

Investment Performance - Class A / G / L Segregated Funds  
as of February 29, 2024

Funds		1 mth	3 mths	6 mths	YTD	1 yr	2 yrs	3 yrs	5 yrs	10 yrs	15 yrs	Since Inception	Inception Date
Income	Money Market Fund Class A	0.4%	1.2%	2.4%	0.8%	4.5%	3.0%	1.9%	1.3%	0.8%	0.6%	2.7%	1-Feb-1989
	Bond Fund Class A	-0.4%	1.7%	3.0%	-1.7%	2.1%	-3.2%	-3.6%	-1.0%	0.2%	1.4%	4.2%	31-Dec-1987
	Strategic Corp Bond GIF Class L	-0.5%	1.9%	2.8%	-0.2%	3.6%	-0.8%	-1.1%	0.4%			0.4%	28-May-2018
	Short Term High Income GIF Class L	0.1%	2.0%	3.0%	0.4%	4.1%	1.0%	0.7%				2.1%	23-Oct-2019
Balanced	Income Fund Class A	0.9%	3.6%	4.7%	0.5%	4.7%	0.0%	1.0%	2.3%	2.3%	3.7%	3.4%	7-Jan-2002
	Balanced Fund Class A	1.3%	4.2%	5.1%	1.4%	5.7%	1.4%	2.7%	3.5%	3.0%	4.8%	5.3%	1-Feb-1989
	Global Balanced Fund Class A	1.6%	4.5%	5.2%	2.4%	5.6%	1.3%	3.0%	3.5%	3.6%	4.5%	1.9%	23-Jun-2003
	Asset Allocation Fund Class A	1.0%	4.7%	5.5%	1.0%	5.5%	1.4%	3.4%	4.0%	4.3%	6.2%	5.0%	2-May-1994
	Elite Balanced Fund Class G	2.0%	5.3%	6.0%	2.6%	6.8%	2.5%	5.1%	5.4%	5.1%		5.9%	14-Jul-2010
	Dividend Balanced Fund Class G	1.1%	4.9%	4.8%	1.2%	4.6%	0.6%	4.9%	3.1%	3.0%		4.2%	14-Jul-2010
	Monthly Income GIF Class L	0.8%	3.8%	3.5%	0.1%	2.6%	-0.2%	3.0%	3.4%			2.6%	20-Apr-2015
	Global Asset Allocation GIF Class L	1.7%	4.4%	6.3%	3.0%	7.7%	3.4%	3.1%	4.3%			3.5%	28-May-2018
Equity Funds	Elite Equity Fund Class A	2.6%	6.3%	6.9%	3.7%	8.1%	4.0%	7.4%	7.1%	6.3%	8.4%	9.2%	1-Dec-1969
	Canadian Equity Fund Class A	2.3%	8.0%	8.5%	2.0%	7.4%	2.9%	7.6%	4.3%	4.2%	6.9%	3.6%	11-Oct-2005
	Dividend Growth Fund Class A	1.5%	5.7%	5.3%	1.9%	5.3%	1.6%	7.1%	4.0%	3.6%	7.1%	5.9%	15-Jan-1998
	Small Cap Equity Fund Class A	-1.6%	1.1%	-2.2%	-2.6%	-3.0%	-2.0%	0.9%	5.3%	2.4%	6.1%	5.3%	15-Jan-1998
	Global Div. Growth Fund Class A	2.7%	5.6%	7.9%	4.5%	10.2%	6.3%	6.0%	7.2%	7.0%	8.4%	2.6%	7-May-2007
	Global Smaller Comp. Fund Class A	3.5%	6.1%	0.9%	2.0%	0.8%	-0.4%	0.1%	6.2%	7.1%	9.1%	4.0%	11-Oct-2005
	Global Equity Fund Class A	3.3%	5.9%	7.1%	5.3%	10.5%	5.1%	4.7%	6.8%	6.9%	9.6%	5.0%	1-Feb-1989
	International Equity Fund Class A	2.7%	5.4%	5.8%	4.2%	7.2%	2.2%	1.1%	3.8%	3.7%	5.8%	2.2%	23-Jun-2003
	American Value Fund Class A	3.9%	6.4%	8.2%	6.5%	13.2%	7.3%	7.3%	9.2%	9.9%	11.1%	4.8%	7-Jan-2002
	US Equity Index Fund Class A	5.4%	11.0%	11.8%	7.1%	25.9%	6.5%	8.3%	10.6%	9.0%	12.3%	5.0%	15-Jan-1998
	Global Sustainable Eq GIF Class L	3.1%	7.1%	9.6%	6.5%	13.0%	6.7%					4.9%	18-Jan-2021

Fund Class	A	B	C	D	E	G	H	J / L
Maturity / Death Benefit Guarantee (% of net deposits*)	75/100	75/100	100/100	75/100	100/100	75/100	75/100	75/100

\* Net deposits are the total deposits reduced by any withdrawals on a proportional basis.

**Fund Performance:** Returns under 1 year are simple rates of return. All others are annual compound rates of return. All returns are calculated after taking expenses, management and administration fees into account. Past performance does not guarantee future results.

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Portfolio Funds	Cons. Portfolio Fund Class A	0.5%	3.3%	4.2%	-0.1%	3.8%	-1.2%	-0.2%	1.1%	1.8%	3.3%	2.3%	24-Sep-2004
	Balanced Portfolio Fund Class A	0.7%	3.8%	4.4%	0.4%	4.2%	-0.4%	1.0%	2.1%	2.5%	4.2%	2.6%	24-Sep-2004
	Mod. Growth Portfolio Fund Class A	1.2%	4.5%	5.0%	1.1%	5.0%	0.5%	2.5%	2.9%	3.2%	5.0%	3.0%	24-Sep-2004
	Growth Portfolio Fund Class A	1.4%	5.0%	5.2%	1.5%	5.2%	1.2%	3.8%	3.8%	3.7%	5.8%	3.4%	24-Sep-2004
	Agg. Growth Portfolio Fund Class A	1.7%	5.6%	5.4%	2.0%	5.7%	2.1%	5.4%	4.9%	4.5%	6.9%	4.0%	24-Sep-2004
Emblem Portfolios	Div. Income Portfolio GIF Class L	0.2%	2.5%	3.7%	-0.8%	3.0%	-2.0%	-1.7%	0.2%			0.9%	3-Nov-2014
	Cons. Portfolio GIF Class L	0.6%	3.3%	4.2%	-0.1%	3.8%	-0.9%	0.0%	1.3%			1.5%	3-Nov-2014
	Balanced Portfolio GIF Class L	1.0%	4.0%	4.8%	0.6%	4.6%	-0.1%	1.3%	2.1%			2.2%	3-Nov-2014
	Mod. Growth Portfolio GIF Class L	1.4%	4.7%	5.3%	1.3%	5.4%	0.8%	2.9%	3.0%			2.9%	3-Nov-2014
	Growth Portfolio GIF Class L	1.7%	5.4%	5.8%	1.8%	5.9%	1.6%	4.4%	3.7%			3.6%	3-Nov-2014
	Agg. Growth Portfolio GIF Class L	2.3%	6.4%	6.6%	2.9%	7.1%	2.5%	5.5%	4.4%			4.2%	3-Nov-2014
Gbl Emblem Port	Global Cons. Portfolio GIF Class L	1.0%	2.8%	3.7%	1.4%	4.0%	1.0%	0.4%	2.1%			1.9%	28-May-2018
	Global Balanced Portfolio GIF Class L	1.5%	3.7%	4.3%	2.0%	5.2%	1.8%	1.5%	3.1%			2.5%	28-May-2018
	Global Mod. Growth Portfolio GIF Class L	2.2%	4.6%	5.1%	3.0%	6.5%	2.7%	2.4%	4.5%			3.6%	28-May-2018
	Global Agg. Growth Portfolio GIF Class L	3.2%	5.9%	5.9%	4.5%	8.2%	3.2%	3.1%	5.6%			4.2%	28-May-2018
Multi-Strategy Port	Global Cons. Portfolio GIF Class L	1.3%	3.6%	4.7%	1.2%	6.6%	0.4%	-0.3%				0.4%	23-Oct-2019
	Global Balanced Portfolio GIF Class L	2.3%	4.9%	5.9%	2.8%	9.3%	1.9%	1.1%				1.6%	23-Oct-2019
	Global Mod. Growth Portfolio GIF Class L	3.4%	6.3%	7.3%	4.5%	12.4%	3.6%	2.7%				3.2%	23-Oct-2019
	Canadian Equity GIF Class L	2.2%	6.3%	6.4%	2.8%	6.7%	2.1%	6.2%				5.6%	23-Oct-2019
	US Equity GIF Class L	5.9%	9.6%	9.9%	8.5%	19.5%	7.0%	7.1%				7.8%	23-Oct-2019
	Global Equity GIF Class L	5.0%	8.1%	9.0%	6.8%	16.3%	6.1%	5.0%				5.4%	23-Oct-2019
	Global Growth Balanced Port Class L	3.3%	6.8%	8.3%	4.5%	17.5%	3.7%					1.7%	18-Jan-2021
	Global Growth Class L	6.9%	11.6%	13.5%	9.9%	33.1%	9.6%					5.7%	18-Jan-2021
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