

Fund Facts Booklet

Canada Life Freedom Funds
and Marketwatch policies

Originally with London Life

Fund performance as of December 31, 2023

**Digital copy available at
[Canadalife.com/informationfolders](https://canadalife.com/informationfolders)**

The Canada Life Assurance Company is the sole issuer of the individual variable annuity policy described in the information folder.

This fund facts booklet forms part of the information folder. Both the information folder and fund facts booklet must be received.

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

Fund Facts

This fund facts booklet, which forms part of the Canada Life investment fund information folder, contains individual *fund facts* for the investment funds available under the individual variable annuity policy. You can choose to invest in one or more of the funds available in this booklet.

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

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

What if I change my mind?

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

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

For more information

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

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

Web: canadalife.com

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

Phone: 1-888-252-1847

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Annual investment management fees

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

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

Fund name	Investment management fee
Asset allocation funds	
Conservative Profile	2.20%
Moderate Profile	2.30%
Balanced Profile	2.40%
Advanced Profile	2.50%
Aggressive Profile	2.70%
Lifecycle profile funds	
Income Profile	2.30%
2010 Profile	2.30%
2015 Profile	2.30%
2020 Profile ¹	2.45%
2025 Profile ¹	2.55%
2030 Profile ¹	2.60%
2035 Profile ¹	2.60%
2040 Profile ¹	2.65%
2045 Profile ¹	2.65%
2050 Profile ¹	2.70%
Cash and cash equivalent funds	
Money Market	1.05%
Fixed income funds	
Diversified Fixed Income Profile	1.85%
Canadian Core Bond	1.65%
Canadian Core Plus Bond	1.70%
Mortgage	2.05%
Government Bond	1.65%
Balanced funds	
Canadian Fixed Income Balanced	1.85%
North American Balanced	2.30%
Canadian Growth Balanced	2.30%

Fund name	Investment management fee
Strategic Income	2.44%
Canadian Stock Balanced	2.24%
Canadian Value Balanced	2.45%
Fidelity Tactical Asset Allocation Income	2.45%
Global Strategic Income	2.35%
Canadian equity funds	
Canadian Equity Profile	2.60%
Equity Profile	2.70%
Canadian Low Volatility	2.45%
Canadian Value Equity	2.40%
Canadian Growth	2.40%
Canadian SRI Equity	2.45%
Canadian Equity	2.45%
Canadian Focused Growth	2.55%
Canadian Fundamental Equity	2.60%
Canadian Focused Stock	2.54%
Canadian Focused Value	2.54%
Canadian Focused Dividend	2.30%
Canadian Dividend	2.45%
Canadian Small-Mid Cap	2.55%
Canadian Small Cap Growth	2.90%
Canadian specialty and alternative funds	
Real Estate	2.69%
Precious Metals	3.00%
North American funds	
Global Small-Mid Cap Growth	2.59%
Science and Technology	2.67%
Foreign equity funds	
Global Equity Profile	2.85%
Global Low Volatility	2.59%
Foreign Equity	2.65%
Global Stock	2.65%
Global Growth Opportunities	2.75%

Fund name	Investment management fee
U.S. Growth	2.50%
U.S. All Cap Growth	2.65%
American Growth	2.79%
U.S. Mid Cap Growth	2.70%
International Equity	2.65%
International Stock	2.70%
Foreign specialty and alternative funds	
European Equity	2.65%
Far East Equity	2.80%
Global Resources	2.80%
¹ The investment management fee may be reviewed periodically and reduced as the fixed-income fund allocation increases.	

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Conservative Profile

Quick facts: Date fund available: October 18, 1999
 Date fund created: October 18, 1999
 Managed by: Canada Life Investment Management Ltd.

Total fund value: \$1,053,687,747
 Portfolio turnover rate: 2.24%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	2.65	20.46	2,730,594

¹ MER – Management expense ratio
 NAV – Net asset value
 UOS – Units outstanding

Minimum investment

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

What does the fund invest in?

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

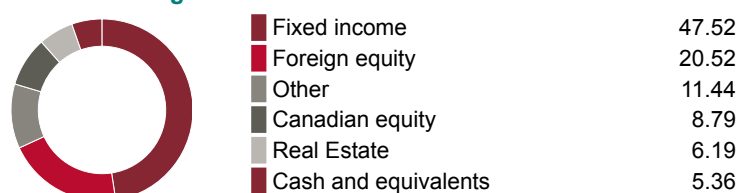
Top 10 investments

	Assets %
Canadian Core Plus Bond	18.97
Mortgage	10.00
Canadian Core Bond	9.46
Canadian Corporate Bond	7.01
Real Estate	6.19
Unconstrained Fixed Income	4.36
Canadian Growth	4.02
Foreign Equity	3.96
Global Bond (Brandywine)	3.45
Real Return Bond	3.14
Total	70.56

Total investments:

25

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

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

How has the fund performed?

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

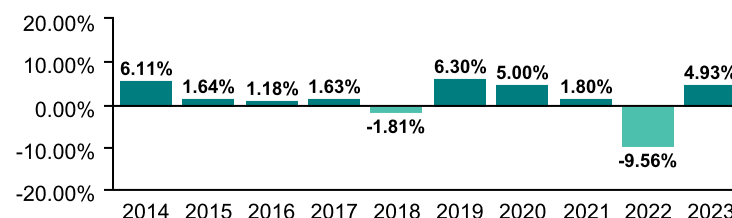
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,174.34 on December 31, 2023. This works out to an average of 1.62% a year.

Year-by-year returns (%)

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



How risky is it?

The risk rating for this fund is *Low*.



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

Conservative Profile

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	2.65

Trailing commission

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

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

3. Other fees

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

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

What if I change my mind?

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

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

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The Canada Life Assurance Company

255 Dufferin Avenue

London, ON N6A 4K1

Web - www.canadalife.com

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

Telephone - 1-888-252-1847

Moderate Profile

Quick facts: Date fund available: October 18, 1999
 Date fund created: October 18, 1999
 Managed by: Canada Life Investment Management Ltd.

Total fund value: \$1,360,329,055
 Portfolio turnover rate: 1.20%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	2.76	22.13	2,196,578

¹ MER – Management expense ratio
 NAV – Net asset value
 UOS – Units outstanding

Minimum investment

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

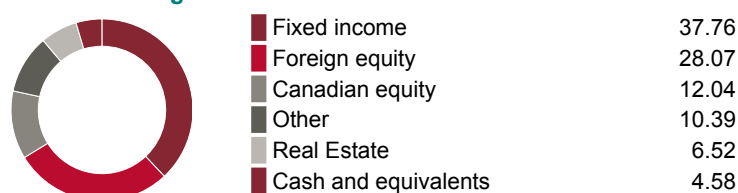
What does the fund invest in?

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

Top 10 investments

	Assets %
Canadian Core Plus Bond	14.46
Mortgage	8.92
Canadian Core Bond	7.28
Real Estate	6.52
Foreign Equity	5.46
Canadian Corporate Bond	5.02
American Growth	3.99
Long Term Bond	3.77
Canadian Focused Dividend	3.54
Global Bond (Brandywine)	3.22
Total	62.18
Total investments:	26

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

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

How has the fund performed?

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

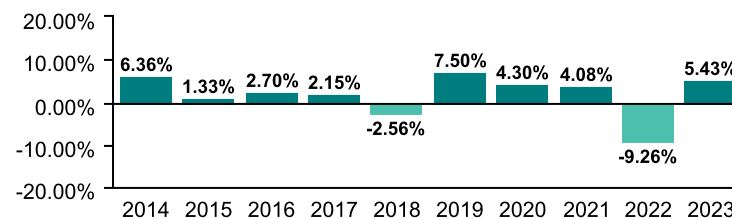
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,230.01 on December 31, 2023. This works out to an average of 2.09% a year.

Year-by-year returns (%)

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



How risky is it?

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



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

Moderate Profile

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	2.76

Trailing commission

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

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

3. Other fees

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

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

What if I change my mind?

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

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

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 Web - www.canadalife.com
 Email - On our website, please go to the "Contact Us" section
 Telephone - 1-888-252-1847

Balanced Profile

Quick facts: Date fund available: October 18, 1999
 Date fund created: October 18, 1999
 Managed by: Canada Life Investment Management Ltd.

Total fund value: \$1,913,376,977
 Portfolio turnover rate: 1.02%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	2.87	23.64	1,690,484

¹ MER – Management expense ratio
 NAV – Net asset value
 UOS – Units outstanding

Minimum investment

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

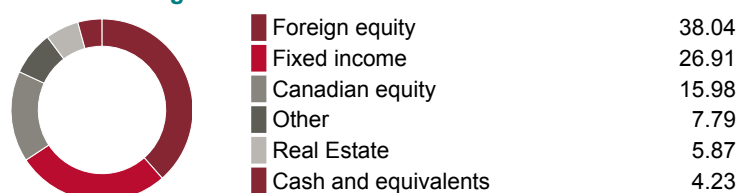
What does the fund invest in?

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

Top 10 investments

	Assets %
Canadian Core Plus Bond	11.37
Mortgage	6.41
U.S. Value Stock	6.06
Real Estate	5.87
Canadian Core Bond	5.74
Global Bond (Brandywine)	5.25
Canadian Focused Dividend	4.57
U.S. Growth	4.44
Canadian Value Equity	4.06
American Growth	3.99
Total	57.76
Total investments:	26

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

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

How has the fund performed?

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

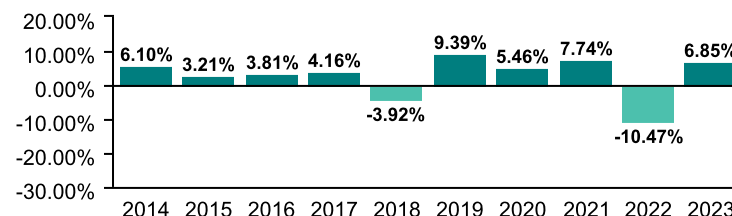
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,352.57 on December 31, 2023. This works out to an average of 3.07% a year.

Year-by-year returns (%)

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



How risky is it?

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



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

Balanced Profile

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

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

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

Trailing commission

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

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

3. Other fees

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

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

What if I change my mind?

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

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

For more information

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

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 London, ON N6A 4K1
 Web - www.canadalife.com
 Email - On our website, please go to the "Contact Us" section
 Telephone - 1-888-252-1847

Advanced Profile

Quick facts: Date fund available: October 18, 1999
 Date fund created: October 18, 1999
 Managed by: Canada Life Investment Management Ltd.

Total fund value: \$856,827,526
 Portfolio turnover rate: 0.82%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	2.97	26.52	407,691

¹ MER – Management expense ratio
 NAV – Net asset value
 UOS – Units outstanding

Minimum investment

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

What does the fund invest in?

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

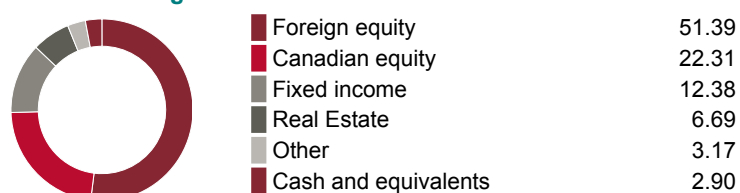
Top 10 investments

	Assets %
Canadian Core Plus Bond	9.31
U.S. Value Stock	7.15
American Growth	6.77
Real Estate	6.69
U.S. Growth	6.69
Canadian Growth	6.09
Canadian Equity	6.09
International Opportunity (JPMorgan)	5.53
International Equity (Setanta)	4.54
Canadian Value Equity	4.07
Total	62.93

Total investments:

25

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

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

How has the fund performed?

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

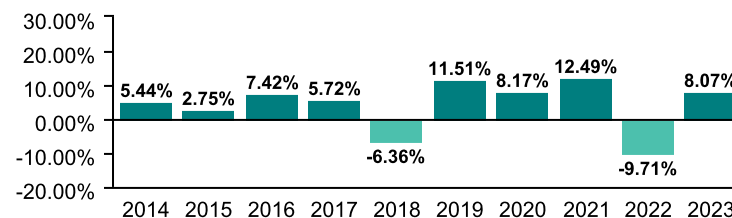
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,525.38 on December 31, 2023. This works out to an average of 4.31% a year.

Year-by-year returns (%)

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



How risky is it?

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



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

Advanced Profile

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	2.97

Trailing commission

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

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

3. Other fees

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

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

What if I change my mind?

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

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

For more information

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 Email - On our website, please go to the "Contact Us" section
 Telephone - 1-888-252-1847

Aggressive Profile

Quick facts: Date fund available: October 18, 1999
 Date fund created: October 18, 1999
 Managed by: Canada Life Investment Management Ltd.

Total fund value: \$736,266,327
 Portfolio turnover rate: 0.81%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	3.18	30.89	289,769

¹ MER – Management expense ratio
 NAV – Net asset value
 UOS – Units outstanding

Minimum investment

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

What does the fund invest in?

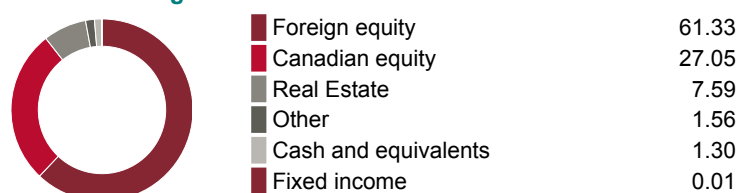
This segregated fund, through investments in other funds, invests primarily in Canadian and foreign equities. It targets an asset mix of 100 per cent equities.

Top 10 investments

	Assets %
American Growth	9.04
U.S. Growth	8.45
U.S. Value Stock	8.19
Canadian Equity	7.92
Canadian Growth	7.91
Real Estate	7.59
International Opportunity (JPMorgan)	7.16
International Equity (Setanta)	5.66
Global Small Cap (Mackenzie)	5.09
Canadian Small-Mid Cap	5.05

Total 72.06
Total investments: 19

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

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

How has the fund performed?

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

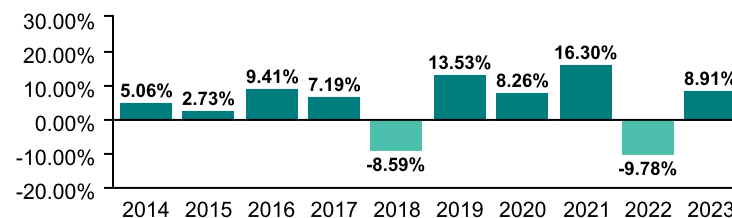
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,625.22 on December 31, 2023. This works out to an average of 4.98% a year.

Year-by-year returns (%)

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



How risky is it?

The risk rating for this fund is *Moderate*.



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

Aggressive Profile

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	3.18

Trailing commission

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

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

3. Other fees

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

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

What if I change my mind?

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 Telephone - 1-888-252-1847

Income Profile

Quick facts: Date fund available: December 4, 2006
 Date fund created: December 4, 2006
 Managed by: Canada Life Investment Management Ltd.

Total fund value: \$35,248,978
 Portfolio turnover rate: 3.93%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	2.77	14.29	148,441

¹ MER – Management expense ratio
 NAV – Net asset value
 UOS – Units outstanding

Minimum investment

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

What does the fund invest in?

This segregated fund, through investments in other funds, invests primarily in fixed-income securities but includes Canadian and foreign equities. It targets an asset mix of 64 per cent fixed income and 36 per cent equities.

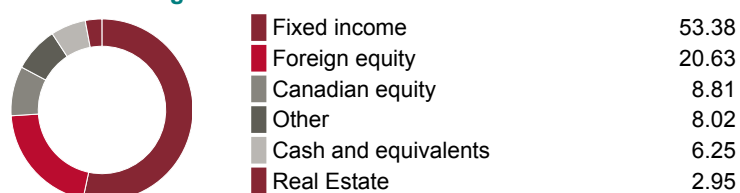
Top 10 investments

	Assets %
Core Plus Bond (Mackenzie)	22.92
Canadian Core Bond	11.51
Canadian Corporate Bond	7.51
Mortgage	6.68
Unconstrained Fixed Income	5.01
Global Bond (Brandywine)	4.06
Foreign Equity	3.99
Canadian Value Equity	3.53
Canadian Focused Dividend	3.52
Real Return Bond	3.35
Total	72.08

Total investments:

23

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

A person who is investing for the medium to longer term, wants exposure to multi-managers in one fund with a target of no more than 36 per cent invested in equities and is comfortable with low risk.

How has the fund performed?

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

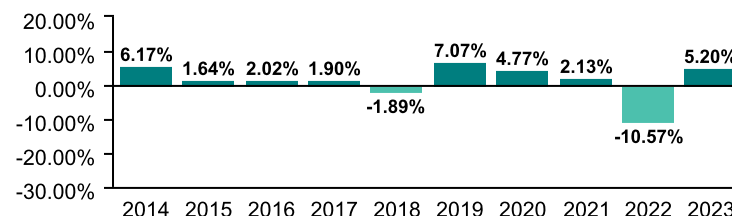
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,186.36 on December 31, 2023. This works out to an average of 1.72% a year.

Year-by-year returns (%)

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



How risky is it?

The risk rating for this fund is *Low*.



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

Income Profile

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

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

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

Trailing commission

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

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

3. Other fees

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

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

What if I change my mind?

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

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 Telephone - 1-888-252-1847

2010 Profile

Quick facts: Date fund available: December 4, 2006
 Date fund created: December 4, 2006
 Managed by: Canada Life Investment Management Ltd.

Total fund value: \$9,781,738
 Portfolio turnover rate: 12.66%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	2.77	14.06	679

¹ MER – Management expense ratio
 NAV – Net asset value
 UOS – Units outstanding

Minimum investment

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

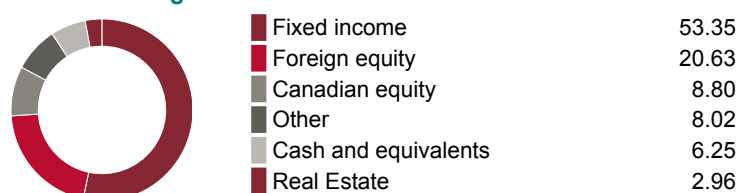
What does the fund invest in?

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

Top 10 investments

	Assets %
Core Plus Bond (Mackenzie)	22.91
Canadian Core Bond	11.50
Canadian Corporate Bond	7.50
Mortgage	6.68
Unconstrained Fixed Income	5.00
Global Bond (Brandywine)	4.06
Foreign Equity	3.98
Canadian Value Equity	3.53
Canadian Focused Dividend	3.52
Real Return Bond	3.34
Total	72.02
Total investments:	23

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

A person who is investing for the medium to longer term, wants exposure to multi-managers in one fund with a target of no more than 36 per cent invested in equities and is comfortable with low risk.

How has the fund performed?

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

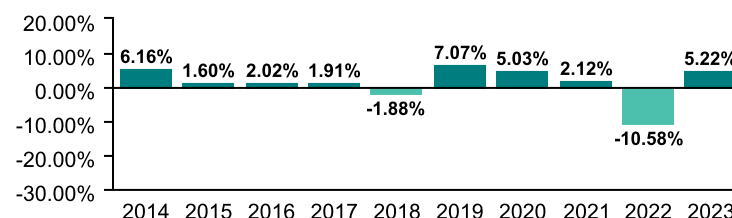
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,189.03 on December 31, 2023. This works out to an average of 1.75% a year.

Year-by-year returns (%)

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



How risky is it?

The risk rating for this fund is *Low*.



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

2010 Profile

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

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

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

Trailing commission

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

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

3. Other fees

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

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

What if I change my mind?

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

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 Telephone - 1-888-252-1847

2015 Profile

Quick facts: Date fund available: December 4, 2006
 Date fund created: December 4, 2006
 Managed by: Canada Life Investment Management Ltd.

Total fund value: \$23,242,149
 Portfolio turnover rate: 3.82%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	2.79	13.70	4,676

¹ MER – Management expense ratio
 NAV – Net asset value
 UOS – Units outstanding

Minimum investment

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

What does the fund invest in?

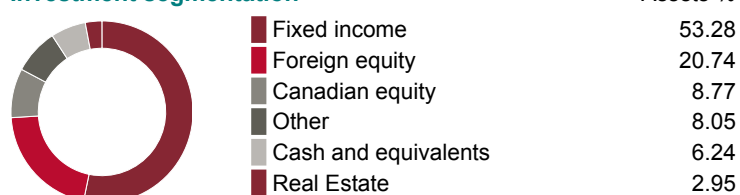
This segregated fund, through investments in other funds, invests primarily in fixed-income securities and Canadian and foreign equities. This fund has reached its target date. We may close the fund at any time and transfer the assets to the Income Profile Fund.

Top 10 investments

	Assets %
Core Plus Bond (Mackenzie)	22.89
Canadian Core Bond	11.49
Canadian Corporate Bond	7.50
Mortgage	6.71
Unconstrained Fixed Income	5.00
Global Bond (Brandywine)	4.03
Foreign Equity	4.01
Canadian Value Equity	3.51
Canadian Focused Dividend	3.51
Real Return Bond	3.34
Total	71.99

Total investments: 23

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

A person who is investing for the medium to longer term, wants exposure to multi-managers in one fund with a target of no more than 36 per cent invested in equities and is comfortable with low risk.

How has the fund performed?

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

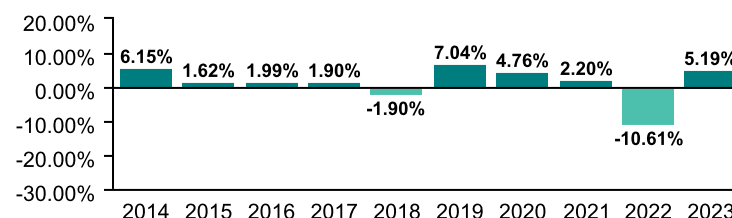
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,185.00 on December 31, 2023. This works out to an average of 1.71% a year.

Year-by-year returns (%)

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



How risky is it?

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



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

2015 Profile

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

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

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

Trailing commission

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

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

3. Other fees

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

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

What if I change my mind?

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Web - www.canadalife.com

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

Telephone - 1-888-252-1847

2020 Profile

Quick facts: Date fund available: December 4, 2006
 Date fund created: December 4, 2006
 Managed by: Canada Life Investment Management Ltd.

Total fund value: \$121,377,994
 Portfolio turnover rate: 2.36%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	2.92	13.80	6,922

¹ MER – Management expense ratio
 NAV – Net asset value
 UOS – Units outstanding

Minimum investment

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

What does the fund invest in?

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

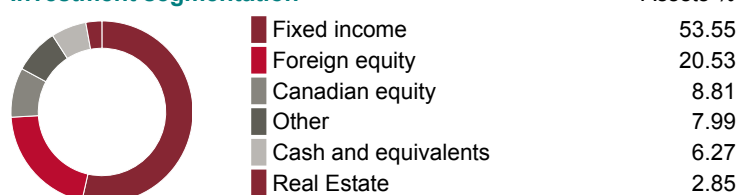
Top 10 investments

	Assets %
Core Plus Bond (Mackenzie)	22.99
Canadian Core Bond	11.54
Canadian Corporate Bond	7.53
Mortgage	6.65
Unconstrained Fixed Income	5.02
Global Bond (Brandywine)	4.07
Foreign Equity	3.96
Canadian Value Equity	3.53
Canadian Focused Dividend	3.53
Real Return Bond	3.36
Total	72.18

Total investments:

23

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

A person planning for retirement around 2020 and want exposure to multi-managers in one fund that evolves to a more conservative asset mix over time and are comfortable with low risk.

Notes

Effective October 2023, this fund's risk rating has changed from "Low to moderate" to "Low". No other changes were made to the segregated fund.

How has the fund performed?

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

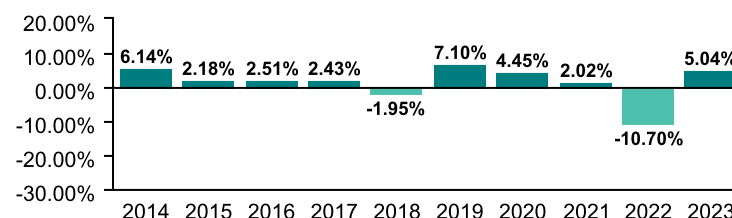
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,195.28 on December 31, 2023. This works out to an average of 1.80% a year.

Year-by-year returns (%)

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



How risky is it?

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



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

2020 Profile

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

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

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

Trailing commission

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

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

3. Other fees

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

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

What if I change my mind?

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

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

For more information

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

The Canada Life Assurance Company

255 Dufferin Avenue

London, ON N6A 4K1

Web - www.canadalife.com

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

Telephone - 1-888-252-1847

2025 Profile

Quick facts: Date fund available: December 4, 2006
 Date fund created: December 4, 2006
 Managed by: Canada Life Investment Management Ltd.

Total fund value: \$315,595,333
 Portfolio turnover rate: 9.07%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	3.05	14.76	20,310

¹ MER – Management expense ratio
 NAV – Net asset value
 UOS – Units outstanding

Minimum investment

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

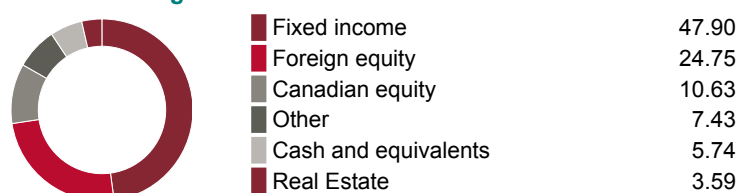
What does the fund invest in?

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

Top 10 investments

	Assets %
Core Plus Bond (Mackenzie)	20.99
Canadian Core Bond	10.49
Canadian Corporate Bond	6.12
Mortgage	5.89
Foreign Equity	4.79
Unconstrained Fixed Income	3.75
Global Bond (Brandywine)	3.62
Real Estate	3.59
American Growth	3.52
Canadian Focused Dividend	3.23
Total	65.99
Total investments:	26

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

A person planning for retirement around 2025 and want exposure to multi-managers in one fund that evolves to a more conservative asset mix over time and are comfortable with low risk.

Notes

Effective October 2023, this fund's risk rating has changed from "Low to moderate" to "Low". No other changes were made to the segregated fund.

How has the fund performed?

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

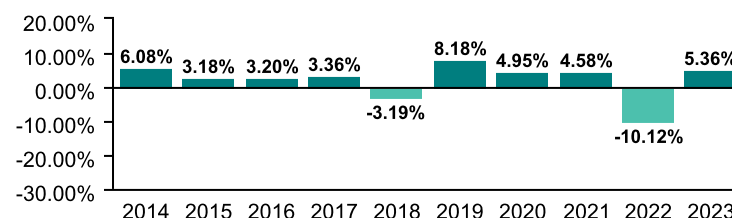
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,270.69 on December 31, 2023. This works out to an average of 2.42% a year.

Year-by-year returns (%)

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



How risky is it?

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



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

2025 Profile

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	3.05

Trailing commission

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

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

3. Other fees

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

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

What if I change my mind?

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

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

For more information

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 Email - On our website, please go to the "Contact Us" section
 Telephone - 1-888-252-1847

2030 Profile

Quick facts: Date fund available: December 4, 2006
 Date fund created: December 4, 2006
 Managed by: Canada Life Investment Management Ltd.

Total fund value: \$395,796,809
 Portfolio turnover rate: 10.49%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	3.10	15.84	44

¹ MER – Management expense ratio
 NAV – Net asset value
 UOS – Units outstanding

Minimum investment

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

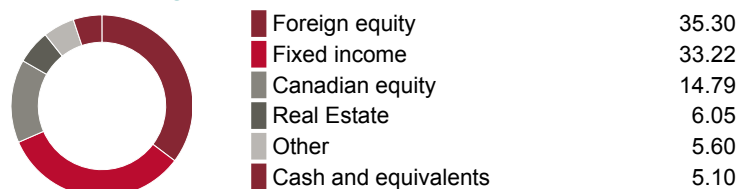
What does the fund invest in?

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

Top 10 investments

	Assets %
Core Plus Bond (Mackenzie)	15.72
Canadian Core Bond	7.83
Real Estate	6.05
Global Bond (Brandywine)	5.71
U.S. Value Stock	5.61
Canadian Focused Dividend	4.24
Mortgage	4.15
American Growth	3.92
U.S. Growth	3.84
Canadian Value Equity	3.78
Total	60.85
Total investments:	27

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

A person planning for retirement around 2030 and want exposure to multi-managers in one fund that evolves to a more conservative asset mix over time and are comfortable with low to moderate risk.

How has the fund performed?

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

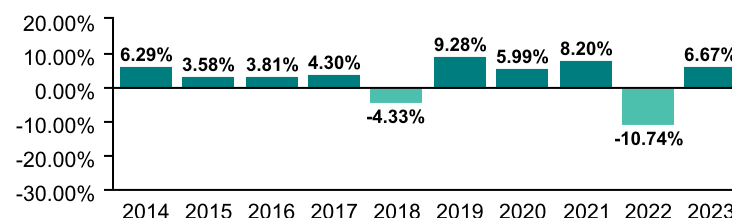
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,360.68 on December 31, 2023. This works out to an average of 3.13% a year.

Year-by-year returns (%)

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



How risky is it?

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



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

2030 Profile

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	3.10

Trailing commission

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

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

3. Other fees

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

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

What if I change my mind?

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

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For more information

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 Telephone - 1-888-252-1847

2035 Profile

Quick facts: Date fund available: December 4, 2006
 Date fund created: December 4, 2006
 Managed by: Canada Life Investment Management Ltd.

Total fund value: \$427,932,904
 Portfolio turnover rate: 7.82%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	3.08	17.13	5,084

¹ MER – Management expense ratio
 NAV – Net asset value
 UOS – Units outstanding

Minimum investment

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

What does the fund invest in?

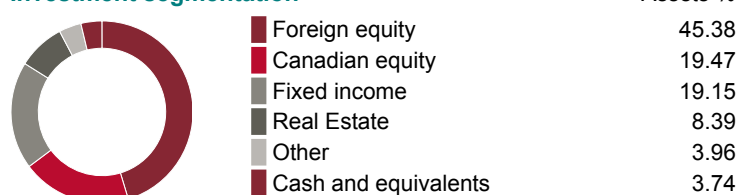
This segregated fund, through investments in other funds, invests primarily in fixed-income securities and Canadian and foreign equities. The fund automatically evolves to a more conservative asset mix over time to match the policyowner's investment horizon.

Top 10 investments

	Assets %
Core Plus Bond (Mackenzie)	11.03
Real Estate	8.39
U.S. Value Stock	6.58
U.S. Growth	5.73
American Growth	5.57
Canadian Core Bond	5.44
Canadian Growth	4.72
Canadian Equity	4.68
International Opportunity (JPMorgan)	4.67
International Equity (Setanta)	4.05
Total	60.86

Total investments: **27**

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

A person planning for retirement around 2035 and want exposure to multi-managers in one fund that evolves to a more conservative asset mix over time and are comfortable with low to moderate risk.

How has the fund performed?

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

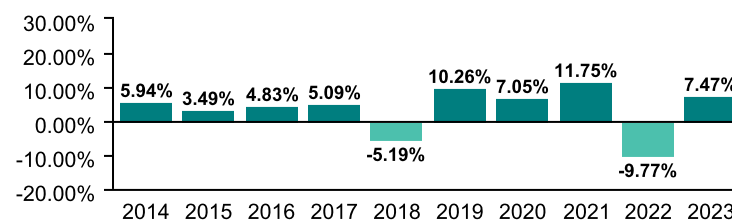
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,464.63 on December 31, 2023. This works out to an average of 3.89% a year.

Year-by-year returns (%)

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



How risky is it?

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



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

2035 Profile

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	3.08

Trailing commission

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

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

3. Other fees

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

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

What if I change my mind?

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

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

For more information

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

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 Web - www.canadalife.com
 Email - On our website, please go to the "Contact Us" section
 Telephone - 1-888-252-1847

2040 Profile

Quick facts: Date fund available: December 4, 2006
 Date fund created: December 4, 2006
 Managed by: Canada Life Investment Management Ltd.

Total fund value: \$411,360,843
 Portfolio turnover rate: 6.89%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	3.11	18.08	3

¹ MER – Management expense ratio
 NAV – Net asset value
 UOS – Units outstanding

Minimum investment

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

What does the fund invest in?

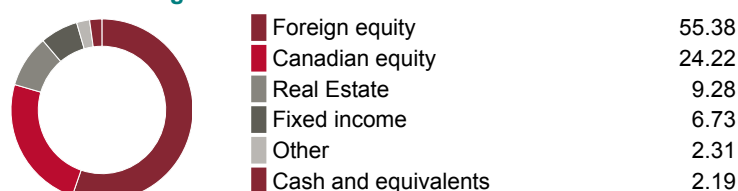
This segregated fund, through investments in other funds, invests primarily in fixed-income securities and Canadian and foreign equities. The fund automatically evolves to a more conservative asset mix over time to match the policyowner's investment horizon.

Top 10 investments

	Assets %
Real Estate	9.28
American Growth	7.76
U.S. Value Stock	7.51
U.S. Growth	7.47
Canadian Growth	6.89
Canadian Equity	6.85
International Opportunity (JPMorgan)	6.31
International Equity (Setanta)	5.00
Global Small Cap (Mackenzie)	4.52
Emerging Markets (Mackenzie)	4.09
Total	65.68

Total investments: **25**

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

A person planning for retirement around 2040 and want exposure to multi-managers in one fund that evolves to a more conservative asset mix over time and are comfortable with low to moderate risk.

Notes

Effective October 2023, this fund's risk rating has changed from "Moderate" to "Low to moderate". No other changes were made to the segregated fund.

How has the fund performed?

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

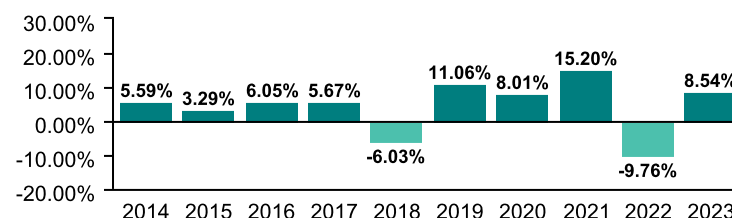
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,554.51 on December 31, 2023. This works out to an average of 4.51% a year.

Year-by-year returns (%)

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



How risky is it?

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



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

2040 Profile

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	3.11

Trailing commission

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

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

3. Other fees

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

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

What if I change my mind?

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

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

For more information

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The Canada Life Assurance Company

255 Dufferin Avenue

London, ON N6A 4K1

Web - www.canadalife.com

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

Telephone - 1-888-252-1847

2045 Profile

Quick facts: Date fund available: December 4, 2006
 Date fund created: December 4, 2006
 Managed by: Canada Life Investment Management Ltd.

Total fund value: \$410,473,438
 Portfolio turnover rate: 2.57%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	3.14	18.23	49

¹ MER – Management expense ratio
 NAV – Net asset value
 UOS – Units outstanding

Minimum investment

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

What does the fund invest in?

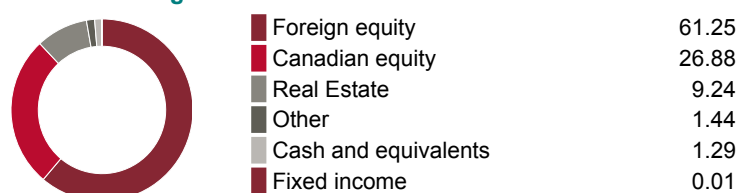
This segregated fund, through investments in other funds, invests primarily in fixed-income securities and Canadian and foreign equities. The fund automatically evolves to a more conservative asset mix over time to match the policyowner's investment horizon.

Top 10 investments

	Assets %
Real Estate	9.24
American Growth	9.03
U.S. Growth	8.39
U.S. Value Stock	8.28
Canadian Growth	7.79
Canadian Equity	7.79
International Opportunity (JPMorgan)	7.17
International Equity (Setanta)	5.60
Global Small Cap (Mackenzie)	5.08
Canadian Small-Mid Cap	5.04
Total	73.41

Total investments: **19**

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

A person planning for retirement around 2045 and want exposure to multi-managers in one fund that evolves to a more conservative asset mix over time and are comfortable with moderate risk.

How has the fund performed?

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

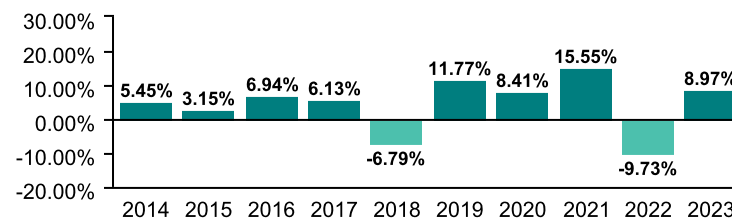
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,584.49 on December 31, 2023. This works out to an average of 4.71% a year.

Year-by-year returns (%)

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



How risky is it?

The risk rating for this fund is *Moderate*.



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

2045 Profile

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	3.14

Trailing commission

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

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

3. Other fees

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

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

What if I change my mind?

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

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Telephone - 1-888-252-1847

2050 Profile

Quick facts: Date fund available: December 4, 2006
 Date fund created: December 4, 2006
 Managed by: Canada Life Investment Management Ltd.

Total fund value: \$393,181,046
 Portfolio turnover rate: 2.31%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	3.22	18.15	9,053

¹ MER – Management expense ratio
 NAV – Net asset value
 UOS – Units outstanding

Minimum investment

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

What does the fund invest in?

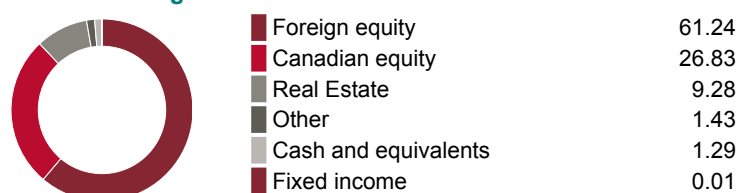
This segregated fund, through investments in other funds, invests primarily in fixed-income securities and Canadian and foreign equities. The fund automatically evolves to a more conservative asset mix over time to match the policyowner's investment horizon.

Top 10 investments

	Assets %
Real Estate	9.28
American Growth	9.02
U.S. Growth	8.42
U.S. Value Stock	8.25
Canadian Equity	7.78
Canadian Growth	7.77
International Opportunity (JPMorgan)	7.18
International Equity (Setanta)	5.60
Global Small Cap (Mackenzie)	5.08
Canadian Small-Mid Cap	5.04
Total	73.42

Total investments: **19**

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

A person planning for retirement around 2050 and want exposure to multi-managers in one fund that evolves to a more conservative asset mix over time and are comfortable with moderate risk.

How has the fund performed?

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

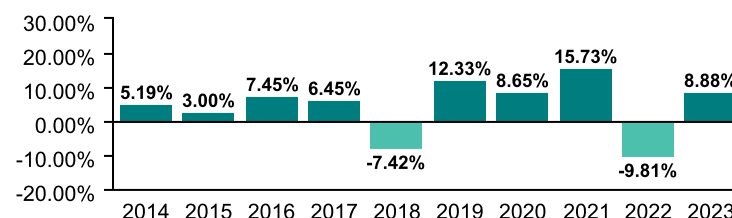
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,591.17 on December 31, 2023. This works out to an average of 4.75% a year.

Year-by-year returns (%)

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



How risky is it?

The risk rating for this fund is *Moderate*.



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

2050 Profile

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	3.22

Trailing commission

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

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

3. Other fees

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

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

What if I change my mind?

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 Telephone - 1-888-252-1847

Money Market

Quick facts: Date fund available: November 1, 1988
 Date fund created: November 1, 1988
 Managed by: Mackenzie Investments

Total fund value: \$867,967,221
 Portfolio turnover rate: 20.69%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	1.35	26.34	824,735

¹ MER – Management expense ratio
 NAV – Net asset value
 UOS – Units outstanding

Minimum investment

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

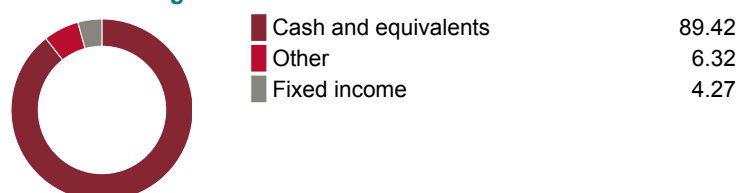
What does the fund invest in?

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

Top 10 investments

	Assets %
National Bank of Canada (FRN), 2/7/2024	5.43
Bank of Nova Scotia (The), 3/28/2024	4.40
Toronto-Dominion Bank (FRN), 1/31/2025	4.27
City Of Montreal 02-29-2024	2.99
AIMCo Realty Investors LP, 2.27%, 6/26/2024	2.94
Bank of Montreal, 2.85%, 3/6/2024	2.60
Sumitomo Mitsui Inc. 06-07-2024	2.11
The Bank of Nova Scotia 01-17-2024	2.07
OMERS Realty Corporation, 2.86%, 2/23/2024	1.90
Bank of Montreal Floating Rate 09-19-2024	1.85
Total	30.56
Total investments:	103

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

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

How has the fund performed?

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

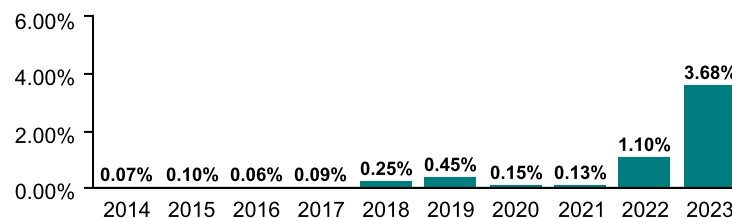
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,061.93 on December 31, 2023. This works out to an average of 0.60% a year.

Year-by-year returns (%)

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



How risky is it?

The risk rating for this fund is *Low*.



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

Money Market

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	1.35

Trailing commission

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

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

3. Other fees

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

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

What if I change my mind?

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Diversified Fixed Income Profile

Quick facts: Date fund available: November 5, 2001
 Date fund created: November 5, 2001
 Managed by: Canada Life Investment Management Ltd.

Total fund value: \$95,551,295
 Portfolio turnover rate: 6.80%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	2.27	15.24	231,513

¹ MER – Management expense ratio
 NAV – Net asset value
 UOS – Units outstanding

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

What does the fund invest in?

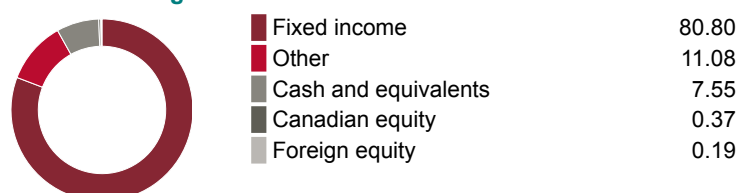
This segregated fund, through investments in other funds, invests primarily in Canadian fixed-income securities. It targets an asset mix of 100 per cent fixed income.

Top 10 investments

	Assets %
Canadian Core Plus Bond	20.93
Canadian Core Bond	19.99
Mortgage	9.93
Canadian Core Plus Bond (Leith Wheeler)	8.89
Canadian Corporate Bond	8.86
Long Term Bond	7.91
Unconstrained Fixed Income	6.96
Foreign Bond (CLAM)	4.96
Real Return Bond	4.96
Global Bond (Brandywine)	4.95

Total 98.34
Total investments: 11

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

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

How has the fund performed?

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

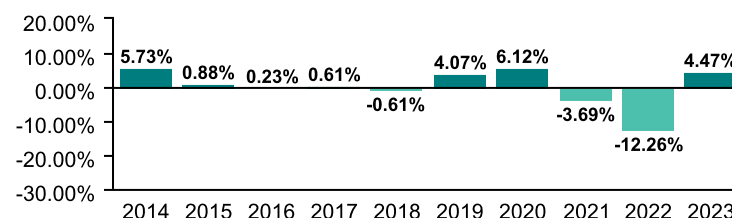
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,042.11 on December 31, 2023. This works out to an average of 0.41% a year.

Year-by-year returns (%)

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



How risky is it?

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



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

Diversified Fixed Income Profile

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	2.27

Trailing commission

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

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

3. Other fees

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

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

What if I change my mind?

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 Telephone - 1-888-252-1847

Canadian Core Bond

Quick facts: Date fund available: December 31, 1961
 Date fund created: December 31, 1961
 Managed by: Mackenzie Investments

Total fund value: \$1,256,355,614
 Portfolio turnover rate: 69.43%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	2.02	355.77	25,663

¹ MER – Management expense ratio
 NAV – Net asset value
 UOS – Units outstanding

Minimum investment

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

What does the fund invest in?

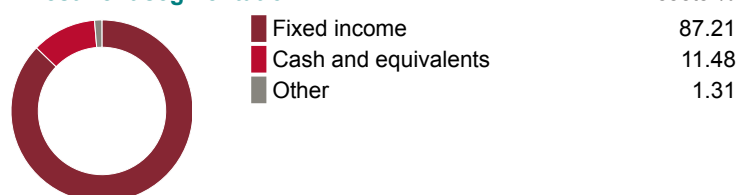
This segregated fund invests primarily in Canadian fixed-income securities issued by governments and corporations.

Top 10 investments

	Assets %
Gov. of Canada, 2.75%, 6/1/2033	5.61
Province of Ontario, 3.65%, 6/2/2033	5.57
Gov. of Canada, 2/29/2024	4.40
Province of Quebec, 4.4%, 12/1/2055	4.30
United States Treasury Note, 3.5%, 2/15/2033	2.93
United States Treasury Bill RR, 0.5%, 4/15/2024	2.75
Province of Alberta, 3.1%, 6/1/2050	2.41
North West Redwater Partnership, 3.2%, 4/24/2026	1.79
Saputo Inc., 2.88%, 11/19/2024	1.75
Province of British Columbia, 3.55%, 6/18/2033	1.56
Total	33.05

Total investments: **1436**

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

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

How has the fund performed?

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

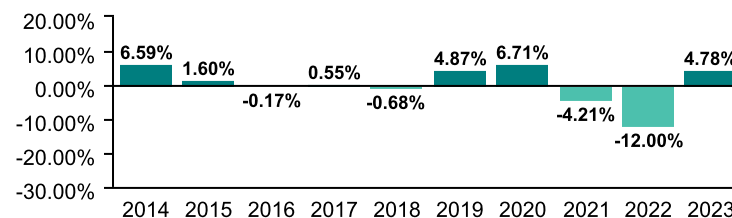
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,066.93 on December 31, 2023. This works out to an average of 0.65% a year.

Year-by-year returns (%)

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



How risky is it?

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



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

Canadian Core Bond

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	2.02

Trailing commission

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

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

3. Other fees

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

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

What if I change my mind?

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

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

For more information

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The Canada Life Assurance Company
 255 Dufferin Avenue
 London, ON N6A 4K1
 Web - www.canadalife.com
 Email - On our website, please go to the "Contact Us" section
 Telephone - 1-888-252-1847

Canadian Core Plus Bond

Quick facts: Date fund available: July 27, 1998
 Date fund created: July 27, 1998
 Managed by: Mackenzie Investments

Total fund value: \$764,002,400
 Portfolio turnover rate: 3.90%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	2.11	16.56	218,097

¹ MER – Management expense ratio
 NAV – Net asset value
 UOS – Units outstanding

Minimum investment

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

What does the fund invest in?

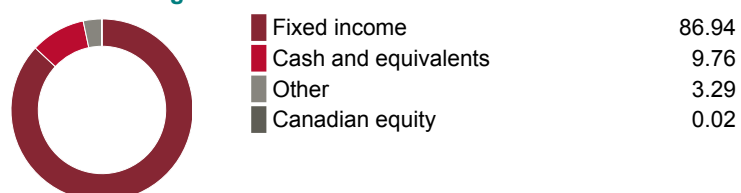
This segregated fund invests primarily in Canadian and foreign fixed-income securities currently through the Canada Life Canadian Core Plus Bond mutual fund.

Top 10 investments (of the underlying fund)

	Assets %
Province of Ontario, 3.65%, 6/2/2033	7.41
Gov. of Canada, 2/29/2024	4.98
Gov. of Canada, 2.75%, 6/1/2033	3.87
Gov. of Canada, 2.5%, 12/1/2032	2.69
Province of Quebec, 4.4%, 12/1/2055	2.62
United States Treasury Bill RR, 0.5%, 4/15/2024	2.48
Province of Alberta, 3.1%, 6/1/2050	2.16
Province of Quebec, 3.6%, 9/1/2033	1.84
United States Treasury Note, 3.5%, 2/15/2033	1.38
Province of Ontario, 4.15%, 12/2/2054	1.29

Total 30.72
Total investments: 1357

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

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

How has the fund performed?

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

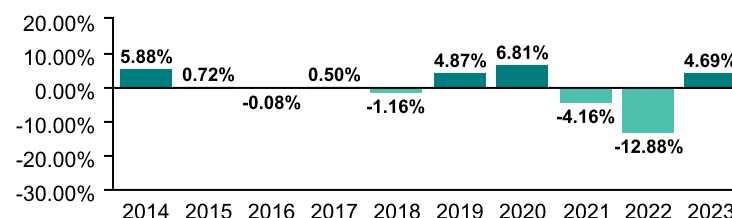
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,036.31 on December 31, 2023. This works out to an average of 0.36% a year.

Year-by-year returns (%)

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



How risky is it?

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



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

Canadian Core Plus Bond

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	2.11

Trailing commission

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

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

3. Other fees

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

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

What if I change my mind?

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

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

For more information

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 Email - On our website, please go to the "Contact Us" section
 Telephone - 1-888-252-1847

Mortgage

Quick facts: Date fund available: July 31, 1969
 Date fund created: July 31, 1969
 Managed by: The Canada Life Assurance Company

Total fund value: \$951,314,071
 Portfolio turnover rate: 4.01%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	2.47	213.82	33,422

¹ MER – Management expense ratio
 NAV – Net asset value
 UOS – Units outstanding

Minimum investment

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

What does the fund invest in?

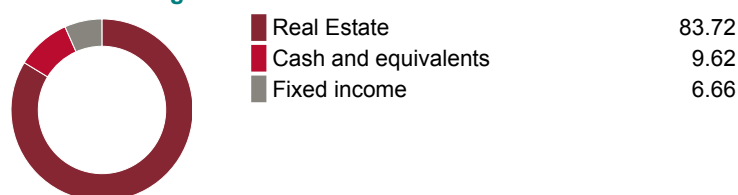
This segregated fund invests primarily in mortgages on Canadian residential and commercial properties.

Top 10 investments

	Assets %
Cash and short-term deposits	9.45
BPP CA Industrial Sub Owner 1 E LP et al.	3.06
2615985 Ontario Inc.	2.33
Government of Canada 2.25% 06-01-2025	2.05
BPP CA Industrial Sub Owner 1 F LP	2.01
Canada Housing Trust No. 1 2.10% 09-15-2029	1.96
Crestpoint Real Estate (121 King) Inc. & ONTARI Holdings Ltd.	1.83
9325875 Canada Inc & Jawl Enterprises Ltd.	1.64
Onni Development (1525 Broadway) Corp. and Onni Real Estate	1.56
PIRET CA Owner A LP	1.46
Total	27.35

Total investments: **123**

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

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

How has the fund performed?

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

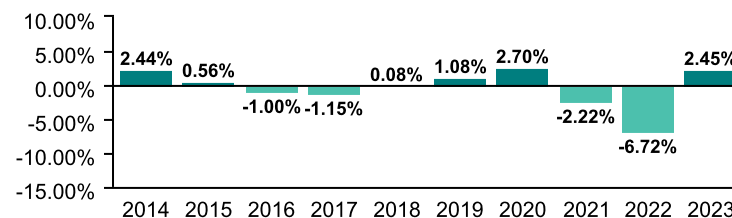
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$978.77 on December 31, 2023. This works out to an average of -0.21% a year.

Year-by-year returns (%)

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



How risky is it?

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



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

Mortgage

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	2.47

Trailing commission

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

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

3. Other fees

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

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

What if I change my mind?

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

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 Telephone - 1-888-252-1847

Government Bond

Quick facts: Date fund available: July 27, 1998
 Date fund created: July 27, 1998
 Managed by: Mackenzie Investments

Total fund value: \$23,694,317
 Portfolio turnover rate: 107.42%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	2.02	15.20	95,020

¹ MER – Management expense ratio
 NAV – Net asset value
 UOS – Units outstanding

Minimum investment

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

What does the fund invest in?

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

Top 10 investments

	Assets %
Gov. of Canada, 3.25%, 9/1/2028	22.22
Canada Housing Trust No.1, 1.9%, 9/15/2026	21.72
Province of Ontario, 3.65%, 6/2/2033	17.32
Canada Housing Trust No.1, 2.55%, 3/15/2025	14.47
Canada Housing Trust No.1 (FRN), 3/15/2026	4.62
Province of Ontario, 2.6%, 6/2/2025	4.13
First National Financial Corp 3.84% 11-01-2028	3.95
Province of Manitoba, 2.55%, 6/2/2026	2.06
Gov. of Canada RR, 4.25%, 12/1/2026	1.86
Province of British Columbia, 2.3%, 6/18/2026	1.45
Total	93.78
Total investments:	18

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

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

How has the fund performed?

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

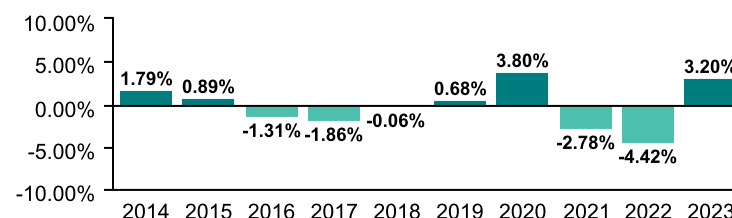
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$996.18 on December 31, 2023. This works out to an average of -0.04% a year.

Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 5 years and down in value 5 years.



How risky is it?

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



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

Government Bond

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	2.02

Trailing commission

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

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

3. Other fees

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

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

What if I change my mind?

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

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 Telephone - 1-888-252-1847

Canadian Fixed Income Balanced

Quick facts: Date fund available: July 27, 1998
 Date fund created: July 27, 1998
 Managed by: Mackenzie Investments

Total fund value: \$376,336,527
 Portfolio turnover rate: 58.57%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	2.24	26.97	1,011,034

¹ MER – Management expense ratio
 NAV – Net asset value
 UOS – Units outstanding

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

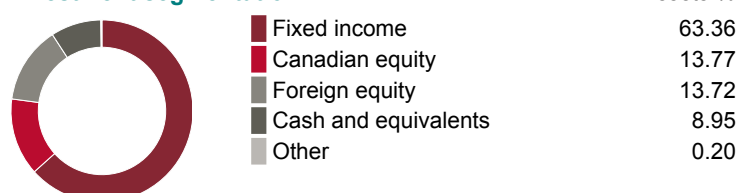
What does the fund invest in?

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

Top 10 investments

	Assets %
Gov. of Canada, 2.75%, 6/1/2033	3.83
Province of Ontario, 3.65%, 6/2/2033	3.81
Province of Quebec, 4.4%, 12/1/2055	3.15
Province of Quebec, 3.6%, 9/1/2033	2.00
United States Treasury Bill RR, 0.5%, 4/15/2024	1.95
Gov. of Canada, 2/29/2024	1.95
Province of British Columbia, 3.55%, 6/18/2033	1.47
Royal Bank of Canada	1.09
Province of Alberta, 3.45%, 12/1/2043	1.05
Province of Alberta, 3.1%, 6/1/2050	0.92
Total	21.21
Total investments:	1689

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

A person who is investing for the medium to longer term and seeking potential for interest income and modest growth from Canadian and foreign stocks and is comfortable with low risk. Since the fund invests in stocks and bonds its value is affected by changes in interest rates and by stock prices, which can rise and fall in a short period of time.

How has the fund performed?

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

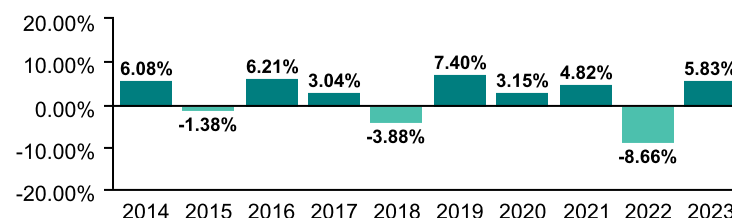
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,235.32 on December 31, 2023. This works out to an average of 2.14% a year.

Year-by-year returns (%)

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



How risky is it?

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



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

Canadian Fixed Income Balanced

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	2.24

Trailing commission

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

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

3. Other fees

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

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

What if I change my mind?

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

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

For more information

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

The Canada Life Assurance Company
 255 Dufferin Avenue
 London, ON N6A 4K1
 Web - www.canadalife.com
 Email - On our website, please go to the "Contact Us" section
 Telephone - 1-888-252-1847

North American Balanced

Quick facts: Date fund available: July 27, 1998
 Date fund created: July 27, 1998
 Managed by: Mackenzie Investments

Total fund value: \$63,953,789
 Portfolio turnover rate: 36.68%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	2.73	21.96	116,957

¹ MER – Management expense ratio
 NAV – Net asset value
 UOS – Units outstanding

Minimum investment

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

What does the fund invest in?

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

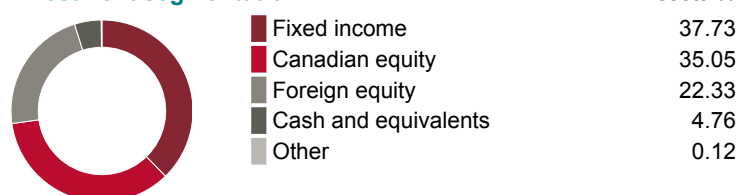
Top 10 investments

	Assets %
Royal Bank of Canada	2.46
Gov. of Canada, 2.75%, 6/1/2033	2.29
Toronto-Dominion Bank Com New	2.21
Province of Quebec, 4.4%, 12/1/2055	1.52
Canadian Natural Resources Ltd.	1.46
Bank of Montreal	1.44
Canadian Pacific Kansas City Limited	1.42
Canadian National Railwaypany	1.33
Microsoft Corp.	1.26
Province of Ontario, 3.65%, 6/2/2033	1.23

Total 16.61

Total investments: 2059

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

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

How has the fund performed?

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

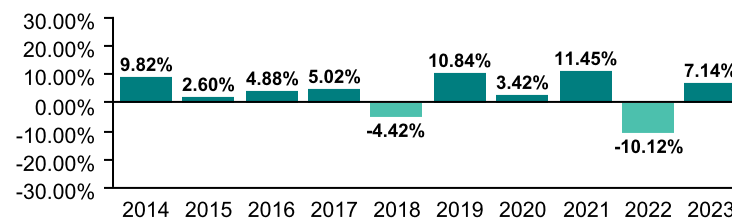
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,459.41 on December 31, 2023. This works out to an average of 3.85% a year.

Year-by-year returns (%)

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



How risky is it?

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



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

North American Balanced

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

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

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

Trailing commission

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

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

3. Other fees

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

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

What if I change my mind?

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

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

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Canadian Growth Balanced

Quick facts: Date fund available: July 27, 1998
 Date fund created: July 27, 1998
 Managed by: Mackenzie Investments

Total fund value: \$108,246,657
 Portfolio turnover rate: 55.66%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	2.71	26.86	153,144

¹ MER – Management expense ratio
 NAV – Net asset value
 UOS – Units outstanding

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

What does the fund invest in?

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

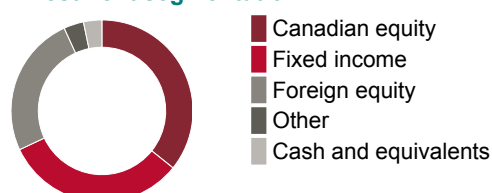
Top 10 investments

	Assets %
Intact Financial Corporation	3.43
Stantec Inc.	3.40
CAE Inc.	3.36
Royal Bank of Canada	2.92
Schneider Electric S.E. Shs	2.81
Province of Ontario, 3.65%, 6/2/2033	2.74
Premium Brands Holdings Corporation	2.72
Accenture PLCClass A	2.67
Boyd Group Services Inc.	2.55
Dollarama Inc.	2.51
Total	29.10

Total investments:

1365

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

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

How has the fund performed?

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

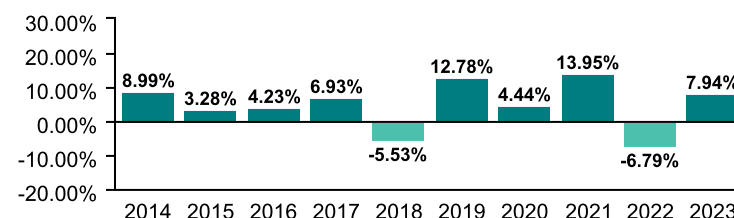
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,600.63 on December 31, 2023. This works out to an average of 4.82% a year.

Year-by-year returns (%)

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



How risky is it?

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



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

Canadian Growth Balanced

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	2.71

Trailing commission

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

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

3. Other fees

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

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

What if I change my mind?

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

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 Telephone - 1-888-252-1847

Strategic Income

Quick facts: Date fund available: July 27, 1998
 Date fund created: July 27, 1998
 Managed by: Mackenzie Investments

Total fund value: \$1,161,111,845
 Portfolio turnover rate: 0.03%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	2.93	26.12	177,433

¹ MER – Management expense ratio
 NAV – Net asset value
 UOS – Units outstanding

Minimum investment

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

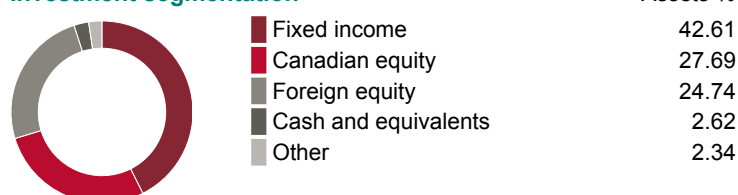
What does the fund invest in?

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

Top 10 investments (of the underlying fund)

	Assets %
Royal Bank of Canada	2.16
Bank of Montreal	1.78
Toronto-Dominion Bank Com New	1.46
Canadian Natural Resources Ltd.	1.32
Microsoft Corp.	1.32
Canadian Pacific Kansas City Limited	1.20
Canadian National Railwaypany	1.03
Loblaw Cos. Ltd.	0.98
TC Energy Corp.	0.96
Mackenzie Credit Absolute Return Fund Series CL	0.91
Total	13.12
Total investments:	2527

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

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

How has the fund performed?

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

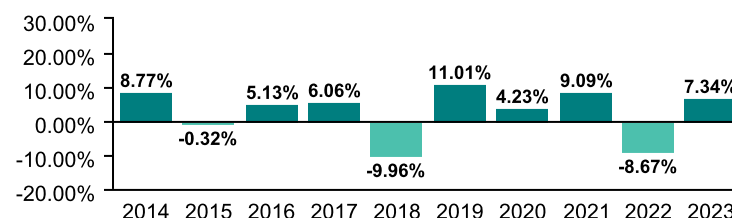
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,346.96 on December 31, 2023. This works out to an average of 3.02% a year.

Year-by-year returns (%)

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



How risky is it?

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



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

Strategic Income

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

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

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

Trailing commission

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

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

3. Other fees

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

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

What if I change my mind?

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Telephone - 1-888-252-1847

Canadian Stock Balanced

Quick facts: Date fund available: July 27, 1998
 Date fund created: July 27, 1998
 Managed by: Mackenzie Investments

Total fund value: \$140,572,370
 Portfolio turnover rate: 29.35%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	2.67	28.54	202,770

¹ MER – Management expense ratio
 NAV – Net asset value
 UOS – Units outstanding

Minimum investment

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

What does the fund invest in?

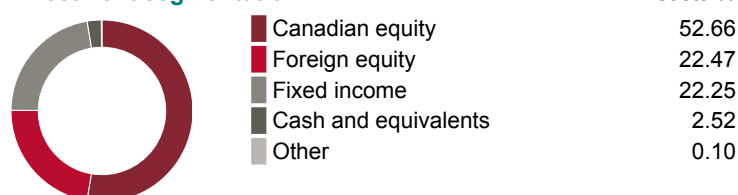
This segregated fund invests primarily in Canadian fixed-income securities and stocks with exposure to foreign stocks.

Top 10 investments

	Assets %
Brookfield Corporation VtgCI A	3.51
Intact Financial Corporation	3.41
Restaurant Brands International Inc.	3.38
Royal Bank of Canada	3.31
Toronto-Dominion Bank Com New	3.17
Gov. of Canada, 2.75%, 6/1/2033	2.92
Alimentation Couche-Tard Inc.	2.89
Telus Corp.	2.59
Emera Inc.	2.56
Dollarama Inc.	2.51
Total	30.27

Total investments: **524**

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

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

How has the fund performed?

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

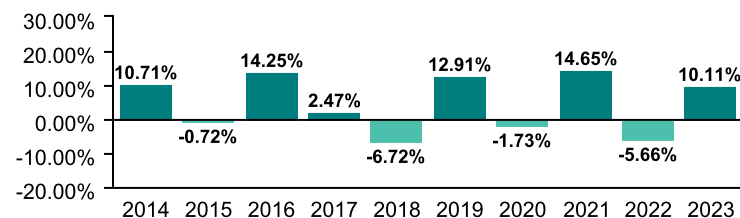
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,586.05 on December 31, 2023. This works out to an average of 4.72% a year.

Year-by-year returns (%)

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



How risky is it?

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



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

Canadian Stock Balanced

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	2.67

Trailing commission

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

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

3. Other fees

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

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

What if I change my mind?

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

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

Telephone - 1-888-252-1847

Canadian Value Balanced

Quick facts: Date fund available: July 27, 1998
 Date fund created: July 27, 1998
 Managed by: Beutel, Goodman & Company Ltd.

Total fund value: \$1,498,333,577
 Portfolio turnover rate: 41.87%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	2.92	32.22	677,240

¹ MER – Management expense ratio
 NAV – Net asset value
 UOS – Units outstanding

Minimum investment

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

What does the fund invest in?

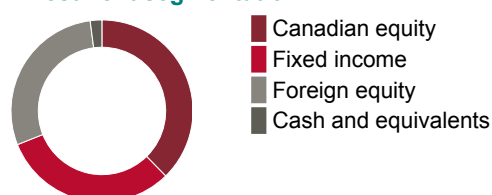
This segregated fund invests primarily in Canadian fixed-income securities and stocks with exposure to foreign stocks.

Top 10 investments

	Assets %
Royal Bank of Canada	3.35
Toronto-Dominion Bank Com New	2.83
Gov. of Canada, 2%, 6/1/2032	1.82
Canadian National Railwaypany	1.78
Bank of Montreal	1.71
Manulife Financial Corporation	1.65
Rogers Communications Inc. Cl B Non Vtg	1.61
TC Energy Corp.	1.60
Sun Life Financial Inc.	1.51
Amgen Inc.	1.49
Total	19.36

Total investments: 220

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

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

How has the fund performed?

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

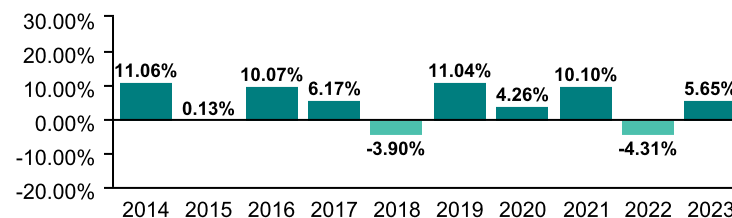
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,609.37 on December 31, 2023. This works out to an average of 4.87% a year.

Year-by-year returns (%)

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



How risky is it?

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



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

Canadian Value Balanced

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

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

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

Trailing commission

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

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

3. Other fees

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

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

What if I change my mind?

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

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

For more information

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

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 Email - On our website, please go to the "Contact Us" section
 Telephone - 1-888-252-1847

Fidelity Tactical Asset Allocation Income

Quick facts: Date fund available: July 27, 1998
 Date fund created: July 27, 1998
 Managed by: Fidelity Investments Canada ULC

Total fund value: \$94,408,016
 Portfolio turnover rate: 2.34%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	3.00	24.30	142,587

¹ MER – Management expense ratio
 NAV – Net asset value
 UOS – Units outstanding

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

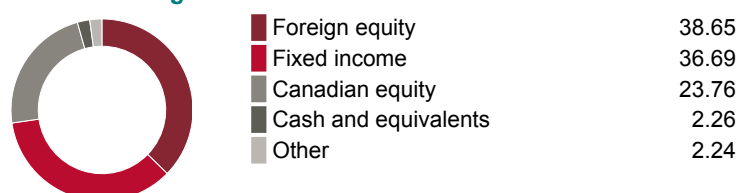
What does the fund invest in?

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

Top 10 investments (of the underlying fund)

	Assets %
Fidelity Global Core Plus Bond ETF Unit Ser L	13.07
iShares Trust - iShares Core S&P Total U.S. Stock Market ETF Core S&P Total U S Stk Mkt Etf	11.38
VanEck ETF Trust - VanEck J.P. Morgan EM Local Currency Bond ETF J P Morgan Emerging Mkts Loc Currency Bd Etf New	3.18
iShares Trust - iShares International Treasury Bond ETF Intl Treasury Bd Etf	1.78
iShares Comex Gold Trust ETF	1.61
iShares Trust - iShares 20+ Year Treasury Bond ETF 20+ Yr Treas Bd Etf	1.12
The Select Sector SPDR Trust - The Energy Select Sector SPDR Fund Energy	0.90
Gov. of Canada, 2.75%, 6/1/2033	0.87
Gov. of Canada, 1.25%, 12/1/2047	0.80
Gov. of Canada, 4%, 12/1/2031	0.80
Total	35.51
Total investments:	1883

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

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

Notes

Effective November 2016 the investment objective changed from investing primarily in Canadian fixed-income securities and stocks to investing primarily in fixed-income securities and stocks anywhere in the world. The performance before that date was achieved under a previous manager and investment objective. No other changes were made to the segregated fund.

How has the fund performed?

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

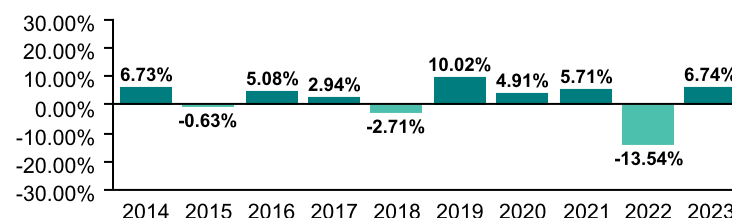
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,256.85 on December 31, 2023. This works out to an average of 2.31% a year.

Year-by-year returns (%)

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



How risky is it?

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



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

Fidelity Tactical Asset Allocation Income

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	3.00

Trailing commission

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

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

3. Other fees

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

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

What if I change my mind?

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

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 Telephone - 1-888-252-1847

Global Strategic Income

Quick facts: Date fund available: November 5, 2001
 Date fund created: November 5, 2001
 Managed by: Mackenzie Investments

Total fund value: \$71,575,363
 Portfolio turnover rate: 3.84%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	2.84	21.10	133,326

¹ MER – Management expense ratio
 NAV – Net asset value
 UOS – Units outstanding

Minimum investment

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

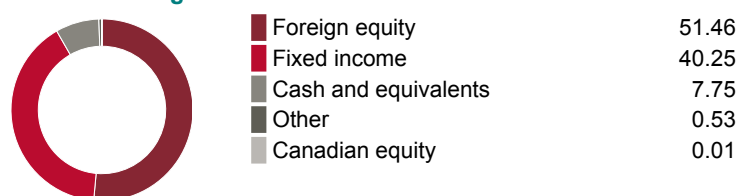
What does the fund invest in?

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

Top 10 investments (of the underlying fund)

	Assets %
Microsoft Corp.	2.68
Gov. of Canada, 3.5%, 3/1/2028	2.13
United States Treasury Note, 3.5%, 2/15/2033	2.06
United States Treasury Note, 0.13%, 2/15/2052	1.78
United States Treasury Note, 0.13%, 1/15/2031	1.56
SAP SE Shs	1.46
Broadcom Inc.	1.42
JPMorgan Chase & Co.	1.39
Amazon.com Inc.	1.33
United States Treasury Note, 4%, 2/29/2028	1.32
Total	17.13
Total investments:	1733

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

A person who is investing for the medium to longer term and seeking exposure to Canadian and foreign bonds and Canadian and foreign income-oriented stocks and is comfortable with low to moderate risk. Since the fund invests in stocks and bonds its value is affected by changes in interest rates and by stock prices, which can rise and fall in a short period of time.

Notes

Effective November 2016 the investment objective changed from investing primarily in fixed-income securities and stocks in Canada to anywhere in the world. The performance before that date was achieved under a previous manager and investment objective. No other changes were made to the segregated fund.

How has the fund performed?

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

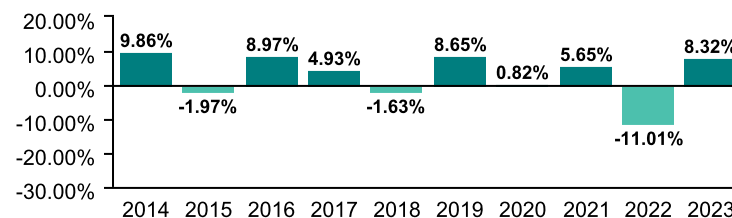
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,351.46 on December 31, 2023. This works out to an average of 3.06% a year.

Year-by-year returns (%)

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



How risky is it?

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



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

Global Strategic Income

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	2.84

Trailing commission

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

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

3. Other fees

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

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

What if I change my mind?

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

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 Telephone - 1-888-252-1847

Canadian Equity Profile

Quick facts: Date fund available: November 5, 2001
 Date fund created: November 5, 2001
 Managed by: Canada Life Investment Management Ltd.

Total fund value: \$19,435,633
 Portfolio turnover rate: 1.56%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	3.09	29.72	93,970

¹ MER – Management expense ratio
 NAV – Net asset value
 UOS – Units outstanding

Minimum investment

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

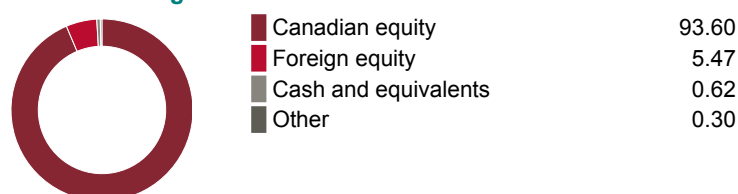
What does the fund invest in?

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

Top 10 investments

	Assets %
Canadian Equity	25.00
Canadian Growth	25.00
Pure Canadian Equity (Beutel Goodman)	15.00
Canadian Focused Dividend	15.00
Canadian Value Equity	10.00
Canadian Small-Mid Cap	10.00
Total	100.00
Total investments:	6

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

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

How has the fund performed?

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

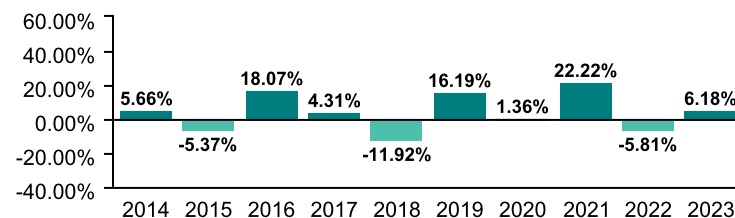
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,561.54 on December 31, 2023. This works out to an average of 4.56% a year.

Year-by-year returns (%)

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



How risky is it?

The risk rating for this fund is *Moderate*.



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

Canadian Equity Profile

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	3.09

Trailing commission

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

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

3. Other fees

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

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

What if I change my mind?

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 Telephone - 1-888-252-1847

Equity Profile

Quick facts: Date fund available: December 4, 2006
 Date fund created: December 4, 2006
 Managed by: Canada Life Investment Management Ltd.

Total fund value: \$9,614,702
 Portfolio turnover rate: 4.13%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	3.20	19.26	22,980

¹ MER – Management expense ratio
 NAV – Net asset value
 UOS – Units outstanding

Minimum investment

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

What does the fund invest in?

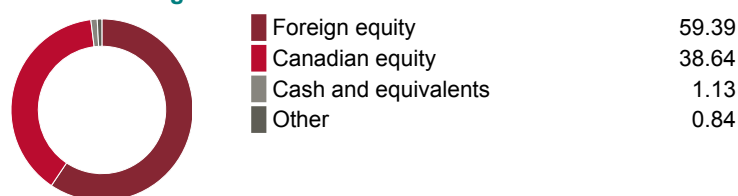
This segregated fund, through investments in other funds, invests primarily in Canadian and foreign equities. It targets an asset mix of 100 per cent equities.

Top 10 investments

	Assets %
U.S. Value Stock	10.97
Canadian Value Equity	9.55
Canadian Equity (Bissett)	9.55
Canadian Focused Dividend	9.04
Global Dividend	7.99
American Growth	7.90
International Equity (Setanta)	7.01
International Opportunity (JPMorgan)	7.00
Canadian Equity (Mackenzie)	6.03
Canadian Small-Mid Cap	6.03

Total 81.07
Total investments: 14

Investment segmentation



Are there any guarantees?

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Who is this fund for?

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

How has the fund performed?

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

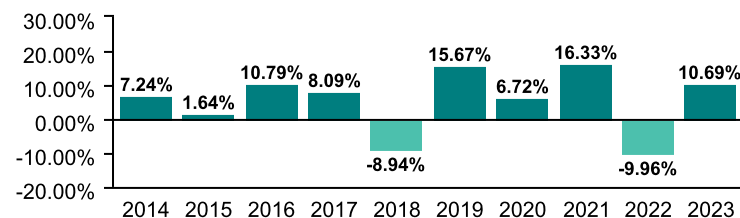
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,701.11 on December 31, 2023. This works out to an average of 5.46% a year.

Year-by-year returns (%)

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



How risky is it?

The risk rating for this fund is *Moderate*.



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

Equity Profile

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

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No-load units	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> You, your financial security advisor and Canada Life must agree to the no-load option. You can redeem units without paying an early redemption fee. You can exchange to units of other funds under the contract at any time.

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Guarantee option	MER (Annual rate as a % of the fund's value)
All options	3.20

Trailing commission

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

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

3. Other fees

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

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

What if I change my mind?

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 Email - On our website, please go to the "Contact Us" section
 Telephone - 1-888-252-1847

Canadian Low Volatility

Quick facts: Date fund available: July 27, 1998
 Date fund created: July 27, 1998
 Managed by: Mackenzie Investments

Total fund value: \$37,112,669
 Portfolio turnover rate: 74.57%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	2.90	26.34	33,015

¹ MER – Management expense ratio
 NAV – Net asset value
 UOS – Units outstanding

Minimum investment

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

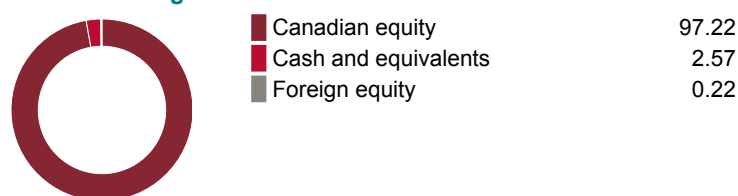
What does the fund invest in?

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

Top 10 investments

	Assets %
Sun Life Financial Inc.	4.05
Intact Financial Corporation	3.50
Thomson Reuters Corp. Com No Par	3.18
Royal Bank of Canada	2.99
Pembina Pipeline Corp.	2.85
Toronto-Dominion Bank Com New	2.78
Manulife Financial Corporation	2.73
Canadian National Railwaypany	2.62
CGI Inc. Cl A Sub Vtg	2.62
Bank of Nova Scotia (The)	2.61
Total	29.92
Total investments:	89

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

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

How has the fund performed?

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

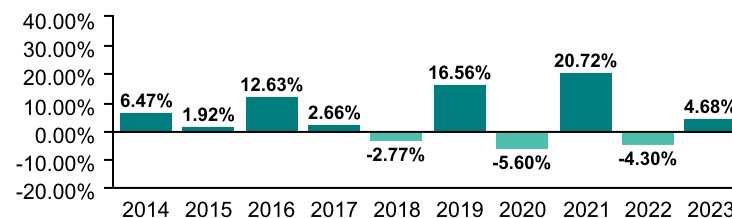
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,623.49 on December 31, 2023. This works out to an average of 4.97% a year.

Year-by-year returns (%)

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



How risky is it?

The risk rating for this fund is *Moderate*.



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

Canadian Low Volatility

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	2.90

Trailing commission

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

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

3. Other fees

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

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

What if I change my mind?

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

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

For more information

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 London, ON N6A 4K1
 Web - www.canadalife.com
 Email - On our website, please go to the "Contact Us" section
 Telephone - 1-888-252-1847

Canadian Value Equity

Quick facts: Date fund available: December 31, 1961
 Date fund created: December 31, 1961
 Managed by: Mackenzie Investments

Total fund value: \$800,839,927
 Portfolio turnover rate: 2.80%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	2.85	979.77	19,613

¹ MER – Management expense ratio
 NAV – Net asset value
 UOS – Units outstanding

Minimum investment

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

What does the fund invest in?

This segregated fund invests primarily in Canadian stocks.

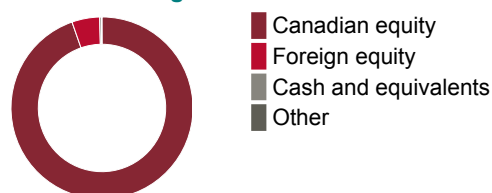
Top 10 investments

	Assets %
Royal Bank of Canada	6.75
Toronto-Dominion Bank Com New	5.99
Bank of Montreal	3.96
Canadian Natural Resources Ltd.	3.88
Canadian Pacific Kansas City Limited	3.80
Canadian National Railwaypany	3.62
Alimentation Couche-Tard Inc.	2.93
CGI Inc. Cl A Sub Vtg	2.80
Suncor Energy Inc.	2.63
Bank of Nova Scotia (The)	2.52
Total	38.90

Total investments:

559

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

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

How has the fund performed?

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

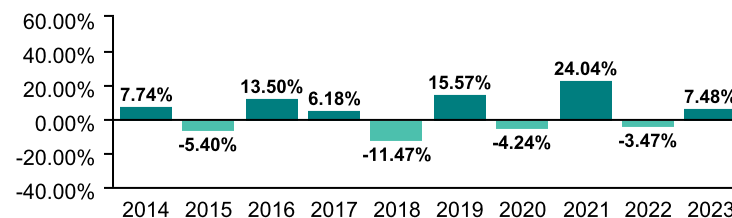
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,548.97 on December 31, 2023. This works out to an average of 4.47% a year.

Year-by-year returns (%)

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



How risky is it?

The risk rating for this fund is *Moderate*.



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

Canadian Value Equity

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

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

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

Trailing commission

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

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

3. Other fees

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

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

What if I change my mind?

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

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 Email - On our website, please go to the "Contact Us" section
 Telephone - 1-888-252-1847

Canadian Growth

Quick facts: Date fund available: July 27, 1998
 Date fund created: July 27, 1998
 Managed by: Mackenzie Investments

Total fund value: \$1,638,415,694
 Portfolio turnover rate: 42.56%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	2.85	35.14	93,468

¹ MER – Management expense ratio
 NAV – Net asset value
 UOS – Units outstanding

Minimum investment

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

What does the fund invest in?

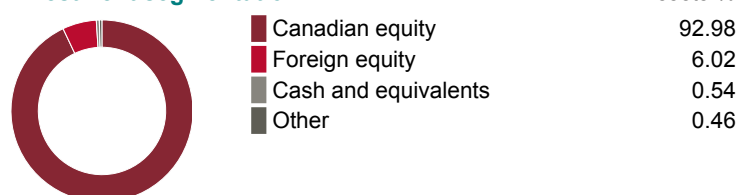
This segregated fund invests primarily in Canadian stocks with exposure to foreign stocks.

Top 10 investments

	Assets %
Royal Bank of Canada	7.62
Toronto-Dominion Bank Com New	6.60
Bank of Montreal	4.88
Canadian Natural Resources Ltd.	4.03
Canadian Pacific Kansas City Limited	3.69
Shopify Inc. CIA	3.05
Constellation Software Inc.	3.04
Canadian National Railwaypany	3.01
Alimentation Couche-Tard Inc.	2.56
Brookfield Corporation VtgCI A	2.54
Total	41.02

Total investments: 58

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

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

How has the fund performed?

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

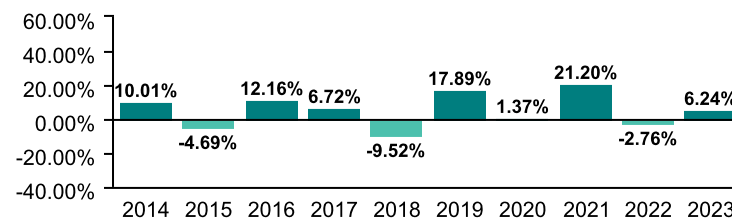
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,699.11 on December 31, 2023. This works out to an average of 5.44% a year.

Year-by-year returns (%)

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



How risky is it?

The risk rating for this fund is *Moderate*.



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

Canadian Growth

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

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

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

Trailing commission

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

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

3. Other fees

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

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

What if I change my mind?

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

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For more information

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 Telephone - 1-888-252-1847

Canadian SRI Equity

Quick facts: Date fund available: November 5, 2001
 Date fund created: November 5, 2001
 Managed by: Mackenzie Investments

Total fund value: \$90,861,754
 Portfolio turnover rate: 42.98%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	2.90	37.86	80,006

¹ MER – Management expense ratio
 NAV – Net asset value
 UOS – Units outstanding

Minimum investment

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

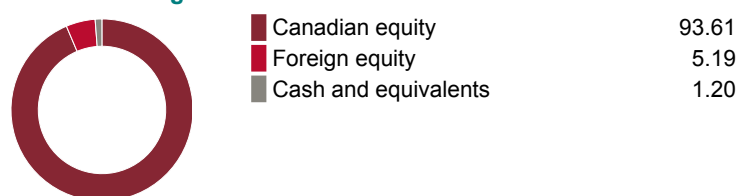
What does the fund invest in?

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

Top 10 investments

	Assets %
Royal Bank of Canada	7.64
Toronto-Dominion Bank Com New	6.58
Bank of Montreal	4.88
Canadian Natural Resources Ltd.	4.03
Canadian Pacific Kansas City Limited	3.77
Constellation Software Inc.	3.12
Shopify Inc. Cl A	3.06
Canadian National Railwaypany	3.01
Alimentation Couche-Tard Inc.	2.55
Brookfield Corporation VtgCl A	2.54
Total	41.18
Total investments:	57

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

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

How has the fund performed?

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

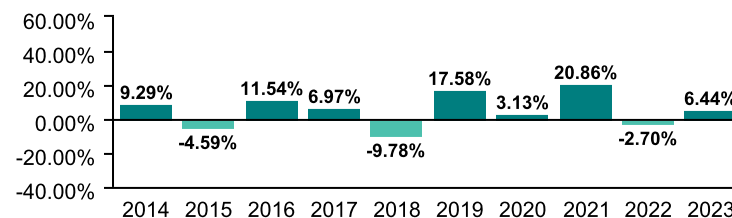
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,703.77 on December 31, 2023. This works out to an average of 5.47% a year.

Year-by-year returns (%)

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



How risky is it?

The risk rating for this fund is *Moderate*.



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

Canadian SRI Equity

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	2.90

Trailing commission

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

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

3. Other fees

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

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

What if I change my mind?

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 Email - On our website, please go to the "Contact Us" section
 Telephone - 1-888-252-1847

Canadian Equity

Quick facts: Date fund available: July 27, 1998
 Date fund created: July 27, 1998
 Managed by: Mackenzie Investments

Total fund value: \$385,370,773
 Portfolio turnover rate: 70.53%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	2.91	23.97	19,857

¹ MER – Management expense ratio
 NAV – Net asset value
 UOS – Units outstanding

Minimum investment

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

What does the fund invest in?

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

Top 10 investments

Royal Bank of Canada
 Toronto-Dominion Bank Com New
 Bank of Montreal
 Canadian Natural Resources Ltd.
 Canadian Pacific Kansas City Limited
 Shopify Inc. CIA
 Constellation Software Inc.
 Canadian National Railwaypany
 Alimentation Couche-Tard Inc.
 Brookfield Corporation VtgCI A

Assets %

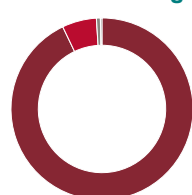
7.63
 6.60
 4.89
 4.03
 3.77
 3.06
 3.04
 3.01
 2.57
 2.54
 41.15

Total

Total investments:

57

Investment segmentation



■ Canadian equity
 ■ Foreign equity
 ■ Cash and equivalents
 ■ Other

Assets %

92.91
 6.12
 0.70
 0.27

How has the fund performed?

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

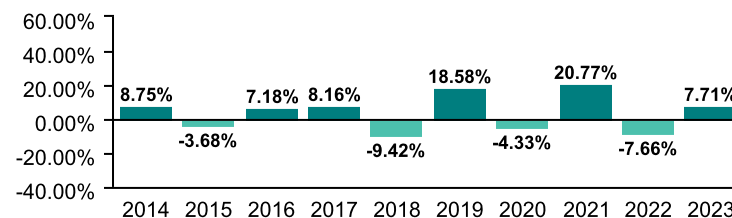
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,498.69 on December 31, 2023. This works out to an average of 4.13% a year.

Year-by-year returns (%)

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



How risky is it?

The risk rating for this fund is *Moderate*.



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

Are there any guarantees?

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

Who is this fund for?

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

Canadian Equity

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	2.91

Trailing commission

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

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

3. Other fees

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

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

What if I change my mind?

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

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

For more information

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

The Canada Life Assurance Company
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 Web - www.canadalife.com
 Email - On our website, please go to the "Contact Us" section
 Telephone - 1-888-252-1847

Canadian Focused Growth

Quick facts: Date fund available: July 27, 1998
 Date fund created: July 27, 1998
 Managed by: Mackenzie Investments

Total fund value: \$81,342,936
 Portfolio turnover rate: 4.15%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	3.06	29.91	71,180

¹ MER – Management expense ratio
 NAV – Net asset value
 UOS – Units outstanding

Minimum investment

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

What does the fund invest in?

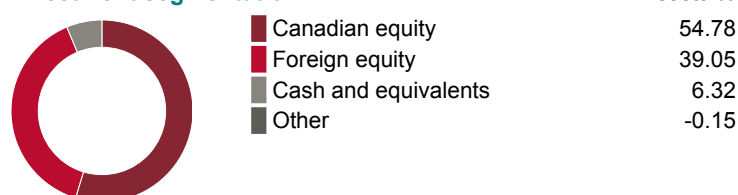
This segregated fund invests primarily in Canadian equities currently through the Canada Life Canadian Focused Growth mutual fund.

Top 10 investments (of the underlying fund)

	Assets %
Intact Financial Corporation	5.23
Stantec Inc.	5.18
CAE Inc.	5.11
Royal Bank of Canada	4.73
Premium Brands Holdings Corporation	4.35
Schneider Electric S.E. Shs	4.24
Accenture PLCClass A	4.22
Boyd Group Services Inc.	4.05
Dollarama Inc.	3.88
Aon PLCCI A	3.82
Total	44.81

Total investments: **33**

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

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

How has the fund performed?

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

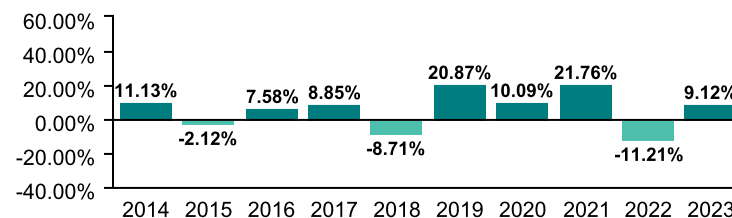
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,825.30 on December 31, 2023. This works out to an average of 6.20% a year.

Year-by-year returns (%)

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



How risky is it?

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



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

Canadian Focused Growth

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	3.06

Trailing commission

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

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

3. Other fees

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

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

What if I change my mind?

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Web - www.canadalife.com

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

Telephone - 1-888-252-1847

Canadian Fundamental Equity

Quick facts: Date fund available: November 5, 2001

Date fund created: November 5, 2001

Managed by: Connor, Clark & Lunn Investment Management Ltd.

Total fund value: \$180,570,253

Portfolio turnover rate: 59.63%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	3.07	36.71	123,154

¹ MER – Management expense ratio
 NAV – Net asset value
 UOS – Units outstanding

Minimum investment

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

What does the fund invest in?

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

Top 10 investments

	Assets %
Royal Bank of Canada	6.73
Toronto-Dominion Bank Com New	4.81
Shopify Inc. Cl A	4.42
Canadian Natural Resources Ltd.	3.53
Bank of Montreal	3.52
Constellation Software Inc.	3.24
Canadian Pacific Kansas City Limited	3.23
Canadian National Railwaypany	2.52
Alimentation Couche-Tard Inc.	2.30
Enbridge Inc.	2.20
Total	36.49

Total investments:

102

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

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

Notes

Prior to May 10, 2024, this fund was named Canadian Focused Blended Equity. No other changes were made to the segregated fund.

How has the fund performed?

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

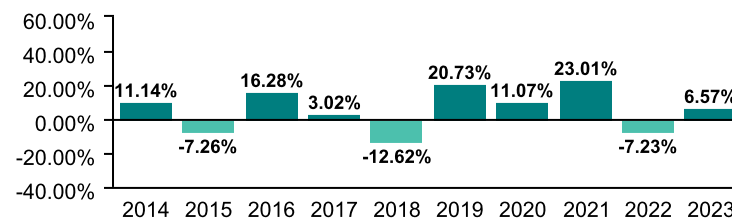
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,759.60 on December 31, 2023. This works out to an average of 5.81% a year.

Year-by-year returns (%)

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



How risky is it?

The risk rating for this fund is *Moderate*.



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

Canadian Fundamental Equity

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	3.07

Trailing commission

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

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

3. Other fees

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

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

What if I change my mind?

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 Telephone - 1-888-252-1847

Canadian Focused Stock

Quick facts: Date fund available: July 27, 1998
 Date fund created: July 27, 1998
 Managed by: Mackenzie Investments

Total fund value: \$51,003,074
 Portfolio turnover rate: 13.85%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	3.01	29.50	54,001

¹ MER – Management expense ratio
 NAV – Net asset value
 UOS – Units outstanding

Minimum investment

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

What does the fund invest in?

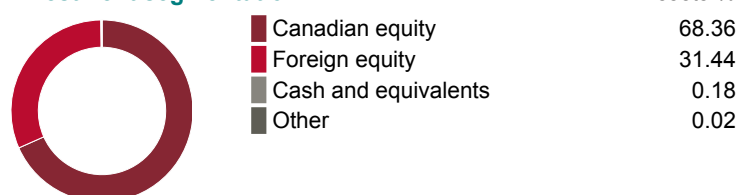
This segregated fund invests primarily in Canadian stocks with exposure to foreign stocks.

Top 10 investments

	Assets %
Brookfield Corporation VtgCI A	4.59
Intact Financial Corporation	4.44
Restaurant Brands International Inc.	4.39
Toronto-Dominion Bank Com New	4.14
Royal Bank of Canada	4.03
Visa Inc. Com CI A	3.50
Alimentation Couche-Tard Inc.	3.41
Telus Corp.	3.37
Emera Inc.	3.34
Dollarama Inc.	3.27
Total	38.50

Total investments: 40

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

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

How has the fund performed?

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

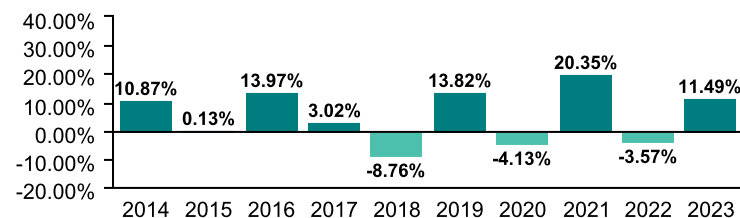
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,679.14 on December 31, 2023. This works out to an average of 5.32% a year.

Year-by-year returns (%)

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



How risky is it?

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



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

Canadian Focused Stock

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	3.01

Trailing commission

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

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

3. Other fees

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

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

What if I change my mind?

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

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 Telephone - 1-888-252-1847

Canadian Focused Value

Quick facts: Date fund available: July 27, 1998
 Date fund created: July 27, 1998
 Managed by: Beutel, Goodman & Company Ltd.

Total fund value: \$679,161,140
 Portfolio turnover rate: 7.47%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	3.02	42.35	128,816

¹ MER – Management expense ratio
 NAV – Net asset value
 UOS – Units outstanding

Minimum investment

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

What does the fund invest in?

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

Top 10 investments

Royal Bank of Canada	6.22
Toronto-Dominion Bank Com New	5.25
Canadian National Railwaypany	3.30
Bank of Montreal	3.18
Manulife Financial Corporation	3.07
Rogers Communications Inc. Cl B Non Vtg	2.98
TC Energy Corp.	2.97
Sun Life Financial Inc.	2.80
Restaurant Brands International Inc.	2.70
Magna International Inc.	2.67
Total	35.13

Total investments:

68

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

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

How has the fund performed?

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

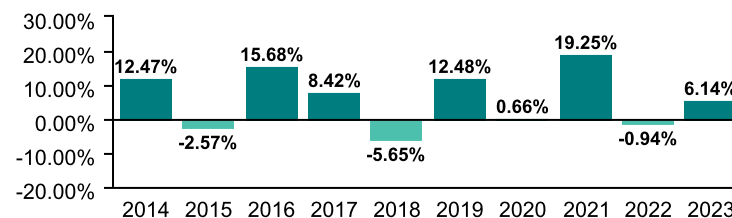
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,840.82 on December 31, 2023. This works out to an average of 6.29% a year.

Year-by-year returns (%)

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



How risky is it?

The risk rating for this fund is *Moderate*.



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

Canadian Focused Value

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	3.02

Trailing commission

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

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

3. Other fees

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

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

What if I change my mind?

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

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

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Canadian Focused Dividend

Quick facts: Date fund available: July 27, 1998
 Date fund created: July 27, 1998
 Managed by: Mackenzie Investments

Total fund value: \$1,723,547,246
 Portfolio turnover rate: 43.98%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	2.74	50.63	1,940,747

¹ MER – Management expense ratio
 NAV – Net asset value
 UOS – Units outstanding

Minimum investment

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

What does the fund invest in?

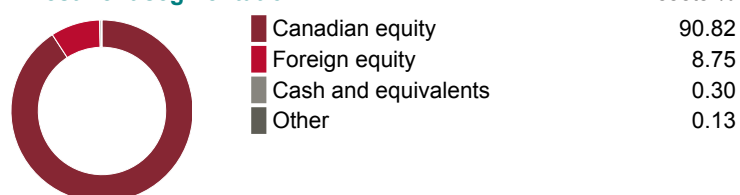
This segregated fund invests primarily in dividend yielding Canadian stocks.

Top 10 investments

	Assets %
Royal Bank of Canada	7.63
Bank of Montreal	5.77
Toronto-Dominion Bank Com New	5.48
Telus Corp.	4.17
Canadian Natural Resources Ltd.	4.16
Sun Life Financial Inc.	3.99
TC Energy Corp.	3.94
Enbridge Inc.	3.30
Canadian Pacific Kansas City Limited	3.23
Bank of Nova Scotia (The)	3.10
Total	44.77

Total investments: 60

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

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

How has the fund performed?

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

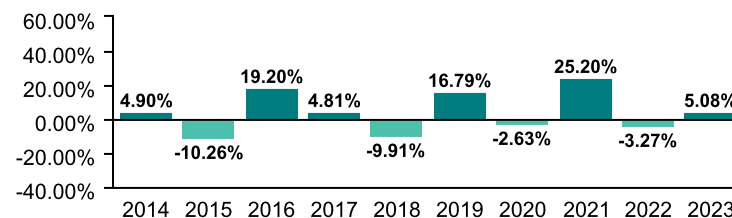
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,533.28 on December 31, 2023. This works out to an average of 4.37% a year.

Year-by-year returns (%)

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



How risky is it?

The risk rating for this fund is *Moderate*.



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

Canadian Focused Dividend

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	2.74

Trailing commission

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

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

3. Other fees

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

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

What if I change my mind?

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

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For more information

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 Email - On our website, please go to the "Contact Us" section
 Telephone - 1-888-252-1847

Canadian Dividend

Quick facts: Date fund available: July 27, 1998
 Date fund created: July 27, 1998
 Managed by: Mackenzie Investments

Total fund value: \$274,932,348
 Portfolio turnover rate: 1.15%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	2.96	39.95	491,718

¹ MER – Management expense ratio
 NAV – Net asset value
 UOS – Units outstanding

Minimum investment

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

What does the fund invest in?

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

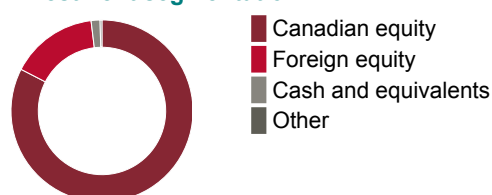
Top 10 investments (of the underlying fund)

	Assets %
Royal Bank of Canada	6.94
Bank of Montreal	5.26
Toronto-Dominion Bank Com New	5.02
Telus Corp.	3.80
Canadian Natural Resources Ltd.	3.77
Sun Life Financial Inc.	3.62
TC Energy Corp.	3.60
Enbridge Inc.	3.00
Canadian Pacific Kansas City Limited	2.92
Bank of Nova Scotia (The)	2.82
Total	40.76

Total investments:

139

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

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

How has the fund performed?

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

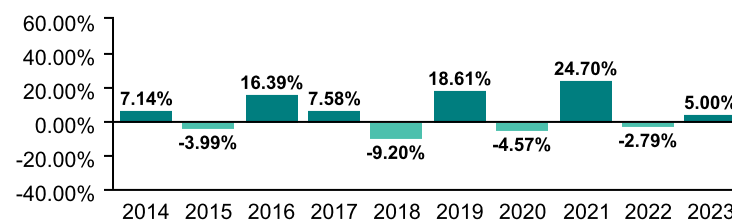
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,684.92 on December 31, 2023. This works out to an average of 5.36% a year.

Year-by-year returns (%)

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



How risky is it?

The risk rating for this fund is *Moderate*.



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

Canadian Dividend

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	2.96

Trailing commission

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

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

3. Other fees

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

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

What if I change my mind?

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

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Canadian Small-Mid Cap

Quick facts: Date fund available: July 27, 1998
 Date fund created: July 27, 1998
 Managed by: Mackenzie Investments

Total fund value: \$677,778,322
 Portfolio turnover rate: 63.76%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	3.01	43.45	121,915

¹ MER – Management expense ratio
 NAV – Net asset value
 UOS – Units outstanding

Minimum investment

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

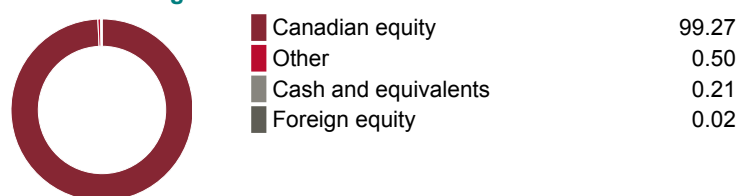
What does the fund invest in?

This segregated fund invests primarily in Canadian companies that are in the middle capitalization range of the equity market with exposure to foreign stocks.

Top 10 investments

	Assets %
Boyd Group Services Inc.	3.86
EQB Inc.	3.55
Stantec Inc.	3.51
Element Fleet Management Corp.	3.41
The Descartes Systems Group Inc.	3.17
Savaria Corporation	2.96
Dream Industrial Tr Unit	2.91
Richelieu Hardware Ltd.	2.84
ATS Automation Tooling Systems Inc.	2.82
Stella-Jones Inc.	2.81
Total	31.85
Total investments:	179

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

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

Notes

Effective October 2023, this fund's risk rating has changed from "Moderate to high" to "Moderate". No other changes were made to the segregated fund.

How has the fund performed?

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

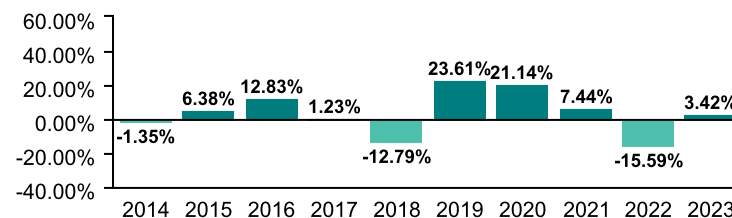
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,468.24 on December 31, 2023. This works out to an average of 3.92% a year.

Year-by-year returns (%)

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



How risky is it?

The risk rating for this fund is *Moderate*.



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

Canadian Small-Mid Cap

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	3.01

Trailing commission

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

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

3. Other fees

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

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

What if I change my mind?

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

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Telephone - 1-888-252-1847

Canadian Small Cap Growth

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

Total fund value: \$64,135,797
 Portfolio turnover rate: 76.85%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	3.41	19.71	41,227

¹ MER – Management expense ratio
 NAV – Net asset value
 UOS – Units outstanding

Minimum investment

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

What does the fund invest in?

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

Top 10 investments

	Assets %
Royal Bank of Canada	7.70
Toronto-Dominion Bank Com New	5.88
Bank of Montreal	5.13
Brookfield Asset Management Ltd. Cl A Ltd Vtg Shs	3.50
Brookfield Corporation VtgCl A	3.38
Canadian Natural Resources Ltd.	3.36
Canadian Pacific Kansas City Limited	3.23
Tourmaline Oil Corp.	3.19
Shopify Inc. Cl A	3.03
Constellation Software Inc.	3.02
Total	41.43

Total investments:

53

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

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

How has the fund performed?

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

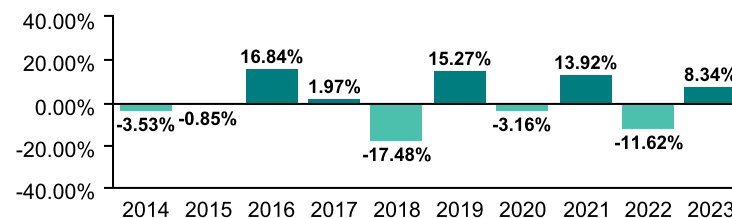
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,144.91 on December 31, 2023. This works out to an average of 1.36% a year.

Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 5 years and down in value 5 years.



How risky is it?

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



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

Canadian Small Cap Growth

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	3.41

Trailing commission

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

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

3. Other fees

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

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

What if I change my mind?

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

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Real Estate

Quick facts: Date fund available: July 27, 1998
 Date fund created: July 27, 1998
 Managed by: GWL Realty Advisors Inc.

Total fund value: \$2,754,640,918
 Portfolio turnover rate: 2.28%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	3.18	34.85	506,288

¹ MER – Management expense ratio
 NAV – Net asset value
 UOS – Units outstanding

Minimum investment

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

What does the fund invest in?

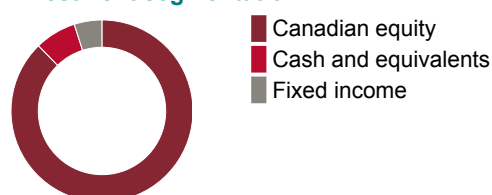
This segregated fund invests primarily, directly or indirectly, in a portfolio of income producing Canadian real estate properties.

Top 10 investments

	Assets %
Goreway Business Park, Brampton, ON	6.47
Superior Business Park, Mississauga, ON	5.00
33 Yonge Street, Toronto, ON	4.49
Winston Business Park, Oakville, ON	4.10
Laird Business Park, Mississauga, ON	3.60
1188 West Georgia St., Vancouver, BC	3.52
825 Nicola Street, Vancouver, BC	3.31
Shaughn, Montréal, QC	3.18
Vancouver Centre II, Vancouver, BC	2.66
Vancouver Centre, Vancouver, BC	2.59
Total	38.92

Total investments: **81**

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

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

Notes

Over the past five years, the Real Estate fund has bought \$99 million worth of real property and has sold \$230 million worth.

How has the fund performed?

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

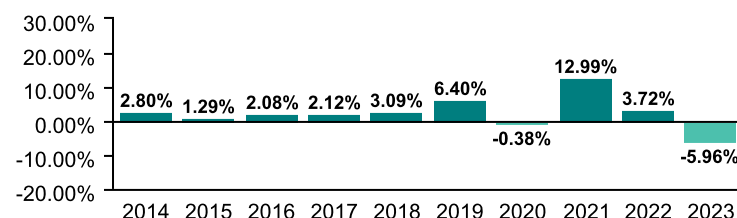
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,307.25 on December 31, 2023. This works out to an average of 2.72% a year.

Year-by-year returns (%)

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



How risky is it?

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



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

Real Estate

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	3.18

Trailing commission

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

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

3. Other fees

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

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

What if I change my mind?

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

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

For more information

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 Web - www.canadalife.com
 Email - On our website, please go to the "Contact Us" section
 Telephone - 1-888-252-1847

Precious Metals

Quick facts: Date fund available: July 27, 1998
 Date fund created: July 27, 1998
 Managed by: Mackenzie Investments

Total fund value: \$117,137,416
 Portfolio turnover rate: 7.70%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	3.57	41.99	234,805

¹ MER – Management expense ratio
 NAV – Net asset value
 UOS – Units outstanding

Minimum investment

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

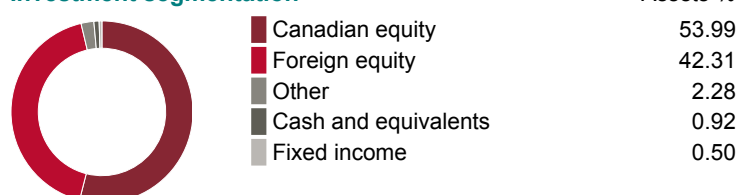
What does the fund invest in?

This segregated fund invests primarily in precious metals and the stock of companies which produce or supply precious metals currently through the Canada Life Precious Metals mutual fund.

Top 10 investments (of the underlying fund)

	Assets %
Agnico-Eagle Mines Ltd.	9.37
Barrick Gold Corporation	7.11
Gold Fields Ltd.	5.89
Northern Star Resources Ltd. Shs	3.97
Pan American Silver Corp.	3.63
Karora Resources Inc. Com New	3.46
AngloGold Ashanti Ltd. Ord Usd1	3.42
Endeavour Mining PLC Shs	3.24
Gold Road Resources Limited Shs	3.23
Newmont Corp.	3.06
Total	46.39
Total investments:	112

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of companies which produce or supply precious metals and is comfortable with higher risk due to investing solely in this one economic sector.

How has the fund performed?

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

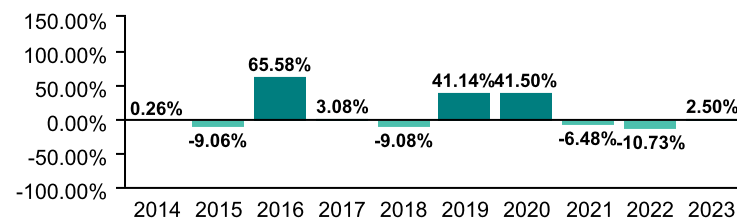
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$2,417.75 on December 31, 2023. This works out to an average of 9.23% a year.

Year-by-year returns (%)

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



How risky is it?

The risk rating for this fund is *High*.



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

Precious Metals

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	3.57

Trailing commission

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

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

3. Other fees

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

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

What if I change my mind?

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Global Small-Mid Cap Growth

Quick facts: Date fund available: November 5, 2001
 Date fund created: November 5, 2001
 Managed by: Mackenzie Investments

Total fund value: \$133,904,162
 Portfolio turnover rate: 26.23%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	3.07	41.23	47,574

¹ MER – Management expense ratio
 NAV – Net asset value
 UOS – Units outstanding

Minimum investment

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

What does the fund invest in?

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

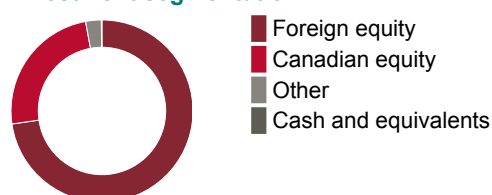
Top 10 investments

	Assets %
Verra Mobility Corp. CI A	5.00
Maximus Inc.	4.58
Tenable Holdings Inc.	4.51
iRhythm Technologies, Inc.	4.35
Grocery Outlet Holding Corp.	4.34
Cirrus Logic Inc.	4.29
Neogen Corp.	4.15
ExlService Holdings, Inc.	4.04
Markel Group Inc.	3.64
Commvault Systems, Inc.	3.48
Total	42.38

Total investments:

76

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

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

Notes

Effective October 2023, this fund's risk rating has changed from "Moderate to high" to "Moderate". No other changes were made to the segregated fund.

How has the fund performed?

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

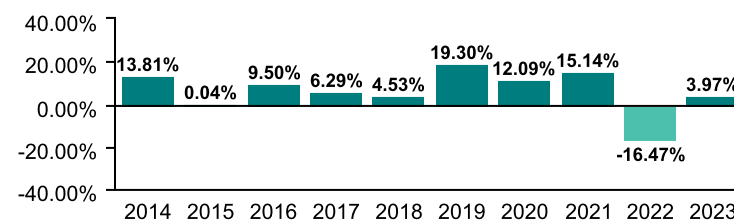
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,851.92 on December 31, 2023. This works out to an average of 6.36% a year.

Year-by-year returns (%)

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



How risky is it?

The risk rating for this fund is *Moderate*.



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

Global Small-Mid Cap Growth

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	3.07

Trailing commission

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

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

3. Other fees

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

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

What if I change my mind?

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Science and Technology

Quick facts: Date fund available: November 5, 2001
 Date fund created: November 5, 2001
 Managed by: Mackenzie Investments

Total fund value: \$585,795,442
 Portfolio turnover rate: 72.01%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	3.14	72.49	95,153

¹ MER – Management expense ratio
 NAV – Net asset value
 UOS – Units outstanding

Minimum investment

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

What does the fund invest in?

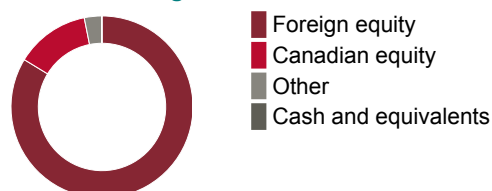
This segregated fund invests primarily in the Canadian and U.S. science and technology companies.

Top 10 investments

	Assets %
Constellation Software Inc.	8.08
Alphabet Inc. Cl A	7.90
Microsoft Corp.	7.85
NVIDIA Corp.	7.42
Apple Inc.	7.25
Amazon.com Inc.	6.68
Roper Technologies Inc.	4.14
Synopsys, Inc.	3.38
ServiceNow Inc.	3.37
The Descartes Systems Group Inc.	2.84
Total	58.89

Total investments: **29**

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

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

How has the fund performed?

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

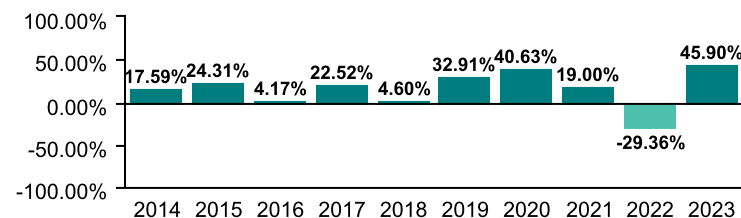
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$4,473.35 on December 31, 2023. This works out to an average of 16.16% a year.

Year-by-year returns (%)

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



How risky is it?

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



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

Science and Technology

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	3.14

Trailing commission

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

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

3. Other fees

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

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

What if I change my mind?

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

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Global Equity Profile

Quick facts: Date fund available: November 5, 2001
 Date fund created: November 5, 2001
 Managed by: Canada Life Investment Management Ltd.

Total fund value: \$60,035,461
 Portfolio turnover rate: 0.51%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	3.40	22.03	55,743

¹ MER – Management expense ratio
 NAV – Net asset value
 UOS – Units outstanding

Minimum investment

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

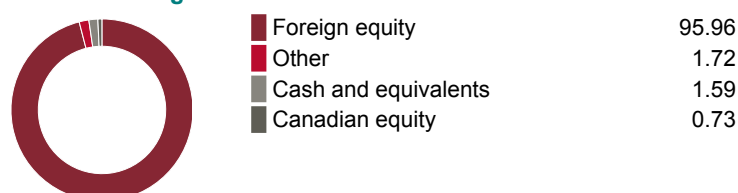
What does the fund invest in?

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

Top 10 investments

	Assets %
American Growth	16.45
U.S. Growth	16.35
U.S. Value Stock	12.02
International Equity (Setanta)	9.04
International Opportunity (JPMorgan)	9.03
Global Small Cap (Mackenzie)	7.02
Emerging Markets (Mackenzie)	5.04
Emerging Markets	5.03
Global Stock	5.01
Global Dividend	5.01
Total	90.00
Total investments:	12

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

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

How has the fund performed?

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

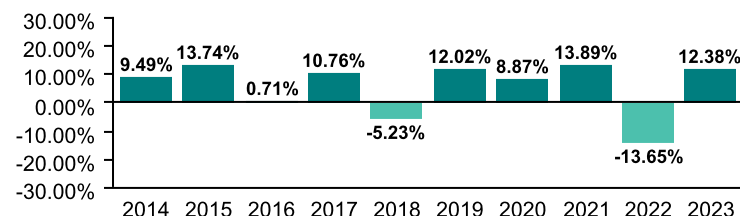
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,774.36 on December 31, 2023. This works out to an average of 5.90% a year.

Year-by-year returns (%)

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



How risky is it?

The risk rating for this fund is *Moderate*.



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

Global Equity Profile

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	3.40

Trailing commission

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

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

3. Other fees

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

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

What if I change my mind?

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

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 Telephone - 1-888-252-1847

Global Low Volatility

Quick facts: Date fund available: July 27, 1998
 Date fund created: July 27, 1998
 Managed by: Irish Life Investment Managers Limited

Total fund value: \$253,501,772
 Portfolio turnover rate: 47.02%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	3.04	38.13	65,210

¹ MER – Management expense ratio
 NAV – Net asset value
 UOS – Units outstanding

Minimum investment

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

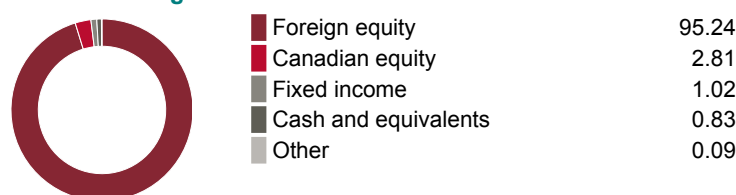
What does the fund invest in?

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

Top 10 investments

	Assets %
Apple Inc.	2.57
Microsoft Corp.	2.26
Henkel AG & Co. KGaA	2.05
Regions Financial Corp.	1.45
Home Depot Inc.	1.36
Manulife Financial Corporation	1.35
CVS Health Corp.	1.33
Texas Instruments Inc.	1.32
Alphabet Inc. CI A	1.32
Cognizant Technology Solutions Corporation CI A	1.30
Total	16.29
Total investments:	4501

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

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

Notes

Effective October 2023, this fund's risk rating has changed from "Moderate" to "Low to moderate". In November 2016 Irish Life Investment Management Limited assumed portfolio management responsibilities from Mackenzie Investments. With this change the segregated fund changed from investing primarily in stocks of North American companies to investing primarily in stocks of companies anywhere in the world. The performance before that date was achieved under the previous manager and investment objective. No other changes were made to the segregated fund.

How has the fund performed?

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

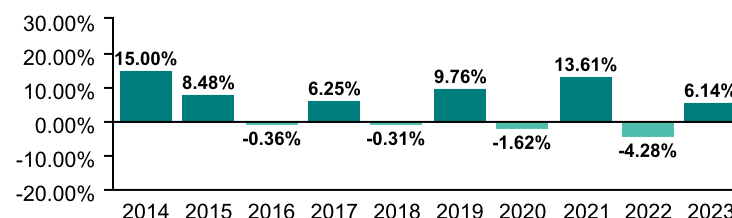
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,641.02 on December 31, 2023. This works out to an average of 5.08% a year.

Year-by-year returns (%)

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



How risky is it?

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



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

Global Low Volatility

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

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

2. Ongoing expenses

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

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	3.04

Trailing commission

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

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

3. Other fees

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

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

What if I change my mind?

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

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

For more information

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 Web - www.canadalife.com
 Email - On our website, please go to the "Contact Us" section
 Telephone - 1-888-252-1847

Foreign Equity

Quick facts: Date fund available: November 5, 2001
 Date fund created: November 5, 2001
 Managed by: Mackenzie Investments

Total fund value: \$818,987,149
 Portfolio turnover rate: 1.17%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	3.10	26.77	82,064

¹ MER – Management expense ratio
 NAV – Net asset value
 UOS – Units outstanding

Minimum investment

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

What does the fund invest in?

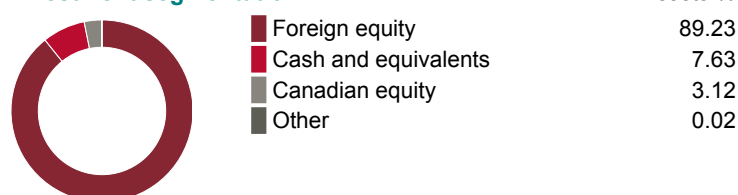
This segregated fund invests primarily in stocks worldwide currently through the Canada Life Foreign Equity mutual fund.

Top 10 investments (of the underlying fund)

	Assets %
Danaher Corp.	4.28
Colgate-Palmolive Co.	3.60
Alphabet Inc. Cl A	3.15
Brookfield Corporation VtgCl A	3.12
Berkshire Hathaway Inc. Cl B New	3.05
Johnson & Johnson	3.00
Reckitt Benckiser Group PLC Shs	2.85
Compass Group PLC Ord Gbp0.1105	2.80
Seven & i Holdings Co. Ltd. Shs	2.75
Grainger (W.W.) Inc.	2.70
Total	31.31

Total investments: **46**

Investment segmentation



Are there any guarantees?

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

Who is this fund for?

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

Notes

Effective October 2023, this fund's risk rating has changed from "Moderate" to "Low to moderate". No other changes were made to the segregated fund.

How has the fund performed?

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

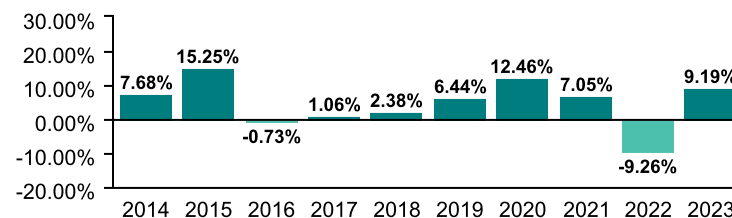
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,618.35 on December 31, 2023. This works out to an average of 4.93% a year.

Year-by-year returns (%)

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



How risky is it?

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



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

Foreign Equity

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Back-end load units	If you redeem units within: 1 year of investing, you pay 5.00% 2 years of investing, you pay 5.00% 3 years of investing, you pay 4.00% 4 years of investing, you pay 3.00% 5 years of investing, you pay 2.50% 6 years of investing, you pay 1.00% After 6 years, you pay 0.00%	<ul style="list-style-type: none"> Any early redemption fee you pay goes to Canada Life. The early redemption fee is a set rate. It is deducted from the amount you withdraw. The early redemption fee is based on the date you invested the premium. Where the policy is a systematic redemption plan or a RRIF you can schedule payments and receive up to 20% of all premiums without paying an early redemption fee. You can exchange to units of other funds under the contract at any time without paying an early redemption fee. When you invest, Canada Life pays a commission of up to 5%.
No-load units	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> You, your financial security advisor and Canada Life must agree to the no-load option. You can redeem units without paying an early redemption fee. You can exchange to units of other funds under the contract at any time.

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	3.10

Trailing commission

Canada Life pays a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the sales charge option you choose.

Sales charge option	Trailing commission
Back-end load units	Up to 0.50% of the value of your investment each year.
No-load units	Up to 1% of the value of your investment each year.

3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.

What if I change my mind?

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 Email - On our website, please go to the "Contact Us" section
 Telephone - 1-888-252-1847

Global Stock

Quick facts: Date fund available: July 27, 1998
 Date fund created: July 27, 1998
 Managed by: Putnam Investments Canada ULC

Total fund value: \$219,155,090
 Portfolio turnover rate: 18.19%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	3.14	17.91	169,528

¹ MER – Management expense ratio
 NAV – Net asset value
 UOS – Units outstanding

Minimum investment

•Non-registered and RRSP policies: Back-end load units - \$300 lump sum or \$25 plus pre-authorized payment agreement (PPA) of \$25, systematic redemption plan \$10,000
 •No-load units - \$100,000
 •RRIF policies: Back-end load units - \$10,000

What does the fund invest in?

This segregated fund invests primarily in stocks anywhere in the world.

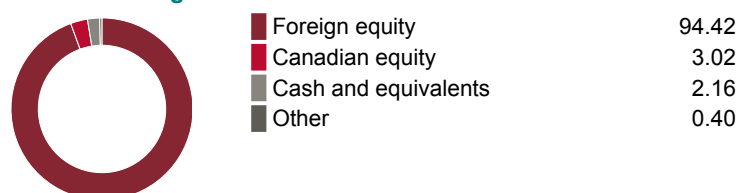
Top 10 investments

	Assets %
Microsoft Corp.	4.96
Apple Inc.	4.01
Amazon.com Inc.	3.31
NVIDIA Corp.	3.16
Visa Inc. Com CIA	2.59
Walmart Inc.	2.48
Boston Scientific Corp.	2.40
Eli Lilly & Co.	2.27
Ingersoll Rand Inc.	2.18
Constellation Software Inc.	2.15
Total	29.51

Total investments:

71

Investment segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes the insurance cost for the guarantee. For details, please refer to the information folder and contract.

Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of foreign stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

Notes

In September 2014 Putnam Investments Canada ULC assumed portfolio management responsibilities from GLC Asset Management Group Ltd. The performance before that date was achieved under the previous investment manager. No other changes were made to the segregated fund.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted.

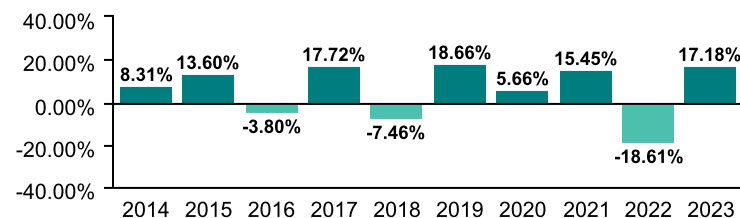
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,780.08 on December 31, 2023. This works out to an average of 5.94% a year.

Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 7 years and down in value 3 years.



How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

Global Stock

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Back-end load units	If you redeem units within: 1 year of investing, you pay 5.00% 2 years of investing, you pay 5.00% 3 years of investing, you pay 4.00% 4 years of investing, you pay 3.00% 5 years of investing, you pay 2.50% 6 years of investing, you pay 1.00% After 6 years, you pay 0.00%	<ul style="list-style-type: none"> Any early redemption fee you pay goes to Canada Life. The early redemption fee is a set rate. It is deducted from the amount you withdraw. The early redemption fee is based on the date you invested the premium. Where the policy is a systematic redemption plan or a RRIF you can schedule payments and receive up to 20% of all premiums without paying an early redemption fee. You can exchange to units of other funds under the contract at any time without paying an early redemption fee. When you invest, Canada Life pays a commission of up to 5%.
No-load units	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> You, your financial security advisor and Canada Life must agree to the no-load option. You can redeem units without paying an early redemption fee. You can exchange to units of other funds under the contract at any time.

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	3.14

Trailing commission

Canada Life pays a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the sales charge option you choose.

Sales charge option	Trailing commission
Back-end load units	Up to 0.50% of the value of your investment each year.
No-load units	Up to 1% of the value of your investment each year.

3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.

What if I change my mind?

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 Telephone - 1-888-252-1847

Global Growth Opportunities

Quick facts: Date fund available: July 27, 1998
 Date fund created: July 27, 1998
 Managed by: Mackenzie Investments

Total fund value: \$150,745,044
 Portfolio turnover rate: 1.45%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	3.28	24.82	70,682

¹ MER – Management expense ratio
 NAV – Net asset value
 UOS – Units outstanding

Minimum investment

•Non-registered and RRSP policies: Back-end load units - \$300 lump sum or \$25 plus pre-authorized payment agreement (PPA) of \$25, systematic redemption plan \$10,000
 •No-load units - \$100,000
 •RRIF policies: Back-end load units - \$10,000

What does the fund invest in?

This segregated fund invests primarily in stocks worldwide currently through the Canada Life Global Growth Opportunities mutual fund.

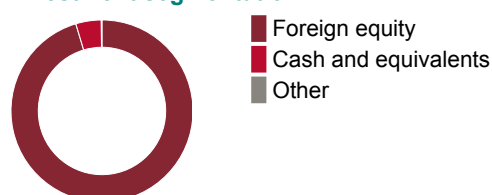
Top 10 investments (of the underlying fund)

	Assets %
Schneider Electric S.E. Shs	4.23
Microsoft Corp.	4.19
Roper Technologies Inc.	4.04
Accenture PLCClass A	3.68
Linde PLC Shs	3.68
Aon PLCCI A	3.62
Alcon Inc. ADR Act Nom	3.31
S&P Global Inc.	3.04
Thermo Fisher Scientific Inc.	2.95
Apple Inc.	2.93
Total	35.68

Total investments:

42

Investment segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes the insurance cost for the guarantee. For details, please refer to the information folder and contract.

Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of foreign stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted.

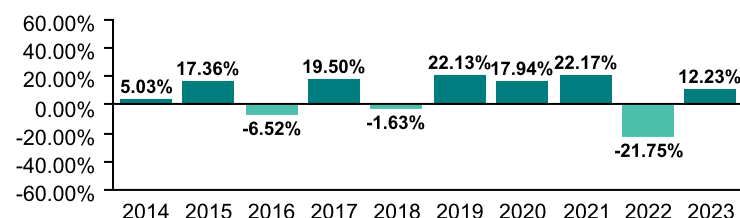
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$2,093.20 on December 31, 2023. This works out to an average of 7.67% a year.

Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 7 years and down in value 3 years.



How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

Global Growth Opportunities

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Back-end load units	If you redeem units within: 1 year of investing, you pay 5.00% 2 years of investing, you pay 5.00% 3 years of investing, you pay 4.00% 4 years of investing, you pay 3.00% 5 years of investing, you pay 2.50% 6 years of investing, you pay 1.00% After 6 years, you pay 0.00%	<ul style="list-style-type: none"> Any early redemption fee you pay goes to Canada Life. The early redemption fee is a set rate. It is deducted from the amount you withdraw. The early redemption fee is based on the date you invested the premium. Where the policy is a systematic redemption plan or a RRIF you can schedule payments and receive up to 20% of all premiums without paying an early redemption fee. You can exchange to units of other funds under the contract at any time without paying an early redemption fee. When you invest, Canada Life pays a commission of up to 5%.
No-load units	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> You, your financial security advisor and Canada Life must agree to the no-load option. You can redeem units without paying an early redemption fee. You can exchange to units of other funds under the contract at any time.

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	3.28

Trailing commission

Canada Life pays a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the sales charge option you choose.

Sales charge option	Trailing commission
Back-end load units	Up to 0.50% of the value of your investment each year.
No-load units	Up to 1% of the value of your investment each year.

3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.

What if I change my mind?

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Telephone - 1-888-252-1847

U.S. Growth

Quick facts: Date fund available: January 1, 1988
 Date fund created: January 1, 1988
 Managed by: Mackenzie Investments

Total fund value: \$772,702,932
 Portfolio turnover rate: 34.94%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	2.97	69.53	124,364

¹ MER – Management expense ratio
 NAV – Net asset value
 UOS – Units outstanding

Minimum investment

•Non-registered and RRSP policies: Back-end load units - \$300 lump sum or \$25 plus pre-authorized payment agreement (PPA) of \$25, systematic redemption plan \$10,000
 •No-load units - \$100,000
 •RRIF policies: Back-end load units - \$10,000

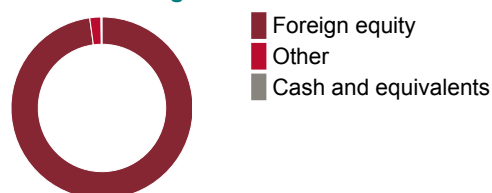
What does the fund invest in?

This segregated fund invests primarily in United States stocks.

Top 10 investments

	Assets %
Microsoft Corp.	5.45
Roper Technologies Inc.	5.04
Accenture PLCClass A	4.63
Aon PLCCI A	4.53
Linde PLC Shs	4.36
Schneider Electric S.E. Shs	4.11
Apple Inc.	3.86
S&P Global Inc.	3.85
Thermo Fisher Scientific Inc.	3.76
Trane Technologies PLC Shs	3.67
Total	43.26
Total investments:	506

Investment segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes the insurance cost for the guarantee. For details, please refer to the information folder and contract.

Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of U.S. stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted.

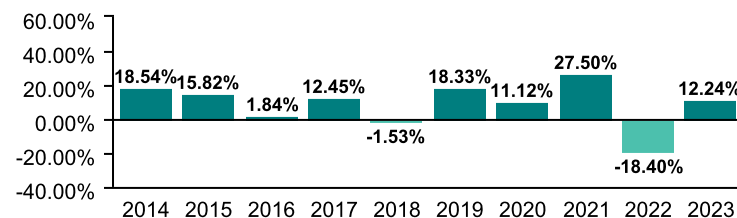
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$2,377.04 on December 31, 2023. This works out to an average of 9.04% a year.

Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 8 years and down in value 2 years.



How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

U.S. Growth

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Back-end load units	If you redeem units within: 1 year of investing, you pay 5.00% 2 years of investing, you pay 5.00% 3 years of investing, you pay 4.00% 4 years of investing, you pay 3.00% 5 years of investing, you pay 2.50% 6 years of investing, you pay 1.00% After 6 years, you pay 0.00%	<ul style="list-style-type: none"> Any early redemption fee you pay goes to Canada Life. The early redemption fee is a set rate. It is deducted from the amount you withdraw. The early redemption fee is based on the date you invested the premium. Where the policy is a systematic redemption plan or a RRIF you can schedule payments and receive up to 20% of all premiums without paying an early redemption fee. You can exchange to units of other funds under the contract at any time without paying an early redemption fee. When you invest, Canada Life pays a commission of up to 5%.
No-load units	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> You, your financial security advisor and Canada Life must agree to the no-load option. You can redeem units without paying an early redemption fee. You can exchange to units of other funds under the contract at any time.

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	2.97

Trailing commission

Canada Life pays a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the sales charge option you choose.

Sales charge option	Trailing commission
Back-end load units	Up to 0.50% of the value of your investment each year.
No-load units	Up to 1% of the value of your investment each year.

3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.

What if I change my mind?

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 Telephone - 1-888-252-1847

U.S. All Cap Growth

Quick facts: Date fund available: July 27, 1998
 Date fund created: July 27, 1998
 Managed by: Putnam Investments Canada ULC

Total fund value: \$318,260,218
 Portfolio turnover rate: 2.80%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	3.17	44.28	163,852

¹ MER – Management expense ratio
 NAV – Net asset value
 UOS – Units outstanding

Minimum investment

•Non-registered and RRSP policies: Back-end load units - \$300 lump sum or \$25 plus pre-authorized payment agreement (PPA) of \$25, systematic redemption plan \$10,000
 •No-load units - \$100,000
 •RRIF policies: Back-end load units - \$10,000

What does the fund invest in?

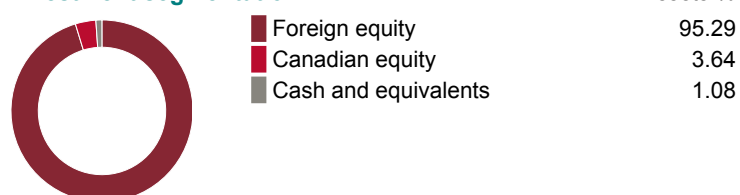
This segregated fund invests primarily in U.S. equities currently through the Canada Life US All Cap Growth mutual fund.

Top 10 investments (of the underlying fund)

	Assets %
Microsoft Corp.	9.97
Apple Inc.	9.58
Amazon.com Inc.	6.75
NVIDIA Corp.	5.29
Alphabet Inc. Cap Stk Cl C	4.67
Broadcom Inc.	3.26
Meta Platforms Inc. Cl A	2.56
Mastercard Inc. Cl A	2.47
Eli Lilly & Co.	2.39
UnitedHealth Group Inc.	2.35
Total	49.28

Total investments: 63

Investment segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes the insurance cost for the guarantee. For details, please refer to the information folder and contract.

Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of U.S. stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

Notes

Putnam Investments continues to be the sub-advisor for the underlying fund. Putnam Investments Canada ULC assumed portfolio management responsibilities as a sub-advisor on behalf of Mackenzie Investments in September 2014 and is now the manager of the fund. The performance before that date was achieved under the previous manager.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted.

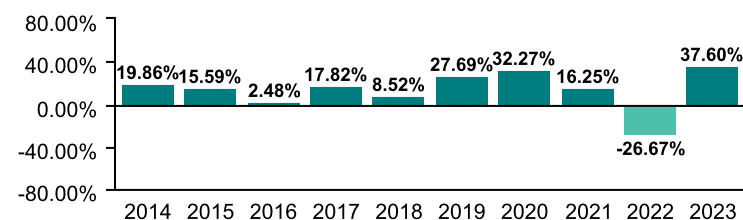
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$3,596.46 on December 31, 2023. This works out to an average of 13.65% a year.

Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 9 years and down in value 1 year.



How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

U.S. All Cap Growth

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Back-end load units	If you redeem units within: 1 year of investing, you pay 5.00% 2 years of investing, you pay 5.00% 3 years of investing, you pay 4.00% 4 years of investing, you pay 3.00% 5 years of investing, you pay 2.50% 6 years of investing, you pay 1.00% After 6 years, you pay 0.00%	<ul style="list-style-type: none"> Any early redemption fee you pay goes to Canada Life. The early redemption fee is a set rate. It is deducted from the amount you withdraw. The early redemption fee is based on the date you invested the premium. Where the policy is a systematic redemption plan or a RRIF you can schedule payments and receive up to 20% of all premiums without paying an early redemption fee. You can exchange to units of other funds under the contract at any time without paying an early redemption fee. When you invest, Canada Life pays a commission of up to 5%.
No-load units	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> You, your financial security advisor and Canada Life must agree to the no-load option. You can redeem units without paying an early redemption fee. You can exchange to units of other funds under the contract at any time.

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	3.17

Trailing commission

Canada Life pays a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the sales charge option you choose.

Sales charge option	Trailing commission
Back-end load units	Up to 0.50% of the value of your investment each year.
No-load units	Up to 1% of the value of your investment each year.

3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.

What if I change my mind?

You can change your mind and cancel the investment fund contract, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

For more information

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The Canada Life Assurance Company
 255 Dufferin Avenue
 London, ON N6A 4K1
 Web - www.canadalife.com
 Email - On our website, please go to the "Contact Us" section
 Telephone - 1-888-252-1847

American Growth

Quick facts: Date fund available: July 27, 1998
 Date fund created: July 27, 1998
 Managed by: AGF Investments Inc.

Total fund value: \$1,699,728,782
 Portfolio turnover rate: 49.70%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	3.29	29.61	255,988

¹ MER – Management expense ratio
 NAV – Net asset value
 UOS – Units outstanding

Minimum investment

•Non-registered and RRSP policies: Back-end load units - \$300 lump sum or \$25 plus pre-authorized payment agreement (PPA) of \$25, systematic redemption plan \$10,000
 •No-load units - \$100,000
 •RRIF policies: Back-end load units - \$10,000

What does the fund invest in?

This segregated fund invests primarily in United States stocks.

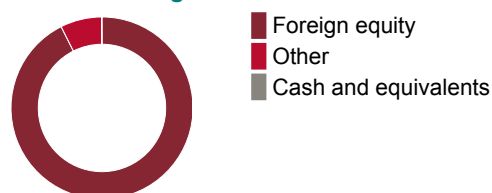
Top 10 investments

	Assets %
Amazon.com Inc.	7.50
NVIDIA Corp.	4.42
Palo Alto Networks, Inc.	4.10
Eli Lilly & Co.	3.98
Boston Scientific Corp.	3.83
ServiceNow Inc.	3.76
Intuitive Surgical, Inc. Com New	3.72
Cheniere Energy Inc. Com New	3.71
Lam Research Corp.	3.68
Quanta Services Inc.	3.61
Total	42.29

Total investments:

32

Investment segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes the insurance cost for the guarantee. For details, please refer to the information folder and contract.

Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of U.S. stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted.

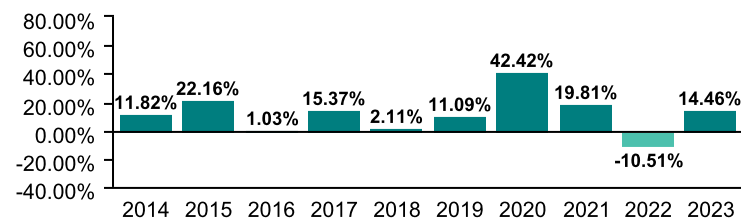
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$3,156.97 on December 31, 2023. This works out to an average of 12.18% a year.

Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 9 years and down in value 1 year.



How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

American Growth

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Back-end load units	If you redeem units within: 1 year of investing, you pay 5.00% 2 years of investing, you pay 5.00% 3 years of investing, you pay 4.00% 4 years of investing, you pay 3.00% 5 years of investing, you pay 2.50% 6 years of investing, you pay 1.00% After 6 years, you pay 0.00%	<ul style="list-style-type: none"> Any early redemption fee you pay goes to Canada Life. The early redemption fee is a set rate. It is deducted from the amount you withdraw. The early redemption fee is based on the date you invested the premium. Where the policy is a systematic redemption plan or a RRIF you can schedule payments and receive up to 20% of all premiums without paying an early redemption fee. You can exchange to units of other funds under the contract at any time without paying an early redemption fee. When you invest, Canada Life pays a commission of up to 5%.
No-load units	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> You, your financial security advisor and Canada Life must agree to the no-load option. You can redeem units without paying an early redemption fee. You can exchange to units of other funds under the contract at any time.

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	3.29

Trailing commission

Canada Life pays a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the sales charge option you choose.

Sales charge option	Trailing commission
Back-end load units	Up to 0.50% of the value of your investment each year.
No-load units	Up to 1% of the value of your investment each year.

3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.

What if I change my mind?

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 Email - On our website, please go to the "Contact Us" section
 Telephone - 1-888-252-1847

U.S. Mid Cap Growth

Quick facts: Date fund available: November 5, 2001
 Date fund created: November 5, 2001
 Managed by: Mackenzie Investments

Total fund value: \$41,919,010
 Portfolio turnover rate: 21.34%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	3.19	18.05	49,677

¹ MER – Management expense ratio
 NAV – Net asset value
 UOS – Units outstanding

Minimum investment

•Non-registered and RRSP policies: Back-end load units - \$300 lump sum or \$25 plus pre-authorized payment agreement (PPA) of \$25, systematic redemption plan \$10,000
 •No-load units - \$100,000
 •RRIF policies: Back-end load units - \$10,000

What does the fund invest in?

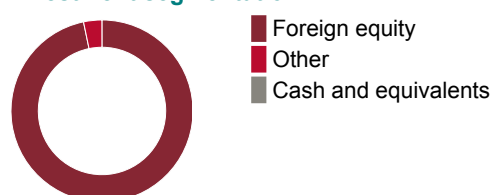
This segregated fund invests primarily in U.S. companies that are in the middle capitalization range of the equity market.

Top 10 investments

	Assets %
Charles River Laboratories International Inc.	5.05
DexCom, Inc.	5.02
Akamai Technologies, Inc.	4.86
Westinghouse Air Brake Technologies Corp.	4.60
Broadridge Financial Solutions Inc.	4.15
ExlService Holdings, Inc.	4.14
Vontier Corp.	4.10
Bio-Techne Corporation	4.06
Bright Horizons Family Solutions LLC	3.95
Maximus Inc.	3.89
Total	43.82

Total investments: **31**

Investment segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes the insurance cost for the guarantee. For details, please refer to the information folder and contract.

Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of U.S. stocks and is comfortable with moderate to high risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted.

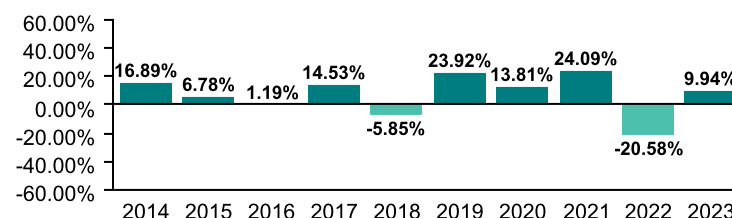
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$2,080.82 on December 31, 2023. This works out to an average of 7.60% a year.

Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 8 years and down in value 2 years.



How risky is it?

The risk rating for this fund is *Moderate to high*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

U.S. Mid Cap Growth

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Back-end load units	If you redeem units within: 1 year of investing, you pay 5.00% 2 years of investing, you pay 5.00% 3 years of investing, you pay 4.00% 4 years of investing, you pay 3.00% 5 years of investing, you pay 2.50% 6 years of investing, you pay 1.00% After 6 years, you pay 0.00%	<ul style="list-style-type: none"> Any early redemption fee you pay goes to Canada Life. The early redemption fee is a set rate. It is deducted from the amount you withdraw. The early redemption fee is based on the date you invested the premium. Where the policy is a systematic redemption plan or a RRIF you can schedule payments and receive up to 20% of all premiums without paying an early redemption fee. You can exchange to units of other funds under the contract at any time without paying an early redemption fee. When you invest, Canada Life pays a commission of up to 5%.
No-load units	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> You, your financial security advisor and Canada Life must agree to the no-load option. You can redeem units without paying an early redemption fee. You can exchange to units of other funds under the contract at any time.

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	3.19

Trailing commission

Canada Life pays a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the sales charge option you choose.

Sales charge option	Trailing commission
Back-end load units	Up to 0.50% of the value of your investment each year.
No-load units	Up to 1% of the value of your investment each year.

3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.

What if I change my mind?

You can change your mind and cancel the investment fund contract, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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For more information

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The Canada Life Assurance Company

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London, ON N6A 4K1

Web - www.canadalife.com

Email - On our website, please go to the "Contact Us" section

Telephone - 1-888-252-1847

International Equity

Quick facts: Date fund available: July 1, 1995
 Date fund created: July 1, 1995
 Managed by: JPMorgan Asset Management (Canada) Inc.

Total fund value: \$141,149,450
 Portfolio turnover rate: 31.34%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	3.14	22.79	100,429

¹ MER – Management expense ratio
 NAV – Net asset value
 UOS – Units outstanding

Minimum investment

•Non-registered and RRSP policies: Back-end load units - \$300 lump sum or \$25 plus pre-authorized payment agreement (PPA) of \$25, systematic redemption plan \$10,000
 •No-load units - \$100,000
 •RRIF policies: Back-end load units - \$10,000

What does the fund invest in?

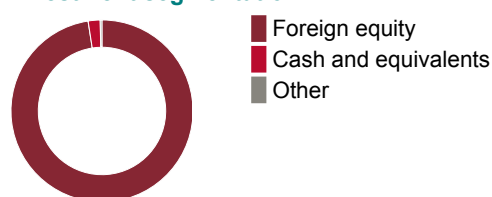
This segregated fund invests primarily in stocks outside of Canada and the U.S.

Top 10 investments

	Assets %
ASML Holding N.V.	3.19
Shell PLC Ord Sh	3.03
Nestle S.A.Nom	2.69
BHP Group Ltd. Shs	2.51
Shin-Etsu Chemical Co. Ltd. Shs	2.31
Novo Nordisk AS	2.20
AstraZeneca PLC Shs	2.11
Allianz SE Namen -Akt Vinkuliert	1.97
Roche Holding AG Dividend Right Cert	1.92
LVMH Moet Hennessy Louis Vuitton S.E. Shs	1.91
Total	23.85

Total investments: **74**

Investment segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes the insurance cost for the guarantee. For details, please refer to the information folder and contract.

Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of foreign stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted.

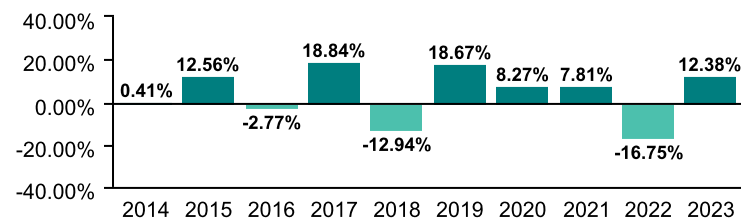
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,473.43 on December 31, 2023. This works out to an average of 3.95% a year.

Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 7 years and down in value 3 years.



How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

International Equity

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Back-end load units	If you redeem units within: 1 year of investing, you pay 5.00% 2 years of investing, you pay 5.00% 3 years of investing, you pay 4.00% 4 years of investing, you pay 3.00% 5 years of investing, you pay 2.50% 6 years of investing, you pay 1.00% After 6 years, you pay 0.00%	<ul style="list-style-type: none"> Any early redemption fee you pay goes to Canada Life. The early redemption fee is a set rate. It is deducted from the amount you withdraw. The early redemption fee is based on the date you invested the premium. Where the policy is a systematic redemption plan or a RRIF you can schedule payments and receive up to 20% of all premiums without paying an early redemption fee. You can exchange to units of other funds under the contract at any time without paying an early redemption fee. When you invest, Canada Life pays a commission of up to 5%.
No-load units	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> You, your financial security advisor and Canada Life must agree to the no-load option. You can redeem units without paying an early redemption fee. You can exchange to units of other funds under the contract at any time.

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	3.14

Trailing commission

Canada Life pays a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the sales charge option you choose.

Sales charge option	Trailing commission
Back-end load units	Up to 0.50% of the value of your investment each year.
No-load units	Up to 1% of the value of your investment each year.

3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.

What if I change my mind?

You can change your mind and cancel the investment fund contract, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

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 Web - www.canadalife.com
 Email - On our website, please go to the "Contact Us" section
 Telephone - 1-888-252-1847

International Stock

Quick facts: Date fund available: November 5, 2001
 Date fund created: November 5, 2001
 Managed by: Mackenzie Investments

Total fund value: \$29,916,312
 Portfolio turnover rate: 2.30%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	3.17	15.33	42,691

¹ MER – Management expense ratio
 NAV – Net asset value
 UOS – Units outstanding

Minimum investment

•Non-registered and RRSP policies: Back-end load units - \$300 lump sum or \$25 plus pre-authorized payment agreement (PPA) of \$25, systematic redemption plan \$10,000
 •No-load units - \$100,000
 •RRIF policies: Back-end load units - \$10,000

What does the fund invest in?

This segregated fund invests primarily in stocks of companies outside of North America currently through the Mackenzie Ivy International Fund.

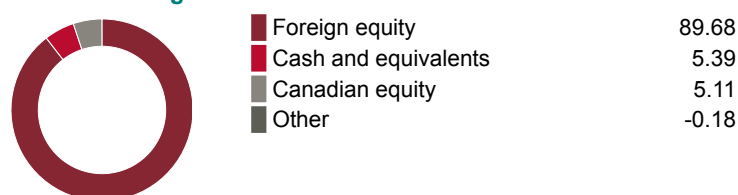
Top 10 investments (of the underlying fund)

	Assets %
Reckitt Benckiser Group PLC Shs	4.01
Halma PLC	3.95
Brookfield Corporation VtgCl A	3.93
Seven & i Holdings Co. Ltd. Shs	3.86
Admiral Group plc Shs	3.84
Compass Group PLC Ord Gbp0.1105	3.51
Nestle S.A.Nom	3.42
Terumo Corp. Shs	3.36
Amcor PLC Depositary Receipt Cdi 1 1 Foreign Exempt Nyse	3.18
Roche Holding AG Dividend Right Cert	3.14
Total	36.21

Total investments:

45

Investment segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes the insurance cost for the guarantee. For details, please refer to the information folder and contract.

Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of foreign stocks and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted.

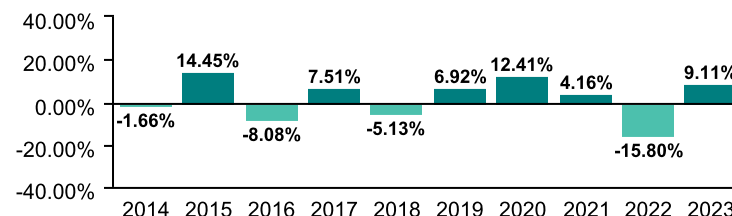
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,213.51 on December 31, 2023. This works out to an average of 1.95% a year.

Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 6 years and down in value 4 years.



How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

International Stock

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Back-end load units	If you redeem units within: 1 year of investing, you pay 5.00% 2 years of investing, you pay 5.00% 3 years of investing, you pay 4.00% 4 years of investing, you pay 3.00% 5 years of investing, you pay 2.50% 6 years of investing, you pay 1.00% After 6 years, you pay 0.00%	<ul style="list-style-type: none"> Any early redemption fee you pay goes to Canada Life. The early redemption fee is a set rate. It is deducted from the amount you withdraw. The early redemption fee is based on the date you invested the premium. Where the policy is a systematic redemption plan or a RRIF you can schedule payments and receive up to 20% of all premiums without paying an early redemption fee. You can exchange to units of other funds under the contract at any time without paying an early redemption fee. When you invest, Canada Life pays a commission of up to 5%.
No-load units	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> You, your financial security advisor and Canada Life must agree to the no-load option. You can redeem units without paying an early redemption fee. You can exchange to units of other funds under the contract at any time.

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	3.17

Trailing commission

Canada Life pays a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the sales charge option you choose.

Sales charge option	Trailing commission
Back-end load units	Up to 0.50% of the value of your investment each year.
No-load units	Up to 1% of the value of your investment each year.

3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.

What if I change my mind?

You can change your mind and cancel the investment fund contract, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

For more information

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 Email - On our website, please go to the "Contact Us" section
 Telephone - 1-888-252-1847

European Equity

Quick facts: Date fund available: July 27, 1998
 Date fund created: July 27, 1998
 Managed by: Setanta Asset Management Limited

Total fund value: \$29,738,845
 Portfolio turnover rate: 9.82%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	3.14	11.32	87,372

¹ MER – Management expense ratio
 NAV – Net asset value
 UOS – Units outstanding

Minimum investment

•Non-registered and RRSP policies: Back-end load units - \$300 lump sum or \$25 plus pre-authorized payment agreement (PPA) of \$25, systematic redemption plan \$10,000
 •No-load units - \$100,000
 •RRIF policies: Back-end load units - \$10,000

What does the fund invest in?

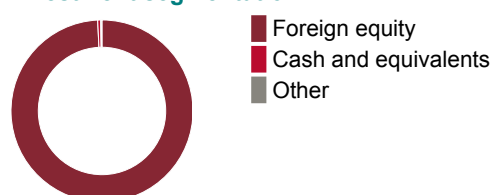
This segregated fund invests primarily in companies located or active in Europe.

Top 10 investments

	Assets %
CRH PLC Shs	6.88
DCC plc Shs	6.69
Booking Holdings Inc.	5.63
Novartis AG Namen -Akt	5.55
Sanofi Shs	4.82
GEA Group Aktiengesellschaft Shs	4.46
Diageo PLC Shs	4.18
GSK PLC Ord Gbp0.3125	3.89
Ferguson PLC Ord Gbp0.10	3.77
EssilorLuxottica Shs	3.67
Total	49.54

Total investments: **29**

Investment segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes the insurance cost for the guarantee. For details, please refer to the information folder and contract.

Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of European companies, and is comfortable with moderate risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted.

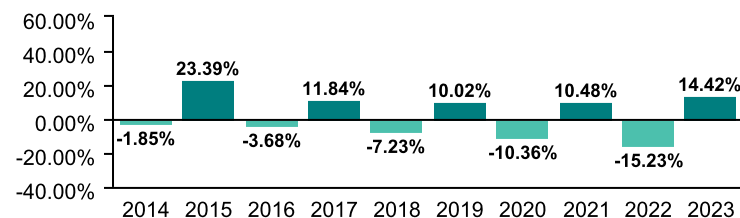
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,279.10 on December 31, 2023. This works out to an average of 2.49% a year.

Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 5 years and down in value 5 years.



How risky is it?

The risk rating for this fund is *Moderate*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

European Equity

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Back-end load units	If you redeem units within: 1 year of investing, you pay 5.00% 2 years of investing, you pay 5.00% 3 years of investing, you pay 4.00% 4 years of investing, you pay 3.00% 5 years of investing, you pay 2.50% 6 years of investing, you pay 1.00% After 6 years, you pay 0.00%	<ul style="list-style-type: none"> Any early redemption fee you pay goes to Canada Life. The early redemption fee is a set rate. It is deducted from the amount you withdraw. The early redemption fee is based on the date you invested the premium. Where the policy is a systematic redemption plan or a RRIF you can schedule payments and receive up to 20% of all premiums without paying an early redemption fee. You can exchange to units of other funds under the contract at any time without paying an early redemption fee. When you invest, Canada Life pays a commission of up to 5%.
No-load units	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> You, your financial security advisor and Canada Life must agree to the no-load option. You can redeem units without paying an early redemption fee. You can exchange to units of other funds under the contract at any time.

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	3.14

Trailing commission

Canada Life pays a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the sales charge option you choose.

Sales charge option	Trailing commission
Back-end load units	Up to 0.50% of the value of your investment each year.
No-load units	Up to 1% of the value of your investment each year.

3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.

What if I change my mind?

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Far East Equity

Quick facts: Date fund available: July 27, 1998
 Date fund created: July 27, 1998
 Managed by: Canada Life Asset Management

Total fund value: \$47,284,735
 Portfolio turnover rate: 13.61%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	3.29	25.57	88,861

¹ MER – Management expense ratio
 NAV – Net asset value
 UOS – Units outstanding

Minimum investment

•Non-registered and RRSP policies: Back-end load units - \$300 lump sum or \$25 plus pre-authorized payment agreement (PPA) of \$25, systematic redemption plan \$10,000
 •No-load units - \$100,000
 •RRIF policies: Back-end load units - \$10,000

What does the fund invest in?

This segregated fund invests primarily in companies located or active in Asia or the Pacific Rim.

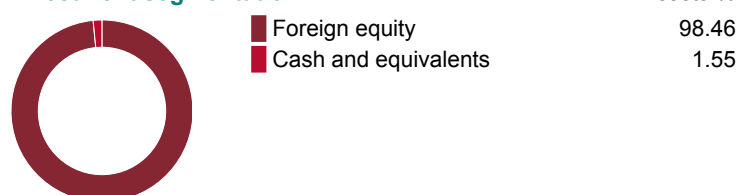
Top 10 investments

	Assets %
Taiwan Semiconductor Manufacturing Co. Ltd. Shs	8.56
AMUNDI MSCI India UCITS ETF	6.94
Samsung Electronics Co. Ltd. Samsungelectronics	5.93
Tencent Holdings Ltd.Par New Hkd 0.00002	3.43
Alibaba Group Holding Ltd.New	3.24
AIA Group Ltd. Shs	3.12
BHP Group Ltd. Shs	2.77
iShares Core CSI 300 ETF	2.47
Commonwealth Bank of Australia Shs	1.82
PDD Holdings Inc. Sponsored Ads	1.56
Total	39.84

Total investments:

229

Investment segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes the insurance cost for the guarantee. For details, please refer to the information folder and contract.

Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of Asian and Pacific Rim companies, and is comfortable with moderate to high risk. Since the fund invests in stocks its value is affected by stock prices, which can rise and fall in a short period of time.

Notes

Effective October 2023, this fund's risk rating has changed from "High" to "Moderate to high". In October 2015 Canada Life Asset Management Limited assumed portfolio management responsibilities from AGF Investments Inc. The performance before that date was achieved under the previous investment manager. No other changes were made to the segregated fund.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted.

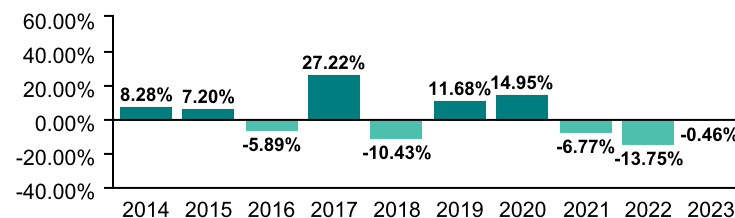
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,278.97 on December 31, 2023. This works out to an average of 2.49% a year.

Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 5 years and down in value 5 years.



How risky is it?

The risk rating for this fund is *Moderate to high*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

Far East Equity

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Back-end load units	If you redeem units within: 1 year of investing, you pay 5.00% 2 years of investing, you pay 5.00% 3 years of investing, you pay 4.00% 4 years of investing, you pay 3.00% 5 years of investing, you pay 2.50% 6 years of investing, you pay 1.00% After 6 years, you pay 0.00%	<ul style="list-style-type: none"> Any early redemption fee you pay goes to Canada Life. The early redemption fee is a set rate. It is deducted from the amount you withdraw. The early redemption fee is based on the date you invested the premium. Where the policy is a systematic redemption plan or a RRIF you can schedule payments and receive up to 20% of all premiums without paying an early redemption fee. You can exchange to units of other funds under the contract at any time without paying an early redemption fee. When you invest, Canada Life pays a commission of up to 5%.
No-load units	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> You, your financial security advisor and Canada Life must agree to the no-load option. You can redeem units without paying an early redemption fee. You can exchange to units of other funds under the contract at any time.

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	3.29

Trailing commission

Canada Life pays a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the sales charge option you choose.

Sales charge option	Trailing commission
Back-end load units	Up to 0.50% of the value of your investment each year.
No-load units	Up to 1% of the value of your investment each year.

3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.

What if I change my mind?

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 Telephone - 1-888-252-1847

Global Resources

Quick facts: Date fund available: July 27, 1998
 Date fund created: July 27, 1998
 Managed by: Mackenzie Investments

Total fund value: \$271,947,303
 Portfolio turnover rate: 2.53%

Guarantee option	MER (%) ¹	NAV (\$) ¹	UOS ¹
All options	3.33	53.66	160,996

¹ MER – Management expense ratio
 NAV – Net asset value
 UOS – Units outstanding

Minimum investment

•Non-registered and RRSP policies: Back-end load units - \$300 lump sum or \$25 plus pre-authorized payment agreement (PPA) of \$25, systematic redemption plan \$10,000
 •No-load units - \$100,000
 •RRIF policies: Back-end load units - \$10,000

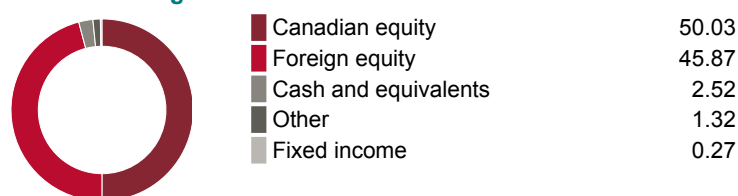
What does the fund invest in?

This segregated fund invests in global companies engaged in the energy and natural resource industries currently through the Canada Life Global Resources mutual fund.

Top 10 investments (of the underlying fund)

	Assets %
Shell PLC Repstg Ord Sh	4.71
TotalEnergies SE	4.24
Advantage Energy Ltd.	3.48
Tourmaline Oil Corp.	3.46
ARC Resources Ltd.	2.83
Interfor Corporation	2.65
Vale S.A. ADR Adr	2.47
Petroleo Brasileiro S.A. - Petrobras	2.46
BP PLC	2.43
Stelco Holdings Inc.	2.36
Total	31.09
Total investments:	161

Investment segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes the insurance cost for the guarantee. For details, please refer to the information folder and contract.

Who is this fund for?

A person who is investing for the longer term, seeking the growth potential of companies operating in the natural resource industries and is comfortable with higher risk due to investing solely in this one economic sector.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted.

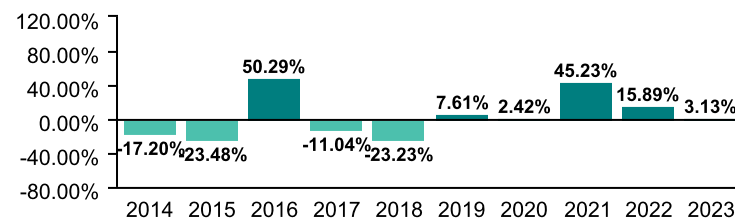
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 31, 2013 would have \$1,244.16 on December 31, 2023. This works out to an average of 2.21% a year.

Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 6 years and down in value 4 years.



How risky is it?

The risk rating for this fund is *High*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

Global Resources

How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

1. Sales charges

Sales charge option	What you pay	How it works
Back-end load units	If you redeem units within: 1 year of investing, you pay 5.00% 2 years of investing, you pay 5.00% 3 years of investing, you pay 4.00% 4 years of investing, you pay 3.00% 5 years of investing, you pay 2.50% 6 years of investing, you pay 1.00% After 6 years, you pay 0.00%	<ul style="list-style-type: none"> Any early redemption fee you pay goes to Canada Life. The early redemption fee is a set rate. It is deducted from the amount you withdraw. The early redemption fee is based on the date you invested the premium. Where the policy is a systematic redemption plan or a RRIF you can schedule payments and receive up to 20% of all premiums without paying an early redemption fee. You can exchange to units of other funds under the contract at any time without paying an early redemption fee. When you invest, Canada Life pays a commission of up to 5%.
No-load units	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> You, your financial security advisor and Canada Life must agree to the no-load option. You can redeem units without paying an early redemption fee. You can exchange to units of other funds under the contract at any time.

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)
All options	3.33

Trailing commission

Canada Life pays a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the sales charge option you choose.

Sales charge option	Trailing commission
Back-end load units	Up to 0.50% of the value of your investment each year.
No-load units	Up to 1% of the value of your investment each year.

3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.

What if I change my mind?

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