

Global Equity (AGF)

As of 9/30/2023

beneva

Investment Account

Snapshot

Fund Manager	Tony Genua
Total MER*	2.59%
Morningstar Rating	★★★★
Performance Start Date (PSD)	2/21/1996
Risk Rating	Medium
Sharpe Ratio (3-Year)	0.33%
Standard Deviation (3-Year)	14.20%
Reference Fund	AGF Global Select, MF Series

Investment Strategy

The Fund's objective is to provide superior capital growth. It invests primarily in shares of companies around the world with superior growth potential.

Investment Account Codes (Prefix: BNV)

No-Load (NL)	F1RBS
Advisor chargeback 3 yrs. (AC3)	F6RBS
Advisor chargeback 5 yrs. (AC5)	F5RBS

Top Holdings

Portfolio Date: 8/31/2023	
	Weight (%)
Amazon.com Inc	6.99%
NVIDIA Corp	4.18%
Boston Scientific Corp	4.01%
Intuitive Surgical Inc	3.95%
Linde PLC	3.86%
Palo Alto Networks Inc	3.84%
MercadoLibre Inc	3.62%
Haleon PLC	3.42%
Quanta Services Inc	3.36%
Las Vegas Sands Corp	3.28%

Guarantees Provided by Investment Accounts

1. Maturity and death benefit guarantee***
2. Deposit protection: The amounts invested in Beneva's investment products are covered by Assuris. Find out more details in the Assuris flyer.

*Represents the total of the management expense ratio of reference fund and, if applicable, the management fees charged to the account by the insurer. These fees are not guaranteed.

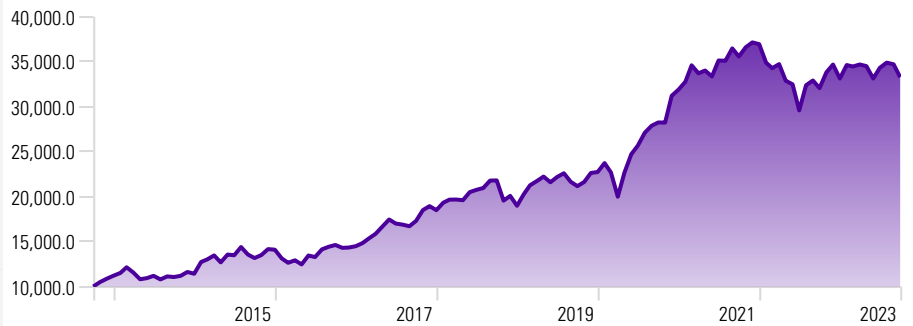
**Past performance does not guarantee future results. The returns shown are net of management fees. Simple return for period of less than one year.

***Certain conditions apply.

Investment Growth of \$10,000

Time Period: 10/1/2013 to 9/30/2023

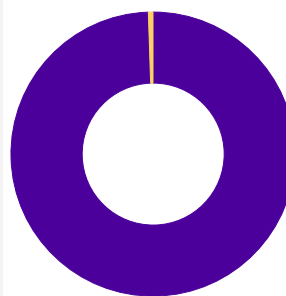
Currency: Canadian Dollar



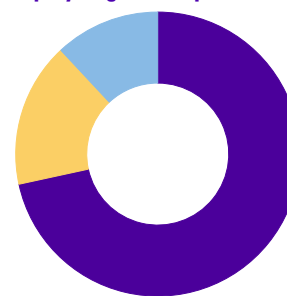
AGF Global Select, MF Series

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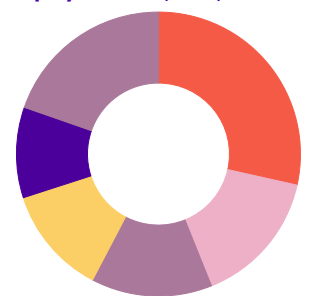
Asset Allocation



Equity Regional Exposure



Equity Sectors (GICS)



	%		%		%
*Stock	99	*Americas	72	*Consumer Discretionary	29
*Cash	1	*Greater Europe	16	*Information Technology	15
*Bond	0	*Greater Asia	12	*Healthcare	14
*Other	0			*Industrials	12
Total	100	Total	100	*Energy	10
				*Other	20
				Total	100

Calendar Year Returns**

2022	2021	2020	2019	2018	2017	2016	2015	2014
-10.34%	15.84%	40.32%	19.77%	2.66%	27.66%	2.75%	23.43%	1.93%

Compound Returns**

1 mo	3 mo	6 mo	YTD	1 yr	3 yr	5 yr	10 yr	PSD
-4.14%	-3.06%	-4.08%	0.44%	3.80%	5.62%	8.83%	12.78%	7.42%

Product Information

Type of contract	Registered contract (TFSA, RRSP, RRIF, LIRA and LIF)
Age at issue	Minimum age at issue: 18 year for TFSA. Maximum age to make contributions is 90 years (71 years for RRSP-LIRA).
Minimum investment	\$400 minimum initial investment per investment account - Subsequent investments: Minimum \$100 per investment account
Maturity date	The maturity of the contract is 100 years and cannot be extended.
Death benefit or maturity guarantee	Amounts invested are not guaranteed, except in the event of the contractholder's death or at the maturity of the contract. Death benefit guarantee In the event of the contractholder's death, Beneva guarantees the highest of the following amounts for all investment accounts held by the client: The market value of the accounts on the date of death; or the sum of: 100% of the premiums invested in these accounts prior to age 75 adjusted proportionately to any reduction in the market value of the premiums resulting from any previous withdrawal of a portion of these investments; 75% of the premiums invested in these accounts from age 75, adjusted proportionately to any reduction in the market value of the premiums resulting from any previous withdrawal of a portion of these investments. Maturity guarantee The maturity of the contract is 100 years and cannot be extended. The insurer guarantees the highest of the following amounts for all investment accounts held by the client: - The market value of these accounts; or 75% of the premiums invested in these accounts, adjusted proportionately to any reduction in the market value of the premiums resulting from any previous withdrawal of a portion of these investments.
Liquidity	Redeemable at any time: \$100 minimum redemption - Eligible for withdrawal under the HBP

Sales options	Payable fees	Terms
No-load and Advisor chargeback (3 years or 5 years)	N/A	- When the client purchases units with the Advisor chargeback option, Beneva pays the advisor a commission. - An investment account may be transferred at no charge to another investment account: - Provided the same sale option is respected - Provided the minimum investment requirements are respected - Amounts transferred maintain their initial transaction dates

Details

Investing in this account is not the same as purchasing units of this fund and does not confer any rights in the fund

Available for periodic purchase

- Benefit from dollar-cost averaging by taking advantage of fluctuations in the unit value
- Build up your RRSP contribution gradually without stretching your budget
- Preauthorized bank payment: Weekly, every two weeks or monthly
- Minimum annual investment of \$400 per investment account. However, if preauthorized payments are selected as the method of payment, funds can be deposited in more than one investment account.