

UNIVERSAL LIFE INSURANCE

CANADIAN BONDS – FTSE TMX CANADA UNIVERSE BOND

SSQ Financial Group

Values in the right place

This account is linked to the performance of the FTSE TMX Canada Universe Bond Index*. When you choose this account, you do not acquire an interest in this index or purchase any units or legal interest in any security.

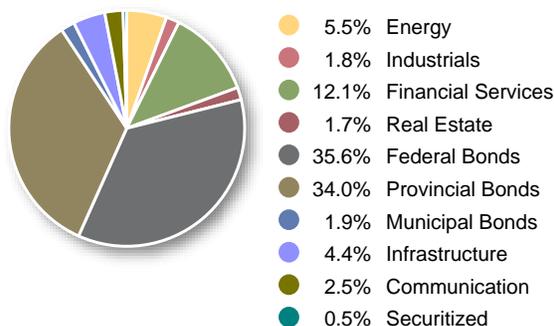
Index account description

The Canadian Bonds account reflects the variation of the value of the FTSE TMX Canada Universe Bond Index* which is designed to be a broad measure of the Canadian investment-grade fixed income market and which includes the largest number of bonds. Returns are weighted by market capitalization.

Top 10 investments as at June 30, 2018

Gov. of Canada, 0.75%, 03-01-2021	1.32%
Gov. of Canada, 0.75%, 09-01-2020	1.32%
Gov. of Canada, 1.50%, 03-01-2020	1.19%
Gov. of Canada, 3.50%, 12-01-2045	1.17%
Gov. of Canada, 4.00%, 06-01-2041	1.11%
Canada Housing Trust, 2.40%, 12-15-2022	1.06%
Gov. of Canada, 2.75%, 12-01-2048	1.02%
Gov. of Canada, 5.00%, 06-01-2037	1.02%
Ontario Prov., 2.90%, 12-02-2046	0.96%
Gov. of Canada, 5.75%, 06-01-2033	0.93%
Total	11.10%

Sector allocation as at June 30, 2018



Credited return

The interest rate credited to the accumulation fund is 100% of the compounded return of the index, including any dividends and converted into Canadian dollars where applicable, minus the guaranteed annual fees shown in the universal life insurance policy.

Guaranteed annual fees

3.00%

Index returns (%) as at August 31, 2018

Annual compound returns

Year to date	1 month	3 months	1 year	3 years	5 years	10 years
0.62	0.75	0.58	1.30	1.84	3.57	4.34

Calendar year returns

2017	2016	2015	2014	2013	2012	2011	2010	2009	2008
2.52	1.66	3.52	8.79	-1.19	3.60	9.67	6.74	5.41	6.41

* FTSE TMX Canada Universe Bond Index previously known as DEX Universe Bond Index. "FTSE" is a trademark of London Stock Exchange Group companies and is used by FTDCM under licence. "TMX" is a trademark of TSX Inc. and is used under licence. The universal life product is not sponsored, endorsed, sold or promoted by TSX Inc., and TSX Inc. has not made any representation regarding the advisability of investing in the universal life product. Data and information are provided for informational purposes only.

Past performance is not necessarily indicative of future returns.

Guaranteed annual fees related to a universal life account are not deducted from the fund returns shown.

For credited return and guaranteed annual fees of other universal life product versions, please refer to the "Investment Options" provision of the policy.