

It's time to get growing.

Make a move for your financial future.



I.U.B.A.C. LOCAL 7

canada **life**TM

Just one step to your financial future!

1

Fill out the forms starting on page 76 and send them to the address on the top of the first page of each form. Each form may have a different mailing address.

Remember to name a beneficiary. Any benefits payable under your plan will go to this person or organization in the event of your death.

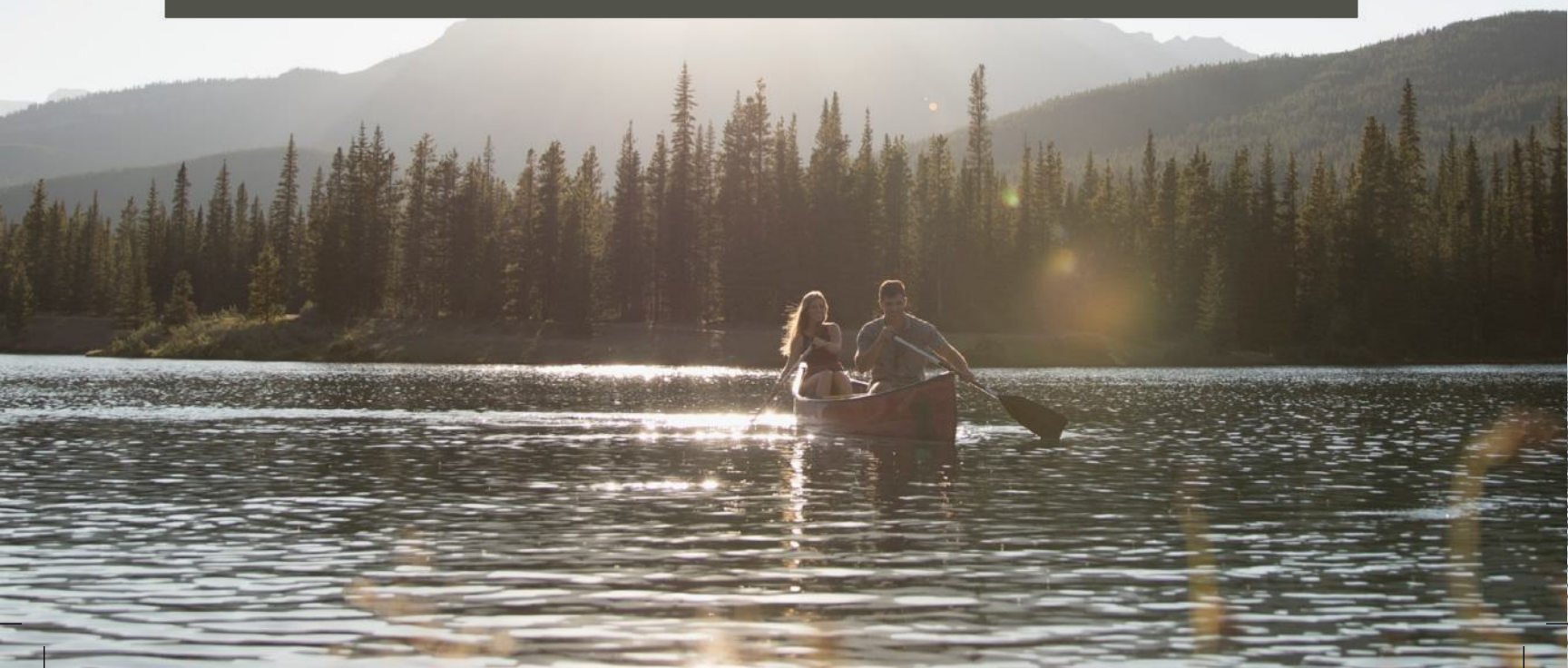


Need help? We're here for you

Call us at 1-800-724-3402, Monday to Friday between 8 a.m. and 8 p.m. ET. Your policy number is 42614 – have this handy so we can help you faster.

Inside this guide

- 5 Welcome
- 6 What's in it for you? (A lot.)
- 8 Get to know your investment options
- 18 Fund performance and fees
- 25 Fund reports: a detailed look at your investment options
- 76 Forms that make things happen





Welcome to your group retirement and savings plan!

Congratulations! You can now join your group retirement and savings plan. I.U.B.A.C. LOCAL 7 set up this group plan to help you get ready for your future. It's a great addition to your benefits package and opens the door to reaching your financial goals.

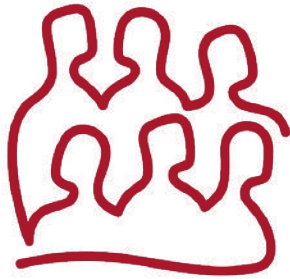
When it comes to planning and saving for your future, the earlier you start, the easier it can be. Think of this guide as your helpful friend, here to help you make decisions that are in line with your needs today – and tomorrow.

Let's get started! Follow the steps on the inside cover of this guide. This is your future. Go make it happen.

Want to dive
right in?

If you're ready to join your group plan now, find the forms you need on page 76. Fill it out and send it in. That's it!





What's in it for you? (A lot.)

You're busy living life and working hard for your money, so what can your money do for you? You can find out – and get the benefits both now and later by joining your group plan.



Pay yourself first. Payroll contributions are automatically invested in your group plan. It's easy because you don't have to do anything!



Low fees. Group plan fees work kind of like a multi-deal at the grocery store – when you buy a lot of one thing, the unit cost is lower than if you only bought one. In a group plan, member contributions are pooled together and investments are bought in bulk – keeping fees low so your money can grow. Buying power – it's your group plan's superpower.



Combine your savings. Low fees and the beauty of compounding (when the money your investments earn gets reinvested to grow even more!) shouldn't be limited to money in your group plan. Transfer your other savings to your group plan so they can benefit, too! It's easier to keep an eye on your financial goals when everything is in one place.

You can join this plan. To learn more about this plan, go to smartpathnow.com.

- Registered retirement savings plan (RRSP)





Get to know your investment options

How you invest your money is personal. It depends on your goals, your comfort with risk and how much you can save after you've met your everyday financial needs (you do, after all, have a life to live). Read on to better understand your investment options so you can make smart choices about your savings and put your plan into action.

You make all the investment decisions for your group plan.

You can choose from:

- Target date funds
- Target risk funds
- A variety of investment options

Your fund options

Target date funds

What year do you want to retire? That's all you need to know to choose a target date fund.

Why choose a target date fund?

- **Your investments automatically adjust.** They're more aggressive at first to grow your savings and become more conservative as you get closer to retirement to protect your savings.
- **Hands-off.** Once you've chosen your target date fund, you don't need to do anything else – unless things change.
- **Easy to start saving.** It doesn't take very much time to choose a target date fund and you don't need to be an investment expert.
- **A variety of investments.** Target date funds give you access to different asset classes, investment styles and investment managers – all within a single fund.

Target risk funds

It's this easy: 1. Find out your investment personality. 2. Match it to a target risk fund. Investment decisions = done.

Why choose a target risk fund?

- **Hands-off.** Take the Investment personality questionnaire to find out your investment personality and then choose the target risk fund that matches.
- **Easy to start saving.** It doesn't take very much time to choose a target risk fund and you don't need to be an investment expert.
- **A variety of investments.** Your money is spread across different asset classes, investment styles and investment managers – all within a single fund.

Find the Investment personality questionnaire on page 12.

⑤ Choose your own investment options

It's the do-it-yourself approach to investing.

Why choose your own investment options?

- **Freedom.** Choose from a variety of investment options – whatever you want to match your savings goals.
- **Hands-on.** You monitor and change your investment options. You've got the power!
- **A variety of investments.** Helping you manage risk with as much variety as you want.

Take the Investment personality questionnaire on page 12. Look at the recommended asset mix for your investment personality to choose investment options that match your investment personality and savings goals.

More information about your group plan's investment options

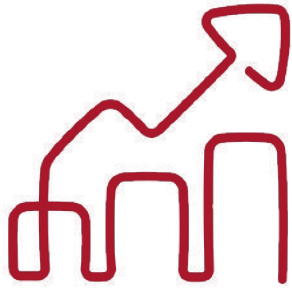
Learn about fund performance and fees starting on page 18 and check out the fund reports starting on page 25.

What happens if you don't make an investment choice?

Your money will be invested in your group plan's default fund if you don't make an investment choice. Stay in the driver's seat and take time to choose investment options that work for your specific savings goals.

Your group plan's default fund is: 1 Yr Compound Interest Acct





Investment personality questionnaire

Want to find out how comfortable with risk you are? Let's take a look.

Your answers to these questions will identify your savings goals and investment personality. Then you'll know what to invest in.

Circle the corresponding point value for the answer that describes you the best. Add up your points for each section in the space provided.

Section one Investment objectives

1. What is the intent of your portfolio? Please select the most appropriate one.

- | | POINTS |
|---|---------------|
| a. To generate income for today | 0 |
| b. To generate income at a later date | 10 |
| c. To provide for my dependents (I do not anticipate using these funds) | 15 |
| d. To fund a large purchase in the future | 10 |

2. What is your major goal for your portfolio? Please select the most appropriate one.

- | | POINTS |
|---|---------------|
| a. To ensure my portfolio remains secure | 2 |
| b. To see my portfolio grow and to avoid fluctuating returns | 5 |
| c. To balance growth and security, and to keep pace with inflation | 10 |
| d. To provide growth potential, and to accept some fluctuation in returns | 15 |
| e. To provide the sole objective of potential long-term growth | 20 |

Total points for section one

Section two

Personal information

3. Which of the following ranges includes your age?

	POINTS
a. Under 30	15
b. 30 to 39	15
c. 40 to 49	15
d. 50 to 59	10
e. 60 to 69	5
f. 70 to 79	3
g. Over 79	2

4. Which of the following ranges best represents your current annual family income (including pensions) before taxes?

	POINTS
a. Under \$30,000	4
b. \$30,000 to \$60,000	6
c. \$60,001 to \$90,000	8
d. \$90,001 to \$120,000	10
e. More than \$120,000	10

5. After deducting any loan or mortgage balances, which one of the following ranges best represents your immediate family's overall net worth?

	POINTS
a. Under \$30,000	2
b. \$30,000 to \$50,000	4
c. \$50,001 to \$100,000	6
d. \$100,001 to \$200,000	8
e. \$200,001 to \$300,000	10
f. More than \$300,000	10

Total points for section two

Section three

Investment horizons

Investors often have distinct phases in their investment plans. The initial phase is savings and growth. During this time an investor builds up a portfolio toward a future goal. The second phase is typically the use of funds, either for a specific purchase or for income.

6. When do you anticipate using these funds?

	POINTS
a. Immediately*	0
b. One to three years*	0
c. Four to five years	5
d. Six to 10 years	10
e. 11 to 15 years	15
f. 16 to 20 years	20
g. More than 20 years	20

7. At the time you need this money, when will you withdraw it?

	POINTS
a. All at once, in one lump sum*	3
b. Over a period of less than two years*	3
c. Over a period of two to five years	5
d. Over a period of six to nine years	8
e. Over a period of 10 to 15 years	10
f. Over a period of more than 15 years	15

***Note: If your response to question six is either (a) or (b), and your answer to question seven is also (a) or (b), your needs are short term. Consider using money market funds or short-term guaranteed interest investments to meet your savings goals.**

8. What are your intentions regarding withdrawals and/or contributions to your investments today and over the next five years?

	POINTS
a. I plan to withdraw money at regular intervals and do not plan on making contributions.	5
b. I will likely make a lump-sum withdrawal and do not plan on making contributions.	7
c. I will likely be making both contributions and withdrawals.	8
d. I will likely make additional contributions and will not be withdrawing any funds.	10
e. I will certainly make regular contributions and will not be withdrawing any funds.	15

Total points for section three

Section four

Attitude towards risk

9. Which statement best describes your knowledge of investments?

- | | POINTS |
|--|--------|
| a. I have very little knowledge and I rely exclusively on the recommendations of financial advisors. | 2 |
| b. I have limited knowledge of stocks and bonds, and I do not follow financial markets. | 5 |
| c. I have good working knowledge and I regularly follow financial markets. | 8 |
| d. I understand completely how different investment products work; including stocks and bonds, and I follow financial markets closely. | 10 |

10. Realizing there will be downturns in the market, in the event of a significant loss, how long are you prepared to hold your existing investments in anticipation of a recovery in value?

- | | POINTS |
|---------------------------|--------|
| a. Less than three months | 5 |
| b. Three to six months | 8 |
| c. Six months to one year | 10 |
| d. One to two years | 15 |
| e. Two to three years | 20 |
| f. Three years or more | 25 |

11. Assuming you invest \$100,000 for the long term, what is the maximum drop in your portfolio's value you could comfortably tolerate in any given year?

- | | POINTS |
|---|--------|
| a. I'd be uncomfortable with any loss.* | 2 |
| b. A \$5,000 drop is all I could live with. | 5 |
| c. A \$10,000 decline is something I could tolerate. | 10 |
| d. A \$15,000 drop would be about all I could stand. | 15 |
| e. A \$20,000 decline is pretty much my limit. | 20 |
| f. I could live with a decline of more than \$20,000. | 25 |

12. Which of the following statements most correctly describes your investment philosophy?

- | | POINTS |
|---|--------|
| a. I cannot accept any fluctuation in principal.* | 5 |

- | | POINTS |
|--|--------|
| b. I can only accept minimal fluctuations and prefer to invest in safer, lower-return investments. | 10 |
| c. I am willing to tolerate some ups and downs in the value of my investments to achieve overall higher returns in the long run. | 20 |
| d. My main interest is high, long-term returns and I am not concerned about short-term decreases in the value of my investments. | 30 |

Total points for section four

***Note: If your response to question 11 or 12 is (a), you should re-evaluate your need for growth and carefully consider your desire for stability. Portfolios without fluctuations in values generally have no growth component. If you cannot tolerate loss, even short term, consider using money market funds or short-term guaranteed interest investments to meet your savings goals.**

Section five

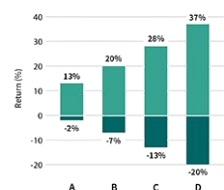
Portfolio volatility

Investment portfolios aimed at providing higher returns tend to have greater swings in value (providing both gains and losses). The more aggressive your portfolio, the more pronounced these swings become, and the more often short-term losses can occur.

13. A portfolio is a basket of different investments.

The returns earned by a specific portfolio depend on the mix of investments that make up the portfolio. The following graph shows the probable range of returns (from best to worst) of four hypothetical portfolios over a one-year period. In which of these portfolios would you prefer to invest?

- | | POINTS |
|----------------|--------|
| a. Portfolio A | 5 |
| b. Portfolio B | 10 |
| c. Portfolio C | 20 |
| d. Portfolio D | 30 |



14. Some investors are more willing than others to accept periodic declines in the value of the portfolio as a trade-off for potentially higher long-term returns. Which response best represents your feelings toward the following statement?

I am willing to experience potentially large and frequent declines in the value of my investment if it will increase the likelihood of achieving higher long-term returns.

	POINTS
a. Strongly agree	20
b. Agree	15
c. Disagree	10
d. Strongly disagree	5

Total points for section five

Over time, your financial objectives, personal circumstances and the level of risk you're comfortable with will change. We recommend you revisit the Investment personality questionnaire regularly or whenever your personal circumstances change significantly, for example: marriage, promotion, etc.

The questionnaire is available online as part of Your retirement tool when you sign into smartpathnow.com

Call us at 1-800-724-3402 for a print version.

This questionnaire isn't suitable for determining an investment strategy for short-term savings or for purchases in the near future. It's intended for retirement planning and long-term savings. This questionnaire is to help you in assess your financial circumstances, investment timeframe and comfort with risk for the purpose of choosing Canada Life investment options for your retirement savings. We've made reasonable efforts to ensure the information and calculations contained in this questionnaire are accurate but, you're still responsible for determining the most appropriate investments to meet your needs. This questionnaire isn't designed to provide you with legal, tax, financial or other professional advice. You should get independent advice. The Canada Life Assurance Company is not responsible for any damages resulting from the use of this questionnaire by you or anyone else, however caused.

Add up the section points to get your final total.

..... Total points for section one
 + Total points for section two
 + Total points for section three
 + Total points for section four
 + Total points for section five
 = Final total

Match your final total to an investment personality below.

If your final total is between...	Your investment personality is...
105 or less	Conservative
106 to 135	Moderate
136 to 164	Balanced
165 to 199	Advanced
200 or more	Aggressive

Your investment personality is:

.....

Select investment options based on your investment personality

The following chart shows you what mix of investments is suggested for you. First match your final questionnaire total to the corresponding investment personality and portfolio. Then use the suggested mix of investments to select appropriate investment options. The risk meter shows the level of investment risk associated with each portfolio.

If your final total is between	Your investment personality/ portfolio is	Description of your investment portfolio	Suggested asset mix
105 or less	Conservative	With a focus on income, this portfolio is designed for investors who are concerned about market ups and downs and prefer a regular income stream. A small equity component is included to help bolster returns above fixed income levels, while minimizing the risk.	<p>Special equity 7% Foreign equity 21% Canadian equity 9% Fixed income 63%</p>
106 to 135	Moderate	This portfolio is designed for investors who are willing to accept small market ups and downs to achieve some investment growth. The investment mix of more income than growth is managed to ensure lower volatility than other more aggressive options, while still providing a solid component for growth.	<p>Special equity 8% Foreign equity 29% Canadian equity 12% Fixed income 51%</p>
136 to 164	Balanced	This portfolio is designed for investors who prefer investment stability but understand market ups and downs are necessary to achieve growth. The investment mix is a balance of growth and income with reduced volatility.	<p>Special equity 8% Foreign equity 38.5% Canadian equity 16.5% Fixed income 37%</p>
165 to 199	Advanced	With a focus on growth, this portfolio is appropriate for investors who want some income, but are more interested in growth with some protection from market ups and downs.	<p>Special equity 9% Foreign equity 52.5% Canadian equity 22.5% Fixed income 16%</p>
200 or more	Aggressive	This portfolio contains all equity investments. It's for investors who want the potential growth and aren't worried when the markets go up and down.	<p>Special equity 10% Foreign equity 63% Canadian equity 27%</p>

The suggested investment mix contains different asset classes, such as fixed income, balanced and Canadian equity. Use the asset class percentages to allocate your contributions to specific investment options that are in asset classes. For example, if you're investing \$10,000 in an aggressive portfolio, \$2,700 or 27% of your savings should go in Canadian equity funds, \$6,300 or 63% to foreign equity funds, and \$1,000 or 10% to special equity funds.

It's a good idea to invest no more than 25% of your investments in any one fund. For investment mixes where the recommended percentage is more than 25%, you may want to choose more than one fund in that asset class.





Fund performance and fees

Here's an overview of every investment option available in your group plan, organized by asset mix.

Here's a breakdown of what you're looking at:

Asset allocation funds: These are the target date funds and target risk funds you can choose from.

Fund name and Fund code: You'll need these when you fill out your forms with your investment choices.

Gross annualized rates of return: This shows how the fund performed over the past 1, 3, 5 and 10 years. It's important to know that past performance isn't necessarily an indicator of future performance.

Investment management fee and expense: This is a combination of the fees paid to the investment manager for professional services and the fees to operate the fund. It's the total amount charged on each of your funds without taxes.

Asset allocation funds

Fund name	Fund code	Gross annualized rates of return *				Investment management fee and expense **
		1 year	3 year	5 year	10 year	RRSP
Conservative Portfolio (PSG)	LCOPO	9.54%	3.03%	4.26%	4.40%	1.293%
Moderate Portfolio (PSG)	LMOPO	11.28%	3.88%	5.33%	5.25%	1.291%
Balanced Portfolio (PSG)	LBAPO	13.29%	4.72%	6.53%	6.28%	1.290%
Advanced Portfolio (PSG)	LADPO	17.04%	6.54%	8.86%	7.86%	1.290%
Aggressive Portfolio (PSG)	LAGPO	19.69%	7.62%	10.16%	9.03%	1.289%
Continuum 2020 Retirement (PSG)	CNT20	9.32%	2.65%	4.33%	5.04%	1.344%
Continuum 2025 (PSG)	CNT25	10.21%	3.40%	5.36%	5.83%	1.348%
Continuum 2030 (PSG)	CNT30	12.54%	4.72%	6.73%	6.77%	1.348%
Continuum 2035 (PSG)	CNT35	14.89%	6.04%	8.17%	7.70%	1.348%
Continuum 2040 (PSG)	CNT40	17.37%	7.31%	9.51%	8.57%	1.348%
Continuum 2045 (PSG)	CNT45	18.99%	7.97%	9.92%	8.94%	1.348%
Continuum 2050 (PSG)	CNT50	19.00%	7.98%	9.86%	9.05%	1.348%
Continuum 2055 (PSG)	CNT55	19.02%	7.99%	9.96%	9.21%	1.348%
Continuum 2060 (PSG)	CNT60	19.06%	7.97%	9.93%	n/a	1.348%
Continuum 2065 (PSG)	CNT65	19.05%	n/a	n/a	n/a	1.348%

Balanced funds

Fund name	Fund code	Gross annualized rates of return *				Investment management fee and expense **
		1 year	3 year	5 year	10 year	RRSP
Canadian Fixed Income Balanced II (Mackenzie)	LINMK	10.66%	3.28%	4.89%	5.25%	1.083%
Global Strategic Income (Mackenzie)	LBMK	15.49%	5.56%	5.77%	6.20%	1.563%
Tactical Asset Allocation Income (Fidelity)	AGGI	12.42%	3.19%	5.24%	5.54%	1.505%
Balanced (Beutel Goodman)	LBABG	13.08%	6.59%	8.05%	7.83%	1.233%
Strategic Income III (Mackenzie)	LDG	14.49%	5.53%	7.63%	7.12%	1.213%
Canadian Growth Balanced (Mackenzie)	LEBG	12.18%	5.99%	8.37%	7.69%	1.083%
Canadian Balanced Ivy (Mackenzie)	LGIMK	16.46%	8.44%	8.66%	7.79%	1.433%
Canadian Fixed Income Balanced III (Mackenzie)	LIG	9.95%	3.55%	4.61%	4.55%	1.083%
Balanced Core (Fiera Capital)	PSB	13.31%	5.65%	8.42%	8.24%	1.233%

Canadian equity funds

Fund name	Fund code	Gross annualized rates of return *				Investment management fee and expense **
		1 year	3 year	5 year	10 year	RRSP
Dividend (Mackenzie)	LDVVG	16.63%	7.76%	9.94%	8.23%	1.083%
Canadian Low Volatility (Mackenzie)	LLCMK	24.58%	9.74%	9.79%	9.44%	1.433%
Canadian Equity (Beutel Goodman)	LNABG	16.12%	9.03%	10.55%	9.54%	1.233%
Canadian All Cap Growth (Mackenzie)	LCEG	18.28%	8.94%	10.94%	8.94%	1.083%
Canadian Equity Index (Mackenzie)	LEIG	21.55%	8.62%	11.11%	8.67%	1.033%
Equity (Mackenzie)	LEMK	20.04%	11.06%	10.90%	9.05%	1.433%
Equity (Fiera Capital)	PSE	16.89%	9.07%	11.65%	9.22%	1.283%
Growth Equity (AGF)	AGGE	17.91%	6.50%	7.35%	6.65%	1.433%
Mid Cap Canada (Mackenzie)	LMCCG	15.62%	2.32%	8.16%	8.45%	1.083%
Smaller Company (Mackenzie)	LSCMK	16.57%	2.46%	8.08%	9.57%	1.433%

Cash and equivalent funds

Fund name	Fund code	Gross annualized rates of return *				Investment management fee and expense **
		1 year	3 year	5 year	10 year	RRSP
Canadian Money Market (Mackenzie)	LLMON	4.96%	4.01%	2.61%	1.85%	0.933%
1 Yr Compound Interest Acct	CI1	n/a	n/a	n/a	n/a	n/a
2 Yr Compound Interest Acct	CI2	n/a	n/a	n/a	n/a	n/a
3 Yr Compound Interest Acct	CI3	n/a	n/a	n/a	n/a	n/a
4 Yr Compound Interest Acct	CI4	n/a	n/a	n/a	n/a	n/a
5 Yr Compound Interest Acct	CI5	n/a	n/a	n/a	n/a	n/a
Daily Interest Acct	DIA	n/a	n/a	n/a	n/a	n/a

Fixed income funds

Fund name	Fund code	Gross annualized rates of return *				Investment management fee and expense **
		1 year	3 year	5 year	10 year	RRSP
Bond (Beutel Goodman)	LBOBG	4.76%	-0.32%	1.38%	2.20%	1.233%
Canadian Core Fixed Income (Mackenzie)	LCBG	5.04%	0.39%	1.54%	2.34%	1.083%
Government Bond (Mackenzie)	LGBG	4.72%	2.43%	2.45%	2.06%	1.083%

Fixed income funds

Fund name	Fund code	Gross annualized rates of return *				Investment management fee and expense **
		1 year	3 year	5 year	10 year	RRSP
Bond (Fiera Capital)	SICB	5.03%	-0.30%	1.30%	2.29%	1.183%
Commercial Mortgage (Canada Life)	LMG	7.12%	1.96%	2.52%	2.73%	1.283%
Global Bond (Brandywine)	LIBP	-0.92%	-1.92%	-0.34%	2.04%	1.363%

Foreign equity funds

Fund name	Fund code	Gross annualized rates of return *				Investment management fee and expense **
		1 year	3 year	5 year	10 year	RRSP
American Growth (AGF)	LAGAG	44.54%	16.48%	23.54%	18.56%	1.533%
U.S. Large Cap Equity (Mackenzie)	LUSEG	21.77%	5.67%	12.13%	12.53%	1.083%
Global Low Volatility (ILIM)	LCOMK	23.31%	9.99%	9.57%	8.74%	1.433%
International Equity (Putnam)	LIEP	12.62%	6.37%	7.96%	7.92%	1.533%
International Opportunity (JPMorgan)	LIOP	15.46%	1.03%	7.79%	9.59%	1.433%
European Equity (Setanta)	LEES	16.81%	6.43%	4.91%	7.31%	1.433%
Far East (CLAM)	LSGAG	18.66%	2.83%	4.46%	6.53%	1.533%

Special equity funds

Fund name	Fund code	Gross annualized rates of return *				Investment management fee and expense **
		1 year	3 year	5 year	10 year	RRSP
Global Resources (Mackenzie)	LCRAG	13.44%	13.25%	14.57%	6.34%	1.433%
Real Estate (GWLRA)***	LREG	-0.60%	1.02%	4.30%	5.24%	1.433%

* The indicated growth in rates of return reflects changes in unit value and reinvestment of all distributions and is net of the fund operating expense and applicable taxes. It does not take into account investment management fees and applicable taxes payable by the unit holder which would reduce returns. Performance data is provided for illustrative purposes only and represents past performance, which is not necessarily indicative of future performance. Rates shown are valid as of January-31-2025.

** Investment management fees and fund operating expenses shown are exclusive of applicable taxes. Fund operating expenses fluctuate based on asset levels and actual expenses incurred, and are not guaranteed or projected; they are reported retrospectively by calendar year and are calculated as a percentage of the fund.

*** Due to market uncertainty related to the valuation of real estate, the current unit value and rate of return for the real estate fund may not accurately reflect the market value of the properties held by the fund.

Fund facts

as at September 30, 2024

Asset class: Asset allocation

Fund code: LCOPO

Asset category: Conservative

Fund inception date: March 2000

Segregated fund size: \$506.13 million

Total fund operating expenses

2023	2022	2021
0.043%	0.042%	0.038%

Volatility meter

The fund is less volatile than the average across all asset classes.



The fund is less volatile than the average within the fund's asset class.

Investment manager

[Canada Life](#)

Investment management style

Portfolio Solutions Group builds and monitors asset allocation funds. Their objective is to maximize returns while minimizing risks. To achieve this they combine top-down modelling and bottom-up manager selection. Their top-down analysis provides insight into aggregate portfolio style drift, risk exposure and mandate gaps. Their bottom-up focus is on selecting managers who consistently add value by following a well-defined investment process.

Notes

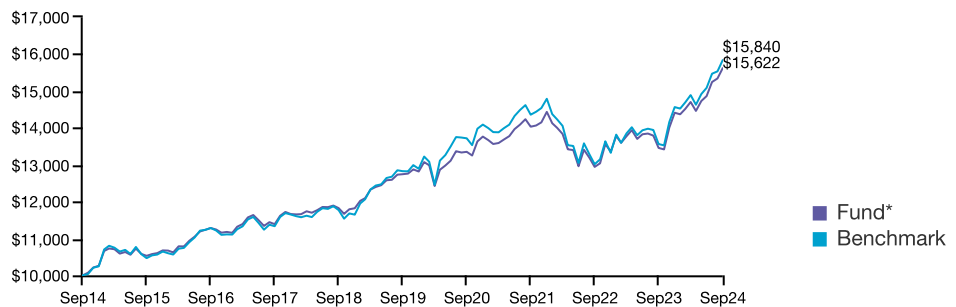
Effective January 1, 2021 a real estate component was added to the PSG Target Risk funds benchmarks. The benchmark provider – MSCI/REALPAC Canada Quarterly Property Fund Index (Unfrozen) – has indicated that this is an “unfrozen benchmark” where rate of returns may be updated historically from time to time.

Fund objective

The objective of this Fund is to provide regular income with low volatility. This Fund invests in other Canada Life funds. Its primary focus is on fixed-income investments, but includes a small equity component to increase returns over longer time periods. Its target mix is 63% fixed income and 37% equities.

Historical performance as at September 30, 2024

This graph shows how a \$10,000 investment in this fund, on September 16, 2014 would be worth \$15,622 on September 15, 2024; compared to the benchmark which would be worth \$15,840 over that time period. Benchmark: 53.55% FTSE Canada Universe Bond Index, 9.45% Bloomberg Global Aggregate TR Index (CAD Hedged), 9.00% S&P/TSX Composite Index, 21.00% MSCI All Country World Index¹, 7.00% REALpac/IPD Canada Quarterly Property Fund Index



Compound returns as at September 30, 2024

	3 mth	1 year	2 year**	3 year**	4 year**	5 year**	10 year**
Fund*	5.10%	16.09%	9.87%	3.64%	4.00%	4.16%	4.56%
Benchmark	5.00%	16.80%	10.32%	3.33%	3.66%	4.31%	4.71%

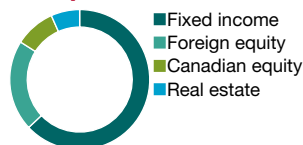
** Stated on an annualized basis

Calendar year returns

	YTD	2023	2022	2021	2020	2019
Fund*	8.39%	7.89%	-7.46%	4.87%	7.40%	8.44%
Benchmark	8.75%	9.32%	-9.92%	4.97%	9.30%	10.69%

* Any performance shown prior to the fund's inception date is that of the underlying fund and is considered representative of this fund's performance.

Composition



Top funds as at September 30, 2024

63.00%	Core Plus Bond (Mackenzie)	18.90%
21.00%	Commercial Mortgage (Canada Life)	10.00%
9.35%	Canadian Core Fixed Income	9.50%
6.65%	Corporate Bond (Mackenzie)	7.00%
	Real Estate (GWLRA)	6.65%
	Global Bond (Brandywine)	6.45%
	Unconstrained Fixed Income (Mackenzie)	4.35%
	Canadian All Cap Growth (Mackenzie)	4.00%
	Ivy Foreign Equity (Mackenzie)	4.00%
	Dividend (Mackenzie)	3.00%
Total		73.85%

Fund reports are produced by Transmission Media. Canada Life and design are trademarks of The Canada Life Assurance Company. The investment funds described in this report are Canada Life segregated funds. The fund operating expenses shown do not include applicable taxes. The indicated fund performance reflects changes in unit value and reinvestment of all distributions and is after deduction of all fund operating expenses and applicable taxes, but before deduction of investment management fees and applicable taxes. The historical performance shown is that of the Canada Life segregated fund or the underlying third-party fund. Past performance doesn't indicate future performance. For more information on the fund, call us at 1-800-724-3402.

Fund facts

as at September 30, 2024

Asset class: Asset allocation

Fund code: LMOPO

Asset category: Moderate

Fund inception date: March 2000

Segregated fund size: \$543.59 million

Total fund operating expenses

2023	2022	2021
0.041%	0.041%	0.038%

Volatility meter

The fund is less volatile than the average across all asset classes.



The fund has average volatility relative to the fund's asset class.

Investment manager

[Canada Life](#)

Investment management style

Portfolio Solutions Group builds and monitors asset allocation funds. Their objective is to maximize returns while minimizing risks. To achieve this they combine top-down modelling and bottom-up manager selection. Their top-down analysis provides insight into aggregate portfolio style drift, risk exposure and mandate gaps. Their bottom-up focus is on selecting managers who consistently add value by following a well-defined investment process.

Notes

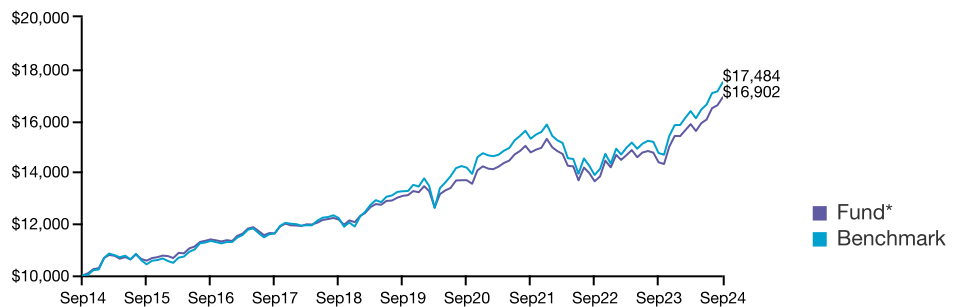
Effective January 1, 2021 a real estate component was added to the PSG Target Risk funds benchmarks. The benchmark provider – MSCI/REALPAC Canada Quarterly Property Fund Index (Unfrozen) – has indicated that this is an “unfrozen benchmark” where rate of returns may be updated historically from time to time.

Fund objective

The objective of this Fund is to provide income while also allowing for longer-term capital appreciation. This Fund invests in other Canada Life funds. It emphasizes income, but provides an opportunity for growth, with lower volatility than the more aggressive profile funds. Its target mix is 51% fixed income and 49% equities.

Historical performance as at September 30, 2024

This graph shows how a \$10,000 investment in this fund, on September 16, 2014 would be worth \$16,902 on September 15, 2024; compared to the benchmark which would be worth \$17,484 over that time period. Benchmark: 43.35% FTSE Canada Universe Bond Index, 7.65% Bloomberg Global Aggregate TR Index (CAD Hedged), 12.30% S&P/TSX Composite Index, 28.70% MSCI All Country World Index¹, 8.00% REALpac/IPD Canada Quarterly Property Fund Index



Compound returns as at September 30, 2024

	3 mth	1 year	2 year**	3 year**	4 year**	5 year**	10 year**
Fund*	5.39%	17.55%	11.29%	4.61%	5.42%	5.26%	5.39%
Benchmark	5.22%	18.64%	12.20%	4.56%	5.39%	5.69%	5.75%

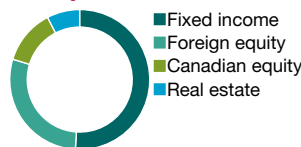
** Stated on an annualized basis

Calendar year returns

	YTD	2023	2022	2021	2020	2019
Fund*	9.73%	8.59%	-7.23%	7.48%	7.63%	9.59%
Benchmark	10.50%	10.41%	-9.56%	7.55%	9.64%	13.01%

* Any performance shown prior to the fund's inception date is that of the underlying fund and is considered representative of this fund's performance.

Composition



Top funds as at September 30, 2024

51.00%	Core Plus Bond (Mackenzie)	13.95%
28.70%	Commercial Mortgage (Canada Life)	9.25%
12.70%	Real Estate (GWLRA)	7.60%
7.60%	Canadian Core Fixed Income	6.95%
	Global Bond (Brandywine)	5.55%
	Corporate Bond (Mackenzie)	5.00%
	Ivy Foreign Equity (Mackenzie)	5.00%
	Long Term Bond (Canada Life)	4.25%
	Dividend (Mackenzie)	3.50%
	American Growth (AGF)	3.40%
Total		64.45%

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Fund facts

as at September 30, 2024

Asset class: Asset allocation

Fund code: LBAPO

Asset category: Balanced

Fund inception date: March 2000

Segregated fund size: \$1.82 billion

Total fund operating expenses

2023	2022	2021
0.040%	0.038%	0.040%

Volatility meter

The fund has average volatility relative to all asset classes.



The fund has average volatility relative to the fund's asset class.

Investment manager

[Canada Life](#)

Investment management style

Portfolio Solutions Group builds and monitors asset allocation funds. Their objective is to maximize returns while minimizing risks. To achieve this they combine top-down modelling and bottom-up manager selection. Their top-down analysis provides insight into aggregate portfolio style drift, risk exposure and mandate gaps. Their bottom-up focus is on selecting managers who consistently add value by following a well-defined investment process.

Notes

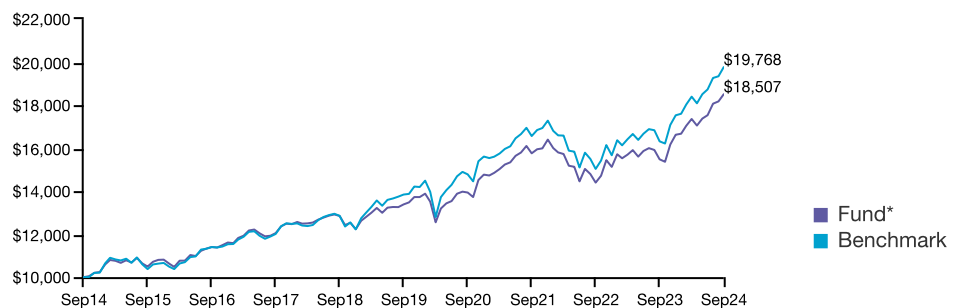
Effective January 1, 2021 a real estate component was added to the PSG Target Risk funds benchmarks. The benchmark provider – MSCI/REALPAC Canada Quarterly Property Fund Index (Unfrozen) – has indicated that this is an “unfrozen benchmark” where rate of returns may be updated historically from time to time.

Fund objective

The objective of this Fund is to provide a balance between income and capital appreciation over the long term. This Fund invests in other Canada Life funds. It's appropriate for investors who want a longer-term balance between portfolio growth and income at reduced volatility levels. Its target mix is approximately 63% equities and 37% fixed income investments.

Historical performance as at September 30, 2024

This graph shows how a \$10,000 investment in this fund, on September 16, 2014 would be worth \$18,507 on September 15, 2024; compared to the benchmark which would be worth \$19,768 over that time period. Benchmark: 31.45% FTSE Canada Universe Bond Index, 5.55% Bloomberg Global Aggregate TR Index (CAD Hedged), 16.50% S&P/TSX Composite Index, 38.50% MSCI All Country World Index¹, 8.00% REALpac/IPD Canada Quarterly Property Fund Index



Compound returns as at September 30, 2024

	3 mth	1 year	2 year**	3 year**	4 year**	5 year**	10 year**
Fund*	5.56%	19.56%	13.39%	5.51%	7.35%	6.70%	6.35%
Benchmark	5.54%	21.16%	14.68%	6.08%	7.54%	7.39%	7.05%

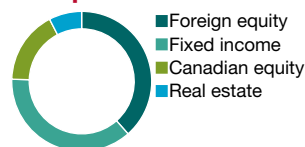
** Stated on an annualized basis

Calendar year returns

	YTD	2023	2022	2021	2020	2019
Fund*	11.33%	9.90%	-7.76%	11.04%	7.61%	12.22%
Benchmark	12.78%	11.88%	-9.34%	10.72%	9.99%	16.12%

* Any performance shown prior to the fund's inception date is that of the underlying fund and is considered representative of this fund's performance.

Composition



Top funds as at September 30, 2024

38.50%	Core Plus Bond (Mackenzie)	11.65%
37.00%	Real Estate (GWLRA)	7.60%
16.90%	Commercial Mortgage (Canada Life)	6.65%
7.60%	U.S. Disciplined Value (Mackenzie)	6.50%
	Canadian Core Fixed Income	5.80%
	Global Bond (Brandywine)	5.20%
	American Growth (AGF)	4.50%
	Dividend (Mackenzie)	4.50%
	Canadian Value Equity (Mackenzie)	4.00%
	International Equity (Setanta)	4.00%
Total		60.40%

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Fund facts

as at September 30, 2024

Asset class: Asset allocation

Fund code: LADPO

Asset category: Advanced

Fund inception date: March 2000

Segregated fund size: \$1.12 billion

Total fund operating expenses

2023	2022	2021
0.039%	0.039%	0.042%

Volatility meter

The fund has average volatility relative to all asset classes.



The fund has average volatility relative to the fund's asset class.

Investment manager

[Canada Life](#)

Investment management style

Portfolio Solutions Group builds and monitors asset allocation funds. Their objective is to maximize returns while minimizing risks. To achieve this they combine top-down modelling and bottom-up manager selection. Their top-down analysis provides insight into aggregate portfolio style drift, risk exposure and mandate gaps. Their bottom-up focus is on selecting managers who consistently add value by following a well-defined investment process.

Notes

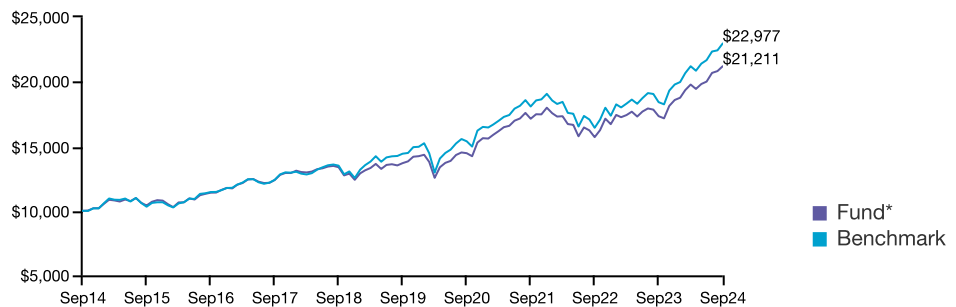
Effective January 1, 2021 a real estate component was added to the PSG Target Risk funds benchmarks. The benchmark provider – MSCI/REALPAC Canada Quarterly Property Fund Index (Unfrozen) – has indicated that this is an “unfrozen benchmark” where rate of returns may be updated historically from time to time.

Fund objective

The objective of this Fund is to provide some income while focusing on long-term capital appreciation. This Fund invests in other Canada Life funds. It's appropriate for investors who desire long-term capital appreciation with some income. Its target mix is 84% equity and 16% fixed income investments.

Historical performance as at September 30, 2024

This graph shows how a \$10,000 investment in this fund, on September 16, 2014 would be worth \$21,211 on September 15, 2024; compared to the benchmark which would be worth \$22,977 over that time period. Benchmark: 13.6% FTSE Canada Universe Bond Index, 2.4% Bloomberg Global Aggregate TR Index (CAD Hedged), 22.5% S&P/TSX Composite Index, 52.5% MSCI All Country World Index¹, 9.0% REALpac/IPD Canada Quarterly Property Fund Index



Compound returns as at September 30, 2024

	3 mth	1 year	2 year**	3 year**	4 year**	5 year**	10 year**
Fund*	5.95%	22.33%	16.19%	7.37%	10.04%	9.14%	7.81%
Benchmark	5.97%	24.71%	18.23%	8.30%	10.54%	9.75%	8.67%

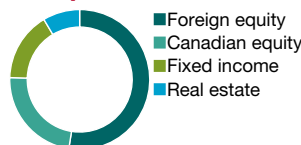
** Stated on an annualized basis

Calendar year returns

	YTD	2023	2022	2021	2020	2019
Fund*	14.08%	11.22%	-7.10%	15.12%	9.81%	14.77%
Benchmark	16.09%	13.93%	-8.90%	15.53%	10.30%	19.25%

* Any performance shown prior to the fund's inception date is that of the underlying fund and is considered representative of this fund's performance.

Composition



Top funds as at September 30, 2024

52.50%	Core Plus Bond (Mackenzie)	10.30%
22.95%	Real Estate (GWLRA)	8.55%
16.00%	Ivy Foreign Equity (Mackenzie)	8.00%
8.55%	U.S. Disciplined Value (Mackenzie)	7.75%
	American Growth (AGF)	6.75%
	Canadian All Cap Growth (Mackenzie)	6.00%
	Canadian Equity (Mackenzie)	6.00%
	International Equity (Setanta)	5.00%
	International Opportunity (JPMorgan)	5.00%
	U.S. Core Growth (Mackenzie)	5.00%
Total		68.35%

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Fund facts

as at September 30, 2024

Asset class: Asset allocation

Fund code: LAGPO

Asset category: Aggressive

Fund inception date: March 2000

Segregated fund size: \$871.4 million

Total fund operating expenses

2023	2022	2021
0.039%	0.040%	0.043%

Volatility meter

The fund has average volatility relative to all asset classes.



The fund has average volatility relative to the fund's asset class.

Investment manager

[Canada Life](#)

Investment management style

Portfolio Solutions Group builds and monitors asset allocation funds. Their objective is to maximize returns while minimizing risks. To achieve this they combine top-down modelling and bottom-up manager selection. Their top-down analysis provides insight into aggregate portfolio style drift, risk exposure and mandate gaps. Their bottom-up focus is on selecting managers who consistently add value by following a well-defined investment process.

Notes

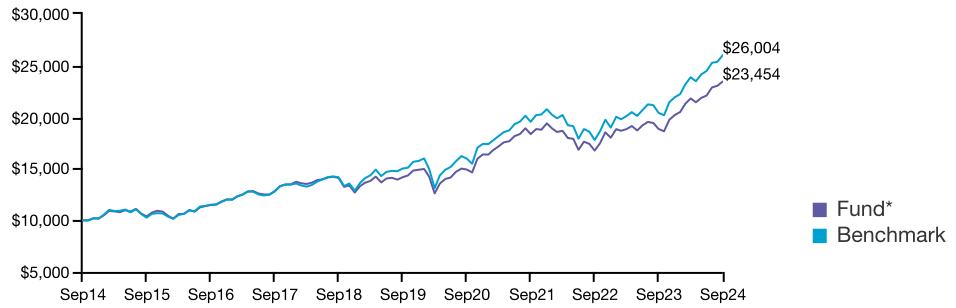
Effective January 1, 2021 a real estate component was added to the PSG Target Risk funds benchmarks. The benchmark provider – MSCI/REALPAC Canada Quarterly Property Fund Index (Unfrozen) – has indicated that this is an “unfrozen benchmark” where rate of returns may be updated historically from time to time.

Fund objective

The objective of this Fund is to provide long-term capital appreciation. This Fund invests in other Canada Life funds. It's appropriate for investors with a long-term investment horizon who are unconcerned with short-term volatility. The Fund's target mix is 100% equities.

Historical performance as at September 30, 2024

This graph shows how a \$10,000 investment in this fund, on September 16, 2014 would be worth \$23,454 on September 15, 2024; compared to the benchmark which would be worth \$26,004 over that time period. Benchmark: 27.0% S&P/TSX Composite Index, 63.0% MSCI All Country World Index¹, 10.0% REALpac/IPD Canada Quarterly Property Fund Index



Compound returns as at September 30, 2024

	3 mth	1 year	2 year**	3 year**	4 year**	5 year**	10 year**
Fund*	6.16%	24.43%	18.29%	8.51%	11.97%	10.60%	8.90%
Benchmark	6.29%	27.39%	20.93%	9.98%	12.93%	11.61%	10.03%

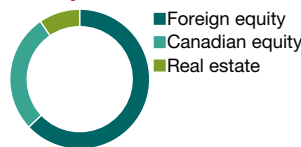
** Stated on an annualized basis

Calendar year returns

	YTD	2023	2022	2021	2020	2019
Fund*	16.11%	12.17%	-7.16%	18.37%	9.96%	17.43%
Benchmark	18.61%	15.47%	-8.55%	19.28%	10.47%	22.42%

* Any performance shown prior to the fund's inception date is that of the underlying fund and is considered representative of this fund's performance.

Composition



Top funds as at September 30, 2024

63.00%	Ivy Foreign Equity (Mackenzie)	10.00%
27.50%	Real Estate (GWLRA)	9.50%
9.50%	American Growth (AGF)	8.50%
	U.S. Disciplined Value (Mackenzie)	8.50%
	Canadian All Cap Growth (Mackenzie)	7.75%
	Canadian Equity (Mackenzie)	7.75%
	International Opportunity (JPMorgan)	7.00%
	U.S. Core Growth (Mackenzie)	6.00%
	International Equity (Setanta)	5.50%
	Global Small-Mid Cap Equity (Mackenzie)	5.00%
Total		75.50%

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Fund facts

as at September 30, 2024

Asset class: Asset allocation

Fund code: CNT20

Asset category: Lifecycle

Fund inception date: July 2008

Segregated fund size: \$131.04 million

Total fund operating expenses

2023	2022	2021
0.044%	0.044%	0.044%

Volatility meter

The fund is less volatile than the average across all asset classes.



The fund has average volatility relative to the fund's asset class.

Investment manager

[Canada Life](#)

Investment management style

Portfolio Solutions Group builds and monitors asset allocation funds. Their objective is to maximize returns while minimizing risks. To achieve this they combine top-down modelling and bottom-up manager selection. Their top-down analysis provides insight into aggregate portfolio style drift, risk exposure and mandate gaps. Their bottom-up focus is on selecting managers who consistently add value by following a well-defined investment process.

Notes

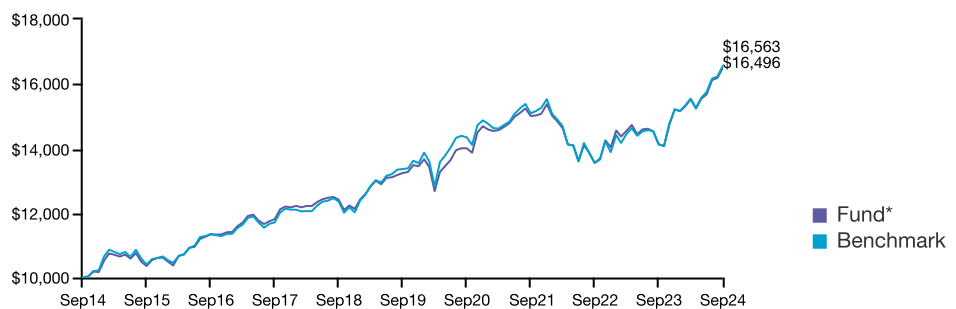
Effective January 1, 2021 a real estate component was added to the PSG Continuum Target Date funds benchmarks. The benchmark provider – MSCI/REALPAC Canada Quarterly Property Fund Index (Unfrozen) – has indicated that this is an “unfrozen benchmark” where rate of returns may be updated historically from time to time.

Fund objective

To provide income while also allowing for longer-term capital appreciation. This Fund is appropriate for those who have reached their targeted retirement date. It emphasizes income, but provides an opportunity for growth.

Historical performance as at September 30, 2024

This graph shows how a \$10,000 investment in this fund, on September 16, 2014 would be worth \$16,496 on September 15, 2024; compared to the benchmark which would be worth \$16,563 over that time period. Benchmark: 56.95% FTSE Canada Universe Bond Index, 10.05% Bloomberg Global Aggregate TR Index (CAD Hedged), 9.00% S&P/TSX Composite Index, 21.00% MSCI All Country World Index¹, 3.00% REALpac/IPD Canada Quarterly Property Fund Index



Compound returns as at September 30, 2024

	3 mth	1 year	2 year**	3 year**	4 year**	5 year**	10 year**
Fund*	5.22%	16.69%	10.33%	3.20%	4.17%	4.50%	5.13%
Benchmark	5.15%	17.29%	10.52%	3.15%	3.66%	4.38%	5.18%

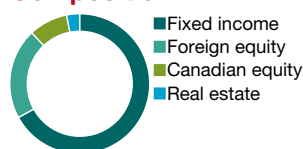
** Stated on an annualized basis

Calendar year returns

	YTD	2023	2022	2021	2020	2019
Fund*	8.45%	8.33%	-8.67%	4.65%	9.20%	10.97%
Benchmark	8.85%	9.57%	-10.58%	4.42%	9.80%	12.70%

* Any performance shown prior to the fund's inception date is that of the underlying fund and is considered representative of this fund's performance.

Composition



Top funds as at September 30, 2024

67.00%	Core Plus Bond (Mackenzie)	24.45%
21.00%	Bond (PH&N)	12.25%
9.00%	Global Bond (Brandywine)	6.85%
3.00%	Mortgage (Canada Life)	6.70%
	Corporate Bond (Mackenzie)	5.35%
	Unconstrained Fixed Income (Mackenzie)	5.35%
	Canadian All Cap Growth (Mackenzie)	3.00%
	Real Estate (GWLRA)	3.00%
	Global Equity (Invesco)	2.85%
	Global Equity (Sprucegrove)	2.85%
Total		72.65%

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Fund facts

as at September 30, 2024

Asset class: Asset allocation

Fund code: CNT25

Asset category: Lifecycle

Fund inception date: July 2008

Segregated fund size: \$386.05 million

Total fund operating expenses

2023	2022	2021
0.048%	0.048%	0.045%

Volatility meter

The fund is less volatile than the average across all asset classes.



The fund has average volatility relative to the fund's asset class.

Investment manager

[Canada Life](#)

Investment management style

Portfolio Solutions Group builds and monitors asset allocation funds. Their objective is to maximize returns while minimizing risks. To achieve this they combine top-down modelling and bottom-up manager selection. Their top-down analysis provides insight into aggregate portfolio style drift, risk exposure and mandate gaps. Their bottom-up focus is on selecting managers who consistently add value by following a well-defined investment process.

Notes

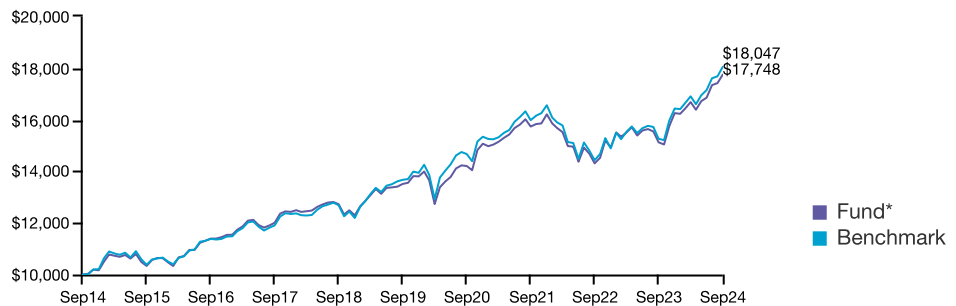
Effective January 1, 2021 a real estate component was added to the PSG Continuum Target Date funds benchmarks. The benchmark provider – MSCI/REALPAC Canada Quarterly Property Fund Index (Unfrozen) – has indicated that this is an “unfrozen benchmark” where rate of returns may be updated historically from time to time.

Fund objective

To provide a balanced return of capital growth and current income through to its target date in 2025, by investing primarily in equity and fixed income funds. This Fund is appropriate for those who target retirement between 2023 and 2027.

Historical performance as at September 30, 2024

This graph shows how a \$10,000 investment in this fund, on September 16, 2014 would be worth \$17,748 on September 15, 2024; compared to the benchmark which would be worth \$18,047 over that time period. Benchmark: 51.75% FTSE Canada Universe Bond Index, 9.15% Bloomberg Global Aggregate TR Index (CAD Hedged), 10.55% S&P/TSX Composite Index, 24.65% MSCI All Country World Index¹, 3.90% REALpac/IPD Canada Quarterly Property Fund Index



Compound returns as at September 30, 2024

	3 mth	1 year	2 year**	3 year**	4 year**	5 year**	10 year**
Fund*	5.29%	17.35%	11.37%	4.09%	5.72%	5.61%	5.90%
Benchmark	5.23%	18.25%	11.83%	4.13%	5.31%	5.71%	6.08%

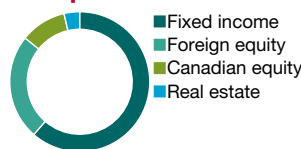
** Stated on an annualized basis

Calendar year returns

	YTD	2023	2022	2021	2020	2019
Fund*	9.16%	8.89%	-7.89%	7.56%	9.17%	12.29%
Benchmark	9.80%	10.40%	-10.11%	7.96%	10.05%	14.36%

* Any performance shown prior to the fund's inception date is that of the underlying fund and is considered representative of this fund's performance.

Composition



Top funds as at September 30, 2024

61.40%	Core Plus Bond (Mackenzie)	22.50%
24.35%	Bond (PH&N)	11.20%
10.65%	Global Bond (Brandywine)	6.25%
3.60%	Mortgage (Canada Life)	6.15%
	Corporate Bond (Mackenzie)	4.90%
	Unconstrained Fixed Income (Mackenzie)	4.30%
	Real Estate (GWLRA)	3.60%
	Canadian All Cap Growth (Mackenzie)	3.50%
	Global Equity (Invesco)	3.30%
	Global Equity (Sprucegrove)	3.25%
Total		68.95%

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Fund facts

as at September 30, 2024

Asset class: Asset allocation

Fund code: CNT30

Asset category: Lifecycle

Fund inception date: July 2008

Segregated fund size: \$535.61 million

Total fund operating expenses

2023	2022	2021
0.048%	0.049%	0.047%

Volatility meter

The fund has average volatility relative to all asset classes.



The fund has average volatility relative to the fund's asset class.

Investment manager

[Canada Life](#)

Investment management style

Portfolio Solutions Group builds and monitors asset allocation funds. Their objective is to maximize returns while minimizing risks. To achieve this they combine top-down modelling and bottom-up manager selection. Their top-down analysis provides insight into aggregate portfolio style drift, risk exposure and mandate gaps. Their bottom-up focus is on selecting managers who consistently add value by following a well-defined investment process.

Notes

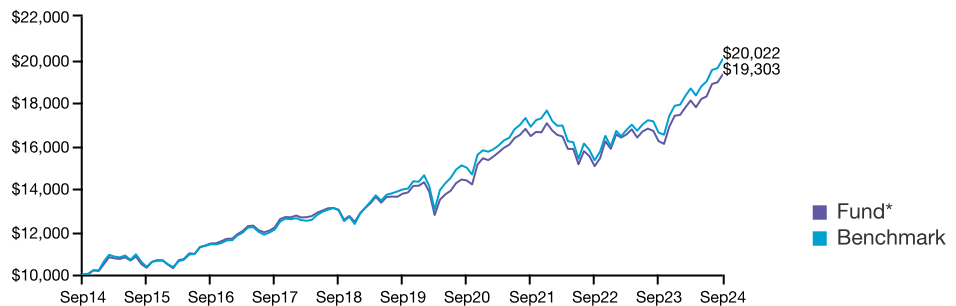
Effective January 1, 2021 a real estate component was added to the PSG Continuum Target Date funds benchmarks. The benchmark provider – MSCI/REALPAC Canada Quarterly Property Fund Index (Unfrozen) – has indicated that this is an “unfrozen benchmark” where rate of returns may be updated historically from time to time.

Fund objective

To provide a balanced return of capital growth and current income through to its target date in 2030, by investing primarily in equity and fixed income funds. This Fund is appropriate for those who target retirement between 2028 and 2032.

Historical performance as at September 30, 2024

This graph shows how a \$10,000 investment in this fund, on September 16, 2014 would be worth \$19,303 on September 15, 2024; compared to the benchmark which would be worth \$20,022 over that time period. Benchmark: 37.35% FTSE Canada Universe Bond Index, 6.60% Bloomberg Global Aggregate TR Index (CAD Hedged), 14.95% S&P/TSX Composite Index, 34.80% MSCI All Country World Index¹, 6.30% REALpac/IPD Canada Quarterly Property Fund Index



Compound returns as at September 30, 2024

	3 mth	1 year	2 year**	3 year**	4 year**	5 year**	10 year**
Fund*	5.57%	19.13%	13.29%	5.50%	7.65%	7.00%	6.80%
Benchmark	5.49%	20.62%	14.34%	5.87%	7.54%	7.48%	7.19%

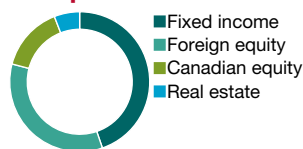
** Stated on an annualized basis

Calendar year returns

	YTD	2023	2022	2021	2020	2019
Fund*	11.03%	9.71%	-7.00%	10.60%	9.03%	13.48%
Benchmark	12.17%	11.82%	-9.47%	11.75%	10.23%	15.90%

* Any performance shown prior to the fund's inception date is that of the underlying fund and is considered representative of this fund's performance.

Composition



Top funds as at September 30, 2024

44.75%	Core Plus Bond (Mackenzie)	16.30%
34.35%	Bond (PH&N)	8.15%
15.00%	Real Estate (GWLRA)	5.90%
5.90%	Canadian All Cap Growth (Mackenzie)	4.85%
	Global Equity (Invesco)	4.75%
	Global Equity (Sprucegrove)	4.60%
	Global Bond (Brandywine)	4.55%
	Mortgage (Canada Life)	4.50%
	American Equity (Beutel Goodman)	3.60%
	American Growth (AGF)	3.60%
Total		60.80%

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Fund facts

as at September 30, 2024

Asset class: Asset allocation

Fund code: CNT35

Asset category: Lifecycle

Fund inception date: July 2008

Segregated fund size: \$563.74 million

Total fund operating expenses

2023	2022	2021
0.048%	0.048%	0.048%

Volatility meter

The fund has average volatility relative to all asset classes.



The fund has average volatility relative to the fund's asset class.

Investment manager

[Canada Life](#)

Investment management style

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Notes

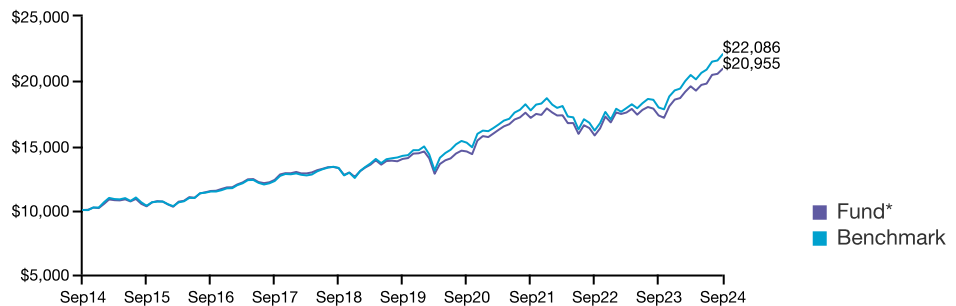
Effective January 1, 2021 a real estate component was added to the PSG Continuum Target Date funds benchmarks. The benchmark provider – MSCI/REALPAC Canada Quarterly Property Fund Index (Unfrozen) – has indicated that this is an “unfrozen benchmark” where rate of returns may be updated historically from time to time.

Fund objective

To provide a balanced return of capital growth and current income through to its target date in 2035, by investing primarily in equity and fixed income funds. This Fund is appropriate for those who target retirement between 2033 and 2037.

Historical performance as at September 30, 2024

This graph shows how a \$10,000 investment in this fund, on September 16, 2014 would be worth \$20,955 on September 15, 2024; compared to the benchmark which would be worth \$22,086 over that time period. Benchmark: 22.35% FTSE Canada Universe Bond Index, 3.95% Bloomberg Global Aggregate TR Index (CAD Hedged), 19.45% S&P/TSX Composite Index, 45.45% MSCI All Country World Index¹, 8.80% REALpac/IPD Canada Quarterly Property Fund Index



Compound returns as at September 30, 2024

	3 mth	1 year	2 year**	3 year**	4 year**	5 year**	10 year**
Fund*	5.84%	20.90%	15.24%	6.92%	9.57%	8.46%	7.68%
Benchmark	5.74%	23.05%	16.90%	7.61%	9.75%	9.23%	8.25%

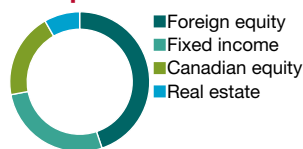
** Stated on an annualized basis

Calendar year returns

	YTD	2023	2022	2021	2020	2019
Fund*	12.90%	10.51%	-6.08%	13.67%	9.26%	14.55%
Benchmark	14.59%	13.24%	-8.84%	15.57%	10.37%	17.26%

* Any performance shown prior to the fund's inception date is that of the underlying fund and is considered representative of this fund's performance.

Composition



Top funds as at September 30, 2024

44.85%	Core Plus Bond (Mackenzie)	9.95%
27.20%	Real Estate (GWLRA)	8.25%
19.70%	Canadian All Cap Growth (Mackenzie)	6.45%
8.25%	Global Equity (Invesco)	6.10%
	Global Equity (Sprucegrove)	6.10%
	Bond (PH&N)	4.95%
	American Equity (Beutel Goodman)	4.70%
	American Growth (AGF)	4.70%
	Canadian Equity (Leith Wheeler)	4.50%
	Canadian Equity (SRA)	4.15%
Total		59.85%

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Fund facts

as at September 30, 2024

Asset class: Asset allocation

Fund code: CNT40

Asset category: Lifecycle

Fund inception date: July 2008

Segregated fund size: \$555.14 million

Total fund operating expenses

2023	2022	2021
0.048%	0.049%	0.050%

Volatility meter

The fund has average volatility relative to all asset classes.



The fund has average volatility relative to the fund's asset class.

Investment manager

[Canada Life](#)

Investment management style

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Notes

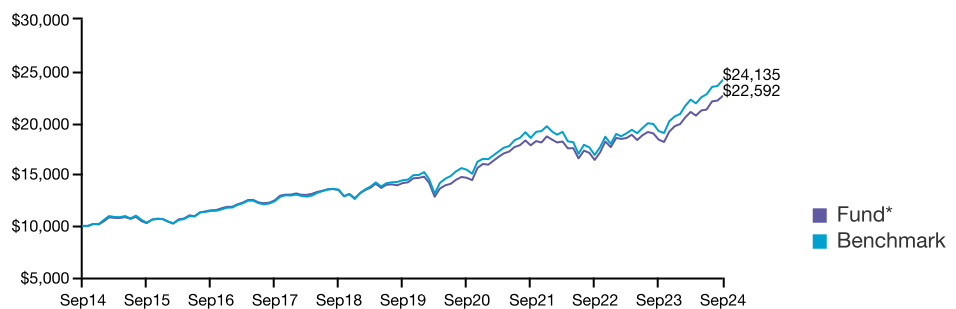
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Fund objective

To provide a balanced return of capital growth and current income through to its target date in 2040, by investing primarily in equity and fixed income funds. This Fund is appropriate for those who target retirement between 2038 and 2042.

Historical performance as at September 30, 2024

This graph shows how a \$10,000 investment in this fund, on September 16, 2014 would be worth \$22,592 on September 15, 2024; compared to the benchmark which would be worth \$24,135 over that time period. Benchmark: 8.50% FTSE Canada Universe Bond Index, 1.50% Bloomberg Global Aggregate TR Index (CAD Hedged), 24.00% S&P/TSX Composite Index, 56.00% MSCI All Country World Index¹, 10.00% REALpac/IPD Canada Quarterly Property Fund Index



Compound returns as at September 30, 2024

	3 mth	1 year	2 year**	3 year**	4 year**	5 year**	10 year**
Fund*	6.20%	22.98%	17.40%	8.25%	11.41%	9.81%	8.49%
Benchmark	6.05%	25.72%	19.60%	9.22%	11.80%	10.84%	9.21%

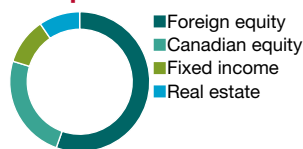
** Stated on an annualized basis

Calendar year returns

	YTD	2023	2022	2021	2020	2019
Fund*	14.88%	11.53%	-5.60%	16.73%	9.19%	15.50%
Benchmark	17.09%	14.79%	-8.66%	19.17%	10.47%	18.50%

* Any performance shown prior to the fund's inception date is that of the underlying fund and is considered representative of this fund's performance.

Composition



Top funds as at September 30, 2024

55.45%	Real Estate (GWLRA)	9.50%
24.30%	Canadian All Cap Growth (Mackenzie)	7.95%
10.75%	Global Equity (Invesco)	7.55%
9.50%	Global Equity (Sprucegrove)	7.55%
	American Equity (Beutel Goodman)	5.80%
	American Growth (AGF)	5.80%
	Canadian Equity (Leith Wheeler)	5.55%
	Canadian Equity (SRA)	5.15%
	Pure Canadian Equity (Beutel Goodman)	5.15%
	Global Infrastr Equity (Mackenzie)	4.75%
Total		64.75%

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Fund facts

as at September 30, 2024

Asset class: Asset allocation

Fund code: CNT45

Asset category: Lifecycle

Fund inception date: July 2008

Segregated fund size: \$530.28 million

Total fund operating expenses

2023	2022	2021
0.048%	0.050%	0.050%

Volatility meter

The fund has average volatility relative to all asset classes.



The fund is more volatile than the average within the fund's asset class.

Investment manager

[Canada Life](#)

Investment management style

Portfolio Solutions Group builds and monitors asset allocation funds. Their objective is to maximize returns while minimizing risks. To achieve this they combine top-down modelling and bottom-up manager selection. Their top-down analysis provides insight into aggregate portfolio style drift, risk exposure and mandate gaps. Their bottom-up focus is on selecting managers who consistently add value by following a well-defined investment process.

Notes

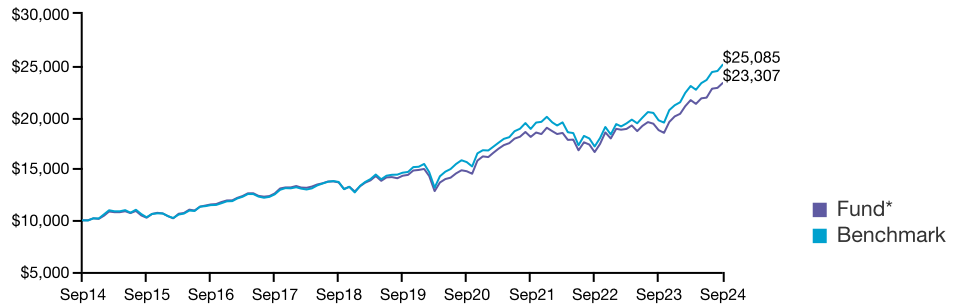
Effective January 1, 2021 a real estate component was added to the PSG Continuum Target Date funds benchmarks. The benchmark provider – MSCI/REALPAC Canada Quarterly Property Fund Index (Unfrozen) – has indicated that this is an “unfrozen benchmark” where rate of returns may be updated historically from time to time.

Fund objective

To provide a balanced return of capital growth and current income through to its target date in 2045, by investing primarily in equity and fixed income funds. This Fund is appropriate for those who target retirement between 2043 and 2047.

Historical performance as at September 30, 2024

This graph shows how a \$10,000 investment in this fund, on September 16, 2014 would be worth \$23,307 on September 15, 2024; compared to the benchmark which would be worth \$25,085 over that time period. Benchmark: 27.0% S&P/TSX Composite Index, 63.0% MSCI All Country World Index¹, 10.0% REALpac/IPD Canada Quarterly Property Fund Index



Compound returns as at September 30, 2024

	3 mth	1 year	2 year**	3 year**	4 year**	5 year**	10 year**
Fund*	6.49%	24.36%	18.45%	8.83%	12.11%	10.23%	8.83%
Benchmark	6.29%	27.39%	20.93%	9.98%	12.53%	11.41%	9.63%

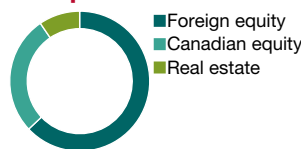
** Stated on an annualized basis

Calendar year returns

	YTD	2023	2022	2021	2020	2019
Fund*	16.13%	11.94%	-5.49%	17.14%	8.84%	16.33%
Benchmark	18.61%	15.47%	-8.55%	19.28%	10.54%	19.59%

* Any performance shown prior to the fund's inception date is that of the underlying fund and is considered representative of this fund's performance.

Composition



Top funds as at September 30, 2024

63.00%	Real Estate (GWLRA)	9.50%
27.50%	Canadian All Cap Growth (Mackenzie)	9.00%
9.50%	Global Equity (Invesco)	8.55%
	Global Equity (Sprucegrove)	8.55%
	American Equity (Beutel Goodman)	6.60%
	American Growth (AGF)	6.60%
	Canadian Equity (Leith Wheeler)	6.30%
	Canadian Equity (SRA)	5.85%
	Pure Canadian Equity (Beutel Goodman)	5.85%
	Global Infrastr Equity (Mackenzie)	5.40%
Total		72.20%

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Fund facts

as at September 30, 2024

Asset class: Asset allocation

Fund code: CNT50

Asset category: Lifecycle

Fund inception date: July 2008

Segregated fund size: \$434.76 million

Total fund operating expenses

2023	2022	2021
0.048%	0.050%	0.050%

Volatility meter

The fund has average volatility relative to all asset classes.



The fund is more volatile than the average within the fund's asset class.

Investment manager

[Canada Life](#)

Investment management style

Portfolio Solutions Group builds and monitors asset allocation funds. Their objective is to maximize returns while minimizing risks. To achieve this they combine top-down modelling and bottom-up manager selection. Their top-down analysis provides insight into aggregate portfolio style drift, risk exposure and mandate gaps. Their bottom-up focus is on selecting managers who consistently add value by following a well-defined investment process.

Notes

Effective January 1, 2021 a real estate component was added to the PSG Continuum Target Date funds benchmarks. The benchmark provider – MSCI/REALPAC Canada Quarterly Property Fund Index (Unfrozen) – has indicated that this is an “unfrozen benchmark” where rate of returns may be updated historically from time to time.

Fund objective

To provide a balanced return of capital growth and current income through to its target date in 2050, by investing primarily in equity and fixed income funds. This Fund is appropriate for those who target retirement between 2048 and 2052.

Historical performance as at September 30, 2024

This graph shows how a \$10,000 investment in this fund, on September 16, 2014 would be worth \$23,526 on September 15, 2024; compared to the benchmark which would be worth \$25,450 over that time period. Benchmark: 27.0% S&P/TSX Composite Index, 63.0% MSCI All Country World Index¹, 10.0% REALpac/IPD Canada Quarterly Property Fund Index



Compound returns as at September 30, 2024

	3 mth	1 year	2 year**	3 year**	4 year**	5 year**	10 year**
Fund*	6.49%	24.38%	18.46%	8.84%	12.31%	10.23%	8.93%
Benchmark	6.29%	27.39%	20.93%	9.98%	12.66%	11.49%	9.79%

** Stated on an annualized basis

Calendar year returns

	YTD	2023	2022	2021	2020	2019
Fund*	16.14%	11.95%	-5.49%	17.46%	8.21%	17.05%
Benchmark	18.61%	15.47%	-8.55%	19.28%	10.58%	20.49%

* Any performance shown prior to the fund's inception date is that of the underlying fund and is considered representative of this fund's performance.

Composition



Top funds as at September 30, 2024

63.00%	Real Estate (GWLRA)	9.50%
27.50%	Canadian All Cap Growth (Mackenzie)	9.00%
9.50%	Global Equity (Invesco)	8.55%
	Global Equity (Sprucegrove)	8.55%
	American Equity (Beutel Goodman)	6.60%
	American Growth (AGF)	6.60%
	Canadian Equity (Leith Wheeler)	6.30%
	Canadian Equity (SRA)	5.85%
	Pure Canadian Equity (Beutel Goodman)	5.85%
	Global Infrastr Equity (Mackenzie)	5.40%
Total		72.20%

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Fund facts

as at September 30, 2024

Asset class: Asset allocation

Fund code: CNT55

Asset category: Lifecycle

Fund inception date: November 2012

Segregated fund size: \$343.33 million

Total fund operating expenses

2023	2022	2021
0.048%	0.050%	0.050%

Volatility meter

The fund has average volatility relative to all asset classes.



The fund is more volatile than the average within the fund's asset class.

Investment manager

[Canada Life](#)

Investment management style

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Notes

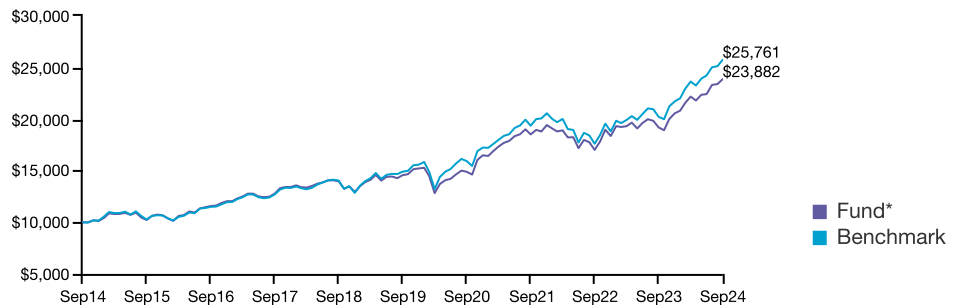
Effective January 1, 2021 a real estate component was added to the PSG Continuum Target Date funds benchmarks. The benchmark provider – MSCI/REALPAC Canada Quarterly Property Fund Index (Unfrozen) – has indicated that this is an “unfrozen benchmark” where rate of returns may be updated historically from time to time.

Fund objective

To provide a balanced return of capital growth and current income through to its target date in 2055, by investing primarily in equity and fixed income funds. This Fund is appropriate for those who target retirement between 2053 and 2057.

Historical performance as at September 30, 2024

This graph shows how a \$10,000 investment in this fund, on September 16, 2014 would be worth \$23,882 on September 15, 2024; compared to the benchmark which would be worth \$25,761 over that time period. Benchmark: 27.0% S&P/TSX Composite Index, 63.0% MSCI All Country World Index¹, 10.0% REALpac/IPD Canada Quarterly Property Fund Index



Compound returns as at September 30, 2024

	3 mth	1 year	2 year**	3 year**	4 year**	5 year**	10 year**
Fund*	6.49%	24.40%	18.47%	8.85%	12.53%	10.39%	9.10%
Benchmark	6.29%	27.39%	20.93%	9.98%	12.77%	11.56%	9.93%

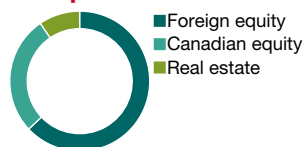
** Stated on an annualized basis

Calendar year returns

	YTD	2023	2022	2021	2020	2019
Fund*	16.16%	11.95%	-5.48%	17.78%	8.38%	17.65%
Benchmark	18.61%	15.47%	-8.55%	19.28%	10.61%	21.29%

* Any performance shown prior to the fund's inception date is that of the underlying fund and is considered representative of this fund's performance.

Composition



Top funds as at September 30, 2024

63.00%	Real Estate (GWLRA)	9.50%
27.50%	Canadian All Cap Growth (Mackenzie)	9.00%
9.50%	Global Equity (Invesco)	8.55%
	Global Equity (Sprucegrove)	8.55%
	American Equity (Beutel Goodman)	6.60%
	American Growth (AGF)	6.60%
	Canadian Equity (Leith Wheeler)	6.30%
	Canadian Equity (SRA)	5.85%
	Pure Canadian Equity (Beutel Goodman)	5.85%
	Global Infrastr Equity (Mackenzie)	5.40%
Total		72.20%

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Fund facts

as at September 30, 2024

Asset class: Asset allocation

Fund code: CNT60

Asset category: Lifecycle

Fund inception date: November 2017

Segregated fund size: \$204.13 million

Total fund operating expenses

2023	2022	2021
0.048%	0.050%	0.050%

Volatility meter

The fund has average volatility relative to all asset classes.



The fund is more volatile than the average within the fund's asset class.

Investment manager

[Canada Life](#)

Investment management style

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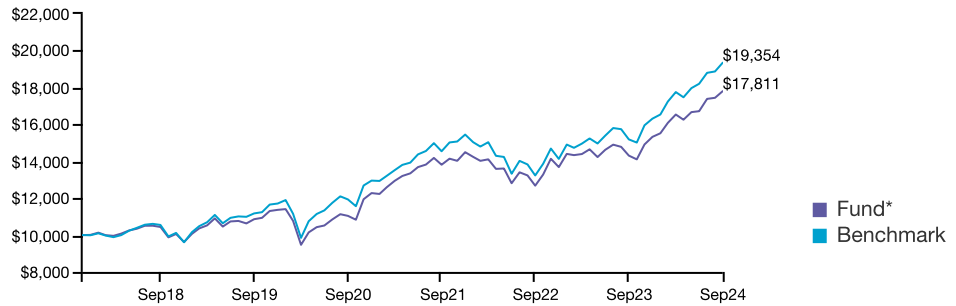
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Fund objective

To provide a balanced return of capital growth and current income through to its target date in 2060, by investing primarily in equity and fixed income funds. This Fund is appropriate for those who target retirement between 2058 and 2062.

Historical performance as at September 30, 2024

This graph shows how a \$10,000 investment in this fund, on November 16, 2017 would be worth \$17,811 on September 15, 2024; compared to the benchmark which would be worth \$19,354 over that time period. Benchmark: 27.0% S&P/TSX Composite Index, 63.0% MSCI All Country World Index¹, 10.0% REALpac/IPD Canada Quarterly Property Fund Index



Compound returns as at September 30, 2024

	3 mth	1 year	2 year**	3 year**	4 year**	5 year**	10 year**
Fund*	6.51%	24.45%	18.51%	8.83%	12.70%	10.40%	n/a
Benchmark	6.29%	27.39%	20.93%	9.98%	12.85%	11.61%	n/a

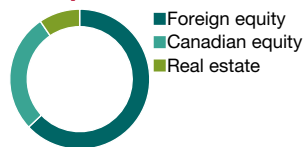
** Stated on an annualized basis

Calendar year returns

	YTD	2023	2022	2021	2020	2019
Fund*	16.20%	11.99%	-5.59%	18.07%	8.00%	18.14%
Benchmark	18.61%	15.47%	-8.55%	19.28%	10.63%	21.91%

* Any performance shown prior to the fund's inception date is that of the underlying fund and is considered representative of this fund's performance.

Composition



Top funds as at September 30, 2024

63.00%	Real Estate (GWLRA)	9.50%
27.50%	Canadian All Cap Growth (Mackenzie)	9.00%
9.50%	Global Equity (Invesco)	8.55%
	Global Equity (Sprucegrove)	8.55%
	American Equity (Beutel Goodman)	6.60%
	American Growth (AGF)	6.60%
	Canadian Equity (Leith Wheeler)	6.30%
	Canadian Equity (SRA)	5.85%
	Pure Canadian Equity (Beutel Goodman)	5.85%
	Global Infrastr Equity (Mackenzie)	5.40%
Total		72.20%

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Fund facts

as at September 30, 2024

Asset class: Asset allocation

Fund code: CNT65

Asset category: Lifecycle

Fund inception date: August 2023

Segregated fund size: \$11.66 million

Total fund operating expenses

2023	2022	2021
0.048%	0.050%	n/a

Investment manager

[Canada Life](#)

Investment management style

Portfolio Solutions Group builds and monitors asset allocation funds. Their objective is to maximize returns while minimizing risks. To achieve this they combine top-down modelling and bottom-up manager selection. Their top-down analysis provides insight into aggregate portfolio style drift, risk exposure and mandate gaps. Their bottom-up focus is on selecting managers who consistently add value by following a well-defined investment process.

Notes

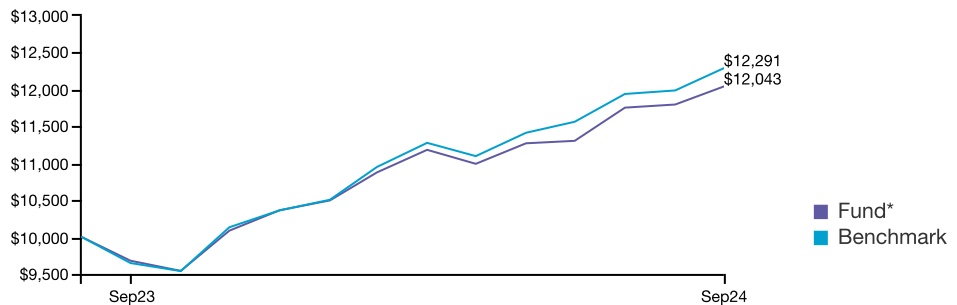
Effective January 1, 2021 a real estate component was added to the PSG Continuum Target Date funds benchmarks. The benchmark provider – MSCI/REALPAC Canada Quarterly Property Fund Index (Unfrozen) – has indicated that this is an “unfrozen benchmark” where rate of returns may be updated historically from time to time.

Fund objective

To provide a balanced return of capital growth and current income through to its target date in 2065, by investing primarily in equity and fixed income funds. This Fund is appropriate for those who target retirement between 2063 and 2067.

Historical performance as at September 30, 2024

This graph shows how a \$10,000 investment in this fund, on August 16, 2023 would be worth \$12,043 on September 15, 2024; compared to the benchmark which would be worth \$12,291 over that time period. Benchmark: 27.0% S&P/TSX Composite Index, 63.0% MSCI All Country World Index¹, 10.0% REALpac/IPD Canada Quarterly Property Fund Index



Compound returns as at September 30, 2024

	3 mth	1 year	2 year**	3 year**	4 year**	5 year**	10 year**
Fund*	6.52%	24.42%	n/a	n/a	n/a	n/a	n/a
Benchmark	6.29%	27.39%	n/a	n/a	n/a	n/a	n/a

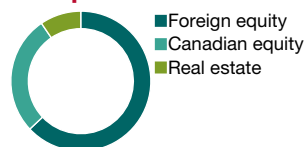
** Stated on an annualized basis

Calendar year returns

	YTD	2023	2022	2021	2020	2019
Fund*	16.20%	n/a	n/a	n/a	n/a	n/a
Benchmark	18.61%	n/a	n/a	n/a	n/a	n/a

* Any performance shown prior to the fund’s inception date is that of the underlying fund and is considered representative of this fund’s performance.

Composition



Top funds as at September 30, 2024

Real Estate (GWLRA)	9.50%
Canadian All Cap Growth (Mackenzie)	9.00%
Global Equity (Invesco)	8.55%
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Total	72.20%

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Fund facts

as at September 30, 2024

Asset class: Balanced

Fund code: LINMK

Asset category: Canadian high income balanced

Fund inception date: July 1998

Segregated fund size: \$148.42 million

Total fund operating expenses

2023	2022	2021
0.033%	0.033%	0.033%

Volatility meter

The fund is less volatile than the average across all asset classes.



The fund is less volatile than the average within the fund's asset class.

Investment manager

[Mackenzie Investments](#)

Investment management style

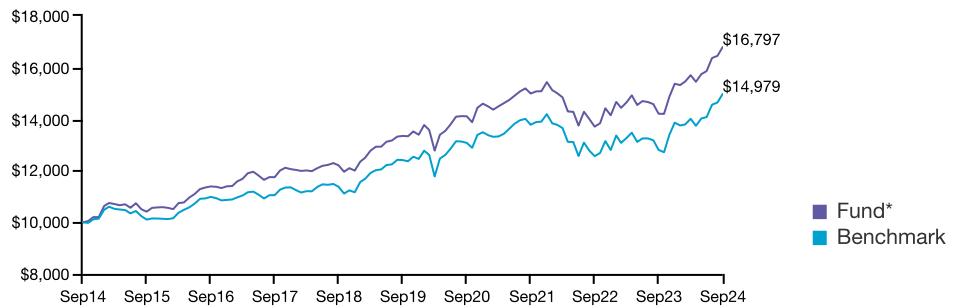
The Fund integrates qualitative and quantitative research perspectives to formulate views on interest rates, currencies, and credit risk. The manager augments that research with rigorous fundamental credit analysis which seeks to identify companies with stability in earnings and strong free cash flow, but which also assesses company risks and asset values designed to manage downside risk at all points during the credit cycle. The Manager actively manages a diverse array of fixed income strategies with the philosophy to always strive for the best risk-adjusted return for the investor.

Fund objective

To provide a steady flow of income with reasonable safety of invested capital. This Fund invests in fixed income securities, including government debt obligations and corporate bonds, and in shares of Canadian companies.

Historical performance as at September 30, 2024

This graph shows how a \$10,000 investment in this fund, on September 16, 2014 would be worth \$16,797 on September 15, 2024; compared to the benchmark which would be worth \$14,979 over that time period. Benchmark: 30% S&P/TSX Composite Index, 70% FTSE Canada Universe Bond Index



Compound returns as at September 30, 2024

	3 mth	1 year	2 year**	3 year**	4 year**	5 year**	10 year**
Fund*	5.90%	18.21%	10.69%	3.86%	4.45%	4.70%	5.32%
Benchmark	6.41%	16.96%	9.18%	2.82%	3.45%	3.83%	4.12%

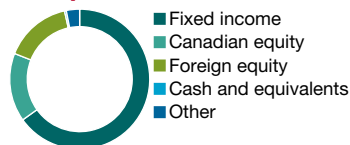
** Stated on an annualized basis

Calendar year returns

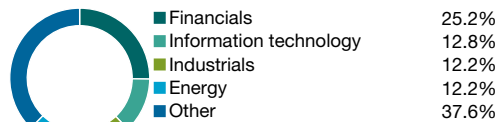
	YTD	2023	2022	2021	2020	2019
Fund*	9.29%	8.62%	-8.34%	5.74%	8.99%	11.58%
Benchmark	8.05%	8.28%	-9.80%	5.19%	8.31%	11.58%

* Any performance shown prior to the fund's inception date is that of the underlying fund and is considered representative of this fund's performance.

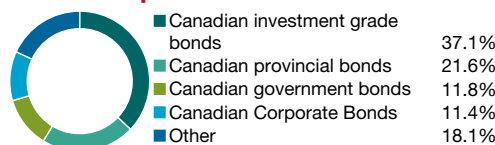
Composition



Equity industry



Bond composition



Top holdings as at September 30, 2024

Gov. of Canada, 3%, 6/1/2034	3.5%
Province of Ontario, 4.15%, 6/2/2034	2.9%
Gov. of Canada, 2.75%, 12/1/2055	2.8%
Province of Quebec, 4.4%, 12/1/2055	2.5%
Province of Alberta, 3.1%, 6/1/2050	1.3%
Royal Bank of Canada	1.2%
Province of Ontario, 4.15%, 12/2/2054	1.1%
TransCanada Trust, 0.05%, 5/18/2077	1.1%
Rogers Communications Inc., 5%, 12/17/2081	1.0%
Toronto-Dominion Bank Com New	0.9%
Total	18.3%

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Fund facts

as at September 30, 2024

Asset class: Balanced

Fund code: LBMK

Asset category: Global balanced

Fund inception date: March 2000

Segregated fund size: \$81.19 million

Underlying fund: Canada Life Global Strategic Income Fund

Underlying fund size: \$169.63 million

Total fund operating expenses

2023	2022	2021
0.063%	0.083%	0.063%

Volatility meter

The fund has average volatility relative to all asset classes.



The fund is less volatile than the average within the fund's asset class.

Investment manager

[Mackenzie Investments](#)

Investment management style

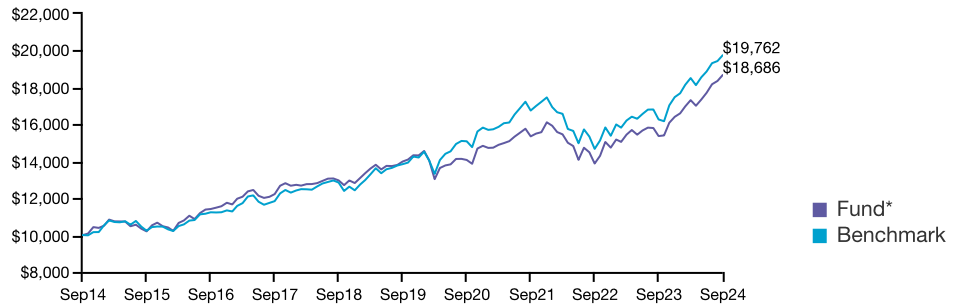
The Fund will pursue a flexible approach to investing in fixed-income and /or equity asset classes anywhere in the world. The Fund will employ a flexible approach to meet its fixed-income objectives, allocating assets across credit quality, yields, structures, sectors, currencies and countries. The investment approach follows a fundamental analysis to identify, select and monitor investments, by performing industry analysis and specific company analysis, including reviewing financial statements and other relevant factors.

Fund objective

The Fund seeks current income with the potential for long-term capital growth by investing primarily in fixed income and income oriented equity investments from issuers anywhere in the world.

Historical performance as at September 30, 2024

This graph shows how a \$10,000 investment in this fund, on September 16, 2014 would be worth \$18,686 on September 15, 2024; compared to the benchmark which would be worth \$19,762 over that time period. Benchmark: 47.5% ICE Global Broad Market TR Index (Hedged to CAD), 52.5% MSCI World Index¹



Compound returns as at September 30, 2024

	3 mth	1 year	2 year**	3 year**	4 year**	5 year**	10 year**
Fund*	5.45%	21.56%	16.02%	6.76%	7.34%	5.96%	6.45%
Benchmark	4.70%	21.43%	16.04%	5.65%	6.98%	7.37%	7.05%

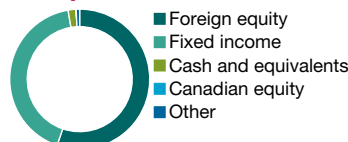
** Stated on an annualized basis

Calendar year returns

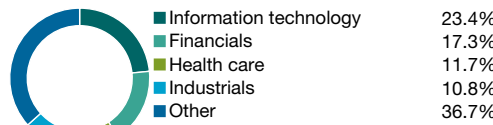
	YTD	2023	2022	2021	2020	2019
Fund*	13.83%	11.33%	-8.53%	8.60%	3.64%	11.69%
Benchmark	13.02%	13.63%	-11.92%	10.34%	11.43%	14.30%

* Any performance shown prior to the fund's inception date is that of the underlying fund and is considered representative of this fund's performance.

Composition



Equity industry



Bond composition



Top holdings as at September 30, 2024

United States Treasury Note, 4.38%, 5/15/2034	3.5%
United States Treasury Note, 3.88%, 8/15/2034	2.9%
Microsoft Corp.	2.6%
Apple Inc.	2.3%
HM Treasury, 0.88%, 7/31/2033	2.3%
United States Treasury Note, 4.25%, 6/30/2029	2.2%
Gov. of Canada, 3.25%, 12/1/2033	2.0%
United States Treasury Note, 3.5%, 2/15/2033	2.0%
United States Treasury Note, 3.88%, 8/15/2033	1.6%
Amazon.com Inc.	1.5%
Total	22.8%

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Fund facts

as at September 30, 2024

Asset class: Balanced

Fund code: AGGI

Asset category: Global balanced

Fund inception date: July 1998

Segregated fund size: \$99.04 million

Underlying fund: Fidelity Tactical Asset Allocation Income Institutional Trust

Underlying fund size: \$107.06 million

Total fund operating expenses

2023	2022	2021
0.105%	0.115%	0.033%

Volatility meter

The fund has average volatility relative to all asset classes.



The fund is less volatile than the average within the fund's asset class.

Investment manager

[Fidelity Investments Canada](#)

Investment management style

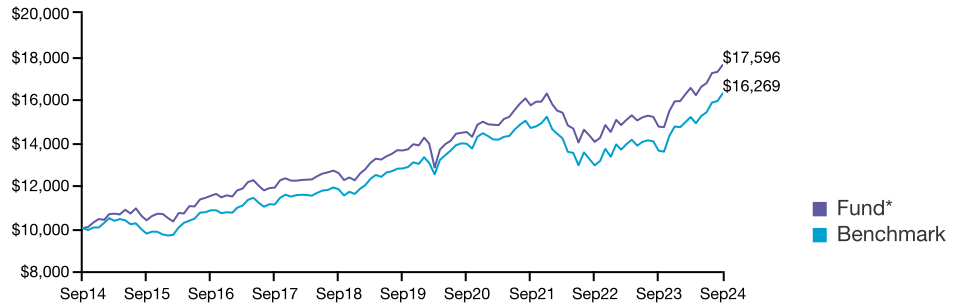
The Fund will invest in equity and debt securities issued anywhere in the world and will invest in other underlying pools using a tactical asset allocation strategy. The lead managers, work with the broader Global Asset Allocation Division to inform and implement tactical decisions. The lead managers are responsible for tactical asset allocation research, portfolio design, construction and ongoing risk management and monitoring for the portfolio. The Trust employs a neutral 40/60 approach: 40% invested in equities and 60% in fixed income securities.

Fund objective

The Fund seeks to obtain income and capital growth by investing primarily in equities and debt securities issued anywhere in the world.

Historical performance as at September 30, 2024

This graph shows how a \$10,000 investment in this fund, on September 16, 2014 would be worth \$17,596 on September 15, 2024; compared to the benchmark which would be worth \$16,269 over that time period. Benchmark: 25% MSCI All Country World Index (Net)¹, 60% FTSE Canada Universe Bond Index, 15% S&P/TSX Capped Composite Index



Compound returns as at September 30, 2024

	3 mth	1 year	2 year**	3 year**	4 year**	5 year**	10 year**
Fund*	5.08%	19.54%	12.06%	3.84%	5.01%	5.27%	5.81%
Benchmark	5.71%	19.61%	12.21%	3.54%	3.97%	4.95%	4.99%

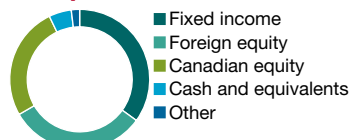
** Stated on an annualized basis

Calendar year returns

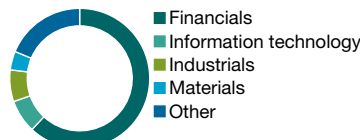
	YTD	2023	2022	2021	2020	2019
Fund*	10.69%	9.84%	-11.02%	8.79%	7.97%	13.23%
Benchmark	10.45%	10.62%	-12.29%	5.34%	10.98%	12.06%

* Any performance shown prior to the fund's inception date is that of the underlying fund and is considered representative of this fund's performance.

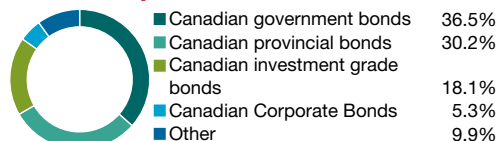
Composition



Equity industry



Bond composition



Top holdings as at September 30, 2024

Fidelity Global Core Plus Bond ETF Unit Ser L	12.6%
iShares Trust - iShares Core S&P Total U.S. Stock	10.5%
Market ETF Core S&P Total U S Stk Mkt Etf	
VanEck ETF Trust - VanEck J.P. Morgan EM Local	
Currency Bond ETF J P Morgan Emerging Mkts	3.0%
Loc Currency Bd Etf New	
Insght CN MA Base -Ser O	2.0%
iShares Comex Gold Trust ETF	1.9%
FICLCASH C1 4.217% 10/01/24	1.8%
Royal Bank of Canada	0.9%
Fidelity Covington Trust - Fidelity MSCI Energy	
Index ETF Msci Energy Index Etf	0.9%
Gov. of Canada, 2.75%, 6/1/2033	0.8%
Gov. of Canada, 4%, 12/1/2031	0.8%
Total	35.1%

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Fund facts

as at September 30, 2024

Asset class: Balanced

Fund code: LBABG

Asset category: Canadian balanced

Fund inception date: July 1998

Segregated fund size: \$1.5 billion

Total fund operating expenses

2023	2022	2021
0.033%	0.033%	0.033%

Volatility meter

The fund has average volatility relative to all asset classes.



The fund has average volatility relative to the fund's asset class.

Investment manager

[Beutel, Goodman & Company Ltd.](#)

Investment management style

The Fund uses a bottom-up value approach investing in high quality, liquid companies that have built shareholder value over extended periods of time. The Fund targets a long-term asset mix of 60 per cent equities and 40 per cent bonds. Fund managers base the asset mix of the portfolio on the equity outlook and use the full foreign content component.

Fund objective

To maximize portfolio returns through capital appreciation and investment income. This Fund invests in Canadian and United States stocks, Canadian bonds and short-term securities.

Historical performance as at September 30, 2024

This graph shows how a \$10,000 investment in this fund, on September 16, 2014 would be worth \$21,647 on September 15, 2024; compared to the benchmark which would be worth \$20,336 over that time period. Benchmark: 40% S&P/TSX Composite Index, 20% S&P 500 Index, 40% FTSE Canada Universe Bond Index



Compound returns as at September 30, 2024

	3 mth	1 year	2 year**	3 year**	4 year**	5 year**	10 year**
Fund*	7.30%	21.30%	13.90%	7.49%	10.26%	8.11%	8.03%
Benchmark	6.97%	22.93%	14.75%	6.66%	8.41%	8.00%	7.36%

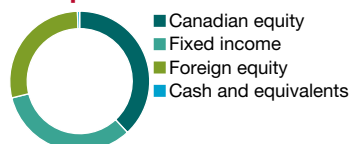
** Stated on an annualized basis

Calendar year returns

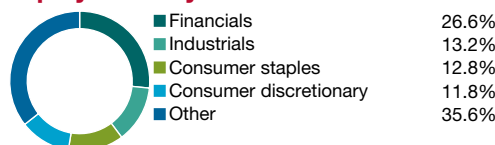
	YTD	2023	2022	2021	2020	2019
Fund*	11.65%	8.74%	-1.51%	13.32%	7.32%	14.29%
Benchmark	13.44%	11.94%	-9.27%	13.88%	9.52%	16.77%

* Any performance shown prior to the fund's inception date is that of the underlying fund and is considered representative of this fund's performance.

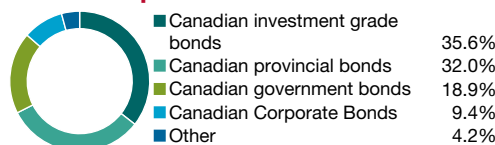
Composition



Equity industry



Bond composition



Top holdings as at September 30, 2024

Royal Bank of Canada	3.3%
Toronto-Dominion Bank Com New	2.9%
Gov. of Canada, 3%, 6/1/2034	2.5%
RB Global, Inc	1.6%
Canadian National Railwaypany	1.6%
Bank of Montreal	1.6%
Rogers Communications Inc. Cl B Non Vtg	1.5%
Metro Inc.	1.5%
Kellanova	1.5%
Sun Life Financial Inc.	1.5%
Total	19.4%

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Fund facts

as at September 30, 2024

Asset class: Balanced

Fund code: LDG

Asset category: Canadian balanced

Fund inception date: March 2000

Segregated fund size: \$188.22 million

Underlying fund: Canada Life Strategic Income Fund

Underlying fund size: \$1.83 billion

Total fund operating expenses

2023	2022	2021
0.063%	0.063%	0.033%

Volatility meter

The fund has average volatility relative to all asset classes.



The fund is less volatile than the average within the fund's asset class.

Investment manager

[Mackenzie Investments](#)

Investment management style

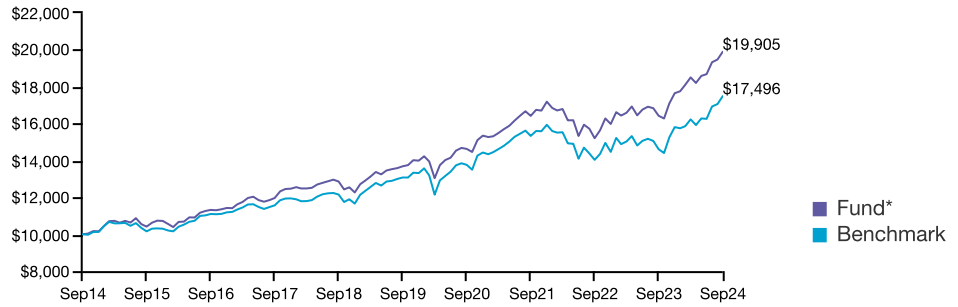
The Fund will pursue a flexible approach to investing in fixed-income and /or equity asset classes anywhere in the world. The investment approach follows a fundamental analysis to identify, select and monitor investments, by performing industry analysis and specific company analysis, including reviewing financial statements and other relevant factors.

Fund objective

The Fund seeks to provide long term capital and income growth by investing primarily in Canadian and foreign stocks, Canadian bonds, mortgages and real estate.

Historical performance as at September 30, 2024

This graph shows how a \$10,000 investment in this fund, on September 16, 2014 would be worth \$19,905 on September 15, 2024; compared to the benchmark which would be worth \$17,496 over that time period. Benchmark: 50% S&P/TSX Composite Index, 50% FTSE Canada Universe Bond Index



Compound returns as at September 30, 2024

	3 mth	1 year	2 year**	3 year**	4 year**	5 year**	10 year**
Fund*	6.50%	21.14%	14.40%	6.62%	8.00%	7.78%	7.13%
Benchmark	7.58%	19.71%	11.64%	4.49%	6.18%	5.99%	5.75%

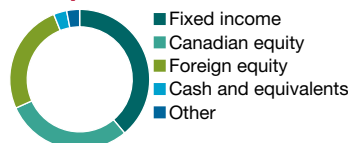
** Stated on an annualized basis

Calendar year returns

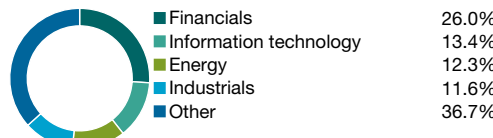
	YTD	2023	2022	2021	2020	2019
Fund*	12.75%	10.44%	-7.05%	12.01%	9.70%	14.05%
Benchmark	10.62%	9.31%	-9.24%	10.43%	8.39%	14.18%

* Any performance shown prior to the fund's inception date is that of the underlying fund and is considered representative of this fund's performance.

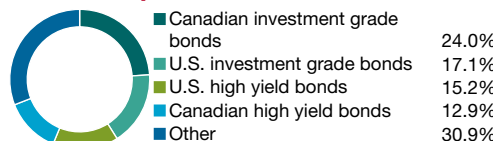
Composition



Equity industry



Bond composition



Top holdings as at September 30, 2024

Royal Bank of Canada	2.3%
Toronto-Dominion Bank Com New	1.7%
Microsoft Corp.	1.4%
Bank of Montreal	1.3%
Canadian Natural Resources Ltd.	1.3%
Canadian Pacific Kansas City Limited	1.3%
Apple Inc.	1.0%
Sun Life Financial Inc.	1.0%
Intact Financial Corporation	1.0%
Mackenzie Credit Absolute Return Fund Series CL	1.0%
Total	13.2%

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Fund facts

as at September 30, 2024

Asset class: Balanced

Fund code: LEBG

Asset category: Canadian balanced

Fund inception date: July 1998

Segregated fund size: \$112.53 million

Total fund operating expenses

2023	2022	2021
0.033%	0.033%	0.033%

Volatility meter

The fund has average volatility relative to all asset classes.



The fund has average volatility relative to the fund's asset class.

Investment manager

[Mackenzie Investments](#)

Investment management style

The equity portfolio manager employs a company-focused investing style, seeking companies with strong management, good growth prospects and a solid financial position. The fixed-income portfolio manager employs a value investment style. The fixed-income portfolio manager analyzes securities that typically have a lower credit quality, such as high-yield debt securities, using a bottom-up approach to assess their valuation. This company-specific analysis focuses on the stability of cash flows and the recovery value of the debt instruments.

Fund objective

The Fund seeks to provide a balance between long-term capital growth and current income by investing primarily in Canadian fixed income and equity securities.

Historical performance as at September 30, 2024

This graph shows how a \$10,000 investment in this fund, on September 16, 2014 would be worth \$20,888 on September 15, 2024; compared to the benchmark which would be worth \$18,493 over that time period. Benchmark: 65% S&P/TSX Composite Index, 35% FTSE Canada Universe Bond Index



Compound returns as at September 30, 2024

	3 mth	1 year	2 year**	3 year**	4 year**	5 year**	10 year**
Fund*	5.02%	17.00%	13.08%	7.54%	9.69%	8.48%	7.64%
Benchmark	8.47%	21.80%	13.49%	5.32%	7.35%	6.83%	6.34%

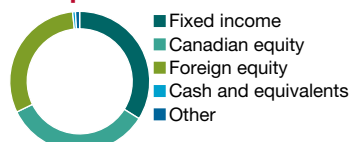
** Stated on an annualized basis

Calendar year returns

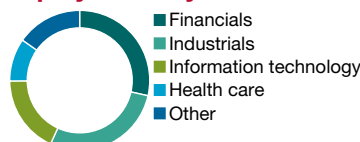
	YTD	2023	2022	2021	2020	2019
Fund*	10.12%	10.86%	-4.26%	17.04%	7.28%	15.84%
Benchmark	12.58%	10.06%	-9.71%	12.41%	8.19%	15.67%

* Any performance shown prior to the fund's inception date is that of the underlying fund and is considered representative of this fund's performance.

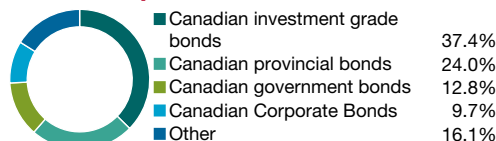
Composition



Equity industry



Bond composition



Top holdings as at September 30, 2024

Royal Bank of Canada	3.7%
Intact Financial Corporation	3.3%
Stantec Inc.	3.1%
Aon PLCCI A	2.7%
Loblaw Cos. Ltd.	2.7%
Brookfield Asset Management Ltd. CI A Ltd Vtg Shs	2.7%
Microsoft Corp.	2.5%
Province of Ontario, 4.15%, 6/2/2034	2.4%
Trane Technologies PLC Shs	2.3%
Roper Technologies Inc.	2.3%
Total	27.6%

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Fund facts

as at September 30, 2024

Asset class: Balanced

Fund code: LGIMK

Asset category: Canadian balanced

Fund inception date: July 1998

Segregated fund size: \$150.57 million

Total fund operating expenses

2023	2022	2021
0.033%	0.033%	0.033%

Volatility meter

The fund has average volatility relative to all asset classes.



The fund has average volatility relative to the fund's asset class.

Investment manager

[Mackenzie Investments](#)

Investment management style

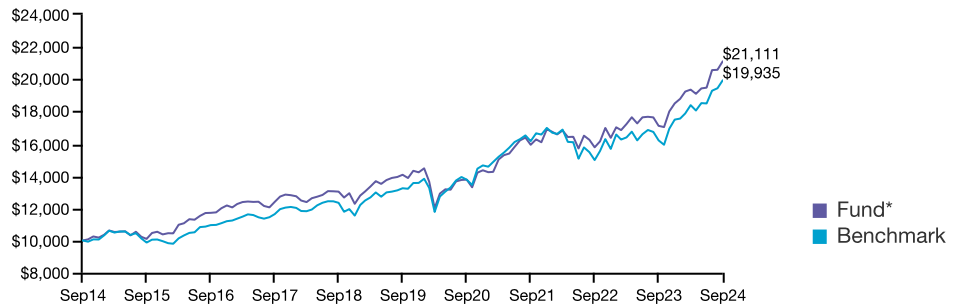
The Ivy approach follows a blended value and growth investment style, identifying companies that can grow their business at above average rates over long periods of time on a consistent basis. Once an investment is made, the Fund expects to be a patient, long-term investor, which generally results in low portfolio turnover, reduced transaction expenses and deferred realization of capital gains.

Fund objective

To provide long-term capital growth. This Fund invests primarily in Canadian and foreign common and preferred shares, government and corporate debt obligations and short-term debt instruments.

Historical performance as at September 30, 2024

This graph shows how a \$10,000 investment in this fund, on September 16, 2014 would be worth \$21,111 on September 15, 2024; compared to the benchmark which would be worth \$19,935 over that time period. Benchmark: 55% S&P/TSX Composite Index, 15% MSCI World Index¹, 25% FTSE Canada Universe Bond Index, 5% FTSE Canada 91 Day T-Bill Index



Compound returns as at September 30, 2024

	3 mth	1 year	2 year**	3 year**	4 year**	5 year**	10 year**
Fund*	8.38%	23.39%	15.68%	9.83%	11.27%	8.45%	7.76%
Benchmark	7.77%	22.99%	15.34%	7.25%	9.69%	8.53%	7.14%

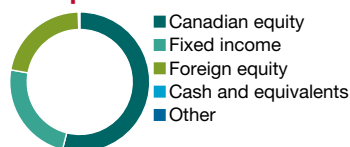
** Stated on an annualized basis

Calendar year returns

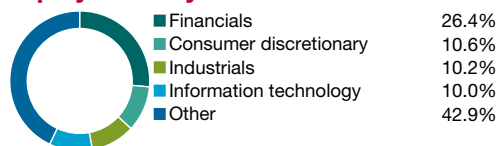
	YTD	2023	2022	2021	2020	2019
Fund*	14.12%	13.04%	-3.15%	17.72%	0.90%	15.93%
Benchmark	13.95%	11.57%	-7.67%	15.86%	8.01%	17.57%

* Any performance shown prior to the fund's inception date is that of the underlying fund and is considered representative of this fund's performance.

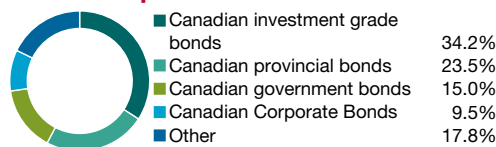
Composition



Equity industry



Bond composition



Top holdings as at September 30, 2024

Brookfield Corporation VtgCl A	4.1%
Intact Financial Corporation	4.0%
CCL Industries Inc. Cl B	3.3%
Royal Bank of Canada	3.2%
Restaurant Brands International Inc.	3.1%
Toronto-Dominion Bank Com New	2.9%
Emera Inc.	2.9%
Alimentation Couche-Tard Inc.	2.6%
Microsoft Corp.	2.4%
Alphabet Inc. Cap Stk Cl C	2.4%
Total	31.0%

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Fund facts

as at September 30, 2024

Asset class: Balanced

Fund code: LIG

Asset category: Canadian high income balanced

Fund inception date: March 2000

Segregated fund size: \$24.47 million

Yield to maturity: 3.83%

Duration: 6.77

Total fund operating expenses

2023	2022	2021
0.033%	0.033%	0.033%

Volatility meter

The fund is less volatile than the average across all asset classes.



The fund is less volatile than the average within the fund's asset class.

Investment manager

[Mackenzie Investments](#)

Investment management style

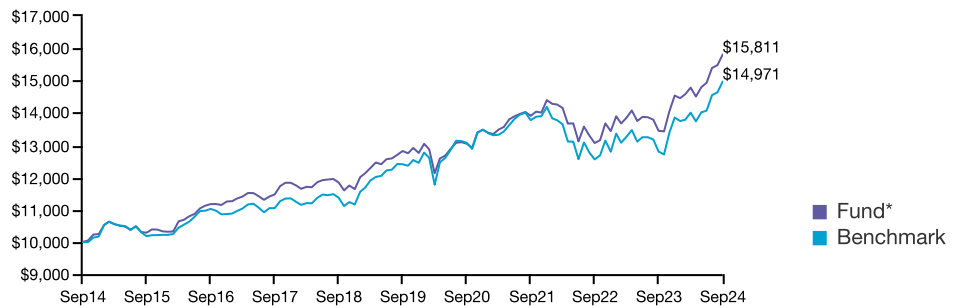
The Canadian equity portfolio manager employs a value investment style and seeks to construct a diversified equity portfolio based on a disciplined, statistically-grounded, bottom-up and value-oriented investment approach. The foreign equity portfolio manager invests primarily in large- and mid-capitalization, publicly traded companies, and employs a disciplined investment process to construct a portfolio of attractively valued companies that combine above-average income yields with the potential for growth. The fixed-income portfolio manager employs a value investment style. The fixed-income portfolio manager analyzes securities that typically have a lower credit quality, such as high-yield debt securities, using a bottom-up approach to assess their valuation.

Fund objective

To provide a balance between long term capital growth and current income by investing primarily in Canadian fixed income securities and equities.

Historical performance as at September 30, 2024

This graph shows how a \$10,000 investment in this fund, on September 16, 2014 would be worth \$15,811 on September 15, 2024; compared to the benchmark which would be worth \$14,971 over that time period. Benchmark: 30% S&P/TSX Composite Index, 70% FTSE Canada Universe Bond Index



Compound returns as at September 30, 2024

	3 mth	1 year	2 year**	3 year**	4 year**	5 year**	10 year**
Fund*	5.88%	17.61%	10.01%	4.37%	4.92%	4.29%	4.69%
Benchmark	6.41%	16.96%	9.18%	2.82%	3.45%	3.83%	4.12%

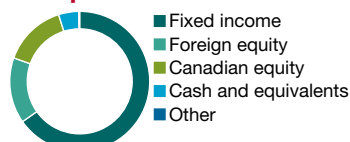
** Stated on an annualized basis

Calendar year returns

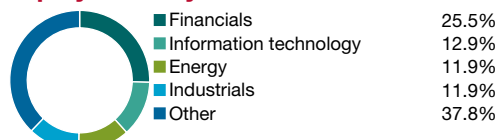
	YTD	2023	2022	2021	2020	2019
Fund*	8.76%	8.21%	-6.68%	6.87%	5.59%	9.63%
Benchmark	8.05%	8.28%	-9.80%	5.19%	8.31%	11.58%

* Any performance shown prior to the fund's inception date is that of the underlying fund and is considered representative of this fund's performance.

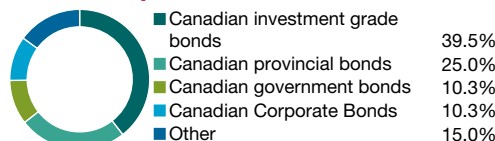
Composition



Equity industry



Bond composition



Top holdings as at September 30, 2024

Province of Ontario, 4.15%, 6/2/2034	5.2%
Gov. of Canada, 2.75%, 12/1/2055	4.2%
Province of Quebec, 4.4%, 12/1/2055	2.2%
United States Treasury Bill RR, 0.13%, 4/15/2025	1.9%
Royal Bank of Canada	1.2%
United States Treasury Bill, 10/10/2024	1.1%
Province of Quebec, 4.45%, 9/1/2034	1.1%
TransCanada Trust, 0.05%, 5/18/2077	1.0%
Province of Alberta, 3.1%, 6/1/2050	1.0%
United States Treasury Note RR, 2.13%, 2/15/2054	0.9%
Total	19.7%

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Fund facts

as at September 30, 2024

Asset class: Balanced

Fund code: PSB

Asset category: Canadian balanced

Fund inception date: July 1998

Segregated fund size: \$232.08 million

Total fund operating expenses

2023	2022	2021
0.033%	0.033%	0.033%

Volatility meter

The fund has average volatility relative to all asset classes.



The fund is less volatile than the average within the fund's asset class.

Investment manager

[Fiera Capital Corporation](#)

Investment management style

Equities strategy employs a fundamental core style, allowing participation in both the value and the growth areas of the market. The portfolio consists of large and small/ mid cap securities with no extremes in either style bias or individual security or sector positions. Bonds are selected on the current and projected credit quality of the issuer, value of the security, and the overall outlook for the interest rate and spreads relative to Canadian bonds. The Fund invests between 40% - 65% in equities, with the balance in bonds and cash or cash equivalents.

Notes

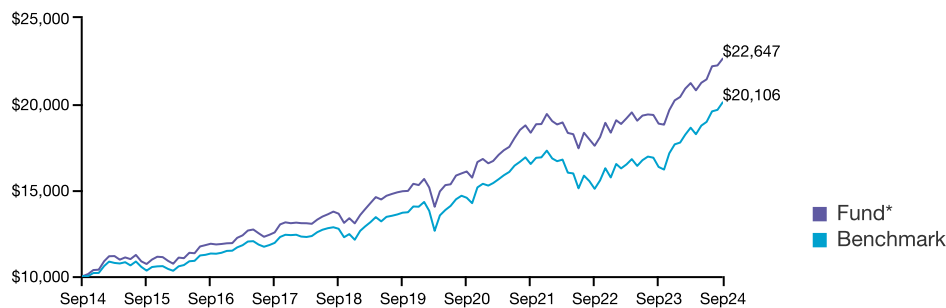
Prior to Q1 2024 the benchmark was: 32.5% S&P/TSX Composite Index, 27.5% MSCI World Ex-Canada Index¹, 35.0% FTSE Canada Universe Bond Index, 5.0% FTSE Canada 91 Day T-Bill Index. For more information please refer to the [Investment updates](#) section on [GRS Access](#).

Fund objective

The Fund seeks to provide income and long term capital growth by investing primarily in Canadian equities, foreign equities and fixed income securities.

Historical performance as at September 30, 2024

This graph shows how a \$10,000 investment in this fund, on September 16, 2014 would be worth \$22,647 on September 15, 2024; compared to the benchmark which would be worth \$20,106 over that time period. Benchmark: 20% S&P/TSX Composite Index, 40% MSCI World Index GR (CAD)¹, 40% FTSE Canada Universe Bond Index



Compound returns as at September 30, 2024

	3 mth	1 year	2 year**	3 year**	4 year**	5 year**	10 year**
Fund*	5.62%	20.05%	13.50%	7.29%	8.93%	8.68%	8.52%
Benchmark	6.00%	22.98%	15.48%	6.77%	8.41%	7.99%	7.23%

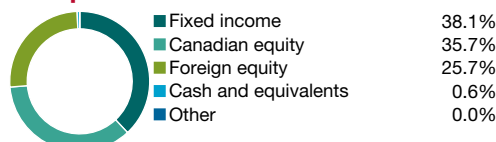
** Stated on an annualized basis

Calendar year returns

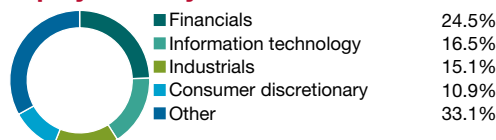
	YTD	2023	2022	2021	2020	2019
Fund*	12.01%	10.23%	-5.59%	15.56%	9.94%	17.01%
Benchmark	13.84%	12.25%	-9.03%	12.55%	9.49%	15.85%

* Any performance shown prior to the fund's inception date is that of the underlying fund and is considered representative of this fund's performance.

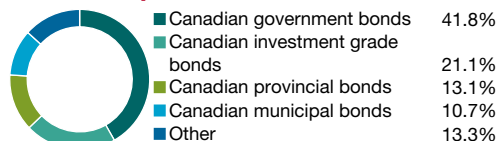
Composition



Equity industry



Bond composition



Top holdings as at September 30, 2024

Gov. of Canada, 2.75%, 6/1/2033	7.2%
Gov. of Canada, 10/24/2024	4.5%
Gov. of Canada, 11/21/2024	3.5%
Royal Bank of Canada	3.3%
Toronto-Dominion Bank Com New	2.0%
Constellation Software Inc.	2.0%
Microsoft Corp.	1.9%
Taiwan Semiconductor Manufacturing Co. Ltd.	1.8%
Canadian Natural Resources Ltd.	1.8%
Canadian Pacific Kansas City Limited	1.8%
Total	29.8%

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Fund facts

as at September 30, 2024

Asset class: Canadian equity

Fund code: LDVDG

Asset category: Canadian dividend and large cap

Fund inception date: March 2000

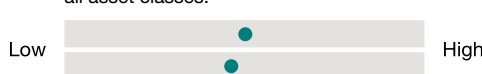
Segregated fund size: \$524.95 million

Total fund operating expenses

2023	2022	2021
0.033%	0.033%	0.033%

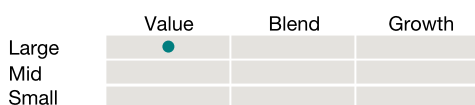
Volatility meter

The fund has average volatility relative to all asset classes.



The fund has average volatility relative to the fund's asset class.

Equity style and capitalization overview



The fund is invested in large-capitalization, value stocks on average.

Investment manager

[Mackenzie Investments](#)

Investment management style

The Mackenzie GLC Team blends top-down macro-level analysis with fundamental bottom-up stock analysis. We seek to identify industry risks, competitive opportunities and macro trends to influence sector allocations.

Fund objective

To provide above-average dividend income and long-term capital growth. This Fund invests primarily in shares of Canadian companies offering an attractive dividend yield.

Historical performance as at September 30, 2024

This graph shows how a \$10,000 investment in this fund, on September 16, 2014 would be worth \$21,883 on September 15, 2024; compared to the benchmark which would be worth \$22,839 over that time period. Benchmark: 100% S&P/TSX Dividend Index



Compound returns as at September 30, 2024

	3 mth	1 year	2 year**	3 year**	4 year**	5 year**	10 year**
Fund*	10.49%	23.81%	13.64%	9.64%	14.76%	10.06%	8.15%
Benchmark	10.42%	26.13%	16.53%	11.56%	15.59%	11.23%	8.61%

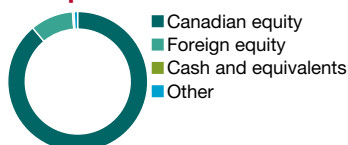
** Stated on an annualized basis

Calendar year returns

	YTD	2023	2022	2021	2020	2019
Fund*	14.52%	7.97%	-0.63%	28.42%	-0.05%	19.91%
Benchmark	17.53%	9.63%	-0.09%	27.82%	1.08%	21.71%

* Any performance shown prior to the fund's inception date is that of the underlying fund and is considered representative of this fund's performance.

Composition



Equity industry



Geographic split



Top holdings as at September 30, 2024

88.9%	Royal Bank of Canada	7.8%
9.9%	Toronto-Dominion Bank Com New	6.1%
0.4%	Bank of Montreal	4.3%
0.8%	Canadian Natural Resources Ltd.	3.8%
	Sun Life Financial Inc.	3.8%
	Enbridge Inc.	3.6%
	Telus Corp.	3.4%
	TC Energy Corp.	3.4%
	Canadian Pacific Kansas City Limited	3.2%
	Bank of Nova Scotia (The)	3.1%
	Total	42.5%

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Fund facts

as at September 30, 2024

Asset class: Canadian equity

Fund code: LLCMK

Asset category: Canadian dividend and large cap

Fund inception date: July 1998

Segregated fund size: \$39.69 million

Total fund operating expenses

2023	2022	2021
0.033%	0.033%	0.033%

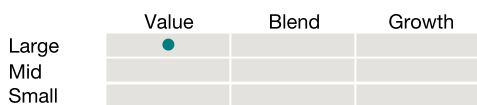
Volatility meter

The fund has average volatility relative to all asset classes.



The fund has average volatility relative to the fund's asset class.

Equity style and capitalization overview



The fund is invested in large-capitalization, value stocks on average.

Investment manager

[Mackenzie Investments](#)

Investment management style

The Fund may invest directly in securities or in units of other underlying funds. Currently the Fund will attempt to achieve its investment objective by investing directly in securities. The Fund seeks to provide lower volatility than the broad Canadian equity market over a full market cycle (generally at least three years or more). To achieve its objective, the Fund invests primarily in Canadian equity securities with a focus on those companies and/or sectors that are believed to likely have lower sensitivity to broader market movements.

Fund objective

The Fund seeks to provide lower volatility than the broad Canadian equity market over a full market cycle (generally, at least three years or more). To achieve its objective, the Fund invests primarily in Canadian equity securities with a focus on those companies and/or sectors that are believed to likely have lower sensitivity to broader market movements.

Historical performance as at September 30, 2024

This graph shows how a \$10,000 investment in this fund, on September 16, 2014 would be worth \$24,166 on September 15, 2024; compared to the benchmark which would be worth \$24,350 over that time period. Benchmark: 100% MSCI Canada Minimum Volatility Index¹



Compound returns as at September 30, 2024

	3 mth	1 year	2 year**	3 year**	4 year**	5 year**	10 year**
Fund*	10.64%	29.26%	18.05%	10.93%	12.87%	9.23%	9.22%
Benchmark	11.55%	28.93%	18.85%	12.27%	15.92%	12.54%	9.31%

** Stated on an annualized basis

Calendar year returns

	YTD	2023	2022	2021	2020	2019
Fund*	20.03%	7.72%	-1.51%	24.24%	-2.85%	19.97%
Benchmark	19.05%	11.59%	-1.08%	26.08%	5.60%	22.88%

* Any performance shown prior to the fund's inception date is that of the underlying fund and is considered representative of this fund's performance.

Composition



Equity industry



Geographic split



Top holdings as at September 30, 2024

Sun Life Financial Inc.	3.8%
Intact Financial Corporation	3.3%
Royal Bank of Canada	3.2%
Pembina Pipeline Corp.	3.0%
Manulife Financial Corporation	2.9%
Thomson Reuters Corp. Com No Par	2.8%
Enbridge Inc.	2.7%
Bank of Nova Scotia (The)	2.7%
Toronto-Dominion Bank Com New	2.7%
Loblaw Cos. Ltd.	2.6%
Total	29.6%

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Fund facts

as at September 30, 2024

Asset class: Canadian equity

Fund code: LNABG

Asset category: Canadian equity

Fund inception date: July 1998

Segregated fund size: \$701.63 million

Total fund operating expenses

2023	2022	2021
0.033%	0.033%	0.033%

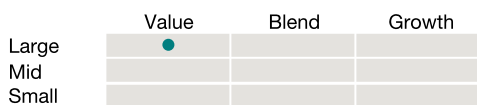
Volatility meter

The fund has average volatility relative to all asset classes.



The fund has average volatility relative to the fund's asset class.

Equity style and capitalization overview



Investment manager

[Beutel, Goodman & Company Ltd.](#)

Investment management style

The Fund takes a bottom-up value approach investing in medium to larger companies with above-average growth and profit potential which can be purchased at attractive prices. The Fund focuses largely on the fundamentals of specific companies and place less emphasis on economic or industry outlooks.

Notes

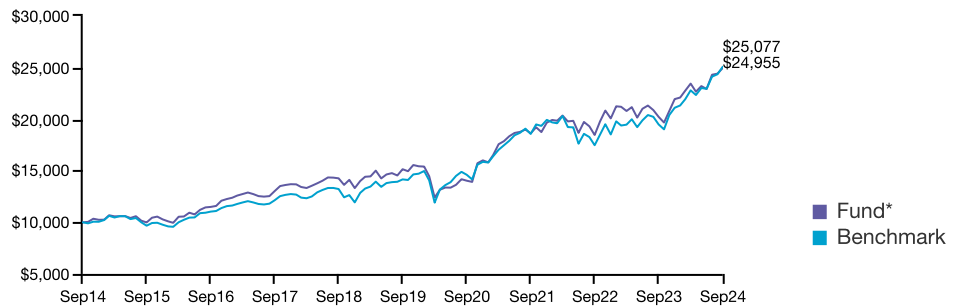
This fund is invested to emulate a 75% allocation to the Beutel Goodman Fundamental Canadian Equity fund and a 25% allocation to the Beutel Goodman American Equity Fund.

Fund objective

To provide a high level of long-term capital appreciation. This Fund invests in the stocks of Canadian and United States companies which are expected to achieve strong growth in earnings.

Historical performance as at September 30, 2024

This graph shows how a \$10,000 investment in this fund, on September 16, 2014 would be worth \$24,955 on September 15, 2024; compared to the benchmark which would be worth \$25,077 over that time period. Benchmark: 80% S&P/TSX Composite Index, 20% S&P 500 Index



Compound returns as at September 30, 2024

	3 mth	1 year	2 year**	3 year**	4 year**	5 year**	10 year**
Fund*	8.88%	23.39%	16.25%	10.26%	15.48%	10.50%	9.58%
Benchmark	9.33%	28.68%	19.81%	10.53%	14.47%	12.11%	9.63%

** Stated on an annualized basis

Calendar year returns

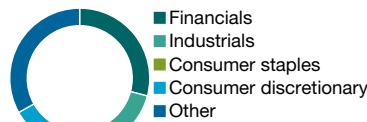
	YTD	2023	2022	2021	2020	2019
Fund*	13.72%	9.35%	2.06%	22.86%	3.71%	15.89%
Benchmark	18.84%	13.97%	-7.10%	25.66%	7.80%	23.31%

* Any performance shown prior to the fund's inception date is that of the underlying fund and is considered representative of this fund's performance.

Composition



Equity industry



Geographic split



Top holdings as at September 30, 2024

Royal Bank of Canada	6.0%
Toronto-Dominion Bank Com New	5.3%
RB Global, Inc	2.9%
Canadian National Railwaypany	2.9%
Bank of Montreal	2.8%
Rogers Communications Inc. CI B Non Vtg	2.8%
Metro Inc.	2.7%
Sun Life Financial Inc.	2.6%
Alimentation Couche-Tard Inc.	2.5%
CGI Inc. CI A Sub Vtg	2.4%
Total	32.9%

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Fund facts

as at September 30, 2024

Asset class: Canadian equity

Fund code: LCEG

Asset category: Canadian equity

Fund inception date: July 1998

Segregated fund size: \$1.86 billion

Total fund operating expenses

2023	2022	2021
0.033%	0.033%	0.033%

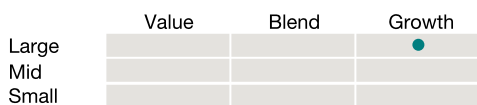
Volatility meter

The fund has average volatility relative to all asset classes.



The fund has average volatility relative to the fund's asset class.

Equity style and capitalization overview



The fund is invested in large-capitalization, growth stocks on average.

Investment manager

[Mackenzie Investments](#)

Investment management style

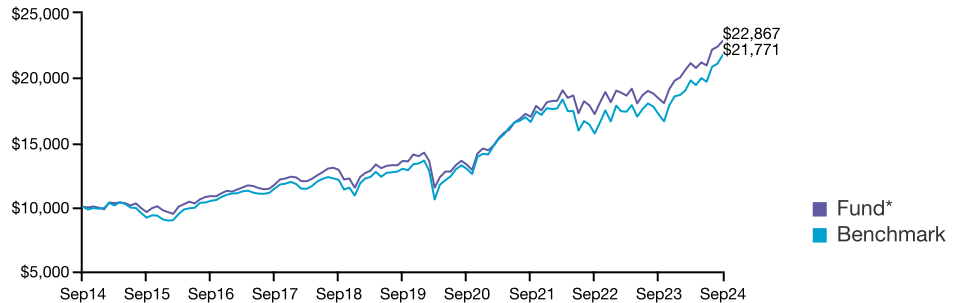
The Fund manager takes a top-down approach by focusing on broad economic trends, then looks for companies in sectors of the economy that are expected to benefit from these trends. The Fund manager uses a growth management style in choosing individual securities by looking for companies with strong earnings growth.

Fund objective

The Fund seeks to provide long-term capital growth by investing primarily in Canadian equities.

Historical performance as at September 30, 2024

This graph shows how a \$10,000 investment in this fund, on September 16, 2014 would be worth \$22,867 on September 15, 2024; compared to the benchmark which would be worth \$21,771 over that time period. Benchmark: 100% S&P/TSX Composite Index



Compound returns as at September 30, 2024

	3 mth	1 year	2 year**	3 year**	4 year**	5 year**	10 year**
Fund*	9.10%	24.25%	15.33%	10.43%	14.57%	11.02%	8.62%
Benchmark	10.54%	26.74%	17.83%	9.52%	13.87%	10.95%	8.09%

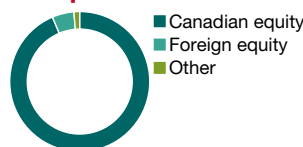
** Stated on an annualized basis

Calendar year returns

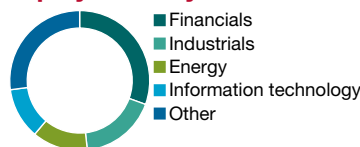
	YTD	2023	2022	2021	2020	2019
Fund*	15.57%	9.28%	0.02%	24.67%	4.27%	21.26%
Benchmark	17.24%	11.75%	-5.84%	25.09%	5.60%	22.88%

* Any performance shown prior to the fund's inception date is that of the underlying fund and is considered representative of this fund's performance.

Composition



Equity industry



Geographic split



Top holdings as at September 30, 2024

Royal Bank of Canada	8.5%
Toronto-Dominion Bank Com New	5.4%
Constellation Software Inc.	5.3%
Canadian Natural Resources Ltd.	4.1%
Canadian Pacific Kansas City Limited	3.9%
Intact Financial Corporation	3.4%
Pembina Pipeline Corp.	3.1%
National Bank of Canada	3.0%
Brookfield Corporation VtgCl A	3.0%
ARC Resources Ltd.	2.5%
Total	42.1%

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Fund facts

as at September 30, 2024

Asset class: Canadian equity

Fund code: LEIG

Asset category: Canadian equity

Fund inception date: March 2000

Segregated fund size: \$144.66 million

Total fund operating expenses

2023	2022	2021
0.033%	0.033%	0.033%

Volatility meter

The fund has average volatility relative to all asset classes.



The fund has average volatility relative to the fund's asset class.

Investment manager

[Mackenzie Investments](#)

Investment management style

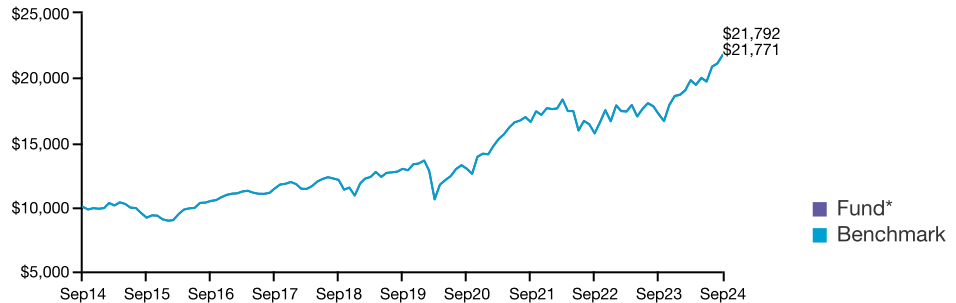
To provide investment returns consistent with the Toronto Stock Exchange Composite Index (S&P/TSX Composite Index) in the long term. This Fund invests primarily in TSX listed stocks to produce a return that tracks the total return of the S&P/TSX Composite Index. The portfolio holds approximately the same proportionate weight in the stocks as the Index.

Fund objective

The Fund seeks to provide long-term capital growth by investing primarily in Canadian equities.

Historical performance as at September 30, 2024

This graph shows how a \$10,000 investment in this fund, on September 16, 2014 would be worth \$21,792 on September 15, 2024; compared to the benchmark which would be worth \$21,771 over that time period. Benchmark: 100% S&P/TSX Composite Index



Compound returns as at September 30, 2024

	3 mth	1 year	2 year**	3 year**	4 year**	5 year**	10 year**
Fund*	10.47%	26.58%	17.79%	9.53%	13.85%	10.98%	8.10%
Benchmark	10.54%	26.74%	17.83%	9.52%	13.87%	10.95%	8.09%

** Stated on an annualized basis

Calendar year returns

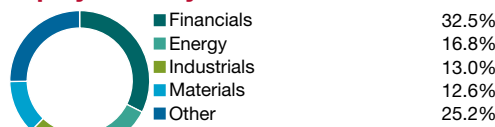
	YTD	2023	2022	2021	2020	2019
Fund*	17.11%	11.76%	-5.66%	24.90%	5.79%	22.86%
Benchmark	17.24%	11.75%	-5.84%	25.09%	5.60%	22.88%

* Any performance shown prior to the fund's inception date is that of the underlying fund and is considered representative of this fund's performance.

Composition



Equity industry



Geographic split



Top holdings as at September 30, 2024

Royal Bank of Canada	6.9%
Toronto-Dominion Bank Com New	4.3%
Shopify Inc. Cl A	3.8%
Enbridge Inc.	3.5%
Canadian Pacific Kansas City Limited	3.1%
Brookfield Corporation VtgCl A	3.0%
Canadian Natural Resources Ltd.	2.8%
Bank of Nova Scotia (The)	2.6%
Bank of Montreal	2.6%
Canadian National Railwaypany	2.6%
Total	35.2%

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Fund facts

as at September 30, 2024

Asset class: Canadian equity

Fund code: LEMK

Asset category: Canadian equity

Fund inception date: July 1998

Segregated fund size: \$53.75 million

Total fund operating expenses

2023	2022	2021
0.033%	0.033%	0.033%

Volatility meter

The fund has average volatility relative to all asset classes.



The fund is less volatile than the average within the fund's asset class.

Equity style and capitalization overview

	Value	Blend	Growth
Large		●	
Mid		●	
Small		●	

The fund is invested in all capitalization, blend stocks on average.

Investment manager

[Mackenzie Investments](#)

Investment management style

The Ivy approach follows a blended value and growth investment style, identifying companies that can grow their business at above average rates over long periods of time on a consistent basis. Once an investment is made, the Fund expects to be a patient, long-term investor, which generally results in low portfolio turnover, reduced transaction expenses and deferred realization of capital gains.

Fund objective

The Fund seeks to provide long-term capital growth by investing primarily in Canadian and foreign equities.

Historical performance as at September 30, 2024

This graph shows how a \$10,000 investment in this fund, on September 16, 2014 would be worth \$23,630 on September 15, 2024; compared to the benchmark which would be worth \$24,007 over that time period. Benchmark: 60% S&P/TSX Composite Index, 30% S&P 500 Index, 10% MSCI EAFE Index¹



Compound returns as at September 30, 2024

	3 mth	1 year	2 year**	3 year**	4 year**	5 year**	10 year**
Fund*	9.35%	26.17%	18.51%	12.85%	14.65%	10.64%	8.98%
Benchmark	8.27%	29.50%	21.52%	10.93%	14.48%	12.52%	9.15%

** Stated on an annualized basis

Calendar year returns

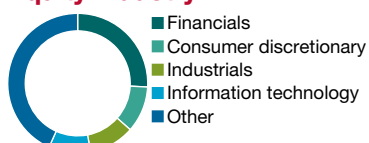
	YTD	2023	2022	2021	2020	2019
Fund*	16.88%	14.85%	-0.65%	23.99%	-1.23%	17.26%
Benchmark	19.53%	15.48%	-7.88%	24.43%	9.02%	22.88%

* Any performance shown prior to the fund's inception date is that of the underlying fund and is considered representative of this fund's performance.

Composition



Equity industry



Geographic split



Top holdings as at September 30, 2024

Brookfield Corporation VtgCl A	5.3%
Intact Financial Corporation	5.2%
CCL Industries Inc. Cl B	4.3%
Restaurant Brands International Inc.	4.0%
Royal Bank of Canada	3.9%
Toronto-Dominion Bank Com New	3.7%
Emera Inc.	3.7%
Microsoft Corp.	3.3%
Visa Inc. Com Cl A	3.3%
Alphabet Inc. Cap Stk Cl C	3.2%
Total	39.9%

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Fund facts

as at September 30, 2024

Asset class: Canadian equity

Fund code: PSE

Asset category: Canadian equity

Fund inception date: July 1998

Segregated fund size: \$172.48 million

Total fund operating expenses

2023	2022	2021
0.033%	0.033%	0.033%

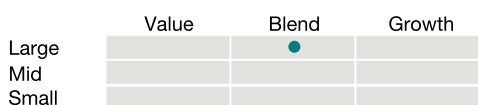
Volatility meter

The fund has average volatility relative to all asset classes.



The fund has average volatility relative to the fund's asset class.

Equity style and capitalization overview



The fund is invested in large-capitalization, blend stocks on average.

Investment manager

[Fiera Capital Corporation](#)

Investment management style

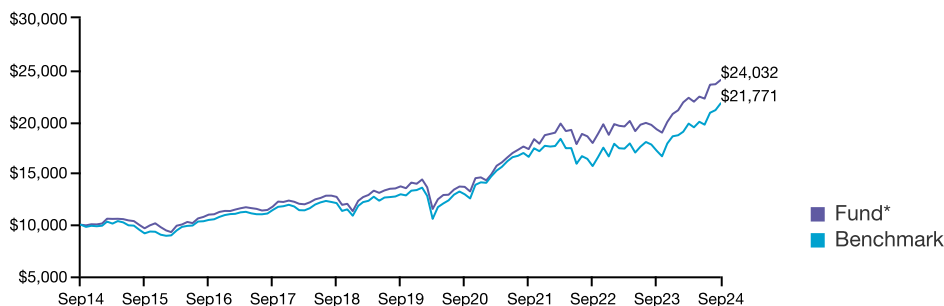
Fiera Capital employs a fundamental core approach to equity investing. Both a top-down and bottom-up approach is incorporated. Industry weightings are a byproduct of the bottom-up stock selection process, subject to sector specific risk parameters; however, weightings are also reviewed and adjusted based on the global and domestic economic outlook.

Fund objective

The Fund seeks to provide long-term capital growth by investing primarily in Canadian equities.

Historical performance as at September 30, 2024

This graph shows how a \$10,000 investment in this fund, on September 16, 2014 would be worth \$24,032 on September 15, 2024; compared to the benchmark which would be worth \$21,771 over that time period. Benchmark: 100% S&P/TSX Composite Index



Compound returns as at September 30, 2024

	3 mth	1 year	2 year**	3 year**	4 year**	5 year**	10 year**
Fund*	8.16%	24.83%	15.80%	11.52%	15.15%	11.87%	9.16%
Benchmark	10.54%	26.74%	17.83%	9.52%	13.87%	10.95%	8.09%

** Stated on an annualized basis

Calendar year returns

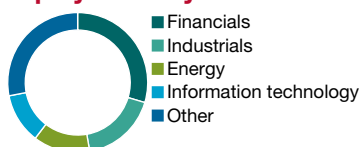
	YTD	2023	2022	2021	2020	2019
Fund*	15.90%	10.82%	0.16%	28.04%	4.45%	23.48%
Benchmark	17.24%	11.75%	-5.84%	25.09%	5.60%	22.88%

* Any performance shown prior to the fund's inception date is that of the underlying fund and is considered representative of this fund's performance.

Composition



Equity industry



Geographic split



Top holdings as at September 30, 2024

Royal Bank of Canada	9.2%
Constellation Software Inc.	5.5%
Toronto-Dominion Bank Com New	5.5%
Canadian Natural Resources Ltd.	5.1%
Canadian Pacific Kansas City Limited	4.9%
Canadian National Railwaypany	3.8%
Waste Connections Inc.	3.6%
CGI Inc. Cl A Sub Vtg	3.6%
Alimentation Couche-Tard Inc.	3.4%
Dollarama Inc.	3.4%
Total	48.1%

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Fund facts

as at September 30, 2024

Asset class: Canadian equity

Fund code: AGGE

Asset category: Canadian equity small and mid cap

Fund inception date: July 1998

Segregated fund size: \$68.3 million

Total fund operating expenses

2023	2022	2021
0.033%	0.033%	0.033%

Volatility meter

The fund has average volatility relative to all asset classes.



The fund has average volatility relative to the fund's asset class.

Equity style and capitalization overview

	Value	Blend	Growth
Large			●
Mid			●
Small			●

The fund is invested in all capitalization, growth stocks on average.

Investment manager

[AGF Investments Inc.](#)

Investment management style

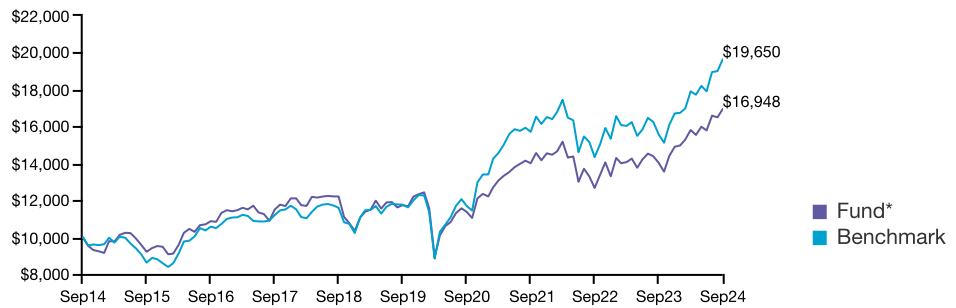
The Fund uses a growth-oriented approach emphasizing bottom-up stock selection. Stocks are chosen based on their ability to generate above-average growth in sales, earnings and/or cash flow. Some of the companies chosen for investment are in the early stages of growth and tend to be volatile. To offset risk, the Fund invests in a large number of companies across a diverse range of sectors, with a goal of minimizing the negative impact any one can have on the overall portfolio.

Fund objective

To provide capital growth through shares of Canadian and Foreign companies throughout the capitalization spectrum with above-average potential to grow sales, earnings and cash flow.

Historical performance as at September 30, 2024

This graph shows how a \$10,000 investment in this fund, on September 16, 2014 would be worth \$16,948 on September 15, 2024; compared to the benchmark which would be worth \$19,650 over that time period. Benchmark: 60% S&P/TSX Composite Index, 40% S&P/TSX Small Cap Index



Compound returns as at September 30, 2024

	3 mth	1 year	2 year**	3 year**	4 year**	5 year**	10 year**
Fund*	7.35%	20.74%	15.68%	6.57%	10.51%	7.63%	5.42%
Benchmark	9.71%	26.11%	17.06%	7.74%	13.87%	10.81%	6.99%

** Stated on an annualized basis

Calendar year returns

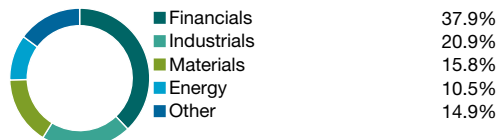
	YTD	2023	2022	2021	2020	2019
Fund*	13.74%	12.06%	-8.58%	17.83%	0.17%	19.23%
Benchmark	17.58%	8.98%	-7.13%	23.25%	9.13%	20.12%

* Any performance shown prior to the fund's inception date is that of the underlying fund and is considered representative of this fund's performance.

Composition



Equity industry



Geographic split



Top holdings as at September 30, 2024

Royal Bank of Canada	8.7%
Brookfield Corporation VtgCl A	4.9%
Canadian Natural Resources Ltd.	4.0%
Canadian Pacific Kansas City Limited	3.9%
CCL Industries Inc. Cl B	3.8%
ARC Resources Ltd.	3.8%
Aritzia Inc. Sub Vtg Shs	3.7%
Manulife Financial Corporation	3.7%
Agnico-Eagle Mines Ltd.	3.4%
Toronto-Dominion Bank Com New	3.2%
Total	42.9%

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Fund facts

as at September 30, 2024

Asset class: Canadian equity

Fund code: LMCCG

Asset category: Canadian equity small and mid cap

Fund inception date: July 1998

Segregated fund size: \$722.9 million

Total fund operating expenses

2023	2022	2021
0.033%	0.033%	0.033%

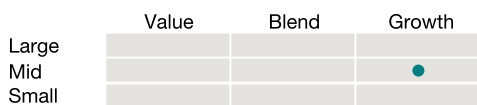
Volatility meter

The fund has average volatility relative to all asset classes.



The fund has average volatility relative to the fund's asset class.

Equity style and capitalization overview



The fund is invested in mid-capitalization, growth stocks on average.

Investment manager

[Mackenzie Investments](#)

Investment management style

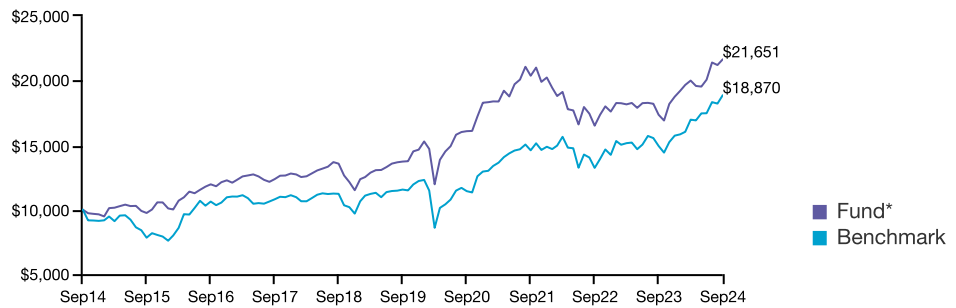
The advisor chooses investments by focusing first on broad economic trends. Then it looks for companies in sectors of the economy expected to benefit from these trends. When choosing individual securities, the advisor looks for companies with strong earnings growth. The Fund will normally hold between 50 and 125 different securities at one time.

Fund objective

To provide above-average long-term capital appreciation. The Fund invests primarily in publicly traded equity securities of Canadian and U.S. companies in the mid-cap range of the equity market.

Historical performance as at September 30, 2024

This graph shows how a \$10,000 investment in this fund, on September 16, 2014 would be worth \$21,651 on September 15, 2024; compared to the benchmark which would be worth \$18,870 over that time period. Benchmark: 100% S&P/TSX Completion Index



Compound returns as at September 30, 2024

	3 mth	1 year	2 year**	3 year**	4 year**	5 year**	10 year**
Fund*	7.86%	24.74%	14.52%	2.04%	7.72%	9.54%	8.03%
Benchmark	8.01%	26.34%	19.41%	8.94%	13.35%	10.31%	6.56%

** Stated on an annualized basis

Calendar year returns

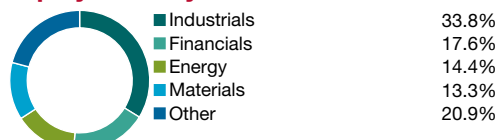
	YTD	2023	2022	2021	2020	2019
Fund*	15.45%	6.54%	-13.04%	10.69%	24.81%	27.36%
Benchmark	19.93%	10.44%	-4.22%	14.86%	5.97%	26.12%

* Any performance shown prior to the fund's inception date is that of the underlying fund and is considered representative of this fund's performance.

Composition



Equity industry



Geographic split



Top holdings as at September 30, 2024

Element Fleet Management Corp.	4.3%
Definity Financial Corporation	4.1%
Savaria Corporation	4.0%
Colliers International Group Inc. Sub Vtg Sh	3.9%
EQB Inc.	3.6%
Alamos Gold Inc. Com Cl A	3.3%
The Descartes Systems Group Inc.	3.3%
Trisura Group Ltd. Com New	3.2%
Aritzia Inc. Sub Vtg Shs	3.2%
Stantec Inc.	3.1%
Total	36.1%

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Fund facts

as at September 30, 2024

Asset class: Canadian equity

Fund code: LSCMK

Asset category: Canadian equity small and mid cap

Fund inception date: March 2000

Segregated fund size: \$140.33 million

Total fund operating expenses

2023	2022	2021
0.033%	0.033%	0.033%

Volatility meter

The fund has average volatility relative to all asset classes.



The fund has average volatility relative to the fund's asset class.

Equity style and capitalization overview

	Value	Blend	Growth
Large			
Mid		●	
Small		●	

The fund is invested in small-to-mid-capitalization, blend stocks on average.

Investment manager

[Mackenzie Investments](#)

Investment management style

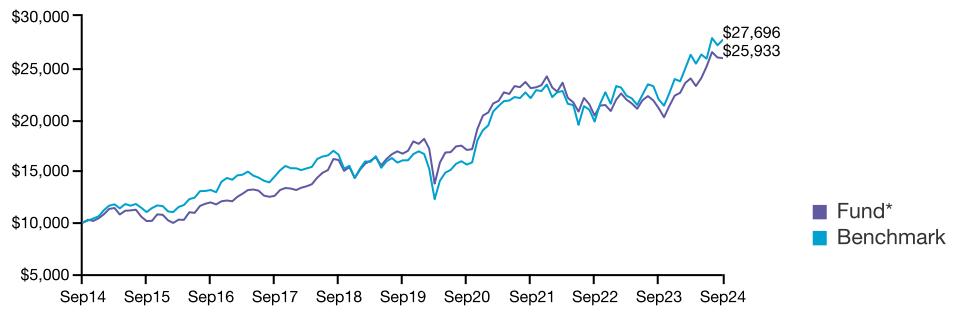
The Fund manager uses a growth strategy with a focus on North American companies in industries expected to provide a solid foundation for growth strategy with a focus on growth oriented small-cap securities with proven and sustainable earnings.

Fund objective

To provide above-average long-term growth. This Fund invests in small to mid-size Canadian and U.S. companies.

Historical performance as at September 30, 2024

This graph shows how a \$10,000 investment in this fund, on September 16, 2014 would be worth \$25,933 on September 15, 2024; compared to the benchmark which would be worth \$27,696 over that time period. Benchmark: 75% S&P 1000 Index, 25% S&P/TSX Small Cap Index



Compound returns as at September 30, 2024

	3 mth	1 year	2 year**	3 year**	4 year**	5 year**	10 year**
Fund*	3.25%	22.93%	12.88%	4.05%	11.07%	9.24%	10.00%
Benchmark	7.04%	26.22%	18.33%	7.90%	15.41%	11.56%	10.72%

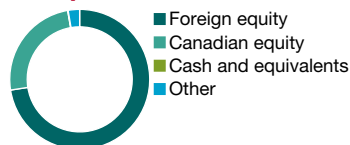
** Stated on an annualized basis

Calendar year returns

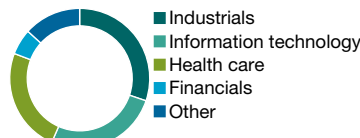
	YTD	2023	2022	2021	2020	2019
Fund*	16.31%	7.17%	-13.90%	18.69%	15.55%	22.98%
Benchmark	15.86%	11.14%	-7.96%	23.41%	12.02%	18.19%

* Any performance shown prior to the fund's inception date is that of the underlying fund and is considered representative of this fund's performance.

Composition



Equity industry



Geographic split



Top holdings as at September 30, 2024

ExlService Holdings, Inc.	5.6%
Maximus Inc.	5.0%
Verra Mobility Corp. Cl A	4.7%
Commvault Systems, Inc.	4.6%
Cirrus Logic Inc.	4.1%
Neogen Corp.	4.0%
HealthEquity Inc.	3.8%
Tenable Holdings Inc.	3.8%
Parsons Corporation	3.7%
iRhythm Technologies, Inc.	3.5%
Total	42.6%

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Fund facts

as at September 30, 2024

Asset class: Cash & equivalents

Fund code: LLMON

Asset category: Canadian money market

Fund inception date: November 1988

Segregated fund size: \$885.15 million

Total fund operating expenses

2023	2022	2021
0.033%	0.033%	0.033%

Volatility meter

The fund is less volatile than the average across all asset classes.



The fund is less volatile than the average within the fund's asset class.

Investment manager

[Mackenzie Investments](#)

Investment management style

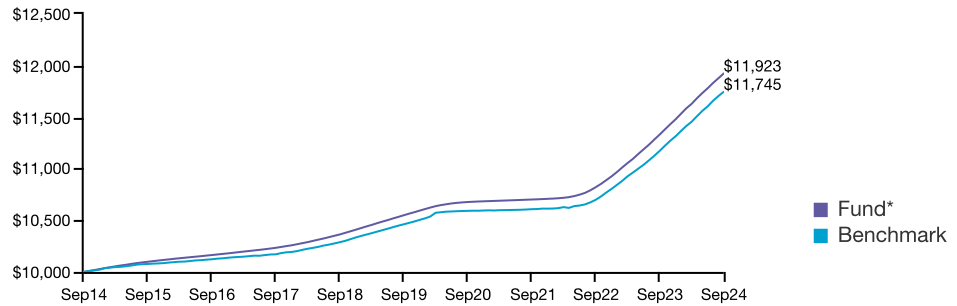
The Mackenzie Fixed Income Team integrates qualitative and quantitative research perspectives to formulate views on interest rates, currencies, and credit risk. They augment that research with rigorous fundamental credit analysis which seeks to identify companies with stability in earnings and strong free cash flow, but which also assesses company risks and asset values designed to manage downside risk at all points during the credit cycle.

Fund objective

To provide interest income by investing primarily in Canadian fixed-income securities, including Canadian government securities and corporate income producing securities maturing within one year. This Fund invests primarily in government securities and high quality corporate money market instruments maturing within one year.

Historical performance as at September 30, 2024

This graph shows how a \$10,000 investment in this fund, on September 16, 2014 would be worth \$11,923 on September 15, 2024; compared to the benchmark which would be worth \$11,745 over that time period. Benchmark: 100% FTSE Canada 91 Day T-Bill Index



Compound returns as at September 30, 2024

	3 mth	1 year	2 year**	3 year**	4 year**	5 year**	10 year**
Fund*	1.22%	5.23%	4.97%	3.67%	2.80%	2.48%	1.77%
Benchmark	1.22%	5.13%	4.78%	3.45%	2.62%	2.34%	1.62%

** Stated on an annualized basis

Calendar year returns

	YTD	2023	2022	2021	2020	2019
Fund*	3.86%	5.05%	2.05%	0.22%	0.85%	1.78%
Benchmark	3.80%	4.71%	1.82%	0.17%	0.86%	1.65%

* Any performance shown prior to the fund's inception date is that of the underlying fund and is considered representative of this fund's performance.

Cash composition



Top holdings as at September 30, 2024

National Bank of Canada (FRN), 1/24/2025	5.7%
Toronto-Dominion Bank (FRN), 1/31/2025	4.2%
Bank of Nova Scotia (The) (FRN), 3/24/2025	3.7%
Royal Bank of Canada, 2.61%, 11/1/2024	3.3%
Bank of Montreal, 2.37%, 2/3/2025	2.9%
Vancouver Airport Fuel Facilities Corporation, 2.17%, 6/23/2025	2.6%
Province of Ontario Provincial Treasury Bill, 12/18/2024	2.2%
Royal Bank of Canada, 3.4%, 3/24/2025	2.2%
Toronto-Dominion Bank, 1.94%, 3/13/2025	2.0%
Sumitomo Mitsui Banking Corp. of Canada, 11/4/2024	2.0%
Total	30.9%

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Investment details

Asset class:
Cash and equivalents

What is a guaranteed interest account?

A guaranteed interest account earns a predetermined, guaranteed rate of interest for a fixed investment term. The principal and interest earned are protected against market ups and downs.

Investment terms

- Guaranteed interest accounts for one-, two-, three-, four- or five-year terms
- Your plan may offer different time periods.

Investment risk

Low  High

Investment information

The guaranteed interest account rate is set by The Canada Life Assurance Company. It's based on the investment term selected and reflects market conditions at the time of purchase. Subject to the terms of your plan:

- The rate applied to the principal won't change over the investment term, even if interest rates change in the marketplace.
- Guaranteed interest accounts earn a guaranteed interest rate. That adds security to an investment portfolio. Because the investment term and interest rate are set on the contribution date, the exact return on an investment is known in advance, as long as it's held to the end of the investment term.
- While investments are designed to be held until the end of their investment term, they can be redeemed before that. When that happens, we may adjust the market value or charge an early withdrawal fee according to the terms of the plan.

Guaranteed rates

Please refer to your plan for details on guaranteed interest rates and investment terms, or sign in to grsaccess.com. Look under Investments > Net unit value & rates. Select your plan and look for Cash and Equivalent Funds.

Investment protection

The Canada Life Assurance Company is a member of Assuris. Assuris is a not-for-profit corporation, funded by the life insurance industry that protects Canadian policyholders against loss of benefits due to the financial failure of a member company. Details about the extent of Assuris' protection are available at assuris.ca. For a printed brochure call 1-866-878-1225 or email info@assuris.ca.

Fund facts

as at September 30, 2024

Asset class: Fixed income

Fund code: LBOBG

Asset category: Canadian bond

Fund inception date: March 2000

Segregated fund size: \$47.1 million

Total fund operating expenses

2023	2022	2021
0.033%	0.033%	0.033%

Volatility meter

The fund is less volatile than the average across all asset classes.



The fund is less volatile than the average within the fund's asset class.

Investment manager

[Beutel, Goodman & Company Ltd.](#)

Investment management style

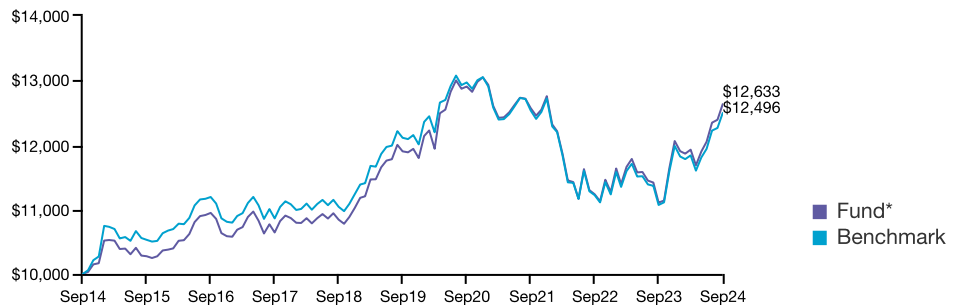
The Fund consists of four disciplines used to add value: (1) Maturity Structure; (2) Yield Curve Positioning; (3) Sector and Security Selection (credit); and (4) Foreign Pay Bonds. The Fund emphasizes individual corporate securities must be: liquid, display consistent cash flow throughout an economic cycle, and be transparent. The Fund's corporate exposure tends to be represented by pipelines, utilities, financial services and infrastructure.

Fund objective

To maximize portfolio returns through capital appreciation and interest income. This Fund invests in Canadian federal and provincial government debt obligations and high quality corporate debt securities. This Fund may also invest in short-term securities for defensive purposes or as a cash reserve.

Historical performance as at September 30, 2024

This graph shows how a \$10,000 investment in this fund, on September 16, 2014 would be worth \$12,633 on September 15, 2024; compared to the benchmark which would be worth \$12,496 over that time period. Benchmark: 100% FTSE Canada Universe Bond Index



Compound returns as at September 30, 2024

	3 mth	1 year	2 year**	3 year**	4 year**	5 year**	10 year**
Fund*	4.84%	13.74%	6.04%	0.16%	-0.53%	1.20%	2.36%
Benchmark	4.66%	12.89%	5.53%	-0.10%	-0.92%	0.63%	2.25%

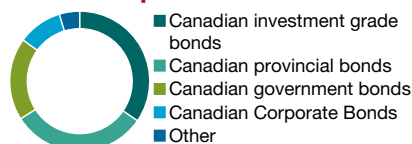
** Stated on an annualized basis

Calendar year returns

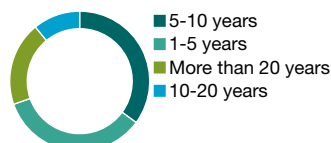
	YTD	2023	2022	2021	2020	2019
Fund*	4.74%	7.01%	-11.65%	-2.23%	10.60%	7.02%
Benchmark	4.27%	6.69%	-11.69%	-2.54%	8.68%	6.87%

* Any performance shown prior to the fund's inception date is that of the underlying fund and is considered representative of this fund's performance.

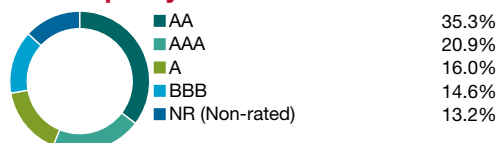
Bond composition



Bond term



Credit quality



Top holdings as at September 30, 2024

Gov. of Canada, 3%, 6/1/2034	6.3%
Province of Ontario, 4.15%, 6/2/2034	4.3%
Gov. of Canada, 3.25%, 12/1/2033	4.2%
Province of Ontario, 4.7%, 6/2/2037	3.1%
Province of Quebec, 4.45%, 9/1/2034	2.8%
Province of Ontario, 3.45%, 6/2/2045	2.4%
Province of Quebec, 3.5%, 12/1/2045	2.3%
Toronto-Dominion Bank, 5.49%, 9/8/2028	2.2%
Province of Ontario, 3.5%, 6/2/2043	2.1%
Royal Bank of Canada, 5.24%, 11/2/2026	1.8%
Total	31.5%

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Fund facts

as at September 30, 2024
Asset class: Fixed income
Fund code: LCBG
Asset category: Canadian bond
Fund inception date: March 2000
Segregated fund size: \$204.61 million
Yield to maturity: 3.92%
Duration: 7.43

Total fund operating expenses

2023	2022	2021
0.033%	0.033%	0.033%

Volatility meter

The fund is less volatile than the average across all asset classes.



The fund is less volatile than the average within the fund's asset class.

Investment manager

[Mackenzie Investments](#)

Investment management style

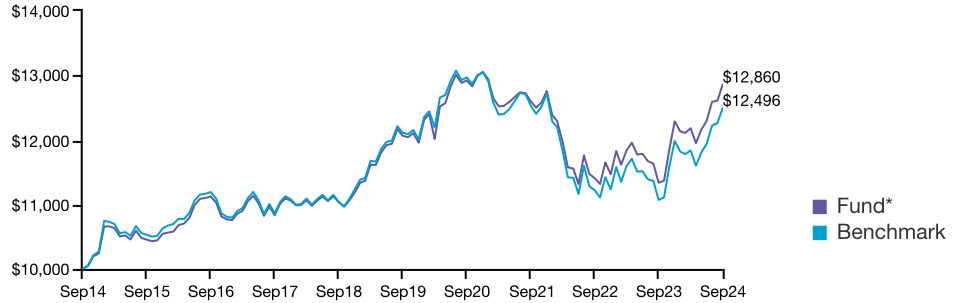
The Mackenzie Fixed Income Team integrates qualitative and quantitative research perspectives to formulate views on interest rates, currencies, and credit risk. They augment that research with rigorous fundamental credit analysis which seeks to identify companies with stability in earnings and strong free cash flow, but which also assesses company risks and asset values designed to manage downside risk at all points during the credit cycle.

Fund objective

To provide a high level of interest income consistent with reasonable safety of capital. This Fund invests primarily in Canadian federal and provincial debt obligations and medium to high quality corporate debt securities. The Fund may also invest in money market instruments for defensive purposes or as a cash reserve.

Historical performance as at September 30, 2024

This graph shows how a \$10,000 investment in this fund, on September 16, 2014 would be worth \$12,860 on September 15, 2024; compared to the benchmark which would be worth \$12,496 over that time period. Benchmark: 100% FTSE Canada Universe Bond Index



Compound returns as at September 30, 2024

	3 mth	1 year	2 year**	3 year**	4 year**	5 year**	10 year**
Fund*	4.60%	13.44%	6.17%	0.68%	-0.12%	1.28%	2.55%
Benchmark	4.66%	12.89%	5.53%	-0.10%	-0.92%	0.63%	2.25%

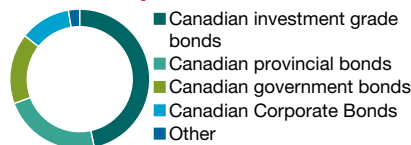
** Stated on an annualized basis

Calendar year returns

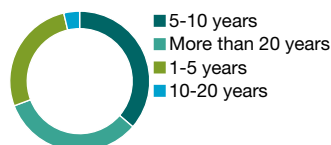
	YTD	2023	2022	2021	2020	2019
Fund*	4.65%	7.15%	-10.11%	-2.26%	9.18%	6.90%
Benchmark	4.27%	6.69%	-11.69%	-2.54%	8.68%	6.87%

* Any performance shown prior to the fund's inception date is that of the underlying fund and is considered representative of this fund's performance.

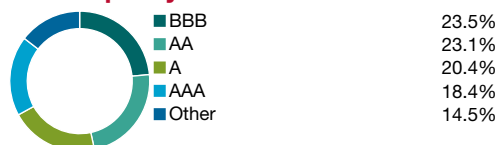
Bond composition



Bond term



Credit quality



Top holdings as at September 30, 2024

Province of Ontario, 4.15%, 6/2/2034	4.5%
Gov. of Canada, 2.75%, 12/1/2055	4.0%
Gov. of Canada, 2.75%, 6/1/2033	3.6%
Province of Alberta, 3.1%, 6/1/2050	3.6%
Province of Quebec, 4.4%, 12/1/2055	3.3%
Gov. of Canada, 3%, 6/1/2034	3.3%
Province of Quebec, 4.45%, 9/1/2034	2.2%
Gov. of Canada RR, 0.5%, 12/1/2050	2.2%
Enbridge Inc. (FRN), 5.38%, 9/27/2077	1.8%
Nha Mortgage Backed Securities - Pool Number 97526992, 3.84%, 11/1/2028	1.7%
Total	30.2%

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Fund facts

as at September 30, 2024

Asset class: Fixed income

Fund code: LGBG

Asset category: Canadian bond

Fund inception date: July 1998

Segregated fund size: \$23.88 million

Yield to maturity: 3.16%

Duration: 3.39

Total fund operating expenses

2023	2022	2021
0.033%	0.033%	0.033%

Volatility meter

The fund is less volatile than the average across all asset classes.



The fund is less volatile than the average within the fund's asset class.

Investment manager

[Mackenzie Investments](#)

Investment management style

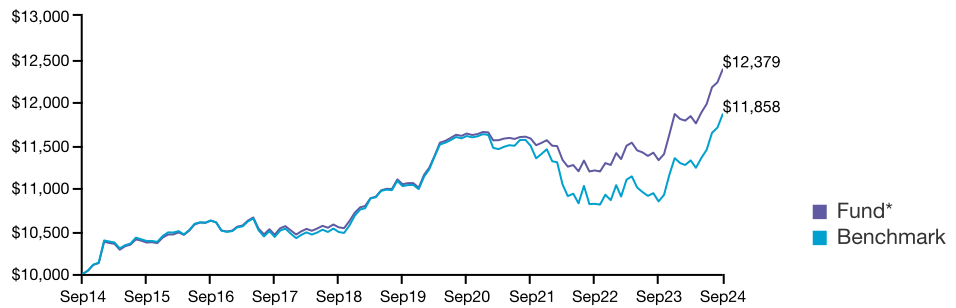
The Mackenzie Fixed Income Team integrates qualitative and quantitative research perspectives to formulate views on interest rates, currencies, and credit risk. They augment that research with rigorous fundamental credit analysis which seeks to identify companies with stability in earnings and strong free cash flow, but which also assesses company risks and asset values designed to manage downside risk at all points during the credit cycle.

Fund objective

To provide interest income and the potential for capital gains while seeking to reduce volatility by investing in shorter term bonds. This Fund invests only in debt obligations issued, or guaranteed by Canadian federal, provincial and municipal governments.

Historical performance as at September 30, 2024

This graph shows how a \$10,000 investment in this fund, on September 16, 2014 would be worth \$12,379 on September 15, 2024; compared to the benchmark which would be worth \$11,858 over that time period. Benchmark: 80% FTSE Canada Short Term Bond Index, 20% FTSE Canada Mid Term Bond Index



Compound returns as at September 30, 2024

	3 mth	1 year	2 year**	3 year**	4 year**	5 year**	10 year**
Fund*	3.38%	9.33%	5.12%	2.27%	1.57%	2.31%	2.16%
Benchmark	3.64%	9.36%	4.71%	1.06%	0.54%	1.48%	1.72%

** Stated on an annualized basis

Calendar year returns

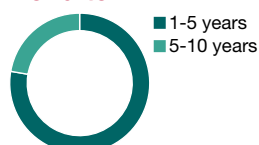
	YTD	2023	2022	2021	2020	2019
Fund*	4.38%	5.27%	-2.50%	-0.82%	5.89%	2.71%
Benchmark	4.51%	4.51%	-5.18%	-1.50%	5.81%	2.90%

* Any performance shown prior to the fund's inception date is that of the underlying fund and is considered representative of this fund's performance.

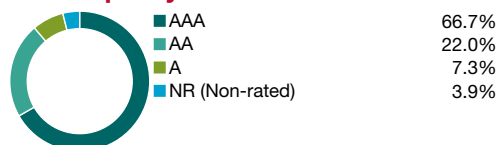
Bond composition



Bond term



Credit quality



Top holdings as at September 30, 2024

Gov. of Canada, 3.25%, 9/1/2028	22.2%
Canada Housing Trust No.1, 1.9%, 9/15/2026	21.9%
Province of Ontario, 4.15%, 6/2/2034	18.8%
Canada Housing Trust No.1, 2.55%, 3/15/2025	10.8%
Gov. of Canada, 4%, 3/1/2029	6.2%
Province of Ontario, 2.6%, 6/2/2025	4.1%
Nha Mortgagee Backed Securities - Pool Number 97526992, 3.84%, 11/1/2028	3.9%
Canada Housing Trust No.1 (FRN), 3/15/2026	2.4%
Province of Manitoba, 2.55%, 6/2/2026	2.1%
Province of British Columbia, 2.3%, 6/18/2026	1.5%
Total	93.9%

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Fund facts

as at September 30, 2024

Asset class: Fixed income

Fund code: SICB

Asset category: Canadian bond

Fund inception date: November 1985

Segregated fund size: \$4.62 million

Total fund operating expenses

2023	2022	2021
0.033%	0.033%	0.033%

Volatility meter

The fund has average volatility relative to all asset classes.



The fund has average volatility relative to the fund's asset class.

Investment manager

[Fiera Capital Corporation](#)

Investment management style

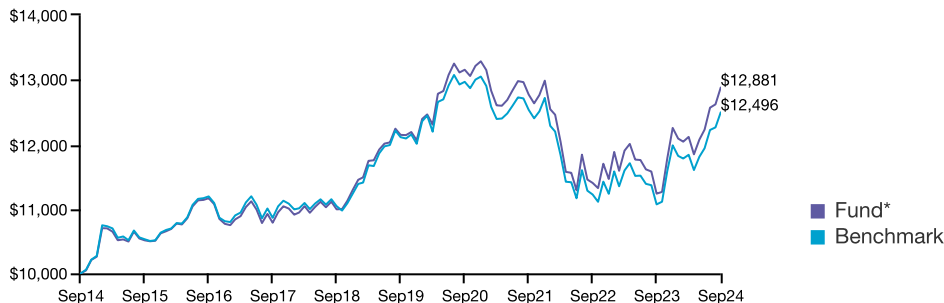
Fiera Capital's bond management team uses a three-pronged approach to enhance value, by investing in Canadian corporate and municipal bonds (for higher yields), government securities (for liquidity and trading), and global bonds (for additional foreign currency and rate exposure, when appropriate).

Fund objective

The Fund seeks to provide interest income and capital preservation by investing primarily in Canadian fixed income securities.

Historical performance as at September 30, 2024

This graph shows how a \$10,000 investment in this fund, on September 16, 2014 would be worth \$12,881 on September 15, 2024; compared to the benchmark which would be worth \$12,496 over that time period. Benchmark: 100% FTSE Canada Universe Bond Index



Compound returns as at September 30, 2024

	3 mth	1 year	2 year**	3 year**	4 year**	5 year**	10 year**
Fund*	5.34%	14.64%	6.29%	0.28%	-0.53%	1.18%	2.56%
Benchmark	4.66%	12.89%	5.53%	-0.10%	-0.92%	0.63%	2.25%

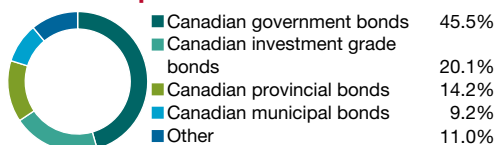
** Stated on an annualized basis

Calendar year returns

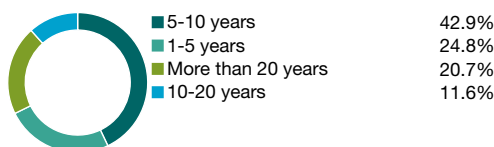
	YTD	2023	2022	2021	2020	2019
Fund*	5.11%	6.90%	-11.74%	-2.26%	10.15%	6.82%
Benchmark	4.27%	6.69%	-11.69%	-2.54%	8.68%	6.87%

* Any performance shown prior to the fund's inception date is that of the underlying fund and is considered representative of this fund's performance.

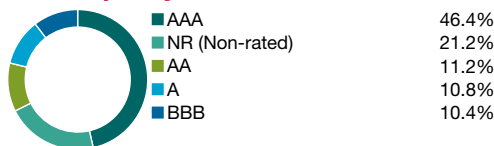
Bond composition



Bond term



Credit quality



Top holdings as at September 30, 2024

Gov. of Canada, 3%, 6/1/2034	7.7%
Gov. of Canada, 2%, 6/1/2032	7.2%
Gov. of Canada, 4%, 8/1/2026	6.8%
Gov. of Canada, 1.5%, 12/1/2031	6.2%
Gov. of Canada, 2.75%, 6/1/2033	4.4%
Gov. of Canada, 4%, 5/1/2026	3.8%
Royal Office Finance L.P., 5.21%, 11/12/2037	2.4%
Province of Ontario, 3.75%, 12/2/2053	2.4%
Gov. of Canada, 1.5%, 6/1/2031	2.1%
Province of British Columbia, 4.25%, 12/18/2053	1.7%
Total	44.7%

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Fund facts

as at September 30, 2024

Asset class: Fixed income

Fund code: LMG

Asset category: Canadian mortgage

Fund inception date: March 2000

Segregated fund size: \$812.76 million

Yield to maturity: 4.30%

Duration: 3.35

Total fund operating expenses

2023	2022	2021
0.033%	0.033%	0.033%

Volatility meter

The fund is less volatile than the average across all asset classes.



The fund is less volatile than the average within the fund's asset class.

Investment manager

[Canada Life](#)

Investment management style

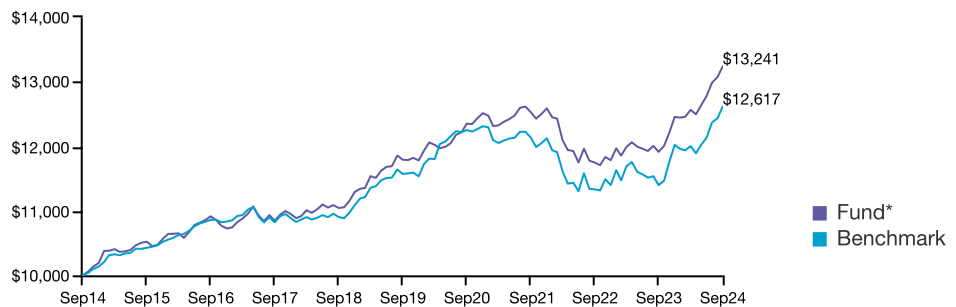
Canada Life's approach is to acquire and maintain a high quality diversified portfolio of commercial mortgages to produce, stable and predictable income with minimal default risk. Canada Life's fixed-income management style uses a consistent approach to fundamental market research and quantitative research to ensure a measured approach to portfolio construction and is disciplined to ensure risk management is always top of mind.

Fund objective

To provide a high level of income while maintaining long-term stability of capital. The Fund invests primarily in mortgages on Canadian property, diversified across regions. Emphasis is on commercial properties, but both multi-family and single-family residential mortgages may be included. A mix of office, industrial, retail, multi-family and miscellaneous properties secure the loans.

Historical performance as at September 30, 2024

This graph shows how a \$10,000 investment in this fund, on September 16, 2014 would be worth \$13,241 on September 15, 2024; compared to the benchmark which would be worth \$12,617 over that time period. Benchmark: 40% FTSE Canada Mid Term Overall Bond Index, 50% FTSE Canada Short Term Overall Bond Index, 10% FTSE Canada 91 Day T-Bill Index



Compound returns as at September 30, 2024

	3 mth	1 year	2 year**	3 year**	4 year**	5 year**	10 year**
Fund*	3.60%	11.13%	6.16%	1.85%	1.75%	2.34%	2.85%
Benchmark	3.98%	10.68%	5.51%	1.30%	0.74%	1.74%	2.35%

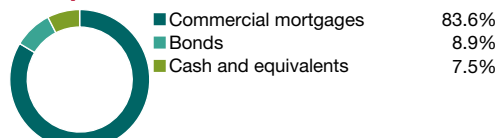
** Stated on an annualized basis

Calendar year returns

	YTD	2023	2022	2021	2020	2019
Fund*	6.29%	5.70%	-6.39%	0.59%	6.23%	4.31%
Benchmark	4.93%	5.48%	-5.99%	-1.52%	6.74%	4.01%

* Any performance shown prior to the fund's inception date is that of the underlying fund and is considered representative of this fund's performance.

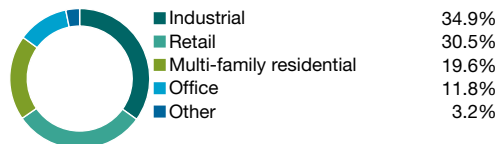
Composition



Top holdings

Not available

Property type



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Fund facts

as at September 30, 2024

Asset class: Fixed income

Fund code: LIBP

Asset category: Foreign bond

Fund inception date: March 2000

Segregated fund size: \$783.68 million

Underlying fund: Brandywine Global Fixed Income Investment Grade Fund

Underlying fund size: \$839.71 million

Yield to maturity: 4.69%

Duration: 7.44

Total fund operating expenses

2023	2022	2021
0.063%	0.063%	0.063%

Volatility meter

The fund has average volatility relative to all asset classes.



The fund has average volatility relative to the fund's asset class.

Investment manager

[Brandywine Global Investment Management, LLC](#)

Investment management style

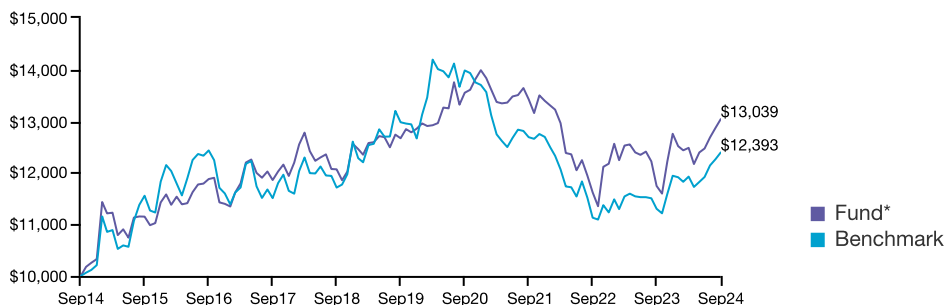
The Fund manager applies a top-down, value-driven process. Real yield is the primary measure of value. Currency valuation is next in importance, as the real yield must be captured in dollars. The Fund manager focuses on appreciating, undervalued currencies, and overvalued currencies that can be hedged. Inflation trends, political risks, monetary trends and business cycle and liquidity measures are also considered.

Fund objective

To provide interest income with the potential for capital appreciation by investing primarily in fixed income securities, including government securities and corporate income producing securities worldwide.

Historical performance as at September 30, 2024

This graph shows how a \$10,000 investment in this fund, on September 16, 2014 would be worth \$13,039 on September 15, 2024; compared to the benchmark which would be worth \$12,393 over that time period. Benchmark: 100% Bloomberg Global Aggregate TR Index (CAD Hedged)



Compound returns as at September 30, 2024

	3 mth	1 year	2 year**	3 year**	4 year**	5 year**	10 year**
Fund*	4.56%	11.03%	5.93%	-0.96%	-0.96%	0.58%	2.69%
Benchmark	3.99%	9.66%	5.53%	-0.78%	-2.97%	-0.92%	2.17%

** Stated on an annualized basis

Calendar year returns

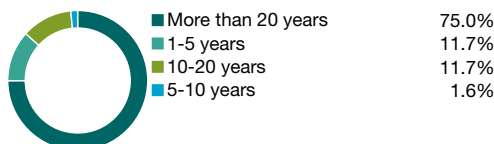
	YTD	2023	2022	2021	2020	2019
Fund*	2.22%	4.77%	-9.10%	-4.25%	8.82%	2.34%
Benchmark	3.78%	6.33%	-11.53%	-7.35%	8.19%	0.49%

* Any performance shown prior to the fund's inception date is that of the underlying fund and is considered representative of this fund's performance.

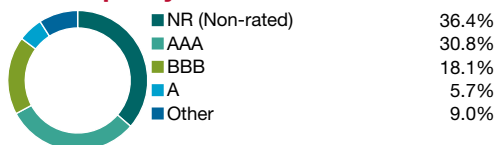
Bond composition



Bond term



Credit quality



Top holdings as at September 30, 2024

HM Treasury, 1.25%, 7/31/2051	9.6%
United States Treasury Note, 2/15/2052	8.3%
Australia, 0.25%, 11/21/2024	6.3%
European Investment Bank, 2.75%, 8/15/2025	5.4%
Mexico, 8%, 7/31/2053	5.3%
Ministry of State Treasury, 2%, 8/25/2036	5.0%
KfW, 1.25%, 1/31/2025	5.0%
Asian Development Bank, 0.63%, 4/29/2025	3.5%
Mexico, 8%, 11/7/2047	2.9%
Asian Development Bank, 0.38%, 9/3/2025	2.9%
Total	54.3%

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Fund facts

as at September 30, 2024

Asset class: Foreign equity

Fund code: LAGAG

Asset category: U.S. equity

Fund inception date: July 1998

Segregated fund size: \$2.04 billion

Total fund operating expenses

2023	2022	2021
0.033%	0.033%	0.033%

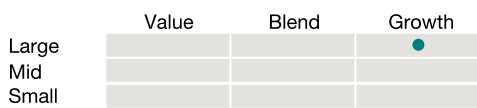
Volatility meter

The fund has average volatility relative to all asset classes.



The fund has average volatility relative to the fund's asset class.

Equity style and capitalization overview



The fund is invested in large-capitalization, growth stocks on average.

Investment manager

[AGF Investments Inc.](#)

Investment management style

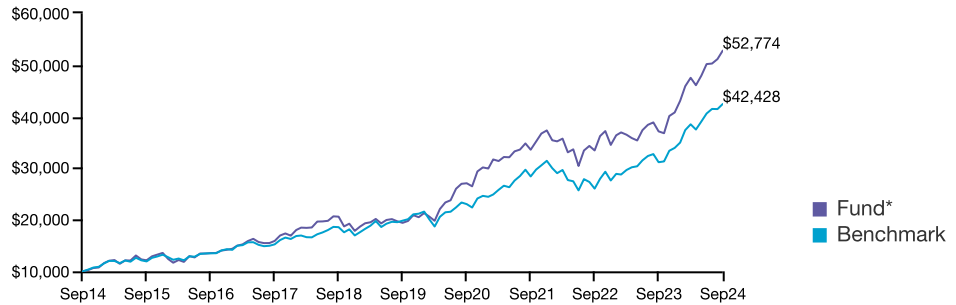
This Fund follows a bottom-up style with a focus on leading U.S. companies. The Fund manager uses a disciplined process to identify companies with an ability to grow earnings and revenues at above-average rates. Analysis is performed to ensure that the companies will continue to maintain their dominant market share through ongoing innovation. High-quality companies with solid balance sheets and cash flow are not enough - they also look for shareholder-friendly management and achievable strategies that will deliver superior results.

Fund objective

To provide long-term capital growth. This Fund invests primarily in leading American companies that have demonstrated an ability to grow sales, earnings and cash flow.

Historical performance as at September 30, 2024

This graph shows how a \$10,000 investment in this fund, on September 16, 2014 would be worth \$52,774 on September 15, 2024; compared to the benchmark which would be worth \$42,428 over that time period. Benchmark: 100% S&P 500 Index



Compound returns as at September 30, 2024

	3 mth	1 year	2 year**	3 year**	4 year**	5 year**	10 year**
Fund*	5.20%	42.17%	25.65%	16.27%	18.16%	22.17%	18.10%
Benchmark	4.54%	36.25%	27.69%	14.34%	16.52%	16.45%	15.55%

** Stated on an annualized basis

Calendar year returns

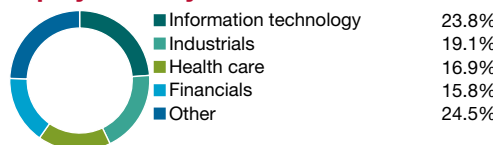
	YTD	2023	2022	2021	2020	2019
Fund*	29.39%	18.24%	-7.54%	23.78%	47.14%	14.79%
Benchmark	25.07%	22.90%	-12.16%	27.61%	16.32%	24.84%

* Any performance shown prior to the fund's inception date is that of the underlying fund and is considered representative of this fund's performance.

Composition



Equity industry



Geographic split



Top holdings as at September 30, 2024

NVIDIA Corp.	8.4%
Amazon.com Inc.	6.6%
Eli Lilly & Co.	5.4%
Ameriprise Financial Inc.	4.4%
Booz Allen Hamilton Holding Corporation Cl A	4.4%
Boston Scientific Corp.	4.4%
Intuitive Surgical, Inc. Com New	4.3%
Iron Mountain Inc.	4.0%
Raymond James Financial Inc.	3.9%
ServiceNow Inc.	3.7%
Total	49.3%

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Fund facts

as at September 30, 2024

Asset class: Foreign equity

Fund code: LUSEG

Asset category: U.S. equity

Fund inception date: March 2000

Segregated fund size: \$158.38 million

Total fund operating expenses

2023	2022	2021
0.033%	0.033%	0.033%

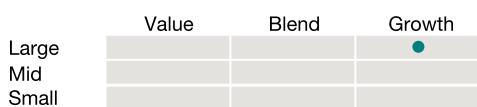
Volatility meter

The fund has average volatility relative to all asset classes.



The fund has average volatility relative to the fund's asset class.

Equity style and capitalization overview



The fund is invested in large-capitalization, growth stocks on average.

Investment manager

[Mackenzie Investments](#)

Investment management style

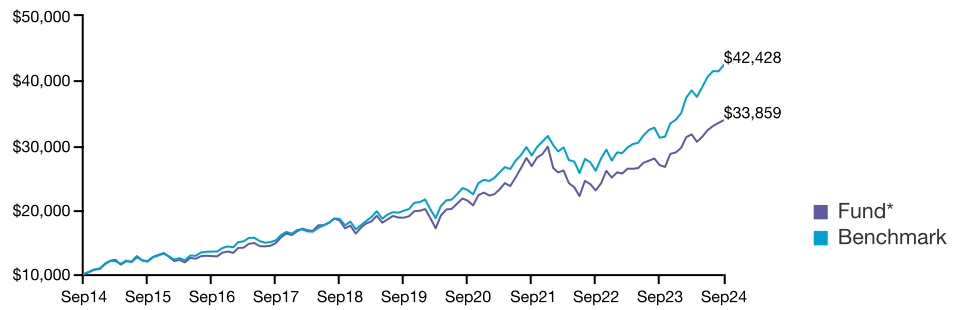
The Mackenzie Bluewater Team applies a rigorous fundamental bottom up valuation discipline with a concentrated portfolio approach that focuses on selecting high quality business models that should outperform over the long term.

Fund objective

To provide long-term capital appreciation supplemented with dividend income. This Fund invests in a broad range of high quality, publicly traded, mid- to large-cap U.S. companies across a wide range of market sectors.

Historical performance as at September 30, 2024

This graph shows how a \$10,000 investment in this fund, on September 16, 2014 would be worth \$33,859 on September 15, 2024; compared to the benchmark which would be worth \$42,428 over that time period. Benchmark: 100% S&P 500 Index



Compound returns as at September 30, 2024

	3 mth	1 year	2 year**	3 year**	4 year**	5 year**	10 year**
Fund*	4.79%	25.81%	21.42%	8.18%	12.17%	12.54%	12.97%
Benchmark	4.54%	36.25%	27.69%	14.34%	16.52%	16.45%	15.55%

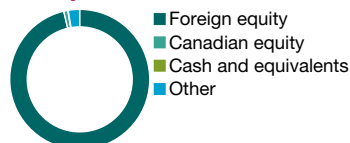
** Stated on an annualized basis

Calendar year returns

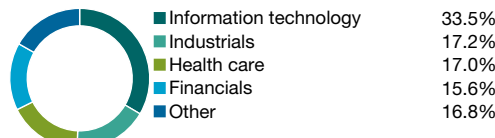
	YTD	2023	2022	2021	2020	2019
Fund*	17.34%	15.60%	-16.17%	31.49%	14.26%	21.70%
Benchmark	25.07%	22.90%	-12.16%	27.61%	16.32%	24.84%

* Any performance shown prior to the fund's inception date is that of the underlying fund and is considered representative of this fund's performance.

Composition



Equity industry



Geographic split



Top holdings as at September 30, 2024

Microsoft Corp.	5.5%
Aon PLCCI A	5.3%
Apple Inc.	5.1%
Roper Technologies Inc.	4.7%
Linde PLC Shs	4.6%
S&P Global Inc.	4.0%
Gartner Inc.	4.0%
Trane Technologies PLC Shs	3.8%
Thermo Fisher Scientific Inc.	3.7%
Accenture PLCClass A	3.7%
Total	44.3%

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Fund facts

as at September 30, 2024

Asset class: Foreign equity

Fund code: LCOMK

Asset category: Global equity

Fund inception date: July 1998

Segregated fund size: \$254.03 million

Total fund operating expenses

2023	2022	2021
0.033%	0.033%	0.033%

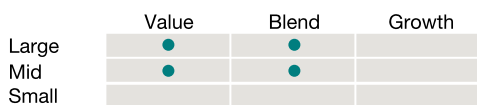
Volatility meter

The fund has average volatility relative to all asset classes.



The fund is less volatile than the average within the fund's asset class.

Equity style and capitalization overview



The fund is invested in mid-to-large-capitalization, value and blend stocks on average.

Investment manager

[Irish Life Investment Managers](#)

Investment management style

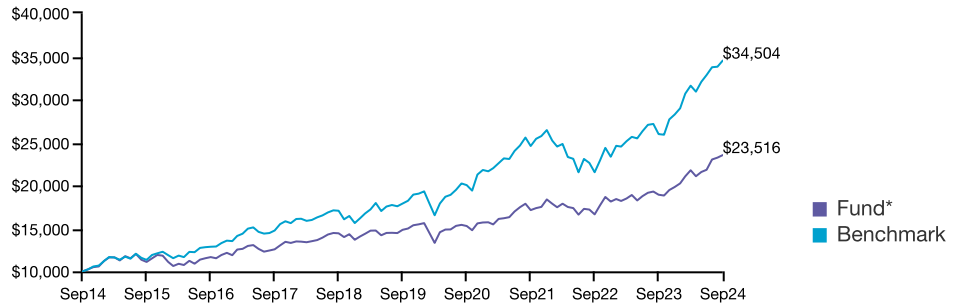
The Fund seeks to provide lower volatility than the broad global equity market over a full market cycle (generally at least three years or more). To achieve its objective, the Fund invests primarily in equity securities of companies around the world with a focus on those companies and/or sectors that are believed to likely have lower sensitivity to broader market movements. To further reduce portfolio volatility the Fund may also use derivatives.

Fund objective

The Fund aims to provide long-term capital growth by investing in equity securities of companies anywhere in the world, while seeking to provide lower volatility.

Historical performance as at September 30, 2024

This graph shows how a \$10,000 investment in this fund, on September 16, 2014 would be worth \$23,516 on September 15, 2024; compared to the benchmark which would be worth \$34,504 over that time period. Benchmark: 100% MSCI World Index¹



Compound returns as at September 30, 2024

	3 mth	1 year	2 year**	3 year**	4 year**	5 year**	10 year**
Fund*	7.84%	24.37%	18.94%	11.16%	11.40%	9.66%	8.93%
Benchmark	5.11%	32.93%	26.62%	11.98%	14.57%	14.05%	13.18%

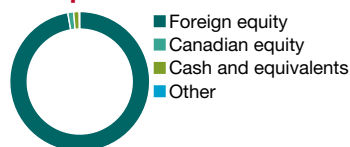
** Stated on an annualized basis

Calendar year returns

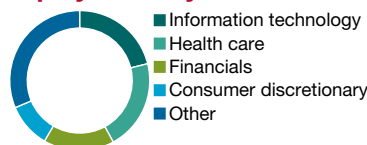
	YTD	2023	2022	2021	2020	2019
Fund*	18.72%	9.38%	-1.35%	17.09%	1.39%	13.12%
Benchmark	22.20%	21.08%	-11.75%	21.31%	14.45%	21.91%

* Any performance shown prior to the fund's inception date is that of the underlying fund and is considered representative of this fund's performance.

Composition



Equity industry



Geographic split



Top holdings as at September 30, 2024

97.2%	Apple Inc.	2.4%
1.4%	Microsoft Corp.	2.1%
1.3%	NVIDIA Corp.	2.1%
0.1%	Fujitsu Ltd. Com Stk	1.5%
	International Business Machines Corp.	1.4%
	Gilead Sciences Inc.	1.4%
	AbbVie Inc.	1.4%
	Home Depot Inc.	1.4%
	Walmart Inc.	1.4%
	Regions Financial Corp.	1.3%
Total		16.4%

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Fund facts

as at September 30, 2024

Asset class: Foreign equity

Fund code: LIEP

Asset category: International equity

Fund inception date: March 2000

Segregated fund size: \$314.51 million

Total fund operating expenses

2023	2022	2021
0.033%	0.033%	0.033%

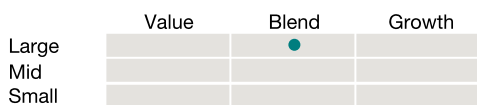
Volatility meter

The fund has average volatility relative to all asset classes.



The fund is less volatile than the average within the fund's asset class.

Equity style and capitalization overview



The fund is invested in large-capitalization, blend stocks on average.

Investment manager

[Putnam Investments](#)

Investment management style

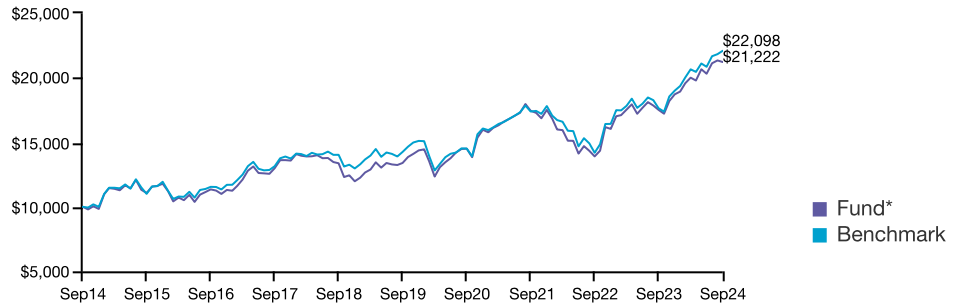
The Fund will use a bottom up stock selection approach with a combination of quantitative and fundamental analysis. Macroeconomic and thematic factors may also play a role in the bottom-up analysis of a security and may be reflected in the analyst's forecast of corporate earnings.

Fund objective

The Fund seeks to provide capital appreciation by investing primarily in equities outside of Canada and the United States.

Historical performance as at September 30, 2024

This graph shows how a \$10,000 investment in this fund, on September 16, 2014 would be worth \$21,222 on September 15, 2024; compared to the benchmark which would be worth \$22,098 over that time period. Benchmark: 100% MSCI EAFE Index¹



Compound returns as at September 30, 2024

	3 mth	1 year	2 year**	3 year**	4 year**	5 year**	10 year**
Fund*	4.45%	21.18%	23.52%	6.75%	9.97%	9.63%	7.82%
Benchmark	5.97%	25.28%	24.78%	8.32%	11.08%	9.16%	8.25%

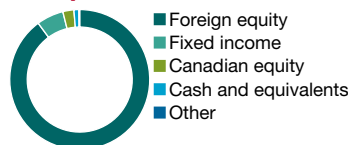
** Stated on an annualized basis

Calendar year returns

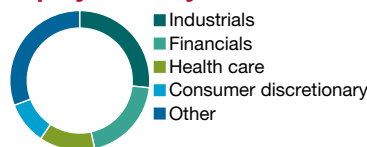
	YTD	2023	2022	2021	2020	2019
Fund*	13.37%	16.70%	-8.41%	9.64%	11.12%	19.99%
Benchmark	16.29%	15.66%	-7.76%	10.82%	6.38%	16.45%

* Any performance shown prior to the fund's inception date is that of the underlying fund and is considered representative of this fund's performance.

Composition



Equity industry



Geographic split



Top holdings as at September 30, 2024

89.9%	Federal Home Loan 10-01-2024	6.0%
6.2%	AstraZeneca PLC Shs	3.2%
2.6%	Compass Group PLC Ord Gbp0.1105	3.0%
1.1%	Prismian SpA Prismian Spa Azioni Ordinarie	2.9%
0.2%	Ordinary Shares	2.8%
	Linde PLC Shs	2.8%
	CRH PLC Shs	2.8%
	Roche Holding AG Genusssch	2.7%
	London Stock Exchange Group PLC Ord	2.7%
	Gbp0.06918604	2.6%
	ASML Holding N.V. Asml Holding N V	2.6%
	HOYA Corp. Com Stk	2.5%
Total		31.3%

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Fund facts

as at September 30, 2024

Asset class: Foreign equity

Fund code: LIOP

Asset category: International equity

Fund inception date: July 2000

Segregated fund size: \$1.09 billion

Total fund operating expenses

2023	2022	2021
0.033%	0.033%	0.033%

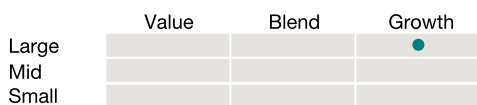
Volatility meter

The fund is more volatile than the average across all asset classes.



The fund has average volatility relative to the fund's asset class.

Equity style and capitalization overview



The fund is invested in large-capitalization, growth stocks on average.

Investment manager

[JPMorgan Asset Management](#)

Investment management style

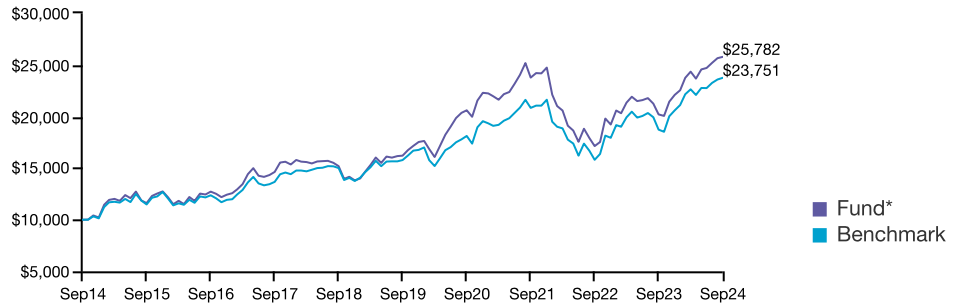
This Fund invests primarily in shares issued by companies outside Canada and the U.S. The advisor chooses a diversified mix of shares in emerging and established markets, and attempts to identify and invest in markets currently experiencing rapid growth rates. The advisor takes an active approach to controlling risk. There's no limit on how much of the Fund may be invested in any one industry or country.

Fund objective

To provide long-term capital growth by investing primarily in equities outside of Canada and the U.S.

Historical performance as at September 30, 2024

This graph shows how a \$10,000 investment in this fund, on September 16, 2014 would be worth \$25,782 on September 15, 2024; compared to the benchmark which would be worth \$23,751 over that time period. Benchmark: 100% MSCI EAFE Growth Index¹



Compound returns as at September 30, 2024

	3 mth	1 year	2 year**	3 year**	4 year**	5 year**	10 year**
Fund*	4.35%	27.61%	22.65%	2.74%	5.76%	9.73%	9.93%
Benchmark	4.38%	26.83%	22.58%	4.46%	7.00%	8.52%	9.04%

** Stated on an annualized basis

Calendar year returns

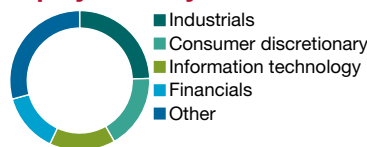
	YTD	2023	2022	2021	2020	2019
Fund*	16.68%	14.93%	-22.30%	10.97%	27.17%	26.94%
Benchmark	15.33%	14.81%	-17.07%	10.64%	16.60%	21.94%

* Any performance shown prior to the fund's inception date is that of the underlying fund and is considered representative of this fund's performance.

Composition



Equity industry



Geographic split



Top holdings as at September 30, 2024

ASML Holding N.V. Asml Holding N V	4.8%
Novo Nordisk A/S Almindelig Aktie B	4.7%
Safran SA Shs	3.4%
Nestle S.A. Act Nom	3.3%
Recruit Holdings Co. Ltd. Com Stk	3.0%
L'Air Liquide S.A. Air Liquide	3.0%
RELX PLC Shs	2.9%
Sony Group Corp. Shs	2.8%
3i Group PLC Ord Gbp0.738636	2.8%
InterContinental Hotels Group PLC Ord Gbp0.208521303	2.5%
Total	33.0%

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Fund facts

as at September 30, 2024

Asset class: Foreign equity

Fund code: LEES

Asset category: Regional equity

Fund inception date: December 2003

Segregated fund size: \$30.52 million

Total fund operating expenses

2023	2022	2021
0.033%	0.033%	0.033%

Volatility meter

The fund has average volatility relative to all asset classes.



The fund has average volatility relative to the fund's asset class.

Equity style and capitalization overview

	Value	Blend	Growth
Large	●		
Mid	●		
Small	●		

The fund is invested in all capitalization, value stocks on average.

Investment manager

[Setanta Asset Management Limited](#)

Investment management style

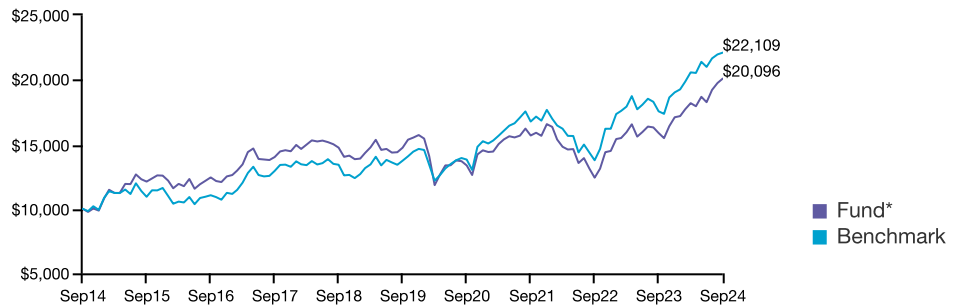
Setanta specializes in active global equity management, investing in stocks on a fundamental basis, with a focus on value and quality. Its investment process places an emphasis on cash flow and asset based metrics. The firm takes a long-term view and applies the value investing approach with a focus on quality companies with strong financial attributes that trade at a discount to their estimated economic value or at a comparatively cheaper valuation to their peer group.

Fund objective

Provide long-term capital growth through investments in shares of companies in the European Union, applicant countries and Switzerland.

Historical performance as at September 30, 2024

This graph shows how a \$10,000 investment in this fund, on September 16, 2014 would be worth \$20,096 on September 15, 2024; compared to the benchmark which would be worth \$22,109 over that time period. Benchmark: 100% MSCI Europe Index¹



Compound returns as at September 30, 2024

	3 mth	1 year	2 year**	3 year**	4 year**	5 year**	10 year**
Fund*	10.03%	26.55%	27.22%	8.61%	10.74%	6.40%	7.23%
Benchmark	5.27%	25.90%	26.75%	9.66%	12.47%	9.99%	8.26%

** Stated on an annualized basis

Calendar year returns

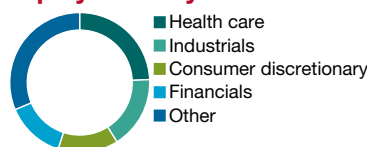
	YTD	2023	2022	2021	2020	2019
Fund*	17.53%	18.03%	-12.55%	13.96%	-7.53%	13.50%
Benchmark	16.19%	17.42%	-8.31%	15.97%	4.07%	18.29%

* Any performance shown prior to the fund's inception date is that of the underlying fund and is considered representative of this fund's performance.

Composition



Equity industry



Geographic split



Top holdings as at September 30, 2024

CRH PLC Shs	7.2%
Booking Holdings Inc.	6.1%
DCC plc Ordinary Shares	5.6%
Sanofi Ord	5.1%
Novartis AG Namen -Akt	4.8%
GEA Group Aktiengesellschaft Gea Group	4.8%
Aginhaber Aktien O N	
Alcon Inc. Act Nom	4.0%
EssilorLuxottica Shs	4.0%
GSK PLC Ord Gbp0.3125	3.9%
Adidas AG Adidas Agnamens Aktien O N	3.9%
Total	49.3%

Fund reports are produced by Transmission Media. Canada Life and design are trademarks of The Canada Life Assurance Company. The investment funds described in this report are Canada Life segregated funds. The fund operating expenses shown do not include applicable taxes. The indicated fund performance reflects changes in unit value and reinvestment of all distributions and is after deduction of all fund operating expenses and applicable taxes, but before deduction of investment management fees and applicable taxes. The historical performance shown is that of the Canada Life segregated fund or the underlying third-party fund. Past performance doesn't indicate future performance. For more information on the fund, call us at 1-800-724-3402.

Fund facts

as at September 30, 2024

Asset class: Foreign equity

Fund code: LSGAG

Asset category: Regional equity

Fund inception date: July 1998

Segregated fund size: \$49.93 million

Total fund operating expenses

2023	2022	2021
0.033%	0.033%	0.033%

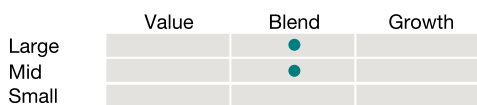
Volatility meter

The fund is more volatile than the average across all asset classes.



The fund has average volatility relative to the fund's asset class.

Equity style and capitalization overview



The fund is invested in mid-to-large-capitalization, blend stocks on average.

Investment manager

[Canada Life Asset Management](#)

Investment management style

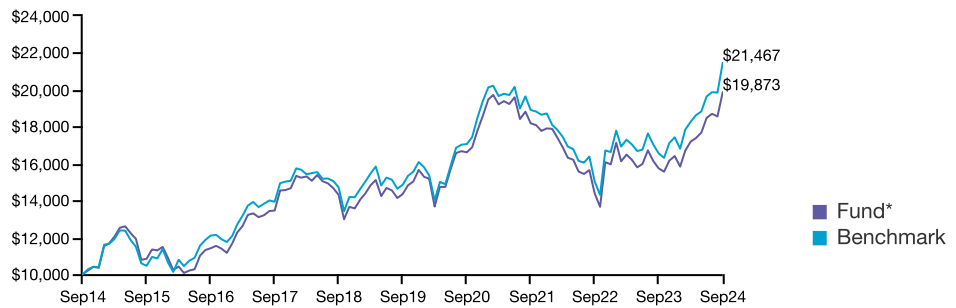
The Fund follows a GARP approach to investing, focusing on mid- and large-cap companies with quality management and sustainable earnings growth. Local economic and market factors influence every stage of the team's decision-making process. The team applies quantitative and qualitative screens to stock selection - financial strength and growth potential are analyzed and fundamental aspects that may trigger a share price increase are considered.

Fund objective

To provide long-term capital growth. This Fund invests largely in Asian companies with high growth prospects.

Historical performance as at September 30, 2024

This graph shows how a \$10,000 investment in this fund, on September 16, 2014 would be worth \$19,873 on September 15, 2024; compared to the benchmark which would be worth \$21,467 over that time period. Benchmark: 100% MSCI All Country Asia Pacific Ex-Japan Index¹



Compound returns as at September 30, 2024

	3 mth	1 year	2 year**	3 year**	4 year**	5 year**	10 year**
Fund*	7.56%	26.24%	17.53%	3.00%	4.59%	6.75%	7.11%
Benchmark	9.29%	29.65%	19.51%	4.32%	5.92%	7.66%	7.94%

** Stated on an annualized basis

Calendar year returns

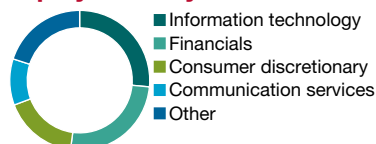
	YTD	2023	2022	2021	2020	2019
Fund*	21.11%	2.83%	-10.89%	-3.68%	18.76%	15.38%
Benchmark	23.21%	4.80%	-11.17%	-3.48%	20.60%	13.44%

* Any performance shown prior to the fund's inception date is that of the underlying fund and is considered representative of this fund's performance.

Composition



Equity industry



Geographic split



Top holdings as at September 30, 2024

Xtrackers MSCI India Swap UCITS ETF	9.3%
Taiwan Semiconductor Manufacturing Co. Ltd.	8.8%
Twse Listed Stocks	
Tencent Holdings Ltd.Par New Hkd 0.00002	4.4%
Alibaba Group Holding Ltd.New	4.1%
Samsung Electronics Co. Ltd. Samsungelectronics	3.9%
iShares Core CSI 300 ETF	2.9%
BHP Group Ltd. Ordinary Fully Paid	2.2%
AIA Group Ltd. Shs	2.1%
Commonwealth Bank of Australia Ordinary Fully Paid	1.9%
Meituan Usd Cl B Ord Shs	1.7%
Total	41.2%

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Fund facts

as at September 30, 2024

Asset class: Special equity

Fund code: LCRA

Asset category: Specialty

Fund inception date: March 2000

Segregated fund size: \$38.93 million

Total fund operating expenses

2023	2022	2021
0.033%	0.033%	0.033%

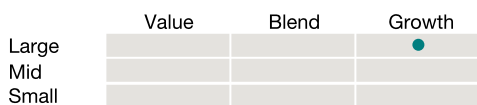
Volatility meter

The fund is more volatile than the average across all asset classes.



The fund is more volatile than the average within the fund's asset class.

Equity style and capitalization overview



The fund is invested in large-capitalization, growth stocks on average.

Investment manager

[Mackenzie Investments](#)

Investment management style

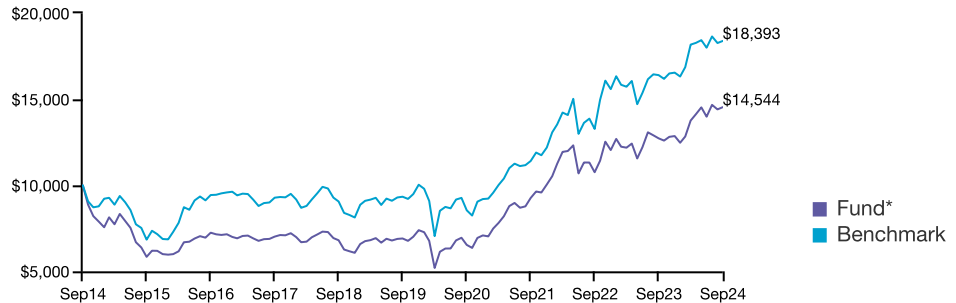
The Mackenzie Resource team believes that a company's ability to generate Sustainable Free Cash Flow over a full pricing cycle combined with management's acumen in allocating capital wisely are key drivers of long-term value creation within natural resource sectors. We apply a Sustainable Free Cash Flow focused approach to investing with a disciplined quantitative risk management overlay.

Fund objective

The Fund seeks to provide long-term capital growth by investing primarily in global equities.

Historical performance as at September 30, 2024

This graph shows how a \$10,000 investment in this fund, on September 16, 2014 would be worth \$14,544 on September 15, 2024; compared to the benchmark which would be worth \$18,393 over that time period. Benchmark: 55% MSCI World Energy Index (Net)¹, 45% MSCI World Materials Index (Net)¹



Compound returns as at September 30, 2024

	3 mth	1 year	2 year**	3 year**	4 year**	5 year**	10 year**
Fund*	3.95%	14.22%	16.25%	16.22%	22.12%	16.05%	3.82%
Benchmark	2.17%	12.10%	17.69%	17.24%	21.11%	14.52%	6.28%

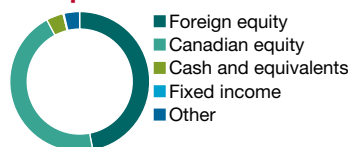
** Stated on an annualized basis

Calendar year returns

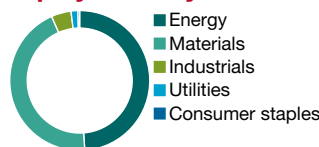
	YTD	2023	2022	2021	2020	2019
Fund*	13.05%	6.77%	19.92%	41.75%	-4.13%	21.68%
Benchmark	11.13%	6.15%	27.83%	32.56%	-8.31%	23.44%

* Any performance shown prior to the fund's inception date is that of the underlying fund and is considered representative of this fund's performance.

Composition



Equity industry



Geographic split



Top holdings as at September 30, 2024

Shell PLC Repstg Ord Sh	3.8%
Tourmaline Oil Corp.	3.7%
TotalEnergies SE	3.4%
Endeavour Mining PLC Shs	3.0%
Advantage Energy Ltd.	3.0%
BP PLC	2.9%
Williams Cos. Inc. (The)	2.9%
Whitecap Resources Inc. Com New	2.7%
Glencore PLC Ord Usd0.01	2.7%
Agnico-Eagle Mines Ltd.	2.5%
Total	30.7%

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Fund facts

as at September 30, 2024
Asset class: Special equity
Fund code: LREG
Asset category: Specialty
Fund inception date: July 1998
Segregated fund size: \$2.77 billion

Total fund operating expenses

2023	2022	2021
0.033%	0.033%	0.033%

Volatility meter

The fund is less volatile than the average across all asset classes.



The fund is less volatile than the average within the fund's asset class.

Investment manager

[GWL Realty Advisors](#)

Investment management style

This Fund should be considered as a long-term investment and is not suitable for investors who may need to quickly convert their holdings to cash. This Fund invests primarily in prime quality income-producing properties in Canada, including commercial, retail, industrial and multi-family residential. Selling real estate investments may take time. This could limit the Fund's ability to respond quickly to changes in economic or investment conditions. Redemptions, contributions and transfers may be suspended during any period when the Fund does not have sufficient cash or readily marketable securities to meet requests for redemption or when there is material risk due to the inability to appropriately value the Fund.

Notes

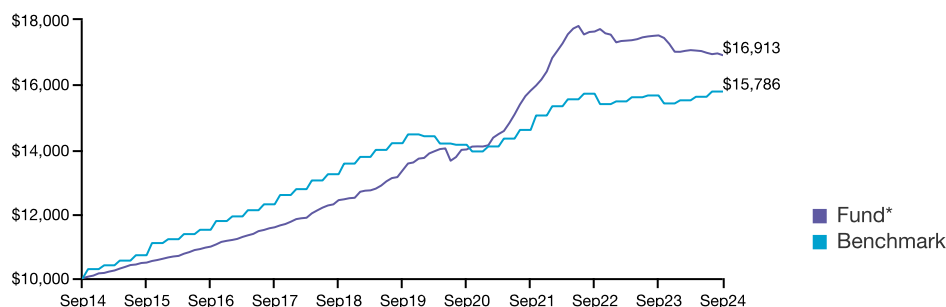
The benchmark provider for the Real Estate (GWLRA) benchmark – "REALpac/IPD Canada Property Index" has indicated that this is an "unfrozen benchmark" that may have returns updated historically from time to time.

Fund objective

To provide a balance between long-term capital growth and current income by investing directly or indirectly in a portfolio consisting primarily of income producing Canadian real estate properties.

Historical performance as at September 30, 2024

This graph shows how a \$10,000 investment in this fund, on September 16, 2014 would be worth \$16,913 on September 15, 2024; compared to the benchmark which would be worth \$15,786 over that time period. Benchmark: 100% REALpac/IPD Canada Property Index



Compound returns as at September 30, 2024

	3 mth	1 year	2 year**	3 year**	4 year**	5 year**	10 year**
Fund*	-0.44%	-3.50%	-2.10%	2.26%	4.86%	4.86%	5.40%
Benchmark	1.04%	0.78%	0.21%	2.65%	2.80%	2.16%	4.67%

** Stated on an annualized basis

Calendar year returns

	YTD	2023	2022	2021	2020	2019
Fund*	-0.62%	-3.02%	6.95%	16.53%	2.74%	9.72%
Benchmark	2.39%	0.14%	2.35%	8.00%	-3.65%	6.68%

* Any performance shown prior to the fund's inception date is that of the underlying fund and is considered representative of this fund's performance.

Composition



Property type



Geographic split



Top holdings as at September 30, 2024

Goreway Business Park, Brampton, ON	6.5%
Superior Business Park, Mississauga, ON	5.0%
33 Yonge Street, Toronto, ON	4.3%
Winston Business Park, Oakville, ON	4.2%
Laird Business Park, Mississauga, ON	3.6%
1188 West Georgia St., Vancouver, BC	3.5%
825 Nicola Street, Vancouver, BC	3.3%
Shaughn, Montréal, QC	3.2%
Vancouver Centre II, Vancouver, BC	2.6%
Vancouver Centre, Vancouver, BC	2.5%
Total	38.7%

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Forms that make things happen

Here are the forms you need to join your group plan.

Tear them out, fill out and send them to the address on the top of the first page of each form. Each form may have a different address. If you need help, call us at 1-800-724-3402.

The *Protecting your personal information* page, located after the application forms in this guide, applies to each of the group retirement and savings plans you're enrolling in.

Join your RRSP:

- To join the registered retirement savings plan (RRSP), fill out the form on page 77.
- If your spouse or common-law partner would like to join the RRSP, make a copy of the form on page 77. Your spouse/common-law partner will fill out the applicant section and you'll fill out the contributor section on the form.

Any additional forms you may need can be found starting on page 87.



Application for membership in a group retirement savings plan

Return to Your plan administrator

1 800 724-3402

In this application, “you” and “your” refer to the person who is applying to become an annuitant/member of the group retirement savings plan(s) (the Plan), and “we,” “us,” and “our” refer to the issuer, The Canada Life Assurance Company, 100 Osborne Street North, Winnipeg, MB R3C 3A5. We can be contacted at 1-800-724-3402 or by visiting canadalife.com.

SECTION 1 – EMPLOYER/PLAN SPONSOR

Name of employer/Plan Sponsor I.U.B.A.C. LOCAL 7	Policy/Plan number 42614
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SECTION 2 – INFORMATION ABOUT YOU

You are applying for:

<input type="checkbox"/> Personal RSP – you are the owner and person contributing to the Plan. Do not complete section 3. ID number _____ (completed by us)	AND/OR	<input type="checkbox"/> Spousal RSP – you are the owner and your spouse/common-law partner is the person contributing to the Plan. Section 3 must be completed. ID number _____ (completed by us)
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Last name	Middle initial	First name		<input type="checkbox"/> Employee <input type="checkbox"/> Non-employee	Division/subgroup	Identification/employee number (if applicable)
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Social insurance number (SIN) - - -	Date of birth yyyy mm dd	Language <input type="checkbox"/> English <input type="checkbox"/> French	Email address
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Address (apt. no., street no., street)

City	Province	Postal code	Telephone no. - - Ext.	Alternate telephone no. - -
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If the above address is a PO box, general delivery or rural route, also include the civic or street address below

Address (apt. no., street no., street)	City	Province	Postal code
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SECTION 3 – RSP SPOUSAL CONTRIBUTOR

Last name of contributing employee/contributor	First name	Social insurance number	ID/employee number
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SECTION 4 – YOUR BENEFICIARY DESIGNATION

Where permitted by law, you can appoint one or more beneficiaries. Note: pension legislation may require payment of the death benefit to your qualifying spouse or common-law partner. All designations are revocable except in Quebec (see “Important: Quebec residents”). If you wish to designate an irrevocable beneficiary, complete the *Designation of irrevocable beneficiary* form.

Primary beneficiary(ies) on your death

Last name	First name	Date of birth yyyy mm dd	Relationship of beneficiary to you				% of benefit
			Married	Quebec civil union spouse	Common-law partner	Other (child, friend, etc.)	
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		

Total 100%

Important: Quebec residents

- If you appoint your married or civil union spouse as your primary or contingent beneficiary, they will be irrevocable (meaning you cannot change your beneficiary or perform certain transactions such as making withdrawals (where permitted) without their consent) unless you check the box below:
I designate my married or civil union spouse revocably
- The death benefit will be paid to the tutor(s) of a beneficiary who is a minor (generally the parents) or the tutor or curator of a beneficiary who otherwise lacks legal capacity unless a formal trust has been established by will or separate contract (in which case, designate the trust as beneficiary in this section)

Unless the law requires otherwise, if one of your primary beneficiaries predeceases you, their share will be paid to the surviving primary beneficiaries in equal shares, or if there is no surviving primary beneficiary(ies), to your contingent beneficiary(ies) named below. If there is no contingent beneficiary(ies), the benefit will be paid to your estate.

Application for membership in a group retirement savings plan (continued)

SECTION 4 – YOUR BENEFICIARY DESIGNATION (continued)

Contingent beneficiary(ies) on your death

Last name	First name	Date of birth yyyy mm dd	Relationship of beneficiary to you	% of benefit

Total 100%

Trustee (to be completed if any of your beneficiaries are minors or otherwise lack legal capacity and do not reside in Quebec; do not complete if a formal trust exists)

Last name	First name	Trustee for (indicate beneficiary name)	Relationship of trustee to you

You authorize the trustee(s) named above 1) to receive benefits payable on behalf of any beneficiaries who are minors or otherwise lack legal capacity to give a valid discharge and 2) in their sole discretion, to use the benefits for the education or maintenance of the beneficiary and to exercise any right of the beneficiary under the Plan. The trust will terminate once the beneficiary is both of age of majority and has capacity to give a valid discharge. Legal advice should be obtained prior to appointing a trustee. Payment to the trustee(s) discharges us to the extent of the payment.

SECTION 5 – PAYROLL DEDUCTION AUTHORIZATION (complete for Personal RSPs where payroll authorization is applicable)

You authorize your employer to deduct _____ from each pay.

SECTION 6 – YOUR INVESTMENT SELECTION

Select investment(s) for your contributions, and if applicable, employer contributions. If a selection is not made, contributions will be invested in the default investment.

Name of investment and/or code	Percentage	Name of investment and/or code	Percentage
	%		%
	%		%
	%		%

Total allocation must equal 100%

SECTION 7 – APPLICATION FOR REGISTRATION

You apply for membership in the Plan and authorize your Plan Sponsor to act as your agent for the purpose of the Plan. You request that we apply to register the Plan as a registered retirement savings plan under the *Income Tax Act* (Canada) and any similar provincial law.

SECTION 8 – PRIVACY

Protecting your personal information

At Canada Life, we're committed to protecting personal information and respecting your privacy. Personal information is information that either on its own or combined with other information allows an individual to be identified. This includes your name and address, as well as more sensitive information such as your health and financial records. When applicable, this includes information about other people such as your spouse, common-law partner, and children.

How we use your personal information

Your personal information is used to provide you with products and services and to improve our business operations. This includes verifying your identity, maintaining your profile, and informing you about features of the products you already have with us. It's also used to provide you with advice, evaluate your eligibility for products, price our products, collect feedback on our customer service, process claims and other financial transactions, protect you and us from risks such as cyber threats and fraud, and comply with legal obligations. If you provided your social insurance number (SIN), we'll use it for tax reporting. Your SIN is also used to link your products together and to keep your information separate from other customers with similar names.

Who we share personal information with

We share your personal information with other people and organizations who help us administer your products and provide you with services. This may include your advisor or people who work with your advisor, our Canadian subsidiaries, and other organizations that provide us services such as other financial institutions, technology suppliers, and credit reporting agencies. As part of our day-to-day business, your personal information may be communicated to government departments and agencies, and may be communicated outside your province of residence or outside Canada. We take protecting your personal information seriously and we'll never sell your personal information to anyone.

You're in control of your personal information

We respect your privacy preferences and follow them when using your personal information. At any point in your relationship with us, you can choose how your personal information is used by updating your privacy preferences through your [online account](#) or by submitting a request through our [privacy centre](#) at canadalife.com/privacy. This includes choosing whether you receive customer experience surveys, the use of your SIN for non-tax reporting purposes, and whether and how you want to receive information and offers from Canada Life using the personal information we collect from you throughout your relationship with us. You can also exercise other privacy rights through our privacy centre such as access to or correction of your personal information. If you choose to remove your consent to the collection, use and disclosure of the personal information required to serve you and meet our legal obligations, we may not be able to continue to provide you with products and services.

Want to learn more? Please visit canadalife.com/privacy.

Application for membership in a group retirement savings plan (continued)

SECTION 9 – SIGNATURE

You understand that your personal information will be collected, used and shared as set out above.


You confirm the information on this form and will update it in the future as it changes. You have read the terms of the member's certificate and this application and agree to be bound by their terms. If locked-in pension funds are transferred to the Plan, you agree and acknowledge that such funds will be governed by the locked-in retirement account addendum, locked-in retirement savings plan addendum or restricted locked-in savings plan addendum, as applicable (the locked-in addendum), which will form part of the Plan and will override the terms of the retirement savings plan certificate issued to you to the extent of any inconsistency between the certificate and the locked-in addendum. You are aware of the reasons the information covered by your authorizations and consents is needed, and the benefits of, and the risks of not, authorizing/consenting. This authorization and consent is given in accordance with applicable law and without limiting the authorizations and consents given elsewhere in this application. If you cease to be eligible to participate in the Plan and are transferred to a new Policy/Plan with us, you appoint us as your agent for this and any related purpose. By providing us with your email, you agree to receive notices and other relevant information by electronic communication, including information posted on your online account (mycanadalifeatwork.com) and agree to consult the website regularly. It is your responsibility to inform us of any changes to your email address. This application may be signed electronically (e.g., DocuSign or Adobe Sign).

Signature of annuitant

Date



President and Chief Executive Officer



President and Chief Operating Officer, Canada



RSP contribution details

Return to Your plan administrator

1 800 724-3402

Complete this form to direct contributions to a spousal retirement savings Plan.

This form is completed and signed by the person who is making the contribution (RSP spousal contributor). The owner of the Plan is your spouse/common-law partner.

EMPLOYER/PLAN SPONSOR INFORMATION

Name of employer/Plan Sponsor I.U.B.A.C. LOCAL 7	Policy/Plan number 42614
---	-----------------------------

INFORMATION ABOUT THE OWNER OF THE PLAN

Last name	Initial	First name	Social insurance number
			- -

RSP SPOUSAL CONTRIBUTOR

Last name	Initial	First name	Social insurance number
			- -

Payroll deduction authorization

The contributing employee authorizes their employer to deduct the following from each pay.

Direction of contributions – The direction given on this form will apply to **future** contributions only and will remain in effect until we are advised otherwise. This direction will apply to any contribution the employer/plan sponsor allows to be split. Please see your plan administrator if you have any questions regarding which contributions can be split.

Choose one of the following

- 100% to the spousal RSP (I am the RSP spousal contributor)
- Split my contributions between my personal RSP and the spousal RSP (total allocation must equal 100%)
 - _____ % personal RSP (I am the owner of the Plan.)
 - _____ % spousal RSP (I am the RSP spousal contributor)

*Lump sum contributions may be applied differently than indicated above. When the contribution is sent in, the direction must be clearly indicated. If no direction is received, the contribution will be applied according to the direction on this form.

PRIVACY

Protecting your personal information

At Canada Life, we're committed to protecting personal information and respecting your privacy. Personal information is information that either on its own or combined with other information allows an individual to be identified. This includes your name and address, as well as more sensitive information such as your health and financial records. When applicable, this includes information about other people such as your spouse, common-law partner, and children.

How we use your personal information

Your personal information is used to provide you with products and services and to improve our business operations. This includes verifying your identity, maintaining your profile, and informing you about features of the products you already have with us. It's also used to provide you with advice, evaluate your eligibility for products, price our products, collect feedback on our customer service, process claims and other financial transactions, protect you and us from risks such as cyber threats and fraud, and comply with legal obligations. If you provided your social insurance number (SIN), we'll use it for tax reporting. Your SIN is also used to link your products together and to keep your information separate from other customers with similar names.

Contact information 1-800-724-3402 or mycanadalifeatwork.com
Canada Life and design, and My Canada Life at Work are trademarks of The Canada Life Assurance Company.

RSP contribution details (continued)

PRIVACY (continued)

Who we share personal information with

We share your personal information with other people and organizations who help us administer your products and provide you with services. This may include your advisor or people who work with your advisor, our Canadian subsidiaries, and other organizations that provide us services such as other financial institutions, technology suppliers, and credit reporting agencies. As part of our day-to-day business, your personal information may be communicated to government departments and agencies, and may be communicated outside your province of residence or outside Canada. We take protecting your personal information seriously and we'll never sell your personal information to anyone.

You're in control of your personal information

We respect your privacy preferences and follow them when using your personal information. At any point in your relationship with us, you can choose how your personal information is used by updating your privacy preferences through your [online account](#) or by submitting a request through our [privacy centre](#) at canadalife.com/privacy. This includes choosing whether you receive customer experience surveys, the use of your SIN for non-tax reporting purposes, and whether and how you want to receive information and offers from Canada Life using the personal information we collect from you throughout your relationship with us. You can also exercise other privacy rights through our privacy centre such as access to or correction of your personal information. If you choose to remove your consent to the collection, use and disclosure of the personal information required to serve you and meet our legal obligations, we may not be able to continue to provide you with products and services.

Want to learn more? Please visit canadalife.com/privacy.

SIGNATURE

I understand that my personal information will be collected, used and shared as set out above.

I confirm the information on this form is complete and accurate and will update it in the future as it changes. I request that Canada Life update my member records as outlined in this form.

Signature of RSP spousal contributor

Date

Group Retirement Savings Plan - Member's Certificate Policy/Plan No. «See the no. on the cover of your guide»

In this certificate, "you" and "your" refer to the annuitant/member of the group retirement savings plan (the Plan), and "we," "us," and "our" refer to the issuer, The Canada Life Assurance Company. We can be contacted at 1-800-724-3402 or by visiting canadalife.com.

We will pay benefits in accordance with this certificate.

Section 1. Interpretation

In this Plan:

"Administrative Rules" means our rules and procedures relating to the operation of the Plan.

"Applicable Legislation" means the Income Tax Act and any other federal or provincial legislation affecting retirement savings plans or locked-in addenda.

"Common-law Partner" has the meaning given to it under the Income Tax Act.

"Contributions" means amounts paid to us on your behalf and, where permitted by the Plan Sponsor, includes direct transfers from other registered plans.

"Head Office" means our head office or such other administration office servicing the Plan, as may be communicated to the Plan Sponsor.

"Income Tax Act" means the *Income Tax Act* (Canada) and regulations, as amended.

"Investment Option" means any of the guaranteed investments and variable investment funds available under the Plan.

"Investment Rules" means our rules and regulations relating to the management of an Investment Option.

"Locked-in Addendum" means the locked-in retirement account addendum or locked-in retirement savings plan addendum, as applicable, which forms part of the Plan.

"Maturity Date" of this certificate means December 31st of the calendar year in which you attain the maximum age for maturity provided under the Income Tax Act.

"Member" means the annuitant, as stated on the application for membership and as defined under the Income Tax Act.

"Plan Sponsor" means the employer, association or other organization sponsoring this Group Retirement Savings Plan, and as applicable, includes any other employers authorized to participate in the Plan.

"Spouse" means an individual who is recognized as a spouse under the Income Tax Act.

Section 2. Group Plan

This certificate describes your rights and benefits under the Plan.

Section 3. Plan sponsor as Agent

The Plan Sponsor is required to provide us with any information or instructions required by us to administer the Plan.

We are entitled to rely on any information or instructions provided to us by the Plan Sponsor respecting you or on behalf of you as if such information or instructions were provided to us directly by you. Upon joining this Plan, you appoint the Plan Sponsor as your agent for all purposes in connection with the provision of information or instructions to us respecting the Plan until such time as we receive notice that you are no longer a Member of the Plan.

Section 4. Investment Rules

We have established Investment Rules relating to the management of the guaranteed investments and variable investment funds available under the Plan. The operation of the Plan and your rights will be subject to the Investment Rules. We may amend the Investment Rules at any time and will provide the Plan Sponsor with prior notice of material changes wherever possible. From time to time changes to the Investment Rules may be imposed on us by fund managers and in those circumstances prior notice may not be possible.

Section 5. Contributions

Contributions to the Plan will be invested in a group annuity policy issued to the Plan Sponsor by us. We will establish an account for the Member and Contributions received on behalf of each Member will be allocated to the Member's account. All Contributions must be within the limits permitted under the Income Tax Act.

In the event of an overpayment, on written request, we will refund to the contributor any amount as provided in paragraph 146(2) (c.1), or any successor provision, of the Income Tax Act. The amount refunded cannot be greater than the value of the funds held under this certificate.

Section 6. Investment Options

Contributions will be invested in one or more of the various Investment Options which we make available to the Plan from time to time, as directed by you and/or Plan Sponsor, as applicable, and will be allocated to your account. If no election has been made by you, new Contributions will be invested in the default Investment Option(s) selected for the Plan. Contributions invested in an Investment Option will be subject to the Investment Rules. We may amend the terms of any Investment Option or add or withdraw any Investment Option at any time. We will provide 60 days' notice to the Plan Sponsor of any material change to an Investment Option.

a) Guaranteed Investments

Contributions may be invested in guaranteed investments of various durations at guaranteed interest rates. Investments in the guaranteed investments described in this certificate are guaranteed both as to principal and interest. Contributions invested in a guaranteed investment will earn interest in the manner and at the rate applicable to that investment in accordance with the Investment Rules. The interest rate on any such investment is compounded daily and guaranteed until the end of the month in which the selected interest guarantee period expires.

At the end of the interest guarantee period of any guaranteed investment, you and/or the Plan Sponsor, as applicable, may select any new interest guarantee period we are then offering, so long as it does not extend beyond the Maturity Date of this certificate. Alternatively, you and/or the Plan Sponsor, as applicable, may select any other Investment Option we are then offering. If no selection has been made, the Contributions and interest will be reinvested for the same term, at the guaranteed interest rate in effect at the time of reinvestment.

Subject to the terms of this certificate, you may withdraw amounts from any guaranteed investment before the end of the interest guarantee period. If Contributions are withdrawn from a guaranteed investment, the value withdrawn will be calculated in accordance with the Schedule of Fees applicable to the Plan.

b) Variable Investment Funds

Contributions may be invested in variable investment funds. These funds are segregated funds offered and administered by The Canada Life Assurance Company. Contributions invested in a variable investment fund are not guaranteed either as to earnings or as to principal. The value of the Member's account in a variable investment fund will fluctuate with the financial experience of the fund.

The assets of a variable investment fund belong to us but they are available only for the benefit of unit holders of the fund. If you invest a Contribution in a variable investment fund you will acquire units in the fund equal to the value of your Contribution on the date the investment is made.

We determine the value of the units of a variable investment fund on each valuation date of that fund and investments into and withdrawals from a fund can only be made on a valuation date. Most funds offered by us are valued on a daily, but we may value funds less frequently in accordance with the Investment Rules. The unit value of a fund on a valuation date is determined by dividing the value of the assets of the fund, less the investment management fee described below, by the number of units in the fund immediately before the valuation date.

An investment management fee is charged and includes a fee for managing the variable investment funds, a fee for providing other services under the Plan and may include an amount for administrative expenses and other services under the Plan in accordance with the Schedule of Fees applicable to the Plan. This fee may either be deducted from the value of the assets of the fund (as part of the calculation of the unit value of a fund), or with our consent, the Plan Sponsor may elect to pay this fee separately.

Section 7. Benefits - Income at Maturity

If you are living on the Maturity Date we will liquidate the value of funds held in your account and apply the value to provide a retirement income fund for you from us, as we in our sole discretion may select, and you appoint us as your agent for this and any related purpose. If we transfer the value of funds held in your account to a retirement income fund with us, the beneficiary designated by you under this Plan will also serve as the beneficiary designation under the new plan. You should review the designation to ensure it reflects your intentions. We will not be liable for potential losses, if any. If you prefer, by notice to us, you may elect another form of retirement income that we are offering at that time and which is permitted for a retirement savings plan.

If an annuity is selected as your retirement income, we undertake to provide an annuity that provides for annuity payments in equal periodic amounts payable yearly or more frequently. The annuity will be issued in accordance with our rules and issue rates for annuities which are then applicable. You must provide us with satisfactory proof of the date of your birth and sex on or before the Maturity Date. If there has been any misstatement, we will make any adjustments we consider equitable.

Any annuity provided must comply with subsection 146(1), or any successor provision, of the Income Tax Act. Annuity benefits payable to your surviving Spouse or Common-law Partner following your death may not exceed the annuity payments which were being made to you before your death, except for increases due to indexing as permitted under subparagraphs 146(3)(b)(iii)(iv) and (v), or any successor provision, of the Income Tax Act. If the beneficiary under the annuity is not your Spouse or Common-law Partner at the date of your death, the present value, as determined by us, of any remaining payments will be paid in one sum and the annuity will be terminated.

If this certificate is governed by laws of the province of Quebec, the group annuity policy was established on or after March 1, 2006 and a single life annuity guaranteed for a period of 10 years is selected as your retirement income on the Maturity Date, the amount of the annuity payments will be determined by multiplying the value of the your account (less any applicable fees and charges) by the greater of i) our then current annuity rate for a single life non-participating annuity with a guaranteed period of 10 years; and ii) \$3.47 for each \$1,000 of that value, if you are male, or \$3.23 for each \$1,000 if you are female. However, if an annuity or another settlement option is not selected by the Maturity Date, the value of your account will be used to purchase a retirement income fund for you. Payments under the retirement income fund will commence in accordance with the terms of the retirement income fund contract. The retirement income fund contract will mature on the date you attain 100 years of age but not later than the 28th day of that month (the RIF Maturity Date). If you attain age 100 after the 28th of the month, you will be deemed to have attained age 100 on the 28th of the month. An annuity will commence on the RIF Maturity Date; however, you may elect to commence annuity payments prior to the RIF Maturity Date on the then current terms and conditions. When annuity payments commence, they will be equal monthly amounts and will be payable to you for life and cease on your death. The amount of the annuity payments will be determined by multiplying the value of the funds held in the retirement income fund for the payment of your annuity (less any applicable fees and charges) one month before the date annuity payments are to commence by the greater of:

- i) our then current annuity rate for a single life non-participating annuity with no guarantee period; and
- ii) for each \$1,000 in the retirement income fund:
 - if you are male and you elect to commence annuity payments
 - in the month next following the month you attain the age of 80 years, \$5.89;
 - in the month next following the month you attain the age of 90 years, \$8.55; or
 - if an election is not made the rate will be \$8.61 in the month next following the RIF Maturity Date when you attain age 100.
 - if you are female and you elect to commence annuity payments
 - in the month next following the month you attain the age of 80 years, \$5.37;
 - in the month next following the month you attain the age of 90 years, \$8.36; or
 - if an election is not made the rate will be \$8.61 in the month next following the RIF Maturity Date when you attain age 100.

Except to the extent permitted under the Income Tax Act, retirement income may not be assigned in whole or in part.

Section 8. Withdrawal of Funds

Subject to the terms of this certificate, on or before maturity, you may withdraw all or part of the value of your account by giving notice to us and may elect:

- i) to purchase any form of annuity that we are offering at that time and which is permitted for a registered retirement savings plan with payments commencing no later than the Maturity Date;
- ii) to transfer the funds directly to a registered retirement income fund, another registered retirement savings plan, a registered pension plan, a first home savings account or any other source permitted under the Income Tax Act; or
- iii) to receive payment in cash.

The value of your account will be reduced by the amount of any withdrawals. All such elections will be completed in accordance with the Administrative Rules and the Investment Rules.

Notwithstanding the above provisions, the Plan Sponsor may impose restrictions on withdrawals and/or transfers to which you will be subject during the duration of your eligibility under the Plan as outlined in the Withdrawal Restrictions Endorsement.

Section 9. Termination of Group Plan or Active Participation

If the group annuity policy of this Plan is terminated, no further Contributions may be made and the Plan Sponsor will cease to be your agent under this Plan.

If you cease active participation in the Plan (for example, termination of employment or retirement) and the Plan Sponsor permits you to remain in the Plan, you may be allowed to continue making Contributions.

If you cease active participation in the Plan and the Plan Sponsor does not permit you to remain in the Plan, Contributions must stop and the Plan Sponsor will cease to be your agent.

In any case where you are not allowed to remain in the Plan, we may transfer the value of your account to another retirement savings plan or pay the value to you as a lump sum cash payment. You appoint us to be your agent for the purpose of transferring to another retirement savings plan.

If we transfer the value of your account to another retirement savings plan with us, the beneficiary designated by you under this Plan will also serve as the beneficiary designation under the new plan. You should review the designation to ensure it reflects your intentions.

We may, on our own or at the request of the Plan Sponsor, resign as issuer, and allow for the appointment of a successor issuer. The Plan Sponsor will advise us of the identity of the successor issuer within 60 days of such resignation, and upon the transfer of all Plan assets to the successor issuer, we will be discharged from any further liability under the Plan.

Section 10. Limitation of Liability

The provision of a life annuity, or another form of annuity settlement option, or a withdrawal or transfer of the value of your account, will constitute a full and final settlement of your or your beneficiary's rights, as applicable, with respect to the Plan, as against the Plan Sponsor, any employers authorized to participate in the Plan, any agents of the Plan Sponsor, us and any of our agents.

Section 11. Legal Actions

Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the *Insurance Act* (for actions or proceedings governed by the laws of Alberta and British Columbia), *The Insurance Act* (for actions or proceedings governed by the laws of Manitoba), the *Limitations Act, 2002* (for actions or proceedings governed by the laws of Ontario), or other applicable legislation. For those actions or proceedings governed by the laws of Quebec, the prescriptive period is set out in the *Quebec Civil Code*.

Section 12. Death of the Member

You may designate a person to receive all amounts payable to a beneficiary under this certificate. You may change or revoke a revocable beneficiary designation as permitted by law. If you die before the value of your account has been applied to provide an annuity or has been withdrawn or transferred, we will pay that value to the beneficiary in one sum in accordance with our then current practices. If you die and have named your Spouse or Common-law Partner as beneficiary, your Spouse or Common-law Partner may transfer the value of your account into another registered retirement savings plan, purchase an annuity, elect a lump sum payment, or transfer the funds to a registered retirement income fund in accordance with the Applicable Legislation.

Section 13. Registration under the Income Tax Act

We will apply to register the Member's plan as a registered retirement savings plan under the Income Tax Act and any similar provincial legislation. We have the right to amend, at any time and without notice, the terms of this certificate as we consider necessary so that the Plan will continue to qualify for registration.

Your rights are subject to the requirements of the Income Tax Act, any similar provincial legislation and, if locked-in funds are held under this certificate, to the requirements of the relevant provincial or federal pension legislation.

Except as specifically permitted under the Income Tax Act, no benefit, loan or indebtedness that is conditional in any way on the existence of the Plan or this certificate may be extended to you, the contributor or a person with whom you do not deal at arm's length.

We will not make any payments or permit any transactions under the Plan except those specifically permitted by the Plan or the Income Tax Act or required by law.

Section 14. Locked-in Pension Funds

If locked-in pension funds are transferred to the Plan, such funds will be governed by the provisions of the Locked-in Addendum. To the extent of any inconsistency between the addendum and this certificate, the Locked-in Addendum will override the terms of this certificate.

Section 15. Taxes

All fees and charges payable to us are net of any applicable taxes and any such taxes will be payable or recoverable in the same manner as the fees and charges to which they relate.

Section 16. General Provisions

Any notice to us must be in writing or such other form as may be agreed upon between us and the Plan Sponsor. Such notice will be effective when received at our Head Office.

Any notice to a Plan Member will be in writing and will be effective on the date it is received. Notice to the Plan Sponsor will be considered notice to the Member.

We may amend the terms and conditions of the certificate issued to you upon 60 days' notice to the Plan Sponsor, unless otherwise specified. Continuation in the Plan after the effective date of such amendment will constitute acceptance of such amended terms.

If we agree to amend or waive any provision of this certificate the amendment or waiver is effective only if it is in writing and signed on our behalf of by our authorized officer.

This certificate and your rights and benefits under this certificate are not assignable, except to the extent permitted under the Income Tax Act and any similar provincial legislation upon marriage breakdown.

You may request a paper statement of your account, a copy of your application for membership, a copy of the group policy and any other documents to which you are entitled to receive under the Applicable Legislation. Some of these rights are also available to your designated beneficiary or another claimant.

All payments to or by us will be in legal Canadian currency.

We may delegate some or all administrative functions to an agent. Notwithstanding any delegation to an agent, the ultimate responsibility for administering the Plan in accordance with the Plan's terms lies with us.

The Plan is subject to the Applicable Legislation. To the extent of any inconsistency between the Plan and the Applicable Legislation, the Applicable Legislation will override the terms of the Plan.

Paul A. Mahon
President and Chief Executive Officer

Fabrice Morin
President and Chief Operating
Officer, Canada

How to complete a transfer authorization form

If you have questions or need help to complete the form, call **1-800-724-3402** to speak with a representative Monday to Friday between 8 a.m. and 8 p.m. ET. Additional transfer forms are available at grsaccess.com. Sign in, then go to Change your portfolio> Printable forms.

Before you begin your transfer authorization form, you'll need:

- Your social insurance number (SIN)
- Your policy/plan number (Look online at grsaccess.com, or on your plan member statement for your client policy/plan number.)
- Your latest statement from the financial institution holding the savings you wish to transfer. Depending on the financial institution, you may also be able to find the information online.

NOTE: If you're transferring your savings from a registered account that has a preferred or irrevocable beneficiary, that beneficiary will need to sign the form as well. To determine whether or not you have an irrevocable or preferred beneficiary, please contact the financial institution that currently holds your savings.

Part 1 – Your personal information

Ensure the personal information you enter here exactly matches the personal information on your group plan statement. For example, if you have used a middle name or a middle initial on your statement, include it here. It helps us make sure your savings are transferred to the correct person.

Part 2 – Information about your group plan

Provide the name of your employer/plan sponsor and your group policy/plan number. Then select the type of plan you are moving your savings into. The options are shown on the form:

- Registered pension plan
- RRSP
- Locked-in RRSP (LIRA)

Part 3 – Information about the financial institution which currently holds your savings

Provide the name and mailing address of the financial institution which now holds the savings to be transferred. Include details on your account or policy. You will find all this information on your statement or, depending on your financial institution, you may be able to find it online.

We recommend you ask the financial institution currently holding your savings if you'll be charged any transfer fees or deferred sales charges to transfer out of your current plan.

Part 4 – Sign and date

Sign and date the transfer form in this section.

If you are transferring a registered account with a preferred or irrevocable beneficiary, that person will also need to sign the form.

Part 5 – Canada Life completes this section

Part 6 – The financial institution that currently holds your savings will complete this section

When you've completed the form, deliver it to the financial institution which holds the savings you want to transfer.

Protecting your personal information

At The Canada Life Assurance Company we recognize and respect the importance of privacy.

Your personal information:

- We establish a confidential file that contains your personal information like your name and contact and financial information.
- Your information is kept in our offices or the offices of an organization authorized by us.
- You may exercise your rights to view and correct information in the file by sending a written request to us.

Who has access to your information:

- We limit access to personal information in your file to our staff or persons authorized by us who require it to perform their duties, and to other persons to whom you have granted access.
- In order to assist in fulfilling the purposes identified below, we may use service providers located within or outside Canada.
- Your personal information may also be subject to disclosure to government authorities or others authorized under applicable law within or outside Canada.

What your information is used for:

- Personal information that we collect will be used for the purposes of administering and servicing the products you have with us, and for our internal data management and analytics purposes.
- This may include investigating claims, paying benefits, and creating and maintaining records concerning our relationship.

Your consent will be valid until we receive written notice that you have withdrawn it, subject to legal and contractual restrictions. For example, if you withdraw your consent, we may not be able to allow you to remain in the plan.

If you want to know more:

For a copy of our Privacy Guidelines, or if you have questions about our personal information policies and practices (including with respect to service providers), write to our Chief Compliance Officer or refer to canadalife.com.



Your questions have met their match

See how we can help.



Call us

If you have questions about your group plan, call this number. We have a team ready to help.

Contact 1-800-724-3402

Monday to Friday between

8 a.m. and 8 p.m. ET

Learn more with the smartPATH education program

Check out some tools and resources to help you understand retirement planning, saving, investing and more. There are videos, calculators and articles– all broken into different stages of your savings journey. smartpathnow.com

See what else Canada Life offers

Learn about extra ways to save your money, how you can help protect you and your family and more. canadalife.com

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This guide contains general information intended to assist you in thinking about your financial future and should not be construed as legal, tax, financial, or other professional advice. Independent advice should be sought. You are solely responsible for investment allocation decisions you make. Individual circumstances vary. Canada Life will not be liable for any loss or damages whatsoever arising out of the use or misuse of, or errors or omissions in, the information contained in the guide. Canada Life and design are trademarks of The Canada Life Assurance Company.