

IG/CL Mutual of Canada Segregated Fund

The Canada Life Assurance Company

FUND FACTS: IG Wealth Management Segregated Funds

QUICK FACTS All information as at Dec. 31, 2023

Date fund available: **October 1999**

Managed by: **I.G. Investment Management, Ltd.**

Total fund value (000's): **\$12,970**

Portfolio turnover rate: **n/a**

GUARANTEE POLICY	MER (%)*	NAV (\$)''	UNITS O/S'''
75% maturity & 75% death benefit guarantee and 100% maturity & 100% maximum death benefit guarantee****	2.95	28.33	457,751

* MER – Management expense ratio (%)

** NAV – Net Asset Value (\$)

*** Units O/S – Units outstanding

**** Effective November 2009 the 100% maturity and 100% maximum death benefit guarantee, also referred to as enhanced guaranteed benefits, is no longer offered.

Policies with existing enhanced guarantee benefits continue until those benefits are cancelled by the policy owner or end under the terms of your contract.

WHAT DOES THE FUND INVEST IN?

This fund invests primarily in Canadian equity and fixed income securities currently through the IG Mackenzie Mutual of Canada.

TOP 10 INVESTMENTS	% ASSETS
1. Royal Bank of Canada	3.6%
2. The Toronto-Dominion Bank	3.0%
3. Canadian National Railway Co.	2.0%
4. Province of Ontario 3.65% 06-02-2033	2.0%
5. Bank of Montreal	1.9%
6. Canadian Pacific Kansas City Ltd.	1.8%
7. iShares MSCI EAFE ETF	1.7%
8. Mackenzie International Quantitative Large Cap Fund	1.6%
9. Microsoft Corp.	1.4%
10. Brookfield Corp.	1.3%
TOTAL INVESTMENTS	100.0%

The top 10 investments make up 20.3% of the fund

INVESTMENT SEGMENTATION



SEGMENT	% ASSETS
Equities	74.0%
Bonds	25.2%
Other assets (liabilities)	1.1%
Swaps	(0.1)%
Cash and cash equivalents	(0.2)%

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.

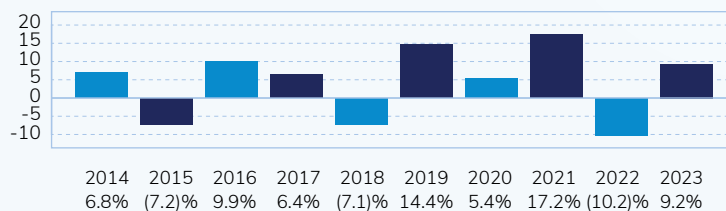
It's important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option you choose and on your personal tax situation.

AVERAGE RETURN

A person who invested \$1,000 in the fund 10 years ago would have \$1,492 as of December 31, 2023. This is equal to an annual compounded return of approximately 4.1%.

YEAR-BY-YEAR RETURNS (%)

This chart shows how the fund would have performed in each of the past 10 years for a policyowner. In the past 10 years the fund was up in value 7 years and down in value 3 years of the 10.



HOW RISKY IS IT?

LOW	LOW TO MODERATE	MODERATE	MODERATE TO HIGH	HIGH
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The value of your investments can go down. Please see the section risks of the information folder for further details.

WHO IS THIS FUND FOR?

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

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, but excludes the cost of the enhanced guarantee option. For details please refer to the information folder and contract.

HOW MUCH DOES IT COST?

The following sales charge option will apply. For details refer to the information folder and discuss with your Advisor.

SALES CHARGES

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS
Deferred sales charge (DSC) option	For contributions made prior to January 1, 2017, if you redeem units within: 1 year of investing, you pay 4.5% 2 years of investing, you pay 4.25% 3 years of investing, you pay 3.90% 4 years of investing, you pay 3.50% 5 years of investing, you pay 3.00% 6 years of investing, you pay 2.35% 7 years of investing, you pay 1.5% After 7 years, you pay 0.0%	For contributions made prior to January 1, 2017: <ul style="list-style-type: none">The DSC is a set rate. It is deducted from the amount you withdraw. Any DSC you pay goes to IG Wealth Management.The DSC schedule is based on the date you invested the premium.Each year you may redeem a portion of your units without having to pay an early redemption fee:<ul style="list-style-type: none">10% of the market value of your units in an FAA plan.20% of the market value of your units in FIF plan. For contributions made after January 1, 2017, redemption charges do not apply.

ONGOING EXPENSES

The MER includes the management fee and operating expenses of the fund. The MER also includes the insurance cost for the guarantee, but excludes the cost of enhanced guaranteed benefits. You do not pay the MER directly. It affects you because it reduces the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Policies with enhanced guarantee benefits are subject to enhanced guaranteed benefits fee. For details please refer to the information folder and contract.

GUARANTEE POLICY	MER ANNUAL RATE AS A % OF THE FUND'S VALUE	ENHANCED GUARANTEE BENEFIT FEE
75% maturity & 75% death benefit guarantee	2.95	–
100% maturity & 100% maximum death benefit guarantee	2.95	0.30%

TRAILING COMMISSION

The trailing commission is paid to your Advisor by IG Wealth Management out of fees received from the fund for services provided to you for as long as you hold the fund. The commission is based on the value of your investments and is paid as follows:

- Up to 0.35% per year

If your Advisor has been with us for more than four years, he or she may receive an additional annual payment of up to 0.09% per year.

OTHER FEES

You may have to pay other fees.

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. This fee goes to the fund.

WHAT IF I CHANGE MY MIND?

You can change your mind and cancel the segregated fund policy or any subsequent premiums 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, that you want to cancel. 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, if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges 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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