

# UNIVERSAL LIFE INSURANCE

## CANADIAN MONEY MARKET – 3-MONTH T-BILL



This account is linked to the performance of the 3-Month Government of Canada Treasury Bills. 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 Money Market account reflects the variation of the value of the 3-Month Government of Canada Treasury Bills, which offer a return that is fully guaranteed by the Government of Canada.

### 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

2.00%

### Index returns (%) as at November 30, 2018

#### Annual compound returns

Year to date	1 month	3 months	1 year	3 years	5 years	10 years
1.24	0.15	0.40	1.32	0.86	0.81	0.79

#### Calendar year returns

2017	2016	2015	2014	2013	2012	2011	2010	2009	2008
0.70	0.58	0.52	0.92	0.93	0.94	0.95	0.60	0.40	2.35

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.