

## Rates in Effect From June 15, 2026 to June 21, 2026

[Launch in Investment Accounts:](#)

New options, including index funds, are now available.

For more information, please refer to page 3 on investment accounts.



### TRADITIONAL GIA<sup>9</sup>

Compound rates<sup>1</sup> for NON-REDEEMABLE investments (for all plans)<sup>3</sup>

Amount invested <sup>2</sup>	1 year	1.5 years	2 years	2.5 years	3 years	3.5 years	4 years	4.5 years	5 years	6 years	7 years	8 years	9 years	10 years
\$400 to \$9,999	2.35%	2.45%	2.60%	2.70%	2.85%	2.90%	2.95%	3.00%	3.10%	2.85%	2.90%	3.00%	3.05%	3.20%
\$10,000 to \$49,999	2.40%	2.50%	2.65%	2.75%	2.90%	2.95%	3.00%	3.05%	3.15%	2.90%	2.95%	3.05%	3.10%	3.25%
\$50,000 to \$99,999	2.45%	2.55%	2.70%	2.80%	2.95%	3.00%	3.05%	3.10%	3.20%	2.95%	3.00%	3.10%	3.15%	3.30%
\$100,000 and over <sup>6</sup>	2.50%	2.60%	2.75%	2.85%	3.00%	3.05%	3.10%	3.15%	3.25%	3.00%	3.05%	3.15%	3.20%	3.35%

The rates shown for each term apply from the stated duration up to the next higher duration.

Compound rates<sup>1</sup> for REDEEMABLE investments (for all plans)<sup>4</sup>

Amount invested <sup>2</sup>	1 year	1.5 years	2 years	2.5 years	3 years	3.5 years	4 years	4.5 years	5 years	6 years	7 years	8 years	9 years	10 years
\$400 to \$9,999	2.10%	2.20%	2.35%	2.45%	2.60%	2.65%	2.70%	2.75%	2.85%	2.60%	2.65%	2.75%	2.80%	2.95%
\$10,000 to \$49,999	2.15%	2.25%	2.40%	2.50%	2.65%	2.70%	2.75%	2.80%	2.90%	2.65%	2.70%	2.80%	2.85%	3.00%
\$50,000 to \$99,999	2.20%	2.30%	2.45%	2.55%	2.70%	2.75%	2.80%	2.85%	2.95%	2.70%	2.75%	2.85%	2.90%	3.05%
\$100,000 and over <sup>6</sup>	2.25%	2.35%	2.50%	2.60%	2.75%	2.80%	2.85%	2.90%	3.00%	2.75%	2.80%	2.90%	2.95%	3.10%

The rates shown for each term apply from the stated duration up to the next higher duration.

### EQUITY INDEX GIA<sup>7</sup>

Compound rates for REDEEMABLE investments (for all plans)

Index	Term (year)	Index-linked participation based on the maturity guarantee			Rates for fixed-income portion <sup>1</sup> \$400 and +
		90%	100%	110%	
Low Volatility Canadian Equity (TDAM)	5	41.50%	27.50%	-	2.85%
	7	50.00%	36.50%	-	2.65%
	10	81.50%	63.00%	44.00%	2.95%
S&P/TSX60	5	38.50%	25.00%	-	2.85%
	7	46.00%	33.50%	-	2.65%
	10	74.50%	57.50%	40.50%	2.95%
Low Volatility Global Equity (TDAM)	5	38.50%	25.00%	-	2.45%
	7	48.50%	33.50%	-	2.25%
	10	74.50%	57.50%	-	2.55%

Waiting period rate:

Redeemable 1 year GIA rate - simple interest

Unregistered:

Guarantee at maturity is capped at a max. of 100% for all terms

Issue offered until:

2026-07-26

Starting date:

2026-07-31

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

### LADDERED GIA<sup>8</sup>

Compound rates<sup>1</sup> for NON-REDEEMABLE investments<sup>5</sup> (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	2.70%	2.90%	2.90%	3.00%
\$50,000 to \$99,999	2.75%	2.95%	2.95%	3.05%
\$100,000 and over <sup>6</sup>	2.80%	3.00%	3.00%	3.10%

### TRADITIONAL GIA - SHORT-TERM

Simple rates for NON-REDEEMABLE investments<sup>5</sup> (for all plans)<sup>9</sup>

Amount invested <sup>1</sup>	30 to 182 days	183 to 364 days
\$400 to \$9,999	1.35%	1.75%
\$10,000 to \$49,999	1.40%	1.80%
\$50,000 to \$99,999	1.45%	1.85%
\$100,000 and over <sup>3</sup>	1.50%	1.90%

<sup>1</sup> Deduct 0.25% for redeemable rates.

### HIGH-YIELD ACCOUNT<sup>8</sup>

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	0.60%

### POSSIBILITY TO INCREASE GIA RATES BY REDUCING THE COMMISSION<sup>9</sup>

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

<sup>1</sup> Simple interest rate investments are equal to compound interest rate.

<sup>2</sup> 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).

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

<sup>4</sup> 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.

<sup>5</sup> Deduct 0.25% for redeemable GIAs.

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

<sup>7</sup> Available only with the Investment Accounts Application.

<sup>8</sup> Available only with the Guaranteed Investment Funds (GIFs) Application.

<sup>9</sup> Applies only to Traditional GIC and Laddered GIC.

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 From June 15, 2026 to June 21, 2026



**DAILY INTEREST SAVINGS ACCOUNT (QUT) AND OVERPAYMENT ON PERIODIC DEPOSITS**

Current rate
0.05%

**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 <sup>13</sup>	6.45%
Liquid funds account	0.05%	11th yr and +	1.00%	Premium on deposit	2.35%
Fixed rate 3 years	1.85%			ROP-GIFT	3.00%
Fixed rate 5 years	2.10%			Interest rate credited on death benefit <sup>11</sup>	0.25%
Fixed rate 10 years	2.20%			Yield of marketable long term bonds (LifeAnew):	3.83%
Suspense account	2.35%				

**INDEXED ACCOUNTS - LIFE-SAVER<sup>9</sup>**

Annual returns as of May 31, 2026

	Management fee	MER of underlying fund	1 year	3 years	5 years	10 years
Canadian Equity Index	3.00%	0.00%	29.89%	21.21%	12.75%	10.82%
American Equity Index <sup>10</sup>	3.00%	0.00%	27.18%	21.39%	14.54%	13.54%
Canadian Fixed Income (CI Global Asset Management)	1.50%	1.42%	2.57%	3.77%	0.30%	1.13%
Canadian Equity (Dynamic)	1.50%	2.34%	22.10%	16.64%	11.08%	8.57%
Canadian Dividend (AGF)	1.50%	2.12%	18.02%	16.37%	10.49%	9.08%
American Equity (Dynamic)	1.50%	2.39%	28.04%	19.44%	9.40%	11.40%
Global Equity (Dynamic)	1.50%	2.31%	15.57%	9.75%	2.12%	7.21%
Canadian Balanced (Dynamic)	1.50%	2.16%	17.31%	12.81%	8.04%	6.29%
Global Balanced (AGF)	1.50%	2.59%	12.89%	15.83%	8.80%	7.62%
Conservative Profile (AGF)	1.50%	2.08%	6.42%	6.60%	2.99%	3.14%
Moderate Profile (AGF)	1.50%	2.43%	9.54%	8.15%	3.92%	3.74%
Balanced Profile (AGF)	1.50%	2.43%	15.11%	11.75%	6.55%	5.84%
Growth Profile (AGF)	1.50%	2.42%	21.16%	15.48%	9.29%	7.78%
Aggressive Profile (AGF)	1.50%	2.59%	25.82%	18.81%	11.56%	9.46%

Life-Saver products are no longer available for sale.

<sup>10</sup> 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.

<sup>11</sup> Credited performance is the net return in Canadian dollars. Variation in the exchange rate may impact the investment value either upwards or downwards.

<sup>12</sup> According to the administrative rules applicable at the time of death.

<sup>13</sup> The rate is the same for all Life Insurance products with a variable-rate policy loan.

**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 May 31, 2026, redeemable at anytime

	Fund code*	75/100 Guarantee			75/100 Enhanced Guarantee		Annualized Returns**						
		Insurer Fees	MER of the Underlying Fund	Total MER	Guarantee Fees	Total	YTD	3 months	6 months	1 year	3 years	5 years	10 years
<b>Fixed Income</b>													
Canadian Fixed Income (AGF)	RAB	0.00 %	1.50 %	1.50 %	0.25 %	1.75 %	2.13 %	-0.23 %	0.77 %	3.61 %	4.20 %	0.28 %	1.33 %
Canadian Fixed Income (CI Global Asset Management)	RBL	0.00 %	1.42 %	1.42 %	0.25 %	1.67 %	1.44 %	-0.66 %	0.20 %	2.57 %	3.77 %	0.30 %	1.13 %
Global Fixed Income (CI Global Asset Management)	RBH	0.00 %	1.52 %	1.52 %	0.25 %	1.77 %	0.22 %	-1.10 %	-0.73 %	2.17 %	2.63 %	-0.32 %	-0.42 %
High Yield Fixed Income (TDAM)	RBP	0.00 %	1.50 %	1.50 %	0.35 %	1.85 %	0.85 %	0.46 %	1.09 %	5.32 %	6.56 %	2.69 %	3.89 %
<b>Balanced</b>													
Canadian Balanced (CI Global Asset Management)	RBQ	0.00 %	2.48 %	2.48 %	0.40 %	2.88 %	9.70 %	4.28 %	9.46 %	21.67 %	14.37 %	7.97 %	7.44 %
Canadian Balanced (Dynamic)	RAC	0.00 %	2.16 %	2.16 %	0.40 %	2.56 %	7.23 %	4.31 %	7.39 %	17.31 %	12.81 %	8.04 %	6.29 %
Canadian Balanced (Fidelity)	RAD	0.00 %	2.28 %	2.28 %	0.40 %	2.68 %	5.16 %	-0.05 %	5.36 %	15.99 %	12.64 %	7.00 %	6.51 %
Global Balanced (AGF)	RAE	0.00 %	2.59 %	2.59 %	0.45 %	3.04 %	6.07 %	3.96 %	3.82 %	12.89 %	15.83 %	8.80 %	7.62 %
Global Balanced (CI Global Asset Management)	RBR	0.00 %	2.50 %	2.50 %	0.45 %	2.95 %	3.23 %	2.14 %	2.02 %	12.41 %	10.66 %	6.07 %	7.24 %
Diversified Income (Fidelity)	RAF	0.00 %	2.28 %	2.28 %	0.35 %	2.63 %	5.62 %	0.34 %	4.83 %	14.03 %	11.36 %	6.58 %	5.66 %
Diversified Income (Dynamic)	RAG	0.00 %	2.14 %	2.14 %	0.35 %	2.49 %	2.63 %	0.02 %	2.15 %	7.09 %	7.65 %	4.40 %	4.53 %
Global Diversified Income (Fidelity)	RBK	0.00 %	2.42 %	2.42 %	0.40 %	2.82 %	7.02 %	3.07 %	5.60 %	15.86 %	12.28 %	6.86 %	6.02 %
<b>Indices</b>													
Canadien Index (TDAM) - <b>NEW!</b> ***	RDB	1.98 %	0.01 %	1.99 %	0.45 %	2.44 %	7.18 %	6.47 %	12.4 %	37.31 %	19.15 %	13.24 %	10.43 %
U.S. Index (TDAM) - <b>NEW!</b> ***	RDC	2.08 %	0.01 %	2.09 %	0.55 %	2.64 %	4.18 %	4.15 %	1.84 %	26.27 %	19.08 %	12.83 %	13.53 %
Global Index (TDAM) - <b>NEW!</b> ***	RDD	2.17 %	0.02 %	2.19 %	0.55 %	2.74 %	4.18 %	3.29 %	2.47 %	24.38 %	17.41 %	11.26 %	11.42 %
<b>Canadian Equity</b>													
Canadian Dividend (AGF)	RAI	0.00 %	2.12 %	2.12 %	0.45 %	2.57 %	6.98 %	2.04 %	7.10 %	18.02 %	16.37 %	10.49 %	9.08 %
Canadian Dividend (Fidelity)	RAJ	0.00 %	2.27 %	2.27 %	0.45 %	2.72 %	10.99 %	1.56 %	11.55 %	25.34 %	17.69 %	12.02 %	9.72 %
Canadian Equity Income (Dynamic)	RAK	0.00 %	2.15 %	2.15 %	0.45 %	2.60 %	7.35 %	2.87 %	8.12 %	17.52 %	13.99 %	9.32 %	8.96 %
Canadian Equity (Dynamic)	RAL	0.00 %	2.34 %	2.34 %	0.55 %	2.89 %	8.19 %	4.90 %	9.21 %	22.10 %	16.64 %	11.08 %	8.57 %
Canadian Equity (Fidelity)	RAM	0.00 %	2.47 %	2.47 %	0.55 %	3.02 %	10.10 %	1.88 %	11.65 %	26.85 %	20.01 %	11.98 %	10.31 %
Small Capitalization Canadian Equity (Dynamic)	RAN	0.00 %	2.43 %	2.43 %	0.60 %	3.03 %	1.24 %	-5.70 %	0.13 %	10.07 %	8.06 %	3.03 %	4.49 %
Low Volatility Canadian Equity (TDAM)	RAO	2.40 %	0.01 %	2.41 %	0.40 %	2.81 %	5.34 %	0.79 %	6.03 %	15.80 %	14.98 %	10.09 %	7.89 %
<b>U.S. and International Equity</b>													
American Equity (Dynamic)	RAR	0.00 %	2.39 %	2.39 %	0.55 %	2.94 %	14.16 %	8.60 %	9.46 %	28.04 %	19.44 %	9.40 %	11.40 %
American Equity (Fiera Capital)	RBI	2.39 %	0.04 %	2.43 %	0.55 %	2.98 %	1.58 %	0.29 %	-1.35 %	8.27 %	10.41 %	9.37 %	12.31 %
American growth (AGF) - <b>NEW!</b> ***	RDE	0.00 %	2.44 %	2.44 %	0.55 %	2.99 %	8.45 %	5.51 %	2.76 %	30.46 %	23.52 %	14.97 %	-
Low Volatility American Equity (TDAM)	RBM	0.00 %	2.12 %	2.12 %	0.55 %	2.67 %	2.38 %	-1.59 %	-0.67 %	2.12 %	7.21 %	6.64 %	6.55 %
U.S. Small-Mid Cap Equity (AGF)	RDA	0.00 %	2.56 %	2.56 %	0.60 %	3.16 %	29.34 %	15.26 %	30.95 %	58.94 %	26.13 %	10.42 %	14.16 %
Global Dividend (TDAM)	RBN	0.00 %	2.34 %	2.34 %	0.55 %	2.89 %	17.22 %	7.07 %	15.99 %	31.34 %	20.96 %	13.90 %	-
Global Equity – Discovery (Dynamic)	RAT	0.00 %	2.35 %	2.35 %	0.55 %	2.90 %	14.02 %	6.69 %	10.80 %	26.92 %	18.86 %	8.82 %	10.49 %
Global Infrastructure Equity (Dynamic)	RBO	0.00 %	2.41 %	2.41 %	0.60 %	3.01 %	7.70 %	-3.61 %	4.95 %	12.73 %	10.79 %	7.64 %	6.78 %
Low Volatility Global Equity (TDAM)	RAU	2.50 %	0.03 %	2.53 %	0.55 %	3.08 %	4.62 %	-2.55 %	2.68 %	8.02 %	9.68 %	8.07 %	5.15 %
Global Equity (AGF)	RBS	0.00 %	2.59 %	2.59 %	0.55 %	3.14 %	10.25 %	7.82 %	6.82 %	20.55 %	23.09 %	13.12 %	16.47 %
Global Equity (Fiera Capital)	RBJ	2.49 %	0.04 %	2.53 %	0.55 %	3.08 %	4.16 %	0.98 %	2.11 %	15.99 %	12.34 %	9.29 %	11.51 %
Global Sustainable Growth Equity (AGF)	RBU	0.00 %	2.08 %	2.08 %	0.60 %	2.68 %	11.89 %	3.05 %	8.28 %	22.55 %	11.74 %	5.52 %	9.03 %
International Equity (Fiera Capitale)	RBT	2.54 %	0.04 %	2.58 %	0.55 %	3.13 %	3.16 %	-0.58 %	3.52 %	6.52 %	8.08 %	6.01 %	-
Emerging Markets (AGF)	RAV	0.00 %	2.52 %	2.52 %	0.60 %	3.12 %	30.78 %	14.13 %	31.79 %	62.91 %	23.59 %	8.21 %	8.50 %
<b>AGF Portfolios</b>													
Conservative Profile (AGF)	RAW	0.00 %	2.08 %	2.08 %	0.30 %	2.38 %	2.87 %	0.23 %	2.05 %	6.42 %	6.60 %	2.99 %	3.14 %
Moderate Profile (AGF)	RAX	0.00 %	2.43 %	2.43 %	0.35 %	2.78 %	4.51 %	0.74 %	3.45 %	9.54 %	8.15 %	3.92 %	3.74 %
Balanced Profile (AGF)	RAY	0.00 %	2.43 %	2.43 %	0.40 %	2.83 %	7.17 %	2.06 %	6.21 %	15.11 %	11.75 %	6.55 %	5.84 %
Growth Profile (AGF)	RAZ	0.00 %	2.42 %	2.42 %	0.45 %	2.87 %	10.17 %	3.89 %	9.00 %	21.16 %	15.48 %	9.29 %	7.78 %
Aggressive Profile (AGF)	RBA	0.00 %	2.59 %	2.59 %	0.50 %	3.09 %	12.80 %	6.07 %	11.29 %	25.82 %	18.81 %	11.56 %	9.46 %
<b>Dynamic Portfolios</b>													
Conservative Profile (Dynamic)	RBV	0.00 %	1.90 %	1.90 %	0.30 %	2.20 %	3.17 %	1.21 %	2.26 %	7.39 %	6.21 %	2.14 %	2.69 %
Moderate Profile (Dynamic)	RBW	0.00 %	1.87 %	1.87 %	0.35 %	2.22 %	4.40 %	2.42 %	3.47 %	10.00 %	7.83 %	3.44 %	4.15 %
Balanced Profile (Dynamic)	RBX	0.00 %	2.32 %	2.32 %	0.40 %	2.72 %	7.81 %	6.32 %	6.75 %	16.69 %	11.80 %	5.34 %	6.74 %
Growth Profile (Dynamic)	RBZ	0.00 %	2.37 %	2.37 %	0.45 %	2.82 %	9.22 %	7.75 %	8.12 %	19.65 %	13.63 %	6.49 %	8.18 %
Aggressive Profile (Dynamic)	RBZ	0.00 %	2.38 %	2.38 %	0.50 %	2.88 %	10.01 %	8.07 %	8.92 %	21.73 %	15.37 %	7.60 %	9.71 %
<b>Daily Interest Account</b>													
Daily Interest investment account	0.01%	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	—	—	—	—	—	—	—

Only available for registered accounts

\* First character: F for the 75/100 guarantee and P for the 75/100 enhanced guarantee; Second character: 1 for the SF series, 6 for the RCC3 series, and 5 for the RCC5 series.

\*\* This document presents the net returns of the investment accounts with the 75/100 guarantee, excluding the guarantee fees applicable to the 75/100 enhanced guarantee, which are deducted monthly through unit redemptions.

\*\*\* Available on June 9, 2026. The returns for periods prior to June, 9 2026 are simulated using the reference fund.



## Beneva Fund Returns

Annualized rate of return as of May 31, 2026

Unit values as of 06/04/2026

Beneva Guaranteed Investment Funds - Basic Guarantee

### INCOME FUNDS

Beneva 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	0.30%	0.06%	0.17%	0.91%	2.21%	1.73%	0.90%	1.31%
Fiera Capital Short-Term Bond	11.7549	0.48%	0.62%	-0.38%	1.67%	3.56%	0.73%	0.72%	1.22%
Fiera Capital Bond	11.4617	1.05%	1.26%	-0.84%	1.46%	2.75%	-0.79%	0.01%	1.44%
PIMCO Bond	11.2382	1.36%	1.51%	-0.80%	2.24%	3.47%	-0.44%	0.41%	1.78%
AlphaFixe Bond and Bank Loan GIF	10.6449	0.84%	1.25%	-0.97%	1.35%	2.88%	0.25%	n/a	0.80%
PIMCO Global Bond	11.5476	-1.32%	0.58%	-2.00%	2.77%	2.95%	0.06%	1.05%	1.19%
CI Corporate Bond	12.7711	1.31%	0.86%	0.04%	4.78%	6.22%	1.89%	n/a	2.60%
BlackRock Bond Index	11.2384	0.82%	1.19%	-1.05%	0.77%	2.01%	-1.30%	-0.37%	1.24%

### BALANCED FUNDS

Beneva 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	12.7837	3.53%	1.55%	-0.46%	8.29%	7.66%	4.03%	n/a	3.55%
Balanced Smart Beta Plus Portfolio	13.7419	4.63%	1.60%	-0.49%	11.01%	9.72%	5.82%	n/a	4.61%
Growth Smart Beta Plus Portfolio	13.9881	4.94%	1.56%	-0.71%	11.45%	10.27%	6.51%	n/a	4.87%
Aggressive Smart Beta Plus Portfolio	14.5224	5.74%	1.64%	-0.69%	13.04%	11.35%	7.40%	n/a	5.43%
Conservative Strategy	16.9858	2.81%	1.46%	-0.20%	7.16%	7.24%	3.34%	3.31%	3.43%
Balanced Strategy	20.5081	5.41%	2.09%	0.74%	13.21%	10.41%	5.37%	5.14%	3.98%
Growth Strategy	26.1739	6.48%	2.40%	1.17%	16.26%	12.27%	6.79%	6.46%	4.65%
Aggressive Strategy	26.1970	7.40%	2.55%	1.43%	18.53%	13.59%	7.76%	7.22%	5.42%
100% Equity Strategy	15.7448	8.83%	2.77%	1.95%	22.66%	16.23%	n/a	n/a	9.36%
Celestia Conservative	17.5160	3.76%	1.66%	0.50%	9.80%	8.63%	4.37%	3.80%	3.75%
Celestia Balanced	19.8558	5.28%	1.65%	0.60%	13.17%	10.77%	5.94%	4.89%	4.48%
Celestia Growth	22.6463	6.60%	1.87%	0.99%	16.16%	12.68%	7.41%	5.86%	5.21%
Celestia Aggressive	24.7786	7.74%	2.07%	1.36%	18.97%	14.49%	8.80%	6.86%	5.66%
Celestia 100% Equity	15.7094	8.43%	2.17%	1.55%	20.56%	15.64%	n/a	n/a	9.35%
Guardian Conservative Income	12.6060	3.21%	1.62%	0.47%	8.03%	8.55%	4.06%	3.92%	3.68%
Guardian Income	14.5091	4.88%	2.08%	1.19%	11.74%	10.79%	5.87%	5.39%	4.98%
CI Canadian Asset Allocation	9.5532	3.56%	1.67%	0.83%	9.26%	8.80%	3.34%	3.53%	3.57%
CI Global Income & Growth	9.8300	2.94%	2.67%	1.96%	11.61%	9.87%	5.32%	6.47%	5.96%

### CANADIAN EQUITY FUNDS

Beneva GIFs	Unit values	Year to date	1 month	3 months	1 year	3 years	5 years	10 years	Since inception
Guardian Canadian Dividend Equity	28.0037	12.78%	2.65%	3.69%	31.68%	19.09%	11.90%	7.99%	7.56%
Beneva Jarislowsky Fraser Ltd Canadian Equity	43.0174	-2.70%	0.90%	-1.25%	3.72%	11.15%	6.69%	6.43%	6.80%
Triasima Canadian Equity	40.3201	16.09%	3.77%	4.74%	46.15%	26.63%	14.35%	10.18%	8.02%
BlackRock Canadian Index	31.8403	9.37%	2.28%	1.15%	32.29%	21.22%	12.17%	9.73%	6.26%



## Beneva Fund Returns

Beneva GIFs	Unit values	Year to date	1 month	3 months	1 year	3 years	5 years	10 years	Since inception
Beneva Beutel Goodman Small Cap Canadian Equity	34.2763	13.07%	6.34%	-0.07%	32.24%	16.29%	6.78%	6.64%	7.20%

### FOREIGN EQUITY FUNDS

Beneva GIFs	Unit values	Year to date	1 month	3 months	1 year	3 years	5 years	10 years	Since inception
Hillsdale U.S. Equity	61.2361	8.51%	3.96%	5.99%	23.15%	17.92%	11.65%	11.63%	10.52%
Beutel Goodman U.S. Equity	25.0411	6.70%	5.51%	3.11%	13.54%	10.16%	7.39%	9.16%	8.88%
Fiera Capital U.S. Equity	30.5843	1.38%	-0.48%	0.17%	7.73%	9.84%	8.79%	11.61%	11.14%
Fiera Capital Hedged U.S. Equity	25.2423	0.00%	-1.82%	-1.48%	5.30%	7.83%	4.74%	n/a	10.28%
BlackRock U.S. Index	39.5751	10.49%	6.27%	10.83%	26.18%	20.42%	13.65%	12.68%	5.38%
Fisher U.S. Small Cap Equity	12.1911	19.18%	2.68%	8.67%	41.18%	13.75%	n/a	n/a	3.40%
GQG Partners International Equity	14.5631	6.14%	0.18%	-2.74%	10.49%	13.52%	n/a	n/a	7.92%
C WorldWide International Equity	23.3911	0.21%	1.35%	-2.60%	4.01%	5.44%	4.18%	6.18%	4.81%
BlackRock International Index	22.4026	8.76%	4.07%	-0.33%	19.32%	15.17%	8.42%	6.63%	3.98%
TD Global Dividend Equity	26.5653	16.83%	5.71%	6.86%	29.70%	19.72%	12.60%	7.72%	8.11%
Fiera Capital Global Equity	27.8146	3.72%	1.92%	0.71%	14.79%	11.19%	8.15%	n/a	10.69%
GQG Partners Global Equity	15.2075	6.51%	0.06%	-3.31%	5.13%	11.89%	n/a	n/a	8.86%
Fisher Global Small Cap Equity GIF	21.6124	25.43%	5.98%	9.05%	56.69%	22.00%	8.56%	n/a	11.35%
Fisher Emerging Markets Equity	21.6500	21.47%	9.63%	7.29%	46.71%	22.65%	6.03%	7.13%	5.13%

### SPECIALTY FUNDS

Beneva GIFs	Unit values	Year to date	1 month	3 months	1 year	3 years	5 years	10 years	Since inception
Lazard Global Infrastructure	25.4488	7.25%	-1.74%	-5.15%	14.40%	11.62%	8.70%	7.51%	5.59%
CI Global Real Estate	9.8025	6.84%	0.36%	-1.11%	6.11%	5.38%	n/a	n/a	-0.47%

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.