

Rates in effect for the week of April 8, 2024



TRADITIONAL GIA

Compound rates¹ for NON-REDEEMABLE investments (for all plans)³

Amount invested ²	1 Year	2 Years	3 Years	4 Years	5 Years	6 Years	7 Years	8 Years	9 Years	10 Years
\$400 to \$9,999	4.50%	4.25%	4.10%	4.05%	4.00%	3.80%	3.85%	3.90%	3.95%	4.00%
\$10,000 to \$49,999	4.55%	4.30%	4.15%	4.10%	4.05%	3.85%	3.90%	3.95%	4.00%	4.05%
\$50,000 to \$99,999	4.60%	4.35%	4.20%	4.15%	4.10%	3.90%	3.95%	4.00%	4.05%	4.10%
\$100,000 to \$199,999	4.65%	4.40%	4.25%	4.20%	4.15%	3.95%	4.00%	4.05%	4.10%	4.15%
\$200,000 to \$349,999	4.65%	4.40%	4.25%	4.20%	4.15%	3.95%	4.00%	4.05%	4.10%	4.15%
\$350,000 and over ⁶	4.65%	4.40%	4.25%	4.20%	4.15%	3.95%	4.00%	4.05%	4.10%	4.15%

Rates for other terms are available upon request.

Compound rates¹ for REDEEMABLE investments (for all plans)⁴

Amount invested ²	1 Year	2 Years	3 Years	4 Years	5 Years	6 Years	7 Years	8 Years	9 Years	10 Years
\$400 to \$9,999	4.25%	4.00%	3.85%	3.80%	3.75%	3.55%	3.60%	3.65%	3.70%	3.75%
\$10,000 to \$49,999	4.30%	4.05%	3.90%	3.85%	3.80%	3.60%	3.65%	3.70%	3.75%	3.80%
\$50,000 to \$99,999	4.35%	4.10%	3.95%	3.90%	3.85%	3.65%	3.70%	3.75%	3.80%	3.85%
\$100,000 to \$199,999	4.40%	4.15%	4.00%	3.95%	3.90%	3.70%	3.75%	3.80%	3.85%	3.90%
\$200,000 to \$349,999	4.40%	4.15%	4.00%	3.95%	3.90%	3.70%	3.75%	3.80%	3.85%	3.90%
\$350,000 and over ⁶	4.40%	4.15%	4.00%	3.95%	3.90%	3.70%	3.75%	3.80%	3.85%	3.90%

Rates for other terms are available upon request.

EQUITY INDEX GIA⁷

Compound rates for REDEEMABLE investments

Index / Term / Index participation	Guarantee at maturity			Rates for fixed-income portion*	
	90%	100%	110%	115%	\$400 and +
Low Volatility Canadian Equity (TDAM)					
5 years	46.50%	33.50%	-	-	3.75%
7 years	56.00%	44.50%	-	-	3.60%
10 years	84.50%	69.00% **	53.50%	-	3.75%
S&P/TSX60					
5 years	43.00%	31.00%	-	-	3.75%
7 years	52.00%	41.50%	-	-	3.60%
10 years	78.50%	64.00% **	49.50%	-	3.75%
Low Volatility Global Equity (TDAM)					
5 years	43.00%	31.00%	-	-	3.35%
7 years	54.50%	41.50%	-	-	3.20%
10 years	78.50%	64.00% **	-	-	3.35%

Waiting period rate : Redeemable 1 year GIA rate - simple interest
Unregistered : Guarantee at maturity is capped at a maximum of 100% for all terms
Issue offered until : 2024-04-21
Starting date : 2024-04-26

*The fixed participation is 100% minus the index participation.

**Equity Index GIA 10yrs +

LADDERED GIA⁸

Compound rates¹ for NON-REDEEMABLE investments⁵ (available for RRSP, Locked-in RRSP, NRSP and TFSA only)

Amount invested	3 Years	5 Years	7 Years	10 Years
\$5,000 to \$49,999	4.25%	4.15%	4.00%	4.00%
\$50,000 to \$99,999	4.30%	4.20%	4.05%	4.05%
\$100,000 and over	4.35%	4.25%	4.10%	4.10%

SHORT-TERM GIA

Simple rates for NON-REDEEMABLE investments⁵ (for all plans)⁹

Amount invested ¹	30 days	183 days
\$400 to \$9,999	2.25%	2.75%
\$10,000 to \$49,999	2.30%	2.80%
\$50,000 to \$99,999	2.35%	2.85%
\$100,000 to \$199,999	2.40%	2.90%
\$200,000 to \$349,999	2.40%	2.90%
\$350,000 and over ⁶	2.40%	2.90%

* Deduct 0.25% for redeemable rates.

HIGH YIELD ACCOUNT⁸

Compound rates for REDEEMABLE investments (for all plans). This is a daily rate that can change at any time without notice.

Amount invested	Actual
\$400 and over	1.75%

POSSIBILITY TO INCREASE TRADITIONAL AND SPECIAL TERMS GIA'S RATES BY DECREASING THE COMMISSION

Advisor's latitude	
Enhanced client rate	Commission's reduction
0.0500 %	20 %
0.1000 %	40 %
0.1500 %	60 %
0.2000 %	80 %
0.2500 %	100 %

¹ Simple interest rate investments are equal to compound interest rate.

² A short-term interest rate of 0.05%, compounded annually, is applicable to accumulated contributions of up to \$400 or contributions awaiting investment (minimum periodic contribution of \$40).

³ Non-redeemable GIAs may not be subject to redemptions, whether periodic or lump-sum, even in retirement income plans (RRIFs and Locked-in RRIFs).

⁴ Only with the Guaranteed Investment Funds (GIFs) Application. Retirement income plans (RRIFs and Locked-in RRIFs): allows for total redemptions up to 20% annually of the market value of redeemable GIAs as of December 31st of the previous year at no charge.

⁵ Deduct 0.25% for redeemable GIAs.

⁶ Rates on contributions of \$500,000 or less. For applicable rates on contributions over \$500,000, please contact our Client Services.

⁷ Available only with the Investment Accounts Application.

⁸ Available only with the Guaranteed Investment Funds (GIFs) Application.

Rates are annualized and are subject to change without notice.
For product details, please refer to your contract and promotional documents.

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Rates in effect for the week of April 8, 2024



LIFE INSURANCE - PRODUCTS PREVIOUSLY SOLD BY LA CAPITALE

Life-Saver	Rate	Life-Saver -Interest Bonus	Rate	Other Terms - Life Insurance	Rate
Transaction account	0.05%	6th -10th yrs	0.50%	Policy loan at variable rate	9.20%
Liquid funds account	0.05%	11th yr and +	1.00%	Premium on deposit	4.50%
Fixed rate 3 years	3.10%			ROP-GIFT	3.00%
Fixed rate 5 years	3.00%			Interest rate credited on death benefit ¹¹	1.60%
Fixed rate 10 years	3.00%			Yield of marketable long term bonds (LifeAnew):	3.53%
Suspense account	4.50%				

INDEXED ACCOUNTS - LIFE-SAVER⁹

Annual returns as of March 31, 2024

	Management fee	MER of underlying fund	1 year	3 years	5 years	10 years
Canadian Equity Index	3.00%	0.00%	12.35%	7.54%	8.32%	6.34%
American Equity Index ¹⁰	3.00%	0.00%	26.90%	11.66%	12.66%	12.54%
Canadian Fixed Income (CI Global Asset Management)	1.50%	1.41%	2.09%	-2.09%	-0.01%	1.13%
Canadian Equity (Dynamic)	1.50%	2.32%	15.37%	9.44%	9.45%	5.84%
Canadian Dividend (AGF)	1.50%	2.12%	11.47%	8.10%	7.48%	6.18%
American Equity (Dynamic)	1.50%	2.39%	33.27%	5.96%	7.13%	10.57%
Global Equity (Dynamic)	1.50%	2.31%	5.07%	-2.47%	5.61%	4.52%
Canadian Balanced (Dynamic)	1.50%	2.16%	11.46%	6.11%	6.33%	4.11%
Global Balanced (AGF)	1.50%	2.59%	11.32%	3.89%	6.48%	5.45%
Conservative Profile (AGF)	1.50%	2.08%	5.06%	0.95%	1.84%	2.63%
Moderate Profile (AGF)	1.50%	2.45%	5.82%	1.13%	2.40%	2.99%
Balanced Profile (AGF)	1.50%	2.45%	8.93%	3.15%	4.41%	4.29%
Growth Profile (AGF)	1.50%	2.45%	12.92%	5.31%	6.19%	5.80%
Aggressive Profile (AGF)	1.50%	2.61%	16.47%	7.02%	7.84%	7.14%

Life-Saver products are no longer available for sale.

⁹ The rates of return are only shown as an indication to illustrate the approximate yields which would have been earned by the Life-Saver Indexed accounts if they had existed over the given period. Past returns do not guarantee future returns in any way. These returns do not include Beneva's management fees.

¹⁰ Credited performance is the net return in Canadian dollars. Variation in the exchange rate may impact the investment value either upwards or downwards.

¹¹ According to the administrative rules applicable at the time of death

Rates are annualized and are subject to change without notice.
For product details, please refer to your contract and promotional documents.

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INVESTMENT ACCOUNTS

Annual returns as of March 31, 2024, redeemable at anytime

	Fund code	Management fees	MER of underlying fund	YTD	3 months	6 months	1 year	3 years	5 years	10 years
Fixed Income										
Canadian Fixed Income (AGF)	RAB	0.00%	1.50%	-0.66%	-0.66%	7.24%	2.71%	-2.28%	0.10%	1.09%
Canadian Fixed Income (CI Global Asset Management)	RBL	0.00%	1.41%	-1.09%	-1.09%	7.20%	2.09%	-2.09%	-0.01%	1.13%
Global Fixed Income (CI Global Asset Management)	RBH	0.00%	1.54%	-0.16%	-0.16%	5.41%	1.61%	-2.94%	-1.48%	0.61%
High Yield Fixed Income (TDAM)	RBP	0.00%	1.78%	1.25%	1.25%	7.49%	6.98%	1.28%	2.25%	3.06%
Balanced				YTD	3 months	6 months	1 year	3 years	5 years	10 years
Canadian Balanced (CI Global Asset Management)	RBQ	0.00%	2.43%	4.44%	4.44%	11.81%	10.88%	4.36%	5.93%	4.79%
Canadian Balanced (Dynamic)	RAC	0.00%	2.16%	5.01%	5.01%	13.13%	11.46%	6.11%	6.33%	4.11%
Canadian Balanced (Fidelity)	RAD	0.00%	2.28%	3.85%	3.85%	10.95%	9.36%	3.66%	5.17%	4.92%
Global Balanced (AGF)	RAE	0.00%	2.59%	8.65%	8.65%	15.42%	11.32%	3.89%	6.48%	5.45%
Global Balanced (CI Global Asset Management)	RBR	0.00%	2.44%	6.01%	6.01%	12.47%	11.15%	3.79%	6.17%	6.12%
Diversified Income (Fidelity)	RAF	0.00%	2.28%	3.06%	3.06%	9.93%	6.66%	3.21%	4.59%	4.12%
Diversified Income (Dynamic)	RAG	0.00%	2.14%	2.23%	2.23%	7.98%	5.11%	2.81%	3.27%	3.52%
Global Diversified Income (Fidelity)	RBK	0.00%	2.43%	5.37%	5.37%	11.21%	8.77%	2.63%	4.01%	5.28%
Canadian Equity				YTD	3 months	6 months	1 year	3 years	5 years	10 years
Canadian Dividend (AGF)	RAI	0.00%	2.12%	5.47%	5.47%	14.03%	11.47%	8.10%	7.48%	6.18%
Canadian Dividend (Fidelity)	RAJ	0.00%	2.28%	5.20%	5.20%	12.15%	8.84%	8.25%	9.16%	6.96%
Canadian Equity Income (Dynamic)	RAK	0.00%	2.13%	5.75%	5.75%	14.19%	9.64%	6.91%	7.42%	7.26%
Canadian Equity (Dynamic)	RAL	0.00%	2.32%	7.43%	7.43%	15.66%	15.37%	9.44%	9.45%	5.84%
Canadian Equity (Fidelity)	RAM	0.00%	2.46%	6.10%	6.10%	15.66%	12.91%	7.95%	9.02%	6.98%
Small Capitalization Canadian Equity (Dynamic)	RAN	0.00%	2.42%	6.66%	6.66%	13.77%	4.45%	0.57%	3.07%	4.05%
Low Volatility Canadian Equity (TDAM)	RAO	2.40%	0.01%	3.35%	3.35%	12.01%	3.16%	5.18%	5.07%	5.53%
U.S. and International Equity				YTD	3 months	6 months	1 year	3 years	5 years	10 years
American Equity (Dynamic)	RAR	0.00%	2.39%	19.25%	19.25%	29.58%	33.27%	5.96%	7.13%	10.57%
American Equity (Fiera Capital)	RBI	2.39%	0.04%	8.63%	8.63%	15.89%	19.94%	12.47%	13.71%	—
Low Volatility American Equity (TDAM)	RBM	0.00%	2.15%	7.99%	7.99%	12.60%	5.97%	6.59%	4.75%	9.16%
U.S. Small-Mid Cap Equity (AGF)	RDA	0.00%	2.56%	16.37%	16.37%	19.42%	10.48%	-2.05%	6.97%	10.03%
Global Dividend (TDAM)	RBN	0.00%	2.40%	8.01%	8.01%	14.47%	13.09%	7.96%	5.88%	6.18%
Global Equity – Discovery (Dynamic)	RAT	0.00%	2.35%	16.36%	16.36%	23.98%	23.95%	5.79%	7.02%	9.61%
Global Infrastructure Equity (Dynamic)	RBO	0.00%	2.38%	3.02%	3.02%	13.05%	0.31%	2.07%	3.02%	5.61%
Low Volatility Global Equity (TDAM)	RAU	2.50%	0.02%	5.77%	5.77%	9.65%	6.18%	5.93%	1.67%	5.26%
Global Equity (AGF)	RBS	0.00%	2.59%	12.45%	12.45%	20.61%	15.69%	5.99%	13.05%	13.27%
Global Equity (Fiera Capital)	RBJ	2.49%	0.04%	9.72%	9.72%	17.83%	17.02%	9.75%	11.25%	11.80%
Global Sustainable Growth Equity (AGF)	RBU	0.00%	2.08%	6.21%	6.21%	14.48%	5.72%	1.00%	8.16%	6.79%
International Equity (Fiera Capitale)	RBT	2.54%	0.05%	9.56%	9.56%	20.53%	14.34%	7.68%	9.66%	—
Emerging Markets (AGF)	RAV	0.00%	2.52%	3.75%	3.75%	5.66%	-3.38%	-6.90%	-1.43%	1.96%
AGF Portfolios				YTD	3 months	6 months	1 year	3 years	5 years	10 years
Conservative Profile (AGF)	RAW	0.00%	2.08%	2.48%	2.48%	7.95%	5.06%	0.95%	1.84%	2.63%
Moderate Profile (AGF)	RAX	0.00%	2.45%	3.44%	3.44%	9.06%	5.82%	1.13%	2.40%	2.99%
Balanced Profile (AGF)	RAY	0.00%	2.45%	5.38%	5.38%	11.47%	8.93%	3.15%	4.41%	4.29%
Growth Profile (AGF)	RAZ	0.00%	2.45%	7.64%	7.64%	14.62%	12.92%	5.31%	6.19%	5.80%
Aggressive Profile (AGF)	RBA	0.00%	2.61%	9.75%	9.75%	17.27%	16.47%	7.02%	7.84%	7.14%
Dynamic Portfolios				YTD	3 months	6 months	1 year	3 years	5 years	10 years
Conservative Profile (Dynamic)	RBV	0.00%	1.88%	0.85%	0.85%	8.27%	4.44%	-0.62%	0.98%	1.89%
Moderate Profile (Dynamic)	RBW	0.00%	1.87%	2.03%	2.03%	9.65%	6.13%	0.61%	2.43%	3.23%
Balanced Profile (Dynamic)	RBX	0.00%	2.33%	5.16%	5.16%	13.26%	10.38%	1.25%	4.87%	5.24%
Growth Profile (Dynamic)	RBY	0.00%	2.38%	6.91%	6.91%	15.27%	12.80%	2.17%	6.25%	6.48%
Aggressive Profile (Dynamic)	RBZ	0.00%	2.39%	8.86%	8.86%	17.71%	15.69%	3.24%	7.94%	7.98%
Daily Interest Account				YTD	3 months	6 months	1 year	3 years	5 years	10 years
Daily Interest investment account	0.01%	0.00%	0.00%	—	—	—	—	—	—	—

* Fund codes start with F1 for the NL series, F6 for the AC3 series and F5 for the AC5 series.
** Only available for registered accounts



SSQ Fund Returns

Annualized rate of return as of February 29, 2024
Unit values as of 04/04/2024
SSQ Guaranteed Investment Funds - Basic Guarantee

INCOME FUNDS

SSQ GIFs	Unit values	Year to date	1 month	3 months	1 year	3 years	5 years	10 years	Since inception
Fiera Capital Money Market	10.0000	0.49%	0.20%	0.92%	3.41%	1.55%	0.98%	0.50%	1.27%
Fiera Capital Short-Term Bond	10.9204	-0.23%	0.06%	1.28%	3.16%	-1.32%	-0.05%	0.11%	0.89%
Fiera Capital Bond	10.6431	-2.10%	-0.59%	1.74%	2.08%	-4.23%	-1.32%	-0.14%	1.16%
PIMCO Bond	10.3724	-1.57%	-0.32%	1.91%	3.33%	-3.53%	-0.56%	0.29%	1.53%
AlphaFixe Bond and Bank Loan GIF	9.9883	-1.83%	-0.48%	1.85%	3.05%	-1.83%	-0.14%	n/a	0.02%
PIMCO Global Bond	10.9692	-0.80%	-0.64%	2.01%	3.09%	-1.90%	-0.18%	0.74%	0.84%
CI Corporate Bond	11.3831	0.98%	0.34%	3.21%	5.16%	-0.92%	1.36%	n/a	1.70%
BlackRock Bond Index	10.6318	-2.05%	-0.50%	1.12%	1.55%	-4.30%	-1.53%	-0.29%	1.10%

BALANCED FUNDS

SSQ GIFs	Unit values	Year to date	1 month	3 months	1 year	3 years	5 years	10 years	Since inception
Conservative Smart Beta Plus Portfolio	10.7236	1.28%	0.87%	3.94%	4.49%	1.40%	n/a	n/a	1.48%
Balanced Smart Beta Plus Portfolio	11.0056	2.78%	1.44%	4.80%	5.40%	3.13%	n/a	n/a	2.02%
Growth Smart Beta Plus Portfolio	11.0570	3.44%	1.67%	5.12%	5.64%	4.03%	n/a	n/a	2.13%
Aggressive Smart Beta Plus Portfolio	11.1852	4.04%	1.89%	5.51%	6.02%	4.84%	n/a	n/a	2.37%
Conservative Strategy	14.6602	1.54%	1.40%	4.83%	7.45%	1.09%	2.65%	2.42%	3.14%
Balanced Strategy	16.6862	3.38%	2.56%	7.00%	9.50%	2.67%	4.56%	3.76%	3.51%
Growth Strategy	20.6205	4.61%	3.35%	8.39%	11.23%	4.10%	5.94%	4.79%	4.08%
Aggressive Strategy	20.2138	5.67%	3.93%	9.40%	12.70%	5.17%	6.79%	5.56%	4.61%
100% Equity Strategy	11.6521	7.63%	5.10%	11.31%	15.42%	n/a	n/a	n/a	5.33%
Celestia Conservative	14.6194	1.52%	1.22%	4.49%	6.72%	1.81%	2.76%	2.48%	3.07%
Celestia Balanced	15.7846	2.03%	1.55%	5.22%	7.06%	3.32%	3.45%	3.15%	3.58%
Celestia Growth	17.3112	2.77%	2.02%	6.04%	7.99%	4.75%	4.25%	3.73%	4.14%
Celestia Aggressive	18.2548	3.51%	2.49%	6.84%	8.95%	6.11%	5.10%	4.35%	4.40%
Celestia 100% Equity	11.2959	3.93%	2.76%	7.24%	9.25%	n/a	n/a	n/a	4.10%
Guardian Conservative Income	10.5821	1.74%	1.42%	4.49%	7.96%	1.34%	2.66%	n/a	2.55%
Guardian Income	11.6194	2.69%	2.01%	5.18%	9.42%	3.17%	3.99%	n/a	3.62%
CI Canadian Asset Allocation	8.0705	3.45%	2.17%	7.64%	9.58%	1.66%	2.49%	n/a	2.66%
CI Global Income & Growth	8.0128	3.72%	2.84%	5.46%	8.32%	2.74%	5.29%	n/a	5.13%

CANADIAN EQUITY FUNDS

SSQ GIFs	Unit values	Year to date	1 month	3 months	1 year	3 years	5 years	10 years	Since inception
Guardian Canadian Dividend Equity	18.2074	0.12%	0.49%	3.31%	2.62%	7.83%	5.18%	3.23%	4.91%
Jarislowsky Fraser Ltd Canadian Value Equity	34.5082	4.23%	2.78%	7.80%	12.88%	6.68%	6.40%	5.30%	6.53%
Triasima Canadian Equity	22.5391	5.91%	3.05%	8.93%	9.37%	5.05%	6.92%	4.42%	5.50%
BlackRock Canadian Index	19.9911	1.91%	1.60%	5.67%	6.25%	6.05%	6.37%	4.48%	4.80%
Fiera Capital Canadian Small Cap Equity	24.1442	5.92%	3.69%	9.89%	1.86%	0.22%	6.18%	3.42%	6.17%



SSQ Fund Returns

FOREIGN EQUITY FUNDS

SSQ GIFs	Unit values	Year to date	1 month	3 months	1 year	3 years	5 years	10 years	Since inception
Hillsdale U.S. Equity	45.0860	7.55%	5.87%	12.15%	14.76%	10.17%	9.18%	n/a	9.48%
Beutel Goodman U.S. Equity	21.8203	6.58%	4.20%	11.58%	8.80%	10.00%	10.02%	n/a	9.50%
Fiera Capital U.S. Equity	26.3624	5.74%	3.94%	6.07%	20.84%	12.75%	13.27%	n/a	12.49%
Fiera Capital Hedged U.S. Equity	23.2479	2.91%	2.52%	5.94%	20.27%	9.31%	11.73%	n/a	12.33%
BlackRock U.S. Index	27.0881	9.59%	6.66%	11.14%	26.01%	11.04%	11.88%	11.44%	4.32%
Fisher U.S. Small Cap Equity	9.7454	4.54%	6.34%	15.62%	11.71%	n/a	n/a	n/a	-1.06%
GQG Partners International Equity	12.7497	11.82%	7.21%	16.17%	27.71%	n/a	n/a	n/a	8.29%
C WorldWide International Equity	21.2821	4.33%	3.67%	8.43%	12.74%	4.40%	8.63%	6.19%	4.89%
BlackRock International Index	16.5434	4.79%	3.11%	7.07%	10.72%	3.78%	4.28%	3.42%	2.67%
TD Global Dividend Equity	17.1845	4.76%	3.21%	6.51%	8.02%	7.14%	4.47%	4.86%	5.32%
Fiera Capital Global Equity	22.5899	7.12%	4.47%	8.46%	18.18%	8.83%	10.47%	n/a	11.16%
GQG Partners Global Equity	14.5872	17.91%	10.94%	20.56%	37.56%	n/a	n/a	n/a	14.23%
Fisher Global Small Cap Equity GIF	14.6741	7.99%	7.52%	17.17%	12.58%	0.27%	n/a	n/a	7.85%
Fisher Emerging Markets Equity	12.9870	1.47%	4.32%	3.06%	5.80%	-10.16%	-0.51%	1.79%	1.71%

SPECIALTY FUNDS

SSQ GIFs	Unit values	Year to date	1 month	3 months	1 year	3 years	5 years	10 years	Since inception
Lazard Global Infrastructure	19.4854	0.54%	0.45%	3.36%	5.69%	7.99%	4.10%	6.28%	4.55%
CI Global Real Estate	8.5391	-1.30%	0.63%	5.20%	-1.71%	n/a	n/a	n/a	-4.96%

Returns and values shown are net of all management fees. No guarantee fees are charged for this guarantee option. Past returns of the funds are shown prior to the inception of the guarantee option, offered since November 26, 2012.

Any amount that is allocated to a segregated fund is invested at the risk of the contractholder and may increase or decrease in value.

The returns shown do not take into account sales, redemption, distribution or other optional charges that would have reduced returns. Returns are annualized, except for periods of less than one year. There are no guarantees that past performance will be repeated in the future. This method of calculating returns is in compliance with the industry standards established by the Canadian Life and Health Insurance Association. For more information about this calculation method, please contact Beneva Client Services.