

# UNIVERSAL LIFE INSURANCE

## GUARDIAN CANADIAN DIVIDEND EQUITY ACCOUNT

**SSQ** Financial Group  
Values in the right place

This account is linked the performance of the SSQ Guardian Canadian Dividend Equity GIF. When you choose this account, you do not acquire an interest in this designated fund or purchase any units or legal interest in any security.

### What does this fund invest in?

The fund is invested in units of the Guardian Equity Income Fund, Series I, which is invested mainly in common shares of Canadian large-cap companies that pay dividend income. It may be invested to a lesser extent in Canadian preferred shares and fixed-income securities.

### Quick facts as at September 30, 2018

Name of designated fund	SSQ Guardian Canadian Dividend Equity GIF
Date fund created	June 1, 2012
Total asset value	\$79.2 million
Fund managers	Guardian Capital LP

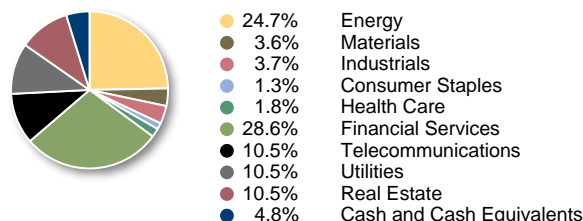
### Risk Level

Low	Low to medium	<b>Medium</b>	Medium to high	High
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### Top 10 investments as at September 30, 2018

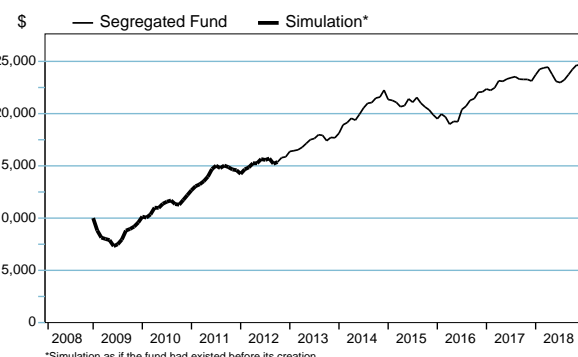
Bank of Nova Scotia	4.26%
Toronto-Dominion Bank	3.41%
Royal Bank of Canada	3.63%
Pembina Pipeline Corp.	5.19%
TransCanada Corp.	5.28%
Enbridge Inc.	6.44%
Guardian Can. Short-Term Investment Fund	1.64%
CIBC	4.49%
TELUS Corp.	4.41%
Rogers Communications Inc., Cl. B	2.89%
<b>Total</b>	<b>41.64%</b>

### Asset mix as at September 30, 2018



### Growth of a \$10,000 investment

This graph shows how a \$10,000 investment in the SSQ Guardian Canadian Dividend Equity GIF would have varied.



### Credited return

The interest rate credited to the accumulation fund is 100% of the compounded return of the designated fund, 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%

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

#### Annual compound returns

Year to date	1 month	3 months	1 year	3 years	5 years	10 years
-5.40	0.73	-5.80	-5.13	5.54	3.86	11.01*

#### Calendar year returns

2017	2016	2015	2014	2013	2012	2011	2010	2009	2008
5.66	21.89	-8.11	5.67	16.56	10.01*	12.70*	23.02*	37.36*	-24.05*

\*Returns shown are for illustration purposes only. Actual fund performance may vary.

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 annual fees of other universal life product versions, please refer to the "Investment Options" provision of the policy.