

Investment Performance - Class A/G/L Segregated Funds

Calendar Year Returns

	Funds	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
Income	Money Market Fund Class A	4.3%	0.9%	-0.3%	0.2%	1.1%	0.8%	0.0%	0.2%	0.0%	0.3%
	Bond Fund Class A	4.7%	-12.6%	-4.1%	6.5%	5.2%	-1.8%	1.2%	0.8%	1.4%	6.6%
	Strategic Corp Bond GIF Class L	4.5%	-8.0%	-0.3%	4.7%	4.4%					
	Short Term High Income GIF Class L	4.9%	-4.4%	2.1%	6.2%						
Balanced	Income Fund Class A	5.8%	-8.7%	4.7%	4.7%	10.0%	-4.2%	3.4%	3.9%	0.4%	6.7%
	Balanced Fund Class A	6.0%	-6.8%	7.8%	4.4%	11.8%	-5.5%	3.6%	4.5%	0.1%	6.4%
	Global Balanced Fund Class A	4.5%	-6.5%	8.1%	3.7%	10.7%	-4.6%	6.4%	1.7%	6.3%	7.8%
	Asset Allocation Fund Class A	7.2%	-6.3%	11.7%	2.1%	12.3%	-7.6%	5.9%	2.6%	7.6%	11.4%
	Elite Balanced Fund Class G	6.4%	-5.6%	14.2%	4.0%	14.7%	-6.8%	5.0%	8.3%	2.9%	10.3%
	Dividend Balanced Fund Class G	6.8%	-6.7%	15.4%	-2.6%	11.0%	-12.6%	4.7%	13.2%	-1.9%	6.8%
	Monthly Income GIF Class L	5.5%	-7.9%	12.3%	2.6%	10.7%	-6.2%	4.3%	6.7%		
	Global Asset Allocation GIF Class L	5.1%	-4.5%	5.4%	5.2%	12.6%					
Equity Funds	Elite Equity Fund Class A	6.9%	-3.9%	19.3%	3.0%	17.4%	-8.0%	6.1%	10.1%	3.4%	11.3%
	Canadian Equity Fund Class A	10.1%	-6.2%	19.6%	-5.8%	14.8%	-14.8%	5.3%	15.0%	-1.4%	10.9%
	Dividend Growth Fund Class A	7.5%	-5.3%	20.7%	-5.2%	12.6%	-15.3%	5.6%	16.4%	-2.7%	7.1%
	Small Cap Equity Fund Class A	3.6%	-8.0%	19.7%	13.6%	11.3%	-23.1%	6.5%	14.4%	-1.1%	3.3%
	Global Div. Growth Fund Class A	6.0%	-2.1%	9.4%	5.8%	18.9%	-1.7%	15.3%	-3.7%	13.9%	9.4%
	Global Smaller Comp. Fund Class A	2.7%	-13.9%	12.9%	18.2%	21.7%	-6.1%	11.2%	2.5%	24.8%	5.8%
	Global Equity Fund Class A	7.0%	-6.7%	9.8%	7.8%	17.6%	-1.8%	15.5%	-1.6%	12.4%	11.3%
	Global Sustainable Equity GIF Class L	10.2%	-10.7%								
	International Equity Fund Class A	7.6%	-13.7%	6.5%	7.9%	14.8%	-9.1%	17.9%	-8.7%	15.9%	2.5%
	American Value Fund Class A	6.8%	-2.0%	12.5%	9.6%	23.6%	0.5%	9.9%	6.0%	13.1%	19.3%
	US Equity Index Fund Class A	21.4%	-20.6%	24.5%	12.5%	27.0%	-7.9%	17.6%	9.0%	-1.1%	11.3%

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Please read the Information Folder before investing in any fund. **Any amount that is allocated to a Segregated Fund is invested at the risk of the contract owner and may increase or decrease in value.**



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Calendar Year Returns

Funds		2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
Portfolio Funds	Cons. Portfolio Fund Class A	5.8%	-10.4%	2.9%	4.2%	8.1%	-5.3%	3.3%	4.1%	1.8%	7.5%
	Balanced Portfolio Fund Class A	6.1%	-9.6%	6.0%	4.1%	9.8%	-7.1%	4.5%	5.3%	2.2%	7.8%
	Mod. Growth Portfolio Fund Class A	6.6%	-8.7%	9.1%	3.0%	11.2%	-8.5%	5.5%	6.5%	2.5%	8.2%
	Growth Portfolio Fund Class A	7.0%	-7.8%	12.9%	2.1%	12.6%	-11.0%	6.2%	8.9%	2.1%	8.3%
	Agg. Growth Portfolio Fund Class A	7.4%	-6.6%	17.2%	0.8%	14.5%	-13.2%	7.6%	11.1%	2.4%	8.6%
Emblem Portfolios	Div. Income Portfolio GIF Class L	5.2%	-11.2%	0.5%	4.8%	6.9%	-3.6%	2.6%	1.7%	1.9%	
	Cons. Portfolio GIF Class L	5.7%	-9.9%	3.3%	4.4%	8.7%	-5.5%	3.3%	2.3%	1.4%	
	Balanced Portfolio GIF Class L	6.2%	-9.3%	6.2%	3.2%	10.3%	-7.4%	4.3%	4.1%	1.9%	
	Mod. Growth Portfolio GIF Class L	6.7%	-8.1%	9.5%	1.9%	11.9%	-9.3%	4.9%	6.8%	1.9%	
	Growth Portfolio GIF Class L	7.1%	-7.0%	12.9%	-0.3%	13.5%	-11.5%	5.6%	9.5%	2.1%	
	Agg. Growth Portfolio GIF Class L	7.3%	-6.6%	15.2%	-1.0%	14.6%	-12.0%	6.4%	11.3%	1.6%	
Glb Emblem Port	Global Cons. Portfolio GIF Class L	3.7%	-6.1%	1.4%	6.5%	6.5%					
	Global Balanced Portfolio GIF Class L	4.7%	-6.6%	3.9%	6.4%	9.4%					
	Global Mod. Growth Portfolio GIF Class L	5.4%	-7.0%	6.4%	7.7%	12.8%					
	Global Agg. Growth Portfolio GIF Class L	6.2%	-9.4%	9.5%	8.0%	18.7%					
Multi-Strategy Port	Global Cons. Portfolio GIF Class L	6.4%	-10.7%	1.2%	3.5%						
	Global Balanced Portfolio GIF Class L	7.8%	-11.8%	3.9%	3.7%						
	Global Growth Bal Portfolio GIF Class L	16.1%	-18.5%								
	Global Growth GIF Class L	27.9%	-24.8%								
	Global Mod. Growth Portfolio GIF Class L	9.4%	-12.3%	6.9%	4.4%						
	Canadian Equity GIF Class L	8.2%	-7.1%	18.8%	-0.4%						
	US Equity GIF Class L	11.3%	-13.2%	15.7%	9.0%						
	Global Equity GIF Class L	11.3%	-12.9%	10.6%	5.5%						

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