Top 10 investments

	Assets %
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
<b>Total</b>	<b>19.65</b>
<b>Total investments:</b>	<b>2206</b>

#### Investment segmentation



### Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

### Who is this fund for?

A person who is investing for the medium to longer term and seeking exposure to bonds and Canadian and foreign stocks and is comfortable with low to moderate risk. Since the fund invests in stocks and bonds its value is affected by changes in interest rates and by stock prices, which can rise and fall in a short period of time.

### How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

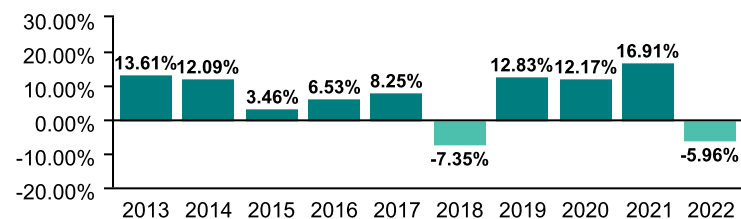
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$1,958.74 on December 31, 2022. This works out to an average of 6.95% a year.

#### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 8 years and down in value 2 years.



### How risky is it?

The risk rating for this fund is *Low to moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Strategic Income

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your financial security advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a
100 / 100	0.11	0.11

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

#### For more information

The *Fund Facts* may not contain all the information you need. Please read the contract and the information folder or you may contact us at:

The Canada Life Assurance Company

255 Dufferin Avenue

London, ON N6A 4K1

Web - [www.canadalife.com](http://www.canadalife.com)

Email - On our website, please go to the "Contact Us" section

Telephone - 1-888-252-1847

# Canadian Premier Balanced

**Quick facts:** Date fund available: May 14, 2012  
 Date fund created: January 23, 1996  
 Managed by: Invesco Canada Ltd.

Total fund value: \$23,547,729  
 Portfolio turnover rate: 29.62%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	25.38	59,987	--	25.38	35,462	--	25.38	1,035

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

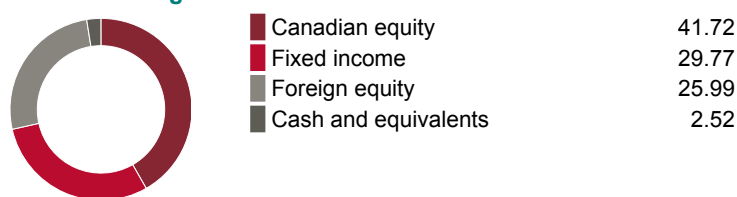
## What does the fund invest in?

This segregated fund invests primarily in Canadian fixed-income securities and stocks with exposure to foreign stocks.

### Top 10 investments

	Assets %
Royal Bank of Canada	6.29
Brookfield Corporation VtgCI 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. CI B New	2.11
Aon PLCCI A	2.10
UnitedHealth Group Inc.	1.97
<b>Total</b>	<b>31.77</b>
<b>Total investments:</b>	<b>187</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the medium to longer term and seeking exposure to bonds and Canadian and foreign stocks and is comfortable with low to moderate risk. Since the fund invests in stocks and bonds its value is affected by changes in interest rates and by stock prices, which can rise and fall in a short period of time.

## How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

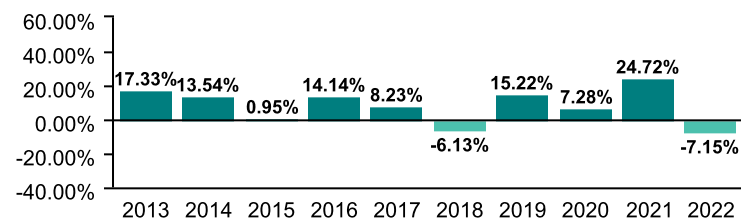
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$2,232.30 on December 31, 2022. This works out to an average of 8.36% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 8 years and down in value 2 years.



## How risky is it?

The risk rating for this fund is *Low to moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Canadian Premier Balanced

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your financial security advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a
100 / 100	0.11	0.11

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

#### For more information

The *Fund Facts* may not contain all the information you need. Please read the contract and the information folder or you may contact us at:

The Canada Life Assurance Company  
 255 Dufferin Avenue  
 London, ON N6A 4K1

Web - [www.canadalife.com](http://www.canadalife.com)

Email - On our website, please go to the "Contact Us" section

Telephone - 1-888-252-1847

# Canadian Value Balanced

**Quick facts:** Date fund available: May 14, 2012  
 Date fund created: January 23, 1996  
 Managed by: Beutel, Goodman & Company Ltd.

Total fund value: \$236,095,223  
 Portfolio turnover rate: 44.31%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	25.53	616,019	--	25.53	429,118	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

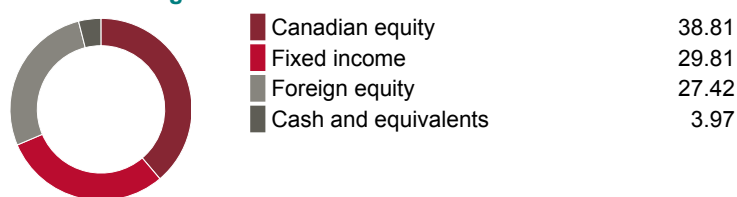
## What does the fund invest in?

This segregated fund invests primarily in Canadian fixed-income securities and stocks with exposure to foreign stocks.

### Top 10 investments

	Assets %
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
<b>Total</b>	<b>21.37</b>
<b>Total investments:</b>	<b>220</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the medium to longer term and seeking exposure to bonds and Canadian and foreign stocks and is comfortable with low to moderate risk. Since the fund invests in stocks and bonds its value is affected by changes in interest rates and by stock prices, which can rise and fall in a short period of time.

## How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

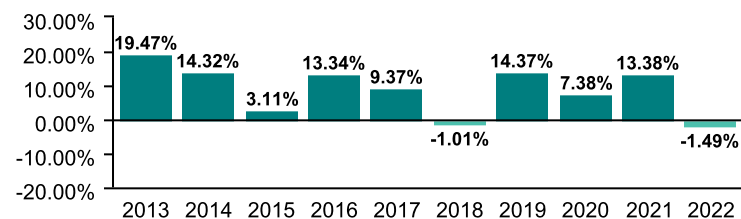
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$2,370.75 on December 31, 2022. This works out to an average of 9.02% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 8 years and down in value 2 years.



## How risky is it?

The risk rating for this fund is *Low to moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Canadian Value Balanced

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your financial security advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a
100 / 100	0.11	0.11

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

#### For more information

The *Fund Facts* may not contain all the information you need. Please read the contract and the information folder or you may contact us at:

The Canada Life Assurance Company

255 Dufferin Avenue

London, ON N6A 4K1

Web - [www.canadalife.com](http://www.canadalife.com)

Email - On our website, please go to the "Contact Us" section

Telephone - 1-888-252-1847



# Sustainable Conservative Portfolio

**Quick facts:** Date fund available: May 14, 2012  
 Date fund created: January 23, 1996  
 Managed by: JPMorgan Asset Management (Canada) Inc.

Total fund value: \$13,963,701  
 Portfolio turnover rate: 5.03%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	19.55	45,560	--	19.55	23,433	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

## What does the fund invest in?

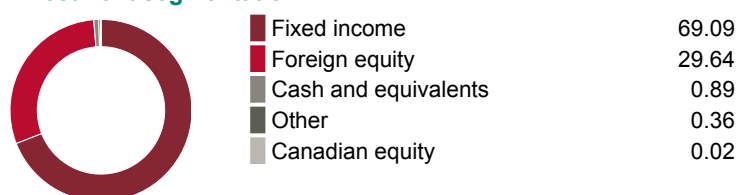
This segregated fund invests primarily in global fixed income securities and stocks anywhere in the world currently through the Canada Life Sustainable Conservative Portfolio mutual fund. The Fund follows a responsible approach to investing.

### Top 10 investments (of the underlying fund)

	Assets %
United States Treasury Note, 4.13%, 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 insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who desires to invest in a portfolio that follows a responsible approach to investing, seeking income and long-term capital, over the medium to longer term, with exposure to global bonds and stocks and is comfortable with low risk. Since the Fund invests in stocks and bonds its value is affected by changes in interest rates and by stock prices, which can rise and fall in a short period of time.

## Notes

In November 2021 JP Morgan Asset Management (Canada) Inc. assumed portfolio management responsibilities from Sentry Investments. In November 2016 Sentry Investments Inc. assumed portfolio management responsibilities from AGF Investments Inc. and the investment objective changed from investing primarily in Canadian fixed income securities and stocks to investing primarily in fixed income securities and stocks anywhere in the world. The performance prior to the above dates were achieved under previous managers and/or investment objective.

## How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

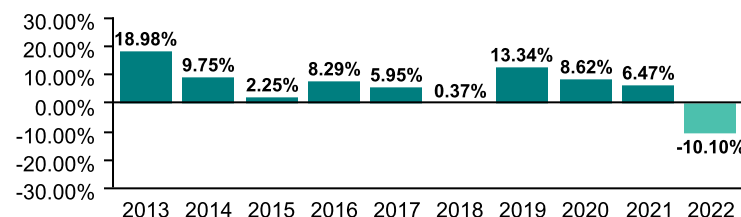
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$1,811.85 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 9 years and down in value 1 year.



## How risky is it?

The risk rating for this fund is *Low*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Sustainable Conservative Portfolio

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your financial security advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a
100 / 100	0.11	0.11

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

#### For more information

The *Fund Facts* may not contain all the information you need. Please read the contract and the information folder or you may contact us at:

The Canada Life Assurance Company  
 255 Dufferin Avenue  
 London, ON N6A 4K1

Web - [www.canadalife.com](http://www.canadalife.com)

Email - On our website, please go to the "Contact Us" section

Telephone - 1-888-252-1847

# Global Strategic Income

**Quick facts:** Date fund available: November 14, 2016  
 Date fund created: November 14, 2016  
 Managed by: Mackenzie Investments

Total fund value: \$3,254,648  
 Portfolio turnover rate: 102.17%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	13.47	24,604	--	13.47	1,458	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

## What does the fund invest in?

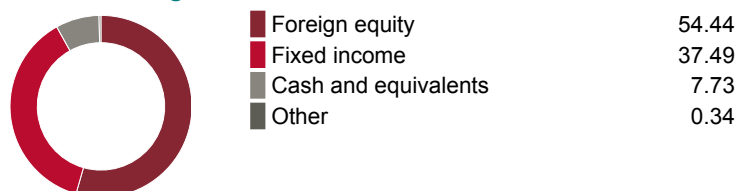
This segregated fund invests primarily in fixed-income securities and income-oriented stocks from around the world currently through the Canada Life Global Strategic Income mutual fund.

### Top 10 investments (of the underlying fund)

	Assets %
United States Treasury Bill, 0.13%, 1/15/2023	3.18
United States Treasury Note, 0.13%, 1/15/2031	2.05
United States Treasury Note, 0.13%, 2/15/2052	2.02
Gov. of Canada, 1.75%, 12/1/2053	1.86
Microsoft Corp.	1.86
Chevron Corp.	1.67
United States Treasury Note, 0.13%, 4/15/2027	1.63
AbbVie Inc.	1.60
Johnson & Johnson	1.59
Glencore PLC Shs	1.40
<b>Total</b>	<b>18.86</b>

**Total investments:** 1735

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the medium to longer term, seeking exposure to Canadian and foreign bonds and Canadian and foreign income-oriented stocks and is comfortable with low to moderate risk. Since the fund invests in stocks and bonds its value is affected by changes in interest rates and by stock prices, which can rise and fall in a short period of time.

## How has the fund performed?

This section tells you how the fund has performed over the past 6 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

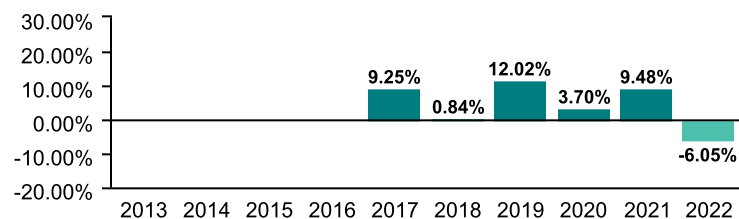
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on November 14, 2016 would have \$1,347.02 on December 31, 2022. This works out to an average of 4.98% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 6 years. In the past 6 years, the fund was up in value 5 years and down in value 1 year.



## How risky is it?

The risk rating for this fund is *Low to moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Global Strategic Income

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your financial security advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a
100 / 100	0.11	0.11

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

#### For more information

The *Fund Facts* may not contain all the information you need. Please read the contract and the information folder or you may contact us at:

The Canada Life Assurance Company  
 255 Dufferin Avenue  
 London, ON N6A 4K1

Web - [www.canadalife.com](http://www.canadalife.com)

Email - On our website, please go to the "Contact Us" section

Telephone - 1-888-252-1847

# Global Balanced

**Quick facts:** Date fund available: May 14, 2012  
 Date fund created: October 5, 2009  
 Managed by: Mackenzie Investments

Total fund value: \$23,078,605  
 Portfolio turnover rate: 4.85%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	24.99	32,871	--	25.00	116,762	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

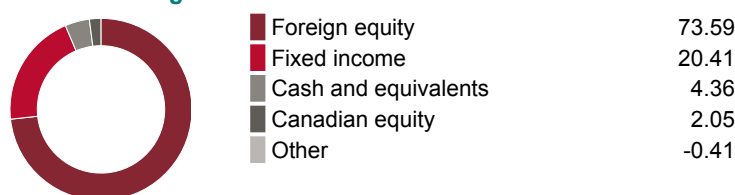
## What does the fund invest in?

This segregated fund invests primarily in foreign fixed-income securities and foreign stocks currently through the Canada Life Global Balanced mutual fund.

### Top 10 investments (of the underlying fund)

Investment	Assets %
Danaher Corp.	2.97
Seven & i Holdings Co. Ltd. Shs	2.95
Johnson & Johnson	2.79
Amcor PLC Depository Receipt Cdi 1 1 Foreign Exempt Nyse	2.60
Colgate-Palmolive Co.	2.48
Compass Group PLC Ord Gbp0.1105	2.46
RELX PLC Shs	2.43
Reckitt Benckiser Group PLC Shs	2.38
Oracle Corp.	2.34
Admiral Group plc Shs	2.31
<b>Total</b>	<b>25.72</b>
<b>Total investments:</b>	<b>1373</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the medium to longer term and seeking exposure to foreign bonds and stocks and is comfortable with low to moderate risk. Since the fund invests in stocks and bonds its value is affected by changes in interest rates and by stock prices, which can rise and fall in a short period of time.

## How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

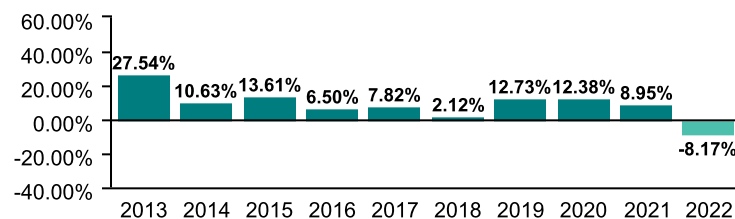
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$2,382.52 on December 31, 2022. This works out to an average of 9.07% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 9 years and down in value 1 year.



## How risky is it?

The risk rating for this fund is *Low to moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Global Balanced

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your financial security advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a
100 / 100	0.11	0.11

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

#### For more information

The *Fund Facts* may not contain all the information you need. Please read the contract and the information folder or you may contact us at:

The Canada Life Assurance Company

255 Dufferin Avenue

London, ON N6A 4K1

Web - [www.canadalife.com](http://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: May 14, 2012  
 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 policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	27.56	19,518	--	27.55	4,392	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

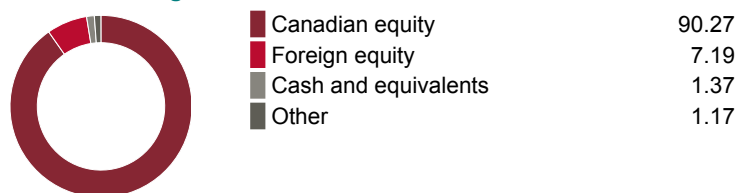
## What does the fund invest in?

This segregated fund, through investments in other funds, invests primarily in Canadian equities. It targets an asset mix of 100 per cent equities.

### Top 10 investments

	Assets %
Canadian 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
<b>Total</b>	<b>100.00</b>
<b>Total investments:</b>	<b>6</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, wants exposure to multi-managers in one fund with a target of 100 per cent invested in equities and is comfortable with moderate risk.

## How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

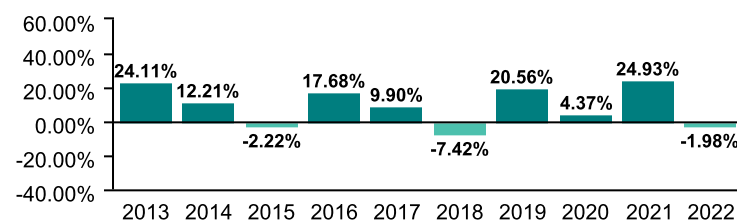
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$2,512.75 on December 31, 2022. This works out to an average of 9.65% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 7 years and down in value 3 years.



## How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Canadian Equity Portfolio

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your financial security advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.16	n/a
100 / 100	0.16	0.21

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

#### For more information

The *Fund Facts* may not contain all the information you need. Please read the contract and the information folder or you may contact us at:

The Canada Life Assurance Company

255 Dufferin Avenue

London, ON N6A 4K1

Web - [www.canadalife.com](http://www.canadalife.com)

Email - On our website, please go to the "Contact Us" section

Telephone - 1-888-252-1847



# Canadian Growth

**Quick facts:** Date fund available: May 14, 2012  
 Date fund created: April 30, 1989  
 Managed by: Mackenzie Investments

Total fund value: \$361,296,467  
 Portfolio turnover rate: 46.98%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	27.55	215,960	--	27.55	56,113	--	27.55	781

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

## What does the fund invest in?

This segregated fund invests primarily in Canadian stocks with exposure to foreign stocks.

### Top 10 investments

	Assets %
Royal Bank of Canada	7.67
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. Cl B Non Vtg	2.53
<b>Total</b>	<b>41.61</b>
<b>Total investments:</b>	<b>63</b>

### Investment segmentation

	Assets %
Canadian equity	95.60
Foreign equity	3.05
Other	0.95
Cash and equivalents	0.40

## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of stocks, which includes moderate exposure to foreign stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

## How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

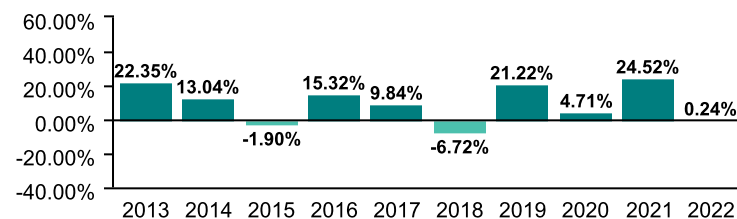
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$2,539.87 on December 31, 2022. This works out to an average of 9.77% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 8 years and down in value 2 years.



## How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Canadian Growth

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your financial security advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.16	n/a
100 / 100	0.16	0.21

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

#### For more information

The *Fund Facts* may not contain all the information you need. Please read the contract and the information folder or you may contact us at:

The Canada Life Assurance Company

255 Dufferin Avenue

London, ON N6A 4K1

Web - [www.canadalife.com](http://www.canadalife.com)

Email - On our website, please go to the "Contact Us" section

Telephone - 1-888-252-1847

# Canadian SRI Equity

**Quick facts:** Date fund available: May 14, 2012  
 Date fund created: December 12, 2000  
 Managed by: Mackenzie Investments

Total fund value: \$24,564,572  
 Portfolio turnover rate: 109.12%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	--	--	--	--	--	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

## What does the fund invest in?

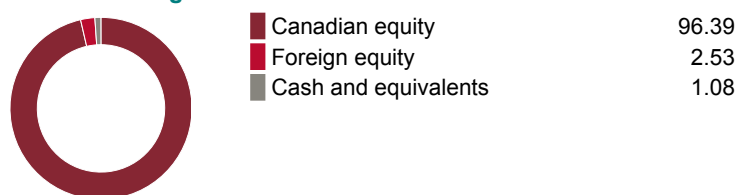
This segregated fund invests primarily in Canadian stocks that conduct their business in a socially responsible manner with exposure to foreign stocks.

### Top 10 investments

	Assets %
Royal Bank of Canada	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
<b>Total</b>	<b>41.40</b>

**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 insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of stocks, which includes moderate exposure to foreign stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

## How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

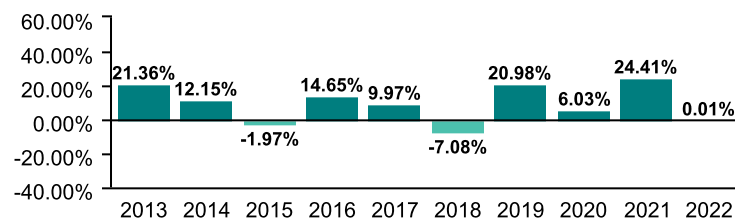
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$2,495.11 on December 31, 2022. This works out to an average of 9.57% 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 8 years and down in value 2 years.



## How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Canadian SRI Equity

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your financial security advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a
100 / 100	0.11	0.21

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

#### For more information

The *Fund Facts* may not contain all the information you need. Please read the contract and the information folder or you may contact us at:

The Canada Life Assurance Company  
 255 Dufferin Avenue  
 London, ON N6A 4K1

Web - [www.canadalife.com](http://www.canadalife.com)

Email - On our website, please go to the "Contact Us" section

Telephone - 1-888-252-1847

# Canadian Focused Growth

**Quick facts:** Date fund available: May 14, 2012  
 Date fund created: December 12, 2000  
 Managed by: Mackenzie Investments

Total fund value: \$10,989,698  
 Portfolio turnover rate: 123.93%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	28.27	23,447	--	28.27	14,830	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

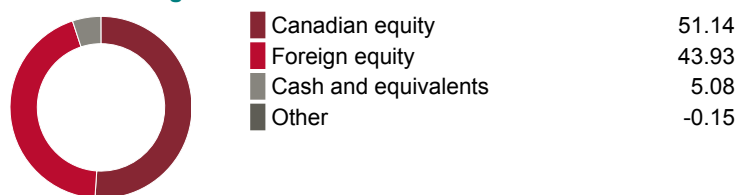
## What does the fund invest in?

This segregated fund invests primarily in Canadian stocks with exposure to foreign stocks.

### Top 10 investments

	Assets %
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
<b>Total</b>	<b>41.75</b>
<b>Total investments:</b>	<b>34</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of stocks, which includes moderate exposure to foreign stocks and is comfortable with low to moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

## How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

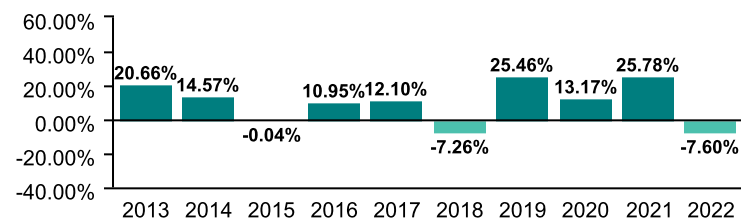
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$2,630.28 on December 31, 2022. This works out to an average of 10.15% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 7 years and down in value 3 years.



## How risky is it?

The risk rating for this fund is *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
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your financial security advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.16	n/a
100 / 100	0.16	0.21

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

#### For more information

The *Fund Facts* may not contain all the information you need. Please read the contract and the information folder or you may contact us at:

The Canada Life Assurance Company

255 Dufferin Avenue

London, ON N6A 4K1

Web - [www.canadalife.com](http://www.canadalife.com)

Email - On our website, please go to the "Contact Us" section

Telephone - 1-888-252-1847

# Canadian Stock

**Quick facts:** Date fund available: May 14, 2012  
 Date fund created: January 23, 1996  
 Managed by: Bissett Investment Management

Total fund value: \$40,491,503  
 Portfolio turnover rate: 14.29%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	29.12	129,532	--	29.12	16,285	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

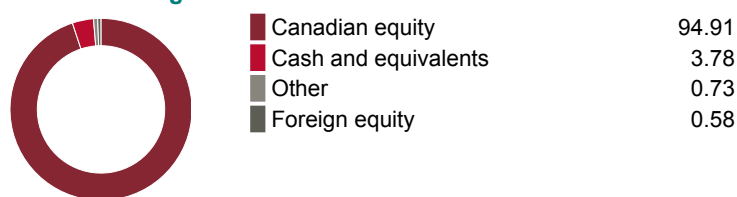
## What does the fund invest in?

This segregated fund invests primarily in Canadian stocks with exposure to foreign stocks.

### Top 10 investments

	Assets %
Toronto-Dominion Bank Com New	5.65
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
<b>Total</b>	<b>42.97</b>
<b>Total investments:</b>	<b>43</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of stocks which includes moderate exposure to foreign stocks and is comfortable with low to moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

## Notes

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, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

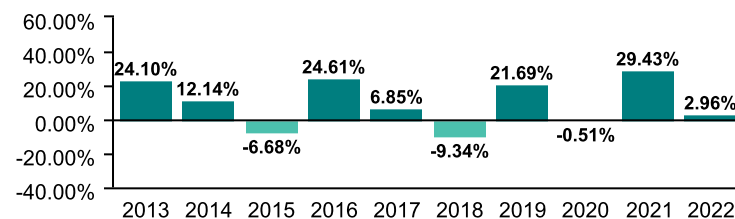
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$2,529.32 on December 31, 2022. This works out to an average of 9.72% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 7 years and down in value 3 years.



## How risky is it?

The risk rating for this fund is *Low to moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Canadian Stock

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your financial security advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.16	n/a
100 / 100	0.16	0.21

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

#### For more information

The *Fund Facts* may not contain all the information you need. Please read the contract and the information folder or you may contact us at:

The Canada Life Assurance Company  
 255 Dufferin Avenue  
 London, ON N6A 4K1

Web - [www.canadalife.com](http://www.canadalife.com)

Email - On our website, please go to the "Contact Us" section

Telephone - 1-888-252-1847



## Equity Index

**Quick facts:** Date fund available: May 14, 2012  
 Date fund created: April 30, 1989  
 Managed by: Mackenzie Investments

Total fund value: \$35,665,807  
 Portfolio turnover rate: 88.71%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	23.49	86,618	--	23.49	1,833	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

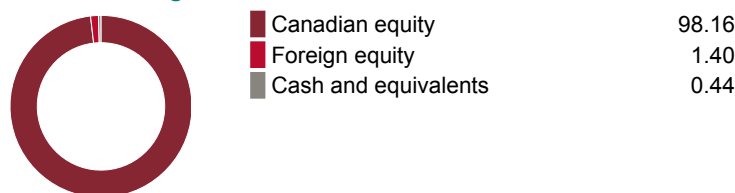
### What does the fund invest in?

This segregated fund invests primarily in Canadian stocks.

#### Top 10 investments

	Assets %
Royal Bank of Canada	6.29
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
<b>Total</b>	<b>35.35</b>
<b>Total investments:</b>	<b>236</b>

#### Investment segmentation



### Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

### Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

### How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

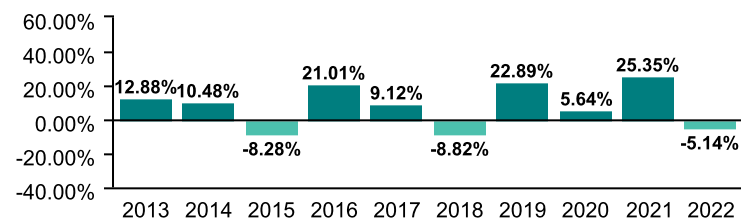
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$2,125.83 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.

## Equity Index

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your financial security advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.16	n/a
100 / 100	0.16	0.21

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

#### For more information

The *Fund Facts* may not contain all the information you need. Please read the contract and the information folder or you may contact us at:

The Canada Life Assurance Company  
 255 Dufferin Avenue  
 London, ON N6A 4K1

Web - [www.canadalife.com](http://www.canadalife.com)

Email - On our website, please go to the "Contact Us" section

Telephone - 1-888-252-1847

# Canadian Focused Stock

**Quick facts:** Date fund available: May 14, 2012  
 Date fund created: January 23, 1996  
 Managed by: Mackenzie Investments

Total fund value: \$26,737,696  
 Portfolio turnover rate: 20.55%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	25.67	45,277	--	25.67	65,168	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

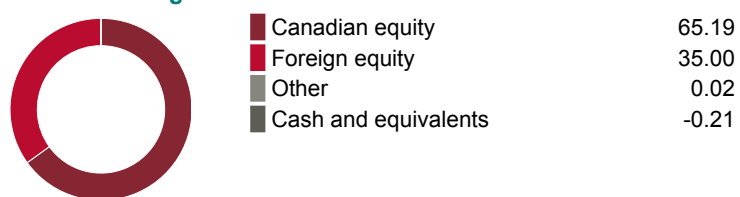
## What does the fund invest in?

This segregated fund invests primarily in Canadian stocks with exposure to foreign stocks.

### Top 10 investments

	Assets %
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
<b>Total</b>	<b>38.75</b>
<b>Total investments:</b>	<b>42</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of stocks, which includes moderate exposure to foreign stocks and is comfortable with low to moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

## How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

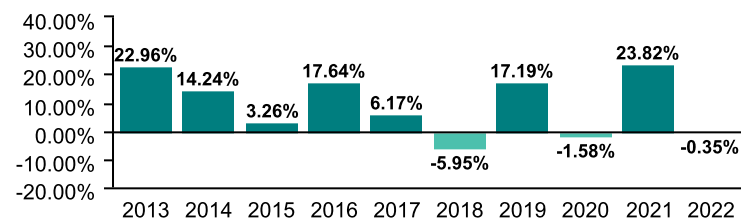
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$2,425.05 on December 31, 2022. This works out to an average of 9.26% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 7 years and down in value 3 years.



## How risky is it?

The risk rating for this fund is *Low to moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Canadian Focused Stock

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your financial security advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a
100 / 100	0.11	0.21

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

#### For more information

The *Fund Facts* may not contain all the information you need. Please read the contract and the information folder or you may contact us at:

The Canada Life Assurance Company  
 255 Dufferin Avenue  
 London, ON N6A 4K1

Web - [www.canadalife.com](http://www.canadalife.com)

Email - On our website, please go to the "Contact Us" section

Telephone - 1-888-252-1847

## Canadian Focused Value

**Quick facts:** Date fund available: May 14, 2012  
 Date fund created: January 23, 1996  
 Managed by: Beutel, Goodman & Company Ltd.

Total fund value: \$163,002,310  
 Portfolio turnover rate: 25.12%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	32.60	610,950	--	32.60	204,022	--	32.60	4,393

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

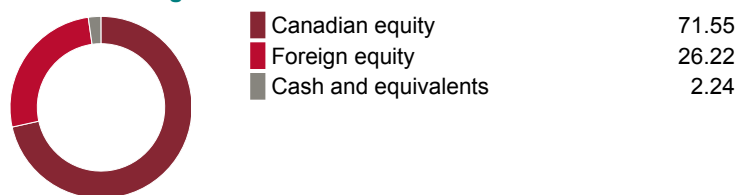
### What does the fund invest in?

This segregated fund invests primarily in Canadian stocks with exposure to foreign stocks.

#### Top 10 investments

	Assets %
Royal Bank of Canada	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
<b>Total</b>	<b>35.13</b>
<b>Total investments:</b>	<b>67</b>

#### Investment segmentation



### Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

### Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of stocks, which includes moderate exposure to foreign stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

### How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

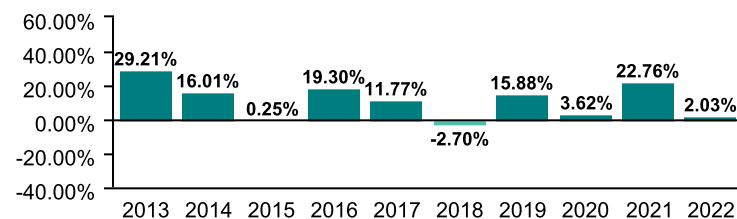
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$2,932.23 on December 31, 2022. This works out to an average of 11.36% 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 9 years and down in value 1 year.



### How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Canadian Focused Value

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your financial security advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a
100 / 100	0.11	0.21

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

#### For more information

The *Fund Facts* may not contain all the information you need. Please read the contract and the information folder or you may contact us at:

The Canada Life Assurance Company  
 255 Dufferin Avenue  
 London, ON N6A 4K1

Web - [www.canadalife.com](http://www.canadalife.com)

Email - On our website, please go to the "Contact Us" section

Telephone - 1-888-252-1847

# Canadian Value

**Quick facts:** Date fund available: May 14, 2012  
 Date fund created: November 25, 1997  
 Managed by: Foyston Gordon and Payne

Total fund value: \$16,064,887  
 Portfolio turnover rate: 28.85%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	20.96	69,149	--	20.96	77,806	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

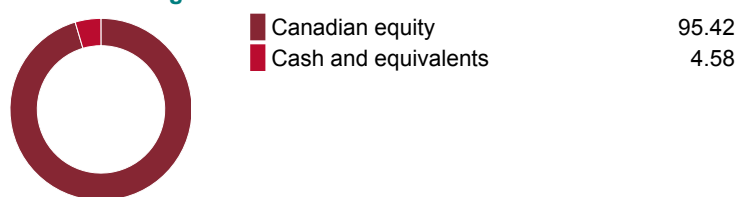
## What does the fund invest in?

This segregated fund invests primarily in Canadian stocks with exposure to foreign stocks.

### Top 10 investments

	Assets %
Toronto-Dominion Bank Com New	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 ofmerce	3.86
iA Financial Corp. Inc.	3.85
Teck Resources Ltd. CI B Sub Vtg	3.77
<b>Total</b>	<b>49.99</b>
<b>Total investments:</b>	<b>30</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of stocks, which includes moderate exposure to foreign stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

## Notes

In November 2016 Foyston, Gordon & Payne Inc. (FGP) assumed portfolio management responsibilities from Invesco Canada Ltd. The performance before that date was achieved under the previous investment manager. No other changes were made to the segregated fund.

## How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

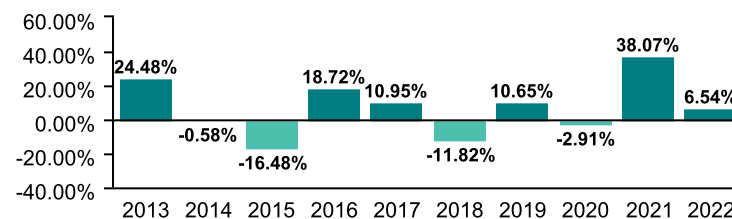
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$1,897.37 on December 31, 2022. This works out to an average of 6.61% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 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
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your financial security advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.16	n/a
100 / 100	0.16	0.21

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

#### For more information

The *Fund Facts* may not contain all the information you need. Please read the contract and the information folder or you may contact us at:

The Canada Life Assurance Company  
 255 Dufferin Avenue  
 London, ON N6A 4K1

Web - [www.canadalife.com](http://www.canadalife.com)

Email - On our website, please go to the "Contact Us" section

Telephone - 1-888-252-1847



# Canadian Core Dividend

**Quick facts:** Date fund available: October 19, 2015  
 Date fund created: October 19, 2015  
 Managed by: Mackenzie Investments

Total fund value: \$39,452,114  
 Portfolio turnover rate: 21.45%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	17.75	335,019	--	17.75	116,263	--	17.75	11,958

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

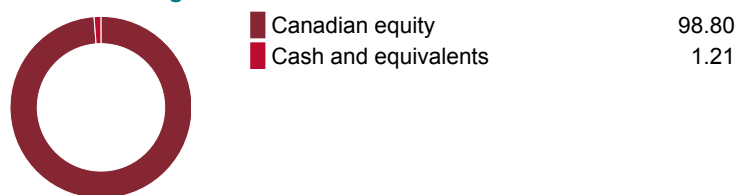
## What does the fund invest in?

This segregated fund invests primarily in dividend yielding Canadian stocks.

### Top 10 investments

	Assets %
Royal Bank of Canada	8.36
Toronto-Dominion Bank Com New	7.66
Bank of Montreal	6.42
Bank of Nova Scotia (The)	5.43
Canadian Imperial Bank of Commerce	4.65
BCE Inc. Com New	4.62
Suncor Energy Inc.	4.45
Telus Corp.	4.32
Enbridge Inc.	4.21
Canadian Natural Resources Ltd.	3.55
<b>Total</b>	<b>53.68</b>
<b>Total investments:</b>	<b>42</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, seeking dividend income along with the growth potential of stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

## How has the fund performed?

This section tells you how the fund has performed over the past 7 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

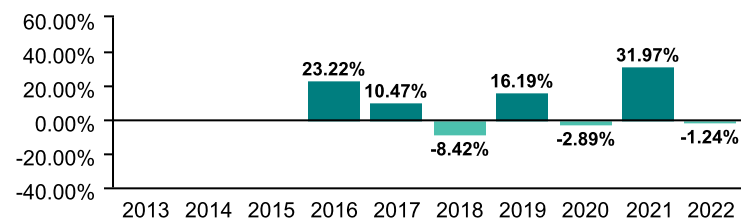
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on October 19, 2015 would have \$1,775.05 on December 31, 2022. This works out to an average of 8.30% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 7 years. In the past 7 years, the fund was up in value 4 years and down in value 3 years.



## How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Canadian Core Dividend

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your financial security advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a
100 / 100	0.11	0.21

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

#### For more information

The *Fund Facts* may not contain all the information you need. Please read the contract and the information folder or you may contact us at:

The Canada Life Assurance Company

255 Dufferin Avenue

London, ON N6A 4K1

Web - [www.canadalife.com](http://www.canadalife.com)

Email - On our website, please go to the "Contact Us" section

Telephone - 1-888-252-1847

# Canadian Focused Dividend

**Quick facts:** Date fund available: May 14, 2012  
 Date fund created: November 25, 1997  
 Managed by: Mackenzie Investments

Total fund value: \$403,229,830  
 Portfolio turnover rate: 37.86%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	26.50	1,295,895	--	26.50	397,444	--	26.50	7,667

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

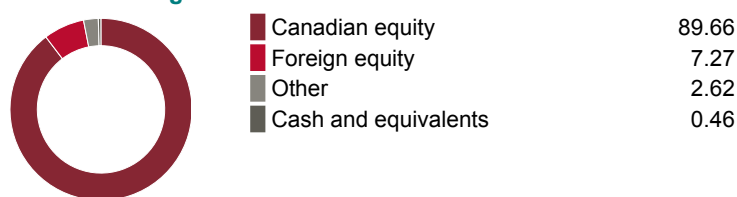
## What does the fund invest in?

This segregated fund invests primarily in dividend yielding Canadian stocks.

### Top 10 investments

	Assets %
Royal Bank of Canada	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
<b>Total</b>	<b>35.49</b>
<b>Total investments:</b>	<b>72</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, seeking dividend income along with the growth potential of stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

## How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

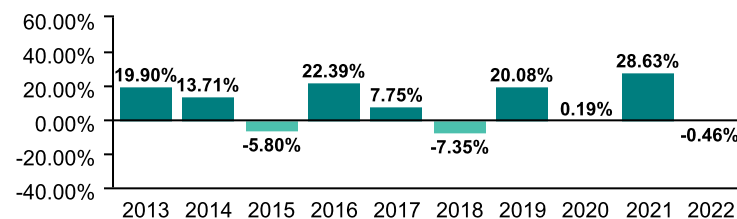
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$2,417.23 on December 31, 2022. This works out to an average of 9.23% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 7 years and down in value 3 years.



## How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Canadian Focused Dividend

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your financial security advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a
100 / 100	0.11	0.21

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

#### For more information

The *Fund Facts* may not contain all the information you need. Please read the contract and the information folder or you may contact us at:

The Canada Life Assurance Company  
 255 Dufferin Avenue  
 London, ON N6A 4K1

Web - [www.canadalife.com](http://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: May 14, 2012  
 Date fund created: December 12, 2000  
 Managed by: Mackenzie Investments

Total fund value: \$48,341,318  
 Portfolio turnover rate: 21.24%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	27.01	85,649	--	27.01	48,187	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

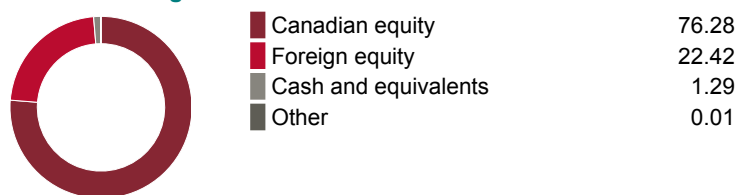
## What does the fund invest in?

This segregated fund invests primarily in dividend yielding Canadian stocks.

### Top 10 investments

	Assets %
Royal Bank of Canada	7.06
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
<b>Total</b>	<b>40.19</b>
<b>Total investments:</b>	<b>118</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, seeking dividend income along with the growth potential of stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

## How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

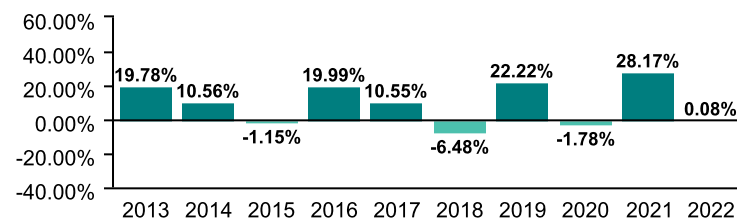
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$2,500.36 on December 31, 2022. This works out to an average of 9.60% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 7 years and down in value 3 years.



## How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Canadian Dividend

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your financial security advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.16	n/a
100 / 100	0.16	0.21

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

#### For more information

The *Fund Facts* may not contain all the information you need. Please read the contract and the information folder or you may contact us at:

The Canada Life Assurance Company

255 Dufferin Avenue

London, ON N6A 4K1

Web - [www.canadalife.com](http://www.canadalife.com)

Email - On our website, please go to the "Contact Us" section

Telephone - 1-888-252-1847

# Canadian Small-Mid Cap

**Quick facts:** Date fund available: May 14, 2012  
 Date fund created: November 25, 1997  
 Managed by: Mackenzie Investments

Total fund value: \$107,169,475  
 Portfolio turnover rate: 33.01%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	25.83	180,815	--	25.83	90,989	--	25.83	1,218

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

## What does the fund invest in?

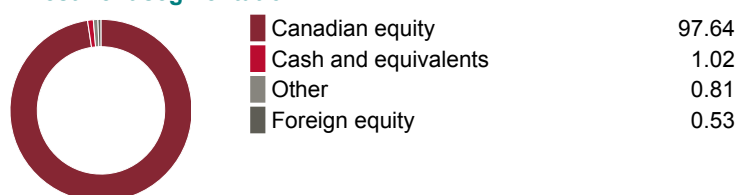
This segregated fund invests primarily in Canadian companies that are in the middle capitalization range of the equity market with exposure to foreign stocks.

### Top 10 investments

	Assets %
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
<b>Total</b>	<b>31.11</b>

**Total investments:** **57**

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the 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, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

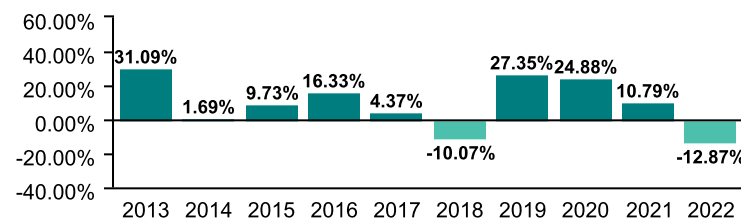
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$2,451.85 on December 31, 2022. This works out to an average of 9.38% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 8 years and down in value 2 years.



## How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Canadian Small-Mid Cap

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your financial security advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.21	n/a
100 / 100	0.21	0.27

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

#### For more information

The *Fund Facts* may not contain all the information you need. Please read the contract and the information folder or you may contact us at:

The Canada Life Assurance Company  
 255 Dufferin Avenue  
 London, ON N6A 4K1

Web - [www.canadalife.com](http://www.canadalife.com)

Email - On our website, please go to the "Contact Us" section

Telephone - 1-888-252-1847



# Canadian Small Cap Growth

**Quick facts:** Date fund available: May 14, 2012  
 Date fund created: January 23, 1996  
 Managed by: AGF Investments Inc.

Total fund value: \$11,503,299  
 Portfolio turnover rate: 75.20%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	17.08	18,678	--	17.08	10,915	--	17.08	3,796

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

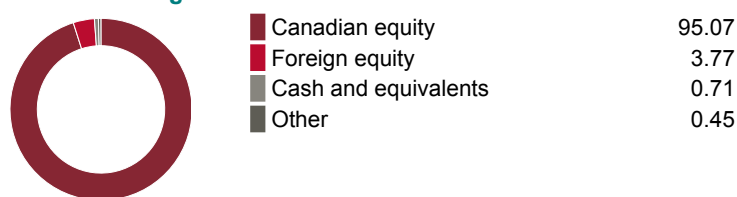
## What does the fund invest in?

This segregated fund invests primarily in Canadian stocks with exposure to foreign stocks.

### Top 10 investments

	Assets %
Royal Bank of Canada	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 VtgCI A	2.95
Canadian National Railwaypany	2.92
Shopify Inc. CI A	2.80
Tourmaline Oil Corp.	2.72
Enbridge Inc.	2.54
<b>Total</b>	<b>39.33</b>
<b>Total investments:</b>	<b>61</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of stocks, which includes moderate exposure to foreign stocks and is comfortable with moderate to high risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

## How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

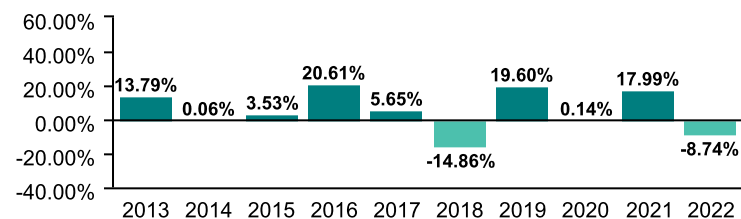
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$1,649.18 on December 31, 2022. This works out to an average of 5.13% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 8 years and down in value 2 years.



## How risky is it?

The risk rating for this fund is *Moderate to high*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Canadian Small Cap Growth

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your financial security advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.16	n/a
100 / 100	0.16	0.21

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

#### For more information

The *Fund Facts* may not contain all the information you need. Please read the contract and the information folder or you may contact us at:

The Canada Life Assurance Company

255 Dufferin Avenue

London, ON N6A 4K1

Web - [www.canadalife.com](http://www.canadalife.com)

Email - On our website, please go to the "Contact Us" section

Telephone - 1-888-252-1847

# Real Estate

**Quick facts:** Date fund available: May 14, 2012  
 Date fund created: April 30, 1989  
 Managed by: GWL Realty Advisors Inc.

Total fund value: \$5,385,542,813  
 Portfolio turnover rate: 0.19%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	22.22	3,074,893	--	22.22	991,995	--	22.22	13,534

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

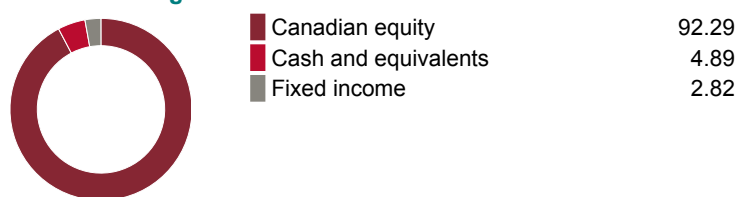
## What does the fund invest in?

This segregated fund invests primarily, directly or indirectly, in a portfolio of income producing Canadian real estate properties.

### Top 10 investments

	Assets %
Laird Business Park, Mississauga, ON	4.37
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
<b>Total</b>	<b>27.40</b>
<b>Total investments:</b>	<b>128</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term and seeking the potential for long-term growth by investing in a portfolio of Canadian real estate properties and are comfortable with low to moderate risk due to the ups and downs of the real estate market. Redemptions may be suspended during any period that the segregated fund does not have sufficient cash or readily marketable securities to meet requests for redemptions. **This fund should be considered as a long-term investment and is not suitable for a person who may need to quickly convert their holdings to cash.**

## Notes

Over the past five years, the Real Estate fund has bought \$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, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

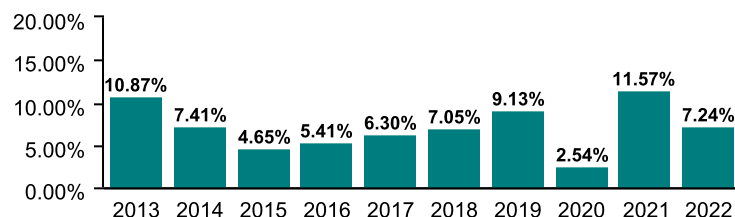
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$2,001.62 on December 31, 2022. This works out to an average of 7.19% 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 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
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your financial security advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.16	n/a
100 / 100	0.16	0.21

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

#### For more information

The *Fund Facts* may not contain all the information you need. Please read the contract and the information folder or you may contact us at:

The Canada Life Assurance Company  
 255 Dufferin Avenue  
 London, ON N6A 4K1

Web - [www.canadalife.com](http://www.canadalife.com)

Email - On our website, please go to the "Contact Us" section

Telephone - 1-888-252-1847

# Global Small-Mid Cap Growth

**Quick facts:** Date fund available: May 14, 2012  
 Date fund created: January 23, 1996  
 Managed by: Mackenzie Investments

Total fund value: \$24,230,723  
 Portfolio turnover rate: 19.37%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	34.49	23,220	--	34.49	28,744	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

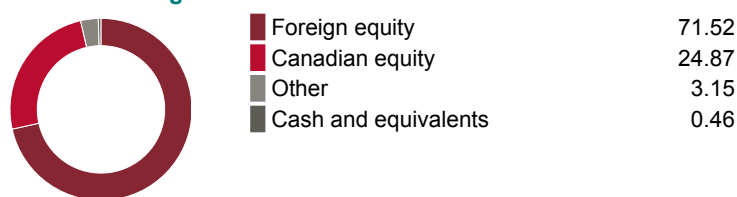
## What does the fund invest in?

This segregated fund invests primarily in stock of North American small and mid-size companies.

### Top 10 investments

	Assets %
Grocery Outlet Holding Corp.	4.45
Parsons Corporation	4.42
Premier, Inc. Cl A	4.33
Maximus Inc.	4.31
Cirrus Logic Inc.	4.27
Commvault Systems, Inc.	3.67
Verra Mobility Corp. Cl A	3.62
ExlService Holdings, Inc.	3.35
iRhythm Technologies, Inc.	3.33
Markel Corp.	3.31
<b>Total</b>	<b>39.05</b>
<b>Total investments:</b>	<b>79</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

## 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, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

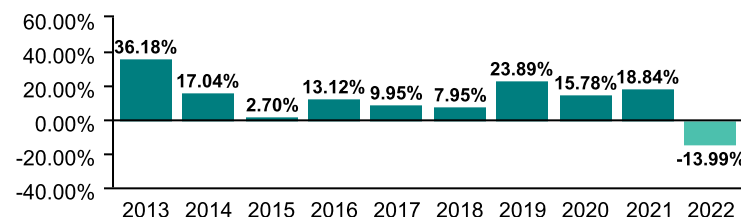
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$3,221.84 on December 31, 2022. This works out to an average of 12.41% 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 9 years and down in value 1 year.



## How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Global Small-Mid Cap Growth

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your financial security advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.21	n/a
100 / 100	0.21	0.27

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

#### For more information

The *Fund Facts* may not contain all the information you need. Please read the contract and the information folder or you may contact us at:

The Canada Life Assurance Company

255 Dufferin Avenue

London, ON N6A 4K1

Web - [www.canadalife.com](http://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: May 14, 2012  
 Date fund created: December 12, 2000  
 Managed by: Mackenzie Investments

Total fund value: \$58,801,280  
 Portfolio turnover rate: 50.08%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	66.61	46,520	--	66.61	20,231	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

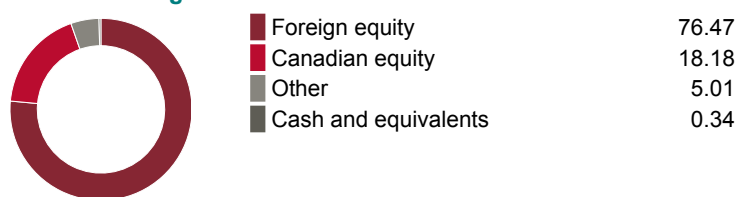
### What does the fund invest in?

This segregated fund invests primarily in the Canadian and U.S. science and technology companies.

#### Top 10 investments

	Assets %
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
<b>Total</b>	<b>58.76</b>
<b>Total investments:</b>	<b>39</b>

#### Investment segmentation



### Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

### Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of Canadian and U.S. companies operating in the science and technology sector and is comfortable with moderate to high risk due to investing solely in this one economic sector.

### How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

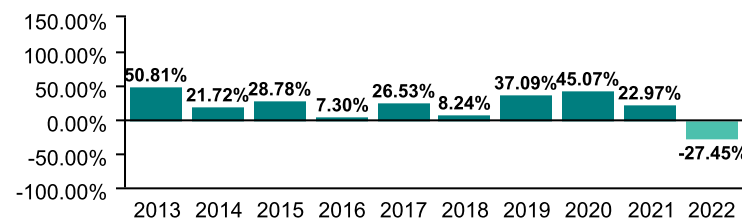
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$6,163.00 on December 31, 2022. This works out to an average of 19.94% 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 9 years and down in value 1 year.



### How risky is it?

The risk rating for this fund is *Moderate to high*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Science and Technology

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your financial security advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.21	n/a
100 / 100	0.21	0.27

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

#### For more information

The *Fund Facts* may not contain all the information you need. Please read the contract and the information folder or you may contact us at:

The Canada Life Assurance Company

255 Dufferin Avenue

London, ON N6A 4K1

Web - [www.canadalife.com](http://www.canadalife.com)

Email - On our website, please go to the "Contact Us" section

Telephone - 1-888-252-1847



# Global Equity Portfolio

**Quick facts:** Date fund available: May 14, 2012  
 Date fund created: December 12, 2000  
 Managed by: Canada Life Investment Management Ltd.

Total fund value: \$20,968,074  
 Portfolio turnover rate: 4.06%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	30.73	48,608	--	30.73	45,526	--	30.73	471

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

## What does the fund invest in?

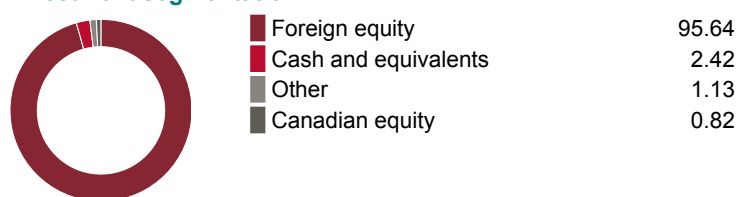
This segregated fund, through investments in other funds, invests primarily in foreign stocks. It targets an asset mix of 100 per cent stocks.

### Top 10 investments

	Assets %
U.S. 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
Emerging Markets Equity	5.03
Global Dividend	5.03
Emerging Markets (Putnam)	5.01
<b>Total</b>	<b>95.00</b>

**Total investments:** 11

### Investment segmentation



## How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

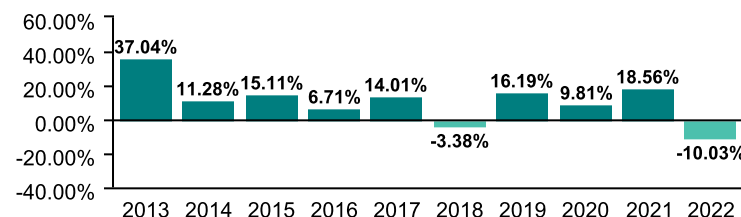
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$2,808.67 on December 31, 2022. This works out to an average of 10.88% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 8 years and down in value 2 years.



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Who is this fund for?

A person who is investing for the longer term, wants exposure to multi-managers in one fund with a target of 100 per cent invested in foreign equities and is comfortable with moderate risk.

## Global Equity Portfolio

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your financial security advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.21	n/a
100 / 100	0.21	0.27

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

#### For more information

The *Fund Facts* may not contain all the information you need. Please read the contract and the information folder or you may contact us at:

The Canada Life Assurance Company  
 255 Dufferin Avenue  
 London, ON N6A 4K1

Web - [www.canadalife.com](http://www.canadalife.com)

Email - On our website, please go to the "Contact Us" section

Telephone - 1-888-252-1847

# Global Low Volatility

**Quick facts:** Date fund available: May 14, 2012  
 Date fund created: November 25, 1997  
 Managed by: Irish Life Investment Managers Limited

Total fund value: \$12,597,048  
 Portfolio turnover rate: 44.65%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	29.03	21,497	--	29.03	21,080	--	29.02	1,597

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

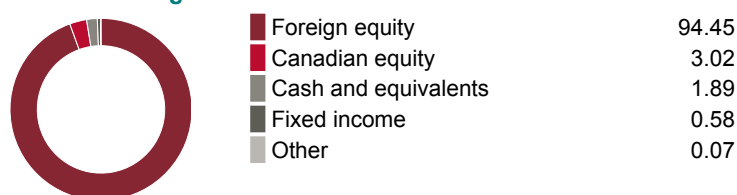
## What does the fund invest in?

This segregated fund invests primarily in stock of companies anywhere in the world with a focus on those companies and/or sectors that are believed to likely have lower sensitivity to broader market movements.

### Top 10 investments

	Assets %
Apple Inc.	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
<b>Total</b>	<b>14.15</b>
<b>Total investments:</b>	<b>4548</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of global stocks and is comfortable with low to moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

## Notes

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, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

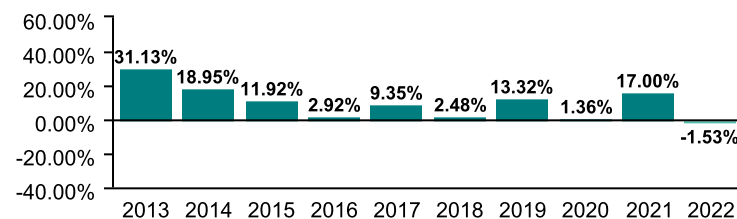
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$2,664.41 on December 31, 2022. This works out to an average of 10.30% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 9 years and down in value 1 year.



## How risky is it?

The risk rating for this fund is *Low to moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Global Low Volatility

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your financial security advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a
100 / 100	0.11	0.21

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

#### For more information

The *Fund Facts* may not contain all the information you need. Please read the contract and the information folder or you may contact us at:

The Canada Life Assurance Company  
 255 Dufferin Avenue  
 London, ON N6A 4K1

Web - [www.canadalife.com](http://www.canadalife.com)

Email - On our website, please go to the "Contact Us" section

Telephone - 1-888-252-1847

## Foreign Equity

**Quick facts:** Date fund available: May 14, 2012  
 Date fund created: December 12, 2000  
 Managed by: Mackenzie Investments

Total fund value: \$200,051,236  
 Portfolio turnover rate: 2.47%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	27.80	941,740	--	27.80	676,651	--	27.80	10,767

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

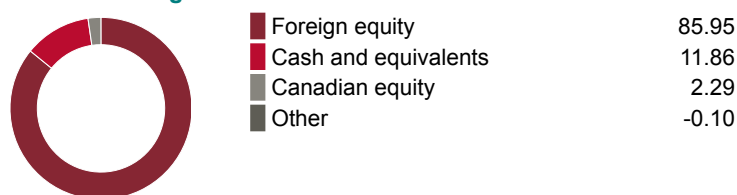
### What does the fund invest in?

This segregated fund invests primarily in stocks worldwide currently through the Canada Life Foreign Equity mutual fund.

#### Top 10 investments (of the underlying fund)

	Assets %
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
<b>Total</b>	<b>30.08</b>
<b>Total investments:</b>	<b>46</b>

#### Investment segmentation



### Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

### Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of foreign stocks and is comfortable with low to moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

### 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, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

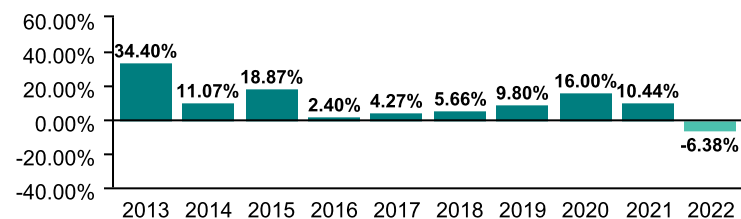
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$2,636.10 on December 31, 2022. This works out to an average of 10.18% a year.

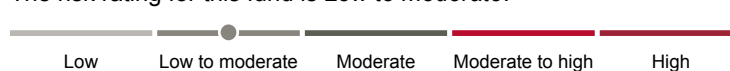
#### Year-by-year returns (%)

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 9 years and down in value 1 year.



### How risky is it?

The risk rating for this fund is *Low to moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Foreign Equity

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your financial security advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.21	n/a
100 / 100	0.21	0.27

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

#### For more information

The *Fund Facts* may not contain all the information you need. Please read the contract and the information folder or you may contact us at:

The Canada Life Assurance Company  
 255 Dufferin Avenue  
 London, ON N6A 4K1

Web - [www.canadalife.com](http://www.canadalife.com)

Email - On our website, please go to the "Contact Us" section

Telephone - 1-888-252-1847

# Global All Cap Equity

**Quick facts:** Date fund available: May 14, 2012  
 Date fund created: June 12, 2006  
 Managed by: Setanta Asset Management Limited

Total fund value: \$79,788,020  
 Portfolio turnover rate: 5.47%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	34.29	447,009	--	34.29	120,290	--	34.29	1,661

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

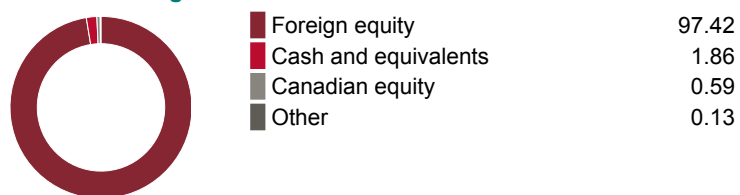
## What does the fund invest in?

This segregated fund invests primarily in stocks anywhere in the world.

### Top 10 investments

	Assets %
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
<b>Total</b>	<b>28.28</b>
<b>Total investments:</b>	<b>79</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of foreign stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

## How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

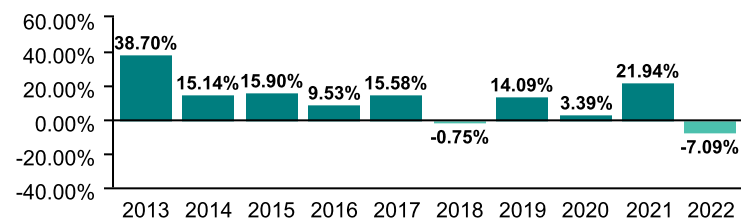
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$3,107.59 on December 31, 2022. This works out to an average of 12.01% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 8 years and down in value 2 years.



## How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Global All Cap Equity

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your financial security advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.21	n/a
100 / 100	0.21	0.27

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

#### For more information

The *Fund Facts* may not contain all the information you need. Please read the contract and the information folder or you may contact us at:

The Canada Life Assurance Company  
 255 Dufferin Avenue  
 London, ON N6A 4K1

Web - [www.canadalife.com](http://www.canadalife.com)

Email - On our website, please go to the "Contact Us" section

Telephone - 1-888-252-1847



# Global Dividend

**Quick facts:** Date fund available: January 12, 2015  
 Date fund created: January 12, 2015  
 Managed by: Setanta Asset Management Limited

Total fund value: \$64,434,954  
 Portfolio turnover rate: 21.53%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	18.12	236,137	--	18.12	119,389	--	18.12	12,677

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

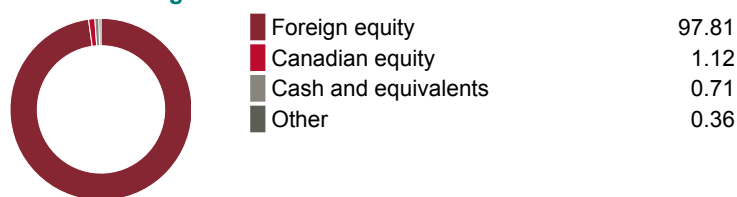
## What does the fund invest in?

This segregated fund invests primarily in dividend yielding stocks anywhere in the world.

### Top 10 investments

	Assets %
Johnson & Johnson	4.16
Procter & Gamble Co.	3.97
Sanofi Shs	3.77
Sampo PLC-A -	3.57
Nestle S.A.Nom	3.43
Novartis AG Namen -Akt	3.31
Bangkok Bank Public Co. Ltd. GDR Nvdr Shares	3.24
Lancashire Holdings Ltd. Shs	3.01
Medtronic PLC Shs	3.00
Samsung Electronics Co. Ltd. PfdNon -Voting	2.92
<b>Total</b>	<b>34.40</b>
<b>Total investments:</b>	<b>43</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, seeking growth potential of foreign stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

## How has the fund performed?

This section tells you how the fund has performed over the past 7 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

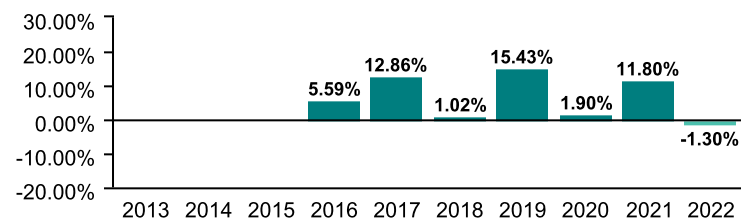
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on January 12, 2015 would have \$1,812.01 on December 31, 2022. This works out to an average of 7.75% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 7 years. In the past 7 years, the fund was up in value 6 years and down in value 1 year.



## How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Global Dividend

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your financial security advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.11	n/a
100 / 100	0.11	0.21

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

#### For more information

The *Fund Facts* may not contain all the information you need. Please read the contract and the information folder or you may contact us at:

The Canada Life Assurance Company

255 Dufferin Avenue

London, ON N6A 4K1

Web - [www.canadalife.com](http://www.canadalife.com)

Email - On our website, please go to the "Contact Us" section

Telephone - 1-888-252-1847

## U.S. Low Volatility

**Quick facts:** Date fund available: January 12, 2015  
 Date fund created: January 12, 2015  
 Managed by: Putnam Investments Canada ULC

Total fund value: \$5,197,866  
 Portfolio turnover rate: 103.92%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	17.18	44,032	--	17.18	34,571	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

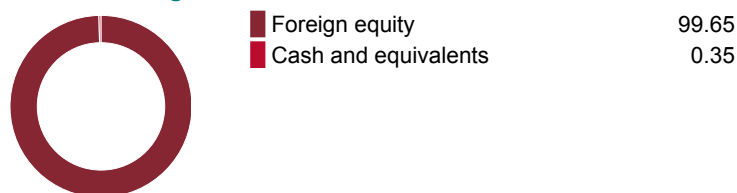
### What does the fund invest in?

This segregated fund invests primarily in U.S. Stocks.

#### Top 10 investments

	Assets %
Apple Inc.	5.54
Alphabet Inc. CI A	4.12
Microsoft Corp.	4.10
Berkshire Hathaway Inc. CI B New	2.90
Broadcom Inc.	2.22
McDonald's Corp.	2.01
Cisco Systems Inc.	2.00
Honeywell International Inc.	1.97
O'Reilly Automotive Inc.	1.78
Cigna Corp.	1.78
<b>Total</b>	<b>28.42</b>
<b>Total investments:</b>	<b>516</b>

#### Investment segmentation



### Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

### Who is this fund for?

A person who is investing for the longer term, seeking growth potential of U.S. stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

### How has the fund performed?

This section tells you how the fund has performed over the past 7 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

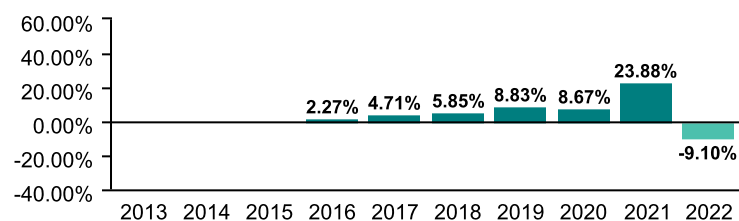
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund on January 12, 2015 would have \$1,718.16 on December 31, 2022. This works out to an average of 7.03% a year.

#### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 7 years. In the past 7 years, the fund was up in value 6 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. Low Volatility

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your financial security advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.16	n/a
100 / 100	0.16	0.21

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

#### For more information

The *Fund Facts* may not contain all the information you need. Please read the contract and the information folder or you may contact us at:

The Canada Life Assurance Company  
 255 Dufferin Avenue  
 London, ON N6A 4K1

Web - [www.canadalife.com](http://www.canadalife.com)

Email - On our website, please go to the "Contact Us" section

Telephone - 1-888-252-1847

## U.S. Growth

**Quick facts:** Date fund available: May 14, 2012  
 Date fund created: November 8, 1994  
 Managed by: Mackenzie Investments

Total fund value: \$122,105,964  
 Portfolio turnover rate: 83.54%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	42.64	133,465	--	42.64	11,267	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

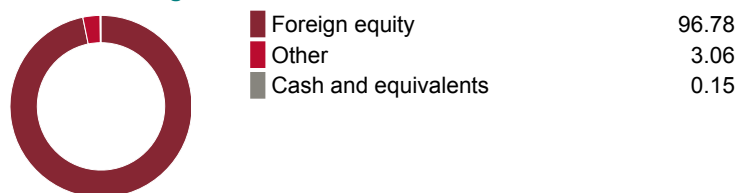
### What does the fund invest in?

This segregated fund invests primarily in United States stocks.

#### Top 10 investments

	Assets %
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
<b>Total</b>	<b>44.49</b>
<b>Total investments:</b>	<b>507</b>

#### Investment segmentation



### Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

### Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of U.S. stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

### How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

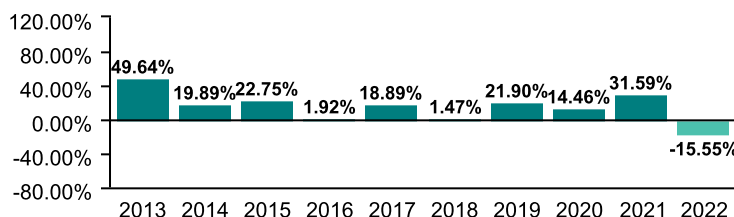
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$4,198.50 on December 31, 2022. This works out to an average of 15.43% a year.

#### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 9 years and down in value 1 year.



### How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## U.S. Growth

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your financial security advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.16	n/a
100 / 100	0.16	0.21

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

#### For more information

The *Fund Facts* may not contain all the information you need. Please read the contract and the information folder or you may contact us at:

The Canada Life Assurance Company

255 Dufferin Avenue

London, ON N6A 4K1

Web - [www.canadalife.com](http://www.canadalife.com)

Email - On our website, please go to the "Contact Us" section

Telephone - 1-888-252-1847

# American Growth

**Quick facts:** Date fund available: May 14, 2012  
 Date fund created: November 25, 1997  
 Managed by: AGF Investments Inc.

Total fund value: \$139,352,798  
 Portfolio turnover rate: 50.62%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	58.12	72,516	--	58.11	110,254	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

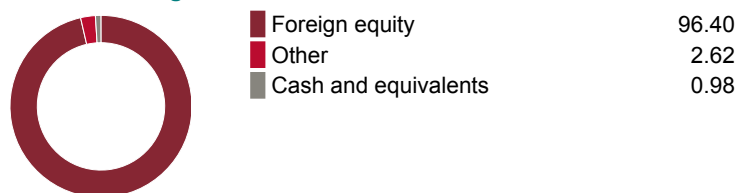
## What does the fund invest in?

This segregated fund invests primarily in United States stocks.

### Top 10 investments

	Assets %
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
<b>Total</b>	<b>45.03</b>
<b>Total investments:</b>	<b>35</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of U.S. stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

## How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

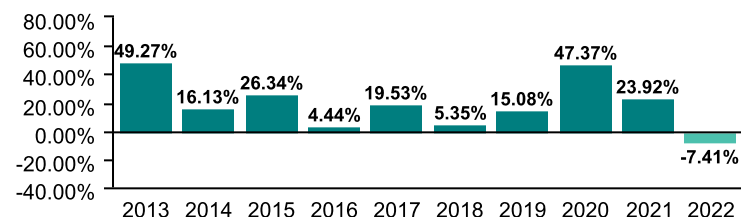
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$5,604.28 on December 31, 2022. This works out to an average of 18.81% 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 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
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your financial security advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.16	n/a
100 / 100	0.16	0.21

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

#### For more information

The *Fund Facts* may not contain all the information you need. Please read the contract and the information folder or you may contact us at:

The Canada Life Assurance Company  
 255 Dufferin Avenue  
 London, ON N6A 4K1

Web - [www.canadalife.com](http://www.canadalife.com)

Email - On our website, please go to the "Contact Us" section

Telephone - 1-888-252-1847



## U.S. Value Stock

**Quick facts:** Date fund available: May 14, 2012  
 Date fund created: June 12, 2006  
 Managed by: Mackenzie Investments

Total fund value: \$89,143,972  
 Portfolio turnover rate: 100.57%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	31.36	43,346	--	31.36	19,893	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

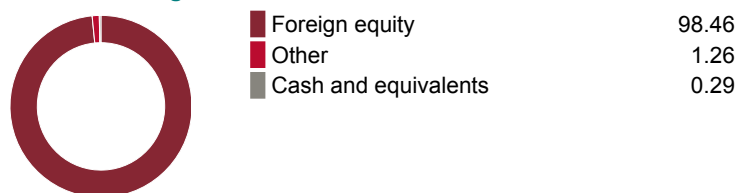
### What does the fund invest in?

This segregated fund invests primarily in United States stocks.

#### Top 10 investments

	Assets %
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
<b>Total</b>	<b>23.25</b>
<b>Total investments:</b>	<b>134</b>

#### Investment segmentation



### Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

### Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of U.S. stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

### How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

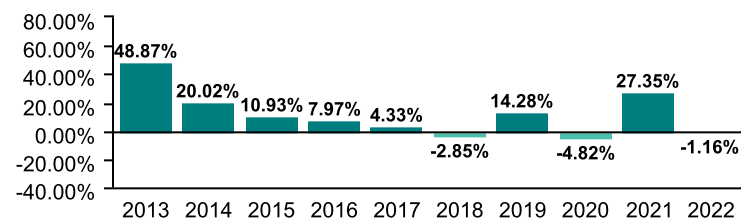
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$2,969.42 on December 31, 2022. This works out to an average of 11.50% a year.

#### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 7 years and down in value 3 years.



### How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## U.S. Value Stock

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your financial security advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.16	n/a
100 / 100	0.16	0.21

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

#### For more information

The *Fund Facts* may not contain all the information you need. Please read the contract and the information folder or you may contact us at:

The Canada Life Assurance Company  
 255 Dufferin Avenue  
 London, ON N6A 4K1

Web - [www.canadalife.com](http://www.canadalife.com)

Email - On our website, please go to the "Contact Us" section

Telephone - 1-888-252-1847

## U.S. Value

**Quick facts:** Date fund available: January 12, 2015  
 Date fund created: January 12, 2015  
 Managed by: Putnam Investments Canada ULC

Total fund value: \$10,017,612  
 Portfolio turnover rate: 25.93%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	24.55	25,488	--	24.55	46,960	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

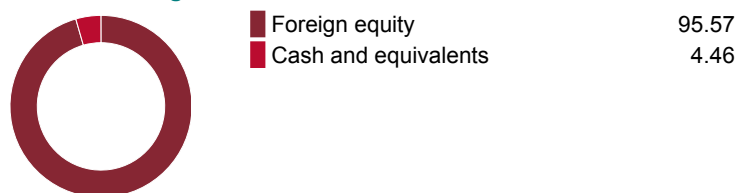
### What does the fund invest in?

This segregated fund currently invests primarily in U.S. stocks.

#### Top 10 investments

	Assets %
Federal Home Loan Banks, 1/3/2023	4.13
Microsoft Corp.	3.13
Exxon Mobil Corp.	2.92
Bank of America Corp.	2.73
Walmart Inc.	2.73
Goldman Sachs Group Inc. (The)	2.31
Northrop Grumman Corp.	2.30
Regeneron Pharmaceuticals Inc.	2.28
Merck & Co. Inc.	2.20
McKesson Corp.	2.08
<b>Total</b>	<b>26.81</b>
<b>Total investments:</b>	<b>806</b>

#### Investment segmentation



### Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

### Who is this fund for?

A person who is investing for the longer term, seeking growth potential of U.S. stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

### How has the fund performed?

This section tells you how the fund has performed over the past 7 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

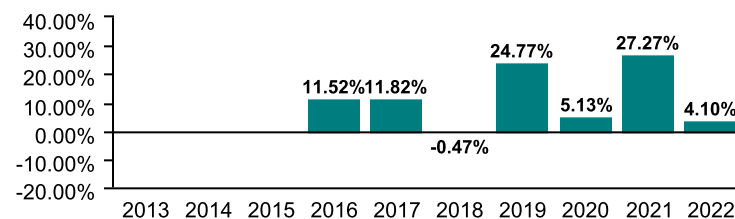
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund on January 12, 2015 would have \$2,454.64 on December 31, 2022. This works out to an average of 11.93% a year.

#### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 7 years. In the past 7 years, the fund was up in value 6 years and down in value 1 year.



### How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## U.S. Value

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your financial security advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.16	n/a
100 / 100	0.16	0.21

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

#### For more information

The *Fund Facts* may not contain all the information you need. Please read the contract and the information folder or you may contact us at:

The Canada Life Assurance Company  
 255 Dufferin Avenue  
 London, ON N6A 4K1

Web - [www.canadalife.com](http://www.canadalife.com)

Email - On our website, please go to the "Contact Us" section

Telephone - 1-888-252-1847

## U.S. Dividend

**Quick facts:** Date fund available: July 8, 2013  
 Date fund created: July 8, 2013  
 Managed by: Mackenzie Investments

Total fund value: \$102,035,677  
 Portfolio turnover rate: 52.42%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	34.47	470,195	--	34.47	274,110	--	34.47	12,608

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

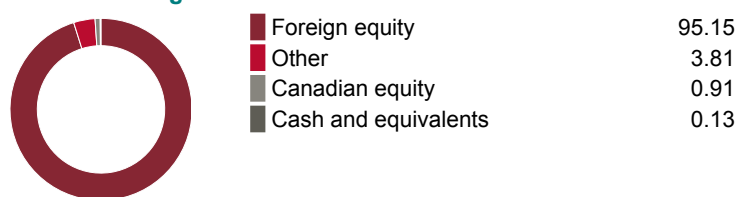
### What does the fund invest in?

This segregated fund invests primarily in U.S. dividend paying stocks.

#### Top 10 investments

	Assets %
Merck & Co. Inc.	2.89
McDonald's Corp.	2.81
AbbVie Inc.	2.81
Chevron Corp.	2.81
Elevance Health Inc.	2.75
Eli Lilly & Co.	2.72
Northrop Grumman Corp.	2.47
Exxon Mobil Corp.	2.41
Sempra Energy	2.40
Coca-Cola Co. (The)	2.36
<b>Total</b>	<b>26.42</b>
<b>Total investments:</b>	<b>55</b>

#### Investment segmentation



### Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

### Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of dividend paying U.S. stocks and is comfortable with moderate risk. Since the fund invests in stocks, its value is affected by stock prices, which can rise and fall in a short period of time.

### How has the fund performed?

This section tells you how the fund has performed over the past 9 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

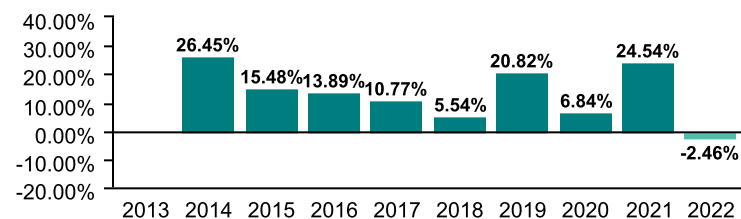
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund on July 8, 2013 would have \$3,447.09 on December 31, 2022. This works out to an average of 13.94% a year.

#### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 9 years. In the past 9 years, the fund was up in value 8 years and down in value 1 year.



### How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## U.S. Dividend

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your financial security advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.16	n/a
100 / 100	0.16	0.21

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

#### For more information

The *Fund Facts* may not contain all the information you need. Please read the contract and the information folder or you may contact us at:

The Canada Life Assurance Company  
 255 Dufferin Avenue  
 London, ON N6A 4K1

Web - [www.canadalife.com](http://www.canadalife.com)

Email - On our website, please go to the "Contact Us" section

Telephone - 1-888-252-1847

# U.S. Mid Cap Growth

**Quick facts:** Date fund available: May 14, 2012  
 Date fund created: December 12, 2000  
 Managed by: Mackenzie Investments

Total fund value: \$23,342,303  
 Portfolio turnover rate: 32.29%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	39.81	68,337	--	39.81	26,129	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

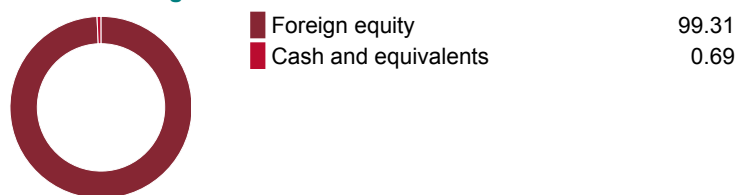
## What does the fund invest in?

This segregated fund invests primarily in U.S. companies that are in the middle capitalization range of the equity market.

### Top 10 investments

	Assets %
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
<b>Total</b>	<b>45.22</b>
<b>Total investments:</b>	<b>31</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of U.S. stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

## 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, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

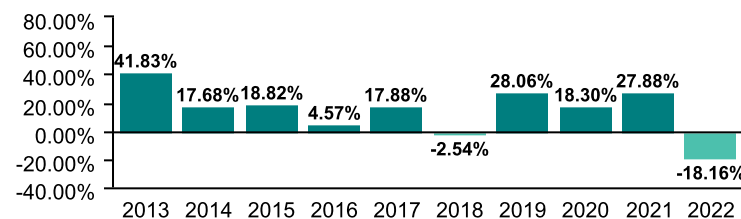
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$3,777.10 on December 31, 2022. This works out to an average of 14.21% 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 *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## U.S. Mid Cap Growth

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your financial security advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.21	n/a
100 / 100	0.21	0.27

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

#### For more information

The *Fund Facts* may not contain all the information you need. Please read the contract and the information folder or you may contact us at:

The Canada Life Assurance Company

255 Dufferin Avenue

London, ON N6A 4K1

Web - [www.canadalife.com](http://www.canadalife.com)

Email - On our website, please go to the "Contact Us" section

Telephone - 1-888-252-1847



# EAFE Equity

**Quick facts:** Date fund available: May 14, 2012  
 Date fund created: November 8, 1994  
 Managed by: Putnam Investments Canada ULC

Total fund value: \$36,601,715  
 Portfolio turnover rate: 78.67%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	25.45	108,545	--	25.45	14,002	--	25.45	591

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

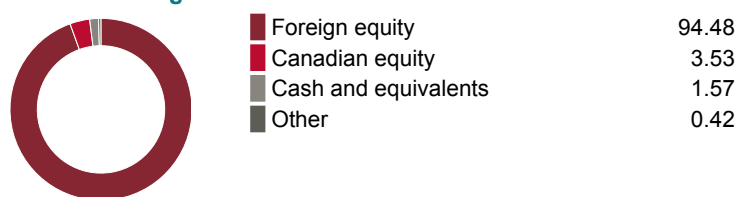
## What does the fund invest in?

This segregated fund invests primarily in stocks outside of Canada and the U.S.

### Top 10 investments

	Assets %
AstraZeneca PLC Shs	3.85
Mitsubishi UFJ Financial Group Inc. Shs	3.63
LVMH Moët 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
<b>Total</b>	<b>28.69</b>
<b>Total investments:</b>	<b>56</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of foreign stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

## 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, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

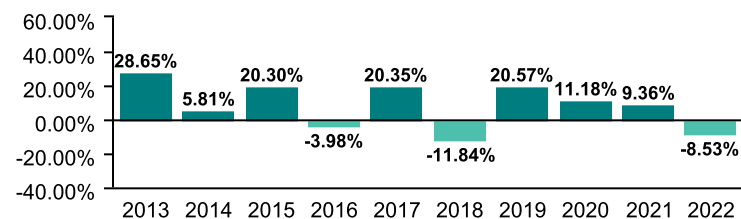
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$2,236.82 on December 31, 2022. This works out to an average of 8.38% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 7 years and down in value 3 years.



## How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## EAFE Equity

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your financial security advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.21	n/a
100 / 100	0.21	0.27

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

#### For more information

The *Fund Facts* may not contain all the information you need. Please read the contract and the information folder or you may contact us at:

The Canada Life Assurance Company  
 255 Dufferin Avenue  
 London, ON N6A 4K1

Web - [www.canadalife.com](http://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: May 14, 2012  
 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 policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	25.11	58,327	--	25.11	18,360	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

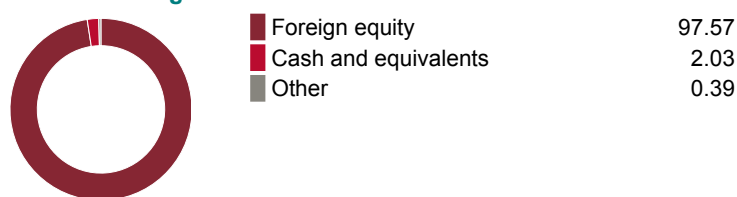
### What does the fund invest in?

This segregated fund invests primarily in stocks outside of Canada and the U.S.

#### Top 10 investments

	Assets %
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
<b>Total</b>	<b>27.48</b>
<b>Total investments:</b>	<b>76</b>

#### Investment segmentation



### Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

### Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of foreign stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

### How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

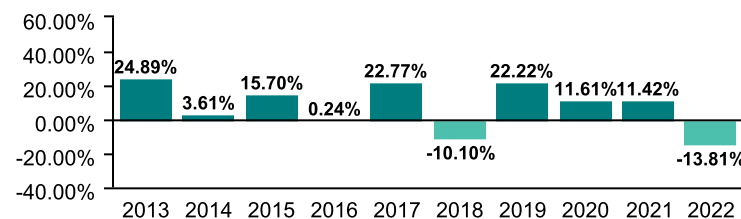
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$2,169.99 on December 31, 2022. This works out to an average of 8.06% 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 8 years and down in value 2 years.



### How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## International Equity

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your financial security advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.21	n/a
100 / 100	0.21	0.27

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

#### For more information

The *Fund Facts* may not contain all the information you need. Please read the contract and the information folder or you may contact us at:

The Canada Life Assurance Company  
 255 Dufferin Avenue  
 London, ON N6A 4K1

Web - [www.canadalife.com](http://www.canadalife.com)

Email - On our website, please go to the "Contact Us" section

Telephone - 1-888-252-1847

# International Stock

**Quick facts:** Date fund available: May 14, 2012  
 Date fund created: December 12, 2000  
 Managed by: Mackenzie Investments

Total fund value: \$1,175,629  
 Portfolio turnover rate: 3.94%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	22.74	937	--	--	--	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

## What does the fund invest in?

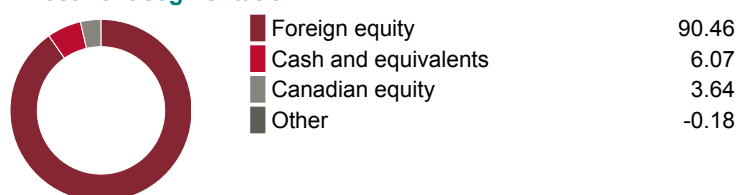
This segregated fund invests primarily in equities of international companies currently through the Mackenzie Ivy International Fund.

### Top 10 investments (of the underlying fund)

	Assets %
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
<b>Total</b>	<b>37.49</b>

**Total investments:** 44

### Investment segmentation



## How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

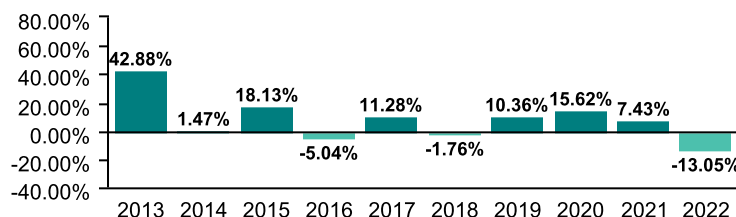
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$2,119.36 on December 31, 2022. This works out to an average of 7.80% 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 7 years and down in value 3 years.



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## 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 risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## International Stock

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your financial security advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.21	n/a
100 / 100	0.21	0.27

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

#### For more information

The *Fund Facts* may not contain all the information you need. Please read the contract and the information folder or you may contact us at:

The Canada Life Assurance Company  
 255 Dufferin Avenue  
 London, ON N6A 4K1

Web - [www.canadalife.com](http://www.canadalife.com)

Email - On our website, please go to the "Contact Us" section

Telephone - 1-888-252-1847

## International Growth

**Quick facts:** Date fund available: May 14, 2012  
 Date fund created: November 25, 1997  
 Managed by: JPMorgan Asset Management (Canada) Inc.

Total fund value: \$80,461,487  
 Portfolio turnover rate: 41.59%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	29.23	50,527	--	29.23	61,504	--	29.23	405

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

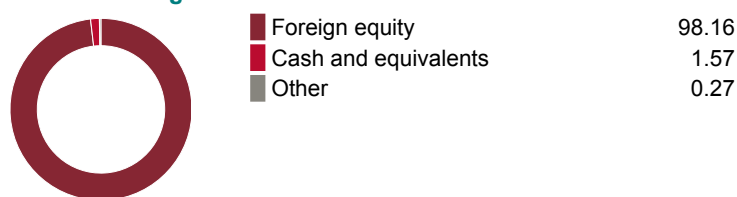
### What does the fund invest in?

This segregated fund invests primarily in stocks outside of Canada and the U.S.

#### Top 10 investments

	Assets %
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
AlA Group Ltd. Shs	3.21
Diageo PLC Shs	2.99
Keyence Corp. Shs	2.78
L'Oreal S.A. Shs	2.40
<b>Total</b>	<b>39.28</b>
<b>Total investments:</b>	<b>58</b>

#### Investment segmentation



### Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

### Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of foreign stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

### How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

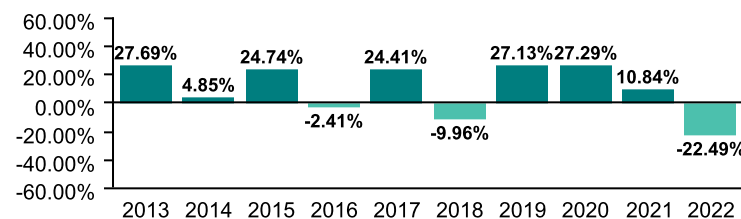
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$2,538.02 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 7 years and down in value 3 years.



### How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## International Growth

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your financial security advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.21	n/a
100 / 100	0.21	0.27

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

#### For more information

The *Fund Facts* may not contain all the information you need. Please read the contract and the information folder or you may contact us at:

The Canada Life Assurance Company  
 255 Dufferin Avenue  
 London, ON N6A 4K1

Web - [www.canadalife.com](http://www.canadalife.com)

Email - On our website, please go to the "Contact Us" section

Telephone - 1-888-252-1847



# Global Infrastructure

**Quick facts:** Date fund available: May 14, 2012  
 Date fund created: October 5, 2009  
 Managed by: Mackenzie Investments

Total fund value: \$27,715,755  
 Portfolio turnover rate: 98.08%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	24.88	90,350	--	24.88	78,786	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

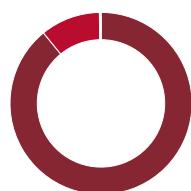
## What does the fund invest in?

This segregated fund invests primarily in companies throughout the world that are involved in, or that indirectly benefit from, infrastructure-related operations.

### Top 10 investments

	Assets %
NextEra Energy Inc.	5.96
American Electric Power Co. Inc.	5.25
Transurban Group Stapled Security	3.85
Enbridge Inc.	3.32
Iberdrola S.A. Shs	3.16
Cheniere Energy Inc. Com New	3.03
Aena S.M.E., S.A. Aena S M E S A Ant Aena S A Acciones	2.98
Canadian Utilities Ltd. Cl A	2.45
Southern Co.	2.41
Getlink Ord Regroup	2.37
<b>Total</b>	<b>34.79</b>
<b>Total investments:</b>	<b>135</b>

### Investment segmentation



	Assets %
Foreign equity	89.11
Canadian equity	10.61
Cash and equivalents	0.26
Other	0.02

## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of global companies involved in infrastructure-related operations and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

## How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

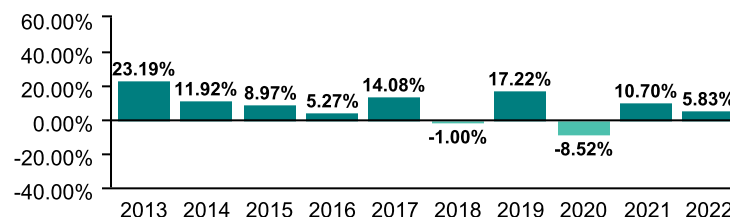
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$2,244.15 on December 31, 2022. This works out to an average of 8.42% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 8 years and down in value 2 years.



## How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Global Infrastructure

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your financial security advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.21	n/a
100 / 100	0.21	0.27

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

#### For more information

The *Fund Facts* may not contain all the information you need. Please read the contract and the information folder or you may contact us at:

The Canada Life Assurance Company  
 255 Dufferin Avenue  
 London, ON N6A 4K1

Web - [www.canadalife.com](http://www.canadalife.com)

Email - On our website, please go to the "Contact Us" section

Telephone - 1-888-252-1847

## European Equity

**Quick facts:** Date fund available: May 14, 2012  
 Date fund created: November 25, 1997  
 Managed by: Setanta Asset Management Limited

Total fund value: \$6,054,945  
 Portfolio turnover rate: 4.95%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	23.85	13,581	--	23.85	2,399	--	23.84	56

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

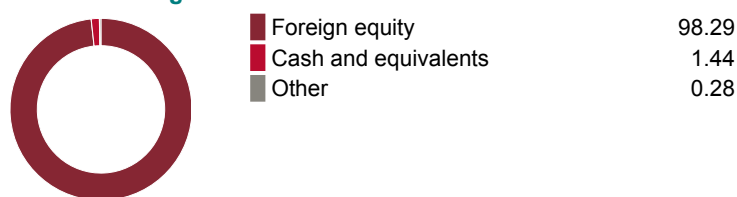
### What does the fund invest in?

This segregated fund invests primarily in companies located or active in Europe.

#### Top 10 investments

	Assets %
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
<b>Total</b>	<b>50.23</b>
<b>Total investments:</b>	<b>31</b>

#### Investment segmentation



### Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

### Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of European companies and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

### How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

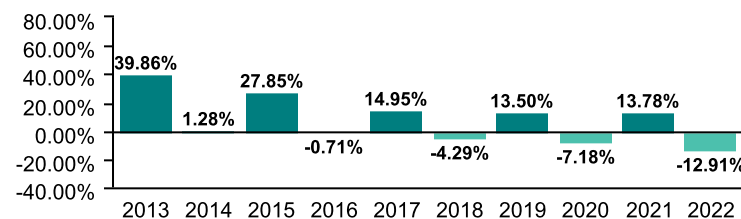
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$2,065.05 on December 31, 2022. This works out to an average of 7.52% 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 6 years and down in value 4 years.



### How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## European Equity

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your financial security advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.21	n/a
100 / 100	0.21	0.27

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

#### For more information

The *Fund Facts* may not contain all the information you need. Please read the contract and the information folder or you may contact us at:

The Canada Life Assurance Company  
 255 Dufferin Avenue  
 London, ON N6A 4K1

Web - [www.canadalife.com](http://www.canadalife.com)

Email - On our website, please go to the "Contact Us" section

Telephone - 1-888-252-1847

# Far East Equity

**Quick facts:** Date fund available: May 14, 2012  
 Date fund created: November 25, 1997  
 Managed by: Canada Life Asset Management

Total fund value: \$6,444,918  
 Portfolio turnover rate: 40.17%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	23.06	12,510	--	23.05	5,500	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

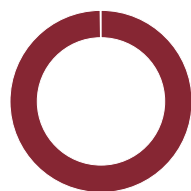
## What does the fund invest in?

This segregated fund invests primarily in companies located or active in Asia or the Pacific Rim.

### Top 10 investments

	Assets %
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
<b>Total</b>	<b>32.65</b>
<b>Total investments:</b>	<b>216</b>

### Investment segmentation



	Assets %
Foreign equity	99.89
Cash and equivalents	0.12

## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of Asian and Pacific Rim companies and is comfortable with moderate to high risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

## Notes

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, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

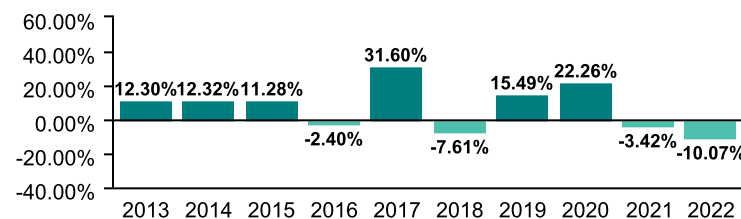
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$2,043.23 on December 31, 2022. This works out to an average of 7.41% 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 6 years and down in value 4 years.



## How risky is it?

The risk rating for this fund is *Moderate to high*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Far East Equity

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your financial security advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.21	n/a
100 / 100	0.21	0.27

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

#### For more information

The *Fund Facts* may not contain all the information you need. Please read the contract and the information folder or you may contact us at:

The Canada Life Assurance Company  
 255 Dufferin Avenue  
 London, ON N6A 4K1

Web - [www.canadalife.com](http://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: May 14, 2012  
 Date fund created: December 12, 2000  
 Managed by: Mackenzie Investments

Total fund value: \$61,285,326  
 Portfolio turnover rate: 1.31%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	20.17	131,184	--	20.17	29,084	--	20.17	1,295

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 •Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

## What does the fund invest in?

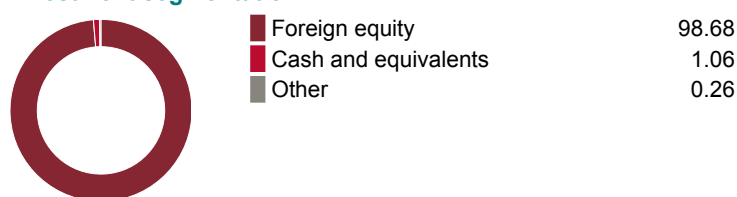
This segregated fund invests primarily in equities of companies operating in emerging markets currently through the Mackenzie Emerging Markets Fund.

### Top 10 investments (of the underlying fund)

	Assets %
Taiwan Semiconductor Manufacturing Co. Ltd. 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
<b>Total</b>	<b>25.33</b>

**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 insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of companies in the emerging markets and is comfortable with moderate to high risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

## 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, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

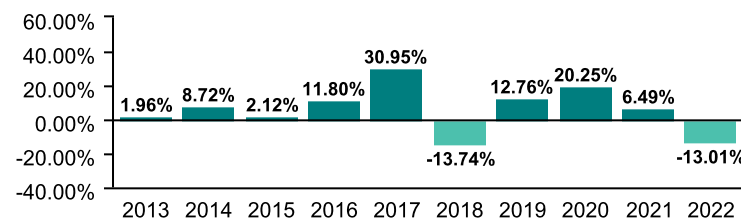
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$1,795.87 on December 31, 2022. This works out to an average of 6.03% a year.

### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 8 years and down in value 2 years.



## How risky is it?

The risk rating for this fund is *Moderate to high*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Emerging Markets Equity

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your financial security advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.21	n/a
100 / 100	0.21	0.27

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

#### For more information

The *Fund Facts* may not contain all the information you need. Please read the contract and the information folder or you may contact us at:

The Canada Life Assurance Company  
 255 Dufferin Avenue  
 London, ON N6A 4K1

Web - [www.canadalife.com](http://www.canadalife.com)

Email - On our website, please go to the "Contact Us" section

Telephone - 1-888-252-1847



## Global Resources

**Quick facts:** Date fund available: May 14, 2012  
 Date fund created: January 23, 1996  
 Managed by: Mackenzie Investments

Total fund value: \$33,317,982  
 Portfolio turnover rate: 51.72%

Guarantee policy : Maturity / death benefit (%)	75 / 75			75 / 100			100 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Preferred series 2: FEL option <sup>1</sup>	--	14.59	119,119	--	14.59	36,861	--	--	--

The preferred series 2 does not have a MER as all fees and expenses are paid directly by you. See the section *Ongoing expenses* below for further details. The cost of owning this fund is set out in your fee agreement - see the *Fees and expenses* section of the information folder for more details and discuss with your financial security advisor.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**

•Non-registered, RRSP and TFSA policies: \$500 initial or pre-authorized chequing (PAC) of \$25  
 •RRIF policies: \$10,000 initial

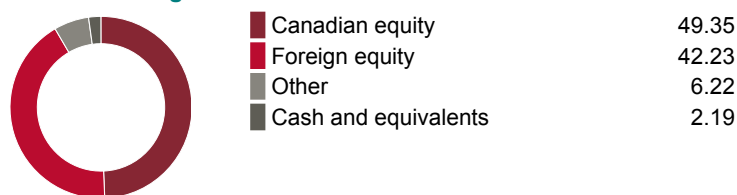
### What does the fund invest in?

This segregated fund invests in global companies engaged in the energy and natural resource industries.

#### Top 10 investments

	Assets %
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
<b>Total</b>	<b>32.62</b>
<b>Total investments:</b>	<b>92</b>

#### Investment segmentation



### Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The insurance cost for the guarantee is included in the investment management fee. For details, please refer to the information folder and contract.

### Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of companies operating in the natural resource industries and is comfortable with higher risk due to investing solely in this one economic sector.

### Notes

In October 2015 GLC Asset Management Group Ltd. assumed portfolio management responsibilities from AGF Investments Inc. In January 2021 Mackenzie Investments assumed portfolio management responsibilities from GLC Asset Management Group Ltd. and in May 2021 the fund objective changed from investing primarily in Canadian resource companies to global resource companies. The performance prior to the above dates were achieved under previous managers and/or investment objective.

### How has the fund performed?

This section tells you how the fund has performed over the past 10 years, prior to the deduction of fees for a policyowner who chose the 75/75 guarantee policy. This option does not deduct a MER but you pay fees that you agree to in your fee agreement directly. These fees reduce returns. See the *Ongoing expenses* section below for details.

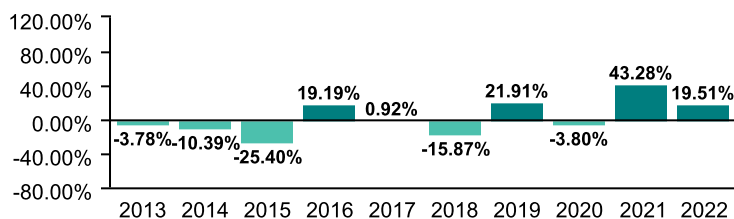
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and your personal tax situation.

#### Average return

A person who invested \$1,000 in the fund on December 31, 2012 would have \$1,307.39 on December 31, 2022. This works out to an average of 2.72% a year.

#### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 5 years and down in value 5 years.



### How risky is it?

The risk rating for this fund is *High*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

## Global Resources

### How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund.

#### 1. Sales charges

Sales charge option	What you pay	How it works
Preferred series 2 FEL option	Up to 2% of the amount you invest.	<ul style="list-style-type: none"> <li>You and your financial security advisor determine the rate.</li> <li>The fee is deducted from the amount you invest. It is paid as a commission.</li> </ul>

#### 2. Ongoing expenses

Normally the MER includes the investment management fee, operating expenses and the cost for the guarantee. These fees are normally deducted from the fund. The preferred series 2 FEL option is only available if you pay fees by redeeming units from your policy. The preferred series 2 fee agreement shows the fees you pay. These fees reduce the return you get on your investment. The advisory and management service fee is negotiable and the fee ranges between 0.50% and 1.25%.

Available additional guarantee options are subject to the following fees. You have to pay for these as set out below. For details about how the guarantees work, please see the applicable section of your information folder and contract.

Guarantee policy	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
<b>Maturity / death benefit (%)</b>	<b>Additional costs</b>	
75 / 75	n/a	n/a
75 / 100	0.21	n/a
100 / 100	0.21	0.27

#### Trailing commission

No trailing commission.

#### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

### What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

#### For more information

The *Fund Facts* may not contain all the information you need. Please read the contract and the information folder or you may contact us at:

The Canada Life Assurance Company

255 Dufferin Avenue

London, ON N6A 4K1

Web - [www.canadalife.com](http://www.canadalife.com)

Email - On our website, please go to the "Contact Us" section

Telephone - 1-888-252-1847



Visit [canadalife.com](http://canadalife.com)

Toll-free phone: 1-888-252-1847

Canada Life and design are trademarks of The Canada Life Assurance Company.

70-0623 – 10/23