

# IG/CL Conservative 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: **\$30,844,177**

Portfolio turnover rate: **3.91%**

GUARANTEE POLICY	DSC UNITS (SERIES A)*			DSC UNITS (SERIES JDSC)*			NO-LOAD UNITS (SERIES B)			NO-LOAD UNITS (SERIES JNL)		
	MER (%)	NAV (\$)	UNITS O/S	MER (%)	NAV (\$)	UNITS O/S	MER (%)	NAV (\$)	UNITS O/S	MER (%)	NAV (\$)	UNITS O/S
75% maturity & 75% death benefit guarantee	2.70	13.68	99,037	2.42	11.28	287,007	2.70	13.64	104,896	2.43	11.29	112,784
75% maturity & 100% death benefit guarantee	2.80	13.50	312,054	2.52	11.21	770,418	2.80	13.45	197,998	2.51	11.22	177,414
100% maturity & 100% death benefit guarantee	3.00	13.13	131,921	2.73	11.06	219,375	2.97	13.10	33,207	2.69	11.08	130,568

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. Series J – A household minimum of \$500,000 in IG Wealth Management Funds and/or GIFs is required. See below under "How much does it cost?" for information about Automatic Switches.

\* Series A and JDSC are 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.

## WHAT DOES THE FUND INVEST IN?

This fund, through investments in other funds, invests primarily in fixed-income securities but also includes Canadian and foreign equities. It currently targets an asset mix of 50–80 per cent fixed-income/real property, and 20–40 per cent equities. The fund may also invest in other asset classes.

TOP 10 INVESTMENTS	% ASSETS
1. Mackenzie - IG Canadian Bond Pool	31.1%
2. BlackRock - IG Active Allocation Pool I	11.3%
3. PIMCO - IG Global Bond Pool	7.1%
4. IG Mackenzie Real Property Fund	6.8%
5. Mackenzie - IG Canadian Corporate Bond Pool	6.5%
6. Mackenzie - IG Global Bond Pool	6.1%
7. Mackenzie - IG Canadian Equity Pool	5.1%
8. Mackenzie Sovereign Bond Fund	4.5%
9. T. Rowe Price - IG U.S. Equity Pool	3.1%
10. Mackenzie - IG U.S. Equity Pool	3.1%
<b>TOTAL INVESTMENTS</b>	<b>100.0%</b>

The top 10 investments make up 84.7% of the fund

## INVESTMENT SEGMENTATION



## WHO IS THIS FUND FOR?

This fund is for a person who is investing for the medium to longer term and seeking exposure to fixed-income and equity securities, and is comfortable with low risk. Since the underlying 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?

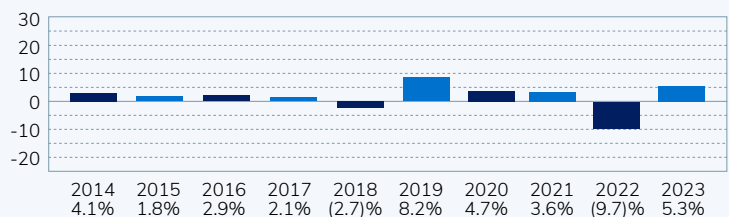
This section tells you how the fund has performed over the past 10 years for a policyowner who chooses the 75/75 guarantee policy and series B units. Returns are after the MER has been deducted. It's important to note that this does not tell you how the fund will perform in the future. Also, your actual 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 and series B units would have \$1,210 as of December 31, 2023. This works out to an average of 1.9 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 and series B units. In the past 10 years the fund was up in value 8 years and down in value 2 years of the 10.



## HOW RISKY IS IT?

<b>LOW</b>	LOW TO MODERATE	MODERATE	MODERATE TO HIGH	HIGH
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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"> <li>The DSC is a set rate. It is deducted from the amount you withdraw. Any DSC you pay goes to IG Wealth Management.</li> <li>The DSC schedule is based on the date you invested the premium.</li> <li>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"> <li>redemption charge schedule that applies to those units has expired; or</li> <li>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.</li> </ul> </li> </ul> <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"> <li>You can redeem units without paying a deferred sales charge.</li> <li>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.</li> </ul>

## 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 (%)
	DSC UNITS (SERIES A)	DSC UNITS (SERIES JDSC)	NO-LOAD UNITS (SERIES B)	NO-LOAD UNITS (SERIES JNL)		
75% maturity & 75% death benefit guarantee	2.70	2.42	2.70	2.43	–	–
75% maturity & 100% death benefit guarantee	2.80	2.52	2.80	2.51	0.11	–
100% maturity & 100% death benefit guarantee	3.00	2.73	2.97	2.69	–	–

## 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 0.70% 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 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:

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