

UNIVERSAL LIFE INSURANCE

TD GLOBAL DIVIDEND EQUITY ACCOUNT

SSQ Financial Group
Values in the right place

This account is linked the performance of the SSQ TD Global 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 TD Emerald Global Equity Shareholder Yield Pooled Fund Trust, which is invested mainly in common shares of large-cap global companies that pay dividend income.

Quick facts as at September 30, 2018

Name of designated fund	SSQ TD Global Dividend Equity GIF
Date fund created	January 13, 2014
Total asset value	\$32.42 million
Fund managers	TD Asset Management

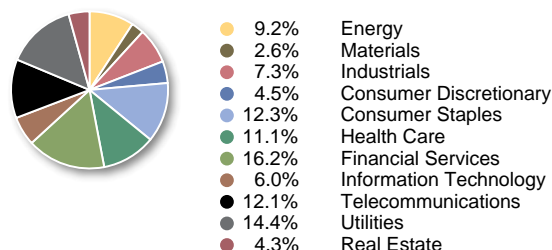
Risk Level

Low	Low to medium	Medium	Medium to high	High
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Top 10 investments as at September 30, 2018

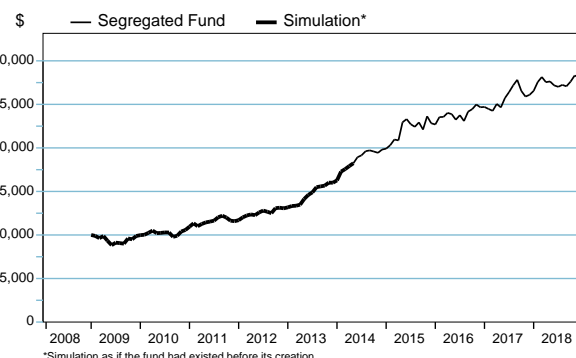
Verizon Communications Inc.	1.94%
AstraZeneca PLC	1.94%
Total SA	1.90%
Allianz SE	1.79%
AXA SA	1.77%
Muenchener Rueckversicherungs-Gesellschaft AG	1.75%
Royal Dutch Shell PLC, Cl. A	1.73%
GlaxoSmithKline PLC	1.72%
Pfizer Inc.	1.69%
BCE Inc.	1.67%
Total	17.90%

Asset mix as at September 30, 2018



Growth of a \$10,000 investment

This graph shows how a \$10,000 investment in the SSQ TD Global 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

3.25%

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
2.89	3.94	0.76	0.71	6.35	10.04*	11.39*

Calendar year returns

2017	2016	2015	2014	2013	2012	2011	2010	2009	2008
9.97	4.27	15.14	16.46*	32.90*	9.05*	9.75*	7.26*	6.31*	-14.30*

*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.