

IG/CL Money Market GIF

The Canada Life Assurance Company

FUND FACTS: IG Wealth Management Guaranteed Investment Funds

QUICK FACTS All information as at December 31, 2023
Date fund available: November 2009
Managed by: I.G. Investment Management, Ltd.
Total fund value: \$28,417,320
Portfolio turnover rate: N/A

GUARANTEE POLICY	DSC UNITS (SERIES A***)		
	MER (%)	NAV (\$)	UNITS O/S
75% maturity & 75% death benefit guarantee	1.31	10.00	952,778
75% maturity & 100% death benefit guarantee	1.31	10.00	1,499,760
100% maturity & 100% death benefit guarantee	1.38	10.00	389,263

MER – Management expense ratio (%)

NAV – Net Asset Value (\$)

Units O/S – Units outstanding

NOTE: Minimum investment: \$50 initial, \$50 additional. A minimum of \$5,000 is required to establish a RRIF. See below under “How much does it cost?” for information about Automatic Switches.

* Series A DSC is only available for investments through switches of units of other GIF Funds already held within the deferred sales charge option and transfers from IG Wealth Management Funds held under the deferred sales charge option.

** Single series with DSC and NL options.

The MER includes a portion of the MERs of the underlying fund.

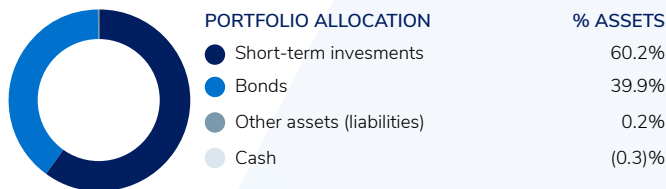
WHAT DOES THE FUND INVEST IN?

This fund invests primarily in Canadian money market instruments such as high-quality commercial paper and short-term government debt securities currently through the IG Mackenzie Canadian Money Market Fund.

TOP 10 INVESTMENTS	% ASSETS
1. Royal Bank of Canada 4.95% 01-02-2024	5.7%
2. Bank of Montreal 2.85% 03-06-2024	4.4%
3. The Toronto-Dominion Bank F/R 01-31-2025	3.8%
4. National Bank of Canada F/R 02-07-2024	3.7%
5. Royal Bank of Canada 5.19% 03-20-2024	3.1%
6. Bank of China (Canada) 5.66% 05-07-2024	2.5%
7. The Bank of Nova Scotia F/R 03-28-2024	2.4%
8. MUFG Capital Finance 1 Ltd. 5.41% 01-25-2024	2.2%
9. The Toronto-Dominion Bank 2.85% 03-08-2024	1.9%
10. Royal Bank of Canada 2.35% 07-02-2024	1.9%
TOTAL INVESTMENTS	100.0%

The top 10 investments make up 31.6% of the fund

INVESTMENT SEGMENTATION



WHO IS THIS FUND FOR?

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

HOW HAS THE FUND PERFORMED?

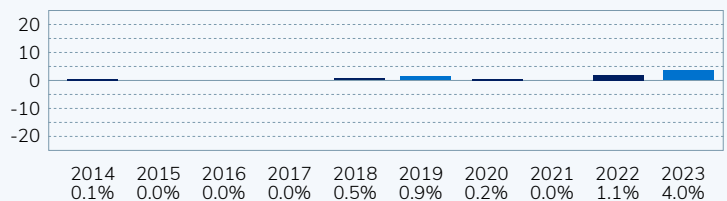
This section tells you how the fund has performed over the past 10 years for a policyowner who chooses the 75/75 guarantee policy. Returns are after the MER has been deducted. It's important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee policy you choose and on your personal tax situation.

AVERAGE RETURN

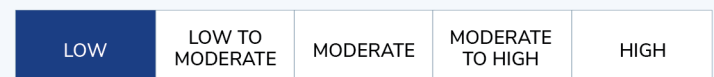
A person who invested \$1,000 in the fund 10 years ago and chose the 75/75 guarantee policy would have \$1,071 as of December 31, 2023. This works out to an average of 0.7 per cent a year.

YEAR-BY-YEAR RETURNS (%)

This chart shows how the fund would have performed in the past 10 years for a person who chose the 75/75 guarantee policy. In the past 10 years the fund was up in value.



HOW RISKY IS IT?



The value of your investments can go down. Please see the section Fund risks 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 guarantee section of the information folder and contract.

HOW MUCH DOES IT COST?

One or more of the following sales charge options will apply. For details refer to the information folder and discuss with your Advisor.

If your household has assets of \$500,000 or more in IG Wealth Management funds (certain restrictions may apply) and/or Guaranteed Investment funds, we will automatically switch your units in Series A and Series B into Series JDSC and Series JNL, as applicable, of the Fund. Once you have switched into the series J of the Fund, you will remain even if you no longer meet the eligibility criteria. For more information, speak to your Advisor.

SALES CHARGES

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS
Deferred sales charge (DSC) option (Series A & JDSC)	If you redeem units within: 1 year of investing, you pay 5.5% 2 years of investing, you pay 5.5% 3 years of investing, you pay 5.0% 4 years of investing, you pay 4.5% 5 years of investing, you pay 4.0% 6 years of investing, you pay 3.0% 7 years of investing, you pay 1.5% After 7 years, you pay 0.0%	<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. You will not have to pay a redemption charge for making regular redemptions by Systematic Withdrawal Plan (SWP) where the: <ul style="list-style-type: none"> redemption charge schedule that applies to those units has expired; or total amount redeemed during a calendar year under all your SWPs is equal to or less than 12 per cent of the market value as at December 31 of the previous year. <p>NOTE: This option is not available for new purchases</p>
No-load option (Series B & JNL)	There is no fee to invest or redeem units.	<ul style="list-style-type: none"> You can redeem units without paying a deferred sales charge. When you buy this series of the Fund, IG Wealth Management may pay your Advisor a sales bonus of up to 2.75%. IG Wealth Management may pay your Advisor an additional payment of up to 40% of the sales bonus if they were appointed before October 1, 2023, and are in their first four years with us. For Advisors appointed after September 30, 2023, they will not receive an additional payment.

ONGOING EXPENSES

The MER includes the management fee and operating expenses of the fund. The MER also 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. The cost of any additional guarantee option is not included in the MER. You have to pay for these as set out below.

Available additional guarantee options are subject to the following fees. For details, please refer to the guarantee section of your information folder and contract.

GUARANTEE POLICY	MER				ADDITIONAL GUARANTEE OPTIONS		
	ANNUAL RATE AS A % OF THE FUND'S VALUE				DEATH BENEFIT GUARANTEE RESET OPTION (%)	MATURITY GUARANTEE RESET OPTION (%)	LIFETIME INCOME BENEFIT OPTION (%)**
	DSC UNITS (SERIES A)	DSC UNITS (SERIES JDSC)*	NO-LOAD UNITS (SERIES B)	NO-LOAD UNITS (SERIES JNL)*			
75% maturity & 75% death benefit guarantee	1.31	-	-	-	-	-	0.50
75% maturity & 100% death benefit guarantee	1.31	-	-	-	0.11	-	0.50
100% maturity & 100% death benefit guarantee	1.38	-	-	-	0.11	0.05	-

* Series J not available in this fund.

** Effective November 4, 2020, the lifetime income benefit (LIB) option is no longer allowed to be added to new or existing segregated fund policies, and no subsequent contributions can be made to policies with the LIB option as of this date.

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 0.07% 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 0.009% 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 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, 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:

IG Wealth Management
447 Portage Avenue
Winnipeg, MB, R3B 3H5
1-888-746-6344
www.ig.ca

if you live in Québec:
2001 Robert-Bourassa Boulevard,
suite 2000, Montreal QC, H3A 2A6
1-800-661-4578