Returns on investment accounts universal life

Guaranteed interest accounts options

Credited interest rates as of March 31, 2022

	Daily	1 year	3 years	5 years	10 years
Universal life products					
SSQ Universal Life	0.00%	0.00%	0.36%	0.50%	1.00%
UL Investment with bonus	0.04%	0.00%	1.85%	1.85%	1.85%
UL Investment without bonus	0.04%	1.08%	2.85%	2.85%	2.85%
UL Protection	0.04%	0.00%	1.85%	1.85%	1.85%
Pacte II	0.00%	0.00%	2.00%	2.00%	3.00%
Pacte II (guaranteed 3%)	0.00%	0.00%	3.00%	3.00%	3.00%
Pacte I	0.00%	4.00%	4.00%	4.00%	N.A.
Bastion	0.04%	0.00%	1.85%	1.85%	2.85%

For information purpose only. Rates are subject to change at any time without notice.
Every effort has been put forth to ensure the accuracy of this information however some errors or ommissions may occur.

Managed and indexed account options

Gross returns as of March 31, 2022

	Gross returns for the period			Annualized gross returns				
	1 month	3 months	YTD	1 year	2 years	3 years	5 years	10 years
Managed accounts								
Conservative Strategy	-1.05%	-4.76%	-4.76%	2.61%	8.88%	5.56%	5.19%	5.87%
Balanced Strategy	-0.48%	-4.90%	-4.90%	5.44%	14.92%	8.37%	7.00%	7.72%
Growth Strategy	-0.01%	-5.06%	-5.06%	7.37%	18.82%	10.05%	8.21%	9.01%
Aggressive Strategy	0.29%	-4.94%	-4.94%	9.10%	21.66%	11.16%	8.99%	10.07%
100% Equity Strategy	0.95%	-4.42%	-4.42%	N/A	N/A	N/A	N/A	N/A
CI Cambridge Canadian Asset Allocation	0.01%	-4.65%	-4.65%	4.86%	12.68%	6.22%	5.14%	N/A
CI Signature Global Income and Growth	-0.91%	-5.11%	-5.11%	7.42%	17.39%	10.80%	9.46%	N/A
Guardian Conservative Monthly Income	-0.59%	-5.12%	-5.12%	2.65%	9.90%	5.43%	5.37%	N/A
Guardian Monthly Income	0.32%	-4.78%	-4.78%	5.98%	14.50%	7.18%	6.64%	N/A
Pimco Bond	-3.19%	-7.19%	-7.19%	-4.40%	0.59%	1.54%	2.23%	3.29%
Pimco Global Bond	-0.75%	-2.80%	-2.80%	-1.72%	3.89%	2.61%	2.93%	N/A
Triasima Canadian Equity	2.32%	1.56%	1.56%	20.88%	31.96%	14.92%	9.83%	10.35%
Guardian Canadian Dividend Equity	3.37%	9.59%	9.59%	25.55%	32.24%	13.16%	8.60%	N/A
Hillsdale US Equity	2.07%	-5.86%	-5.86%	14.05%	31.07%	13.54%	12.99%	N/A
C WorldWide International Equity	-2.22%	-11.64%	-11.64%	-2.43%	14.44%	9.90%	8.66%	10.95%
Fiera Capital Global Equity	-0.47%	-10.65%	-10.65%	11.28%	21.03%	14.61%	15.04%	N/A
TD Global Dividend Equity	1.63%	-0.70%	-0.70%	10.17%	17.23%	6.67%	6.32%	N/A
Fisher Emerging Market	-4.14%	-11.47%	-11.47%	-21.31%	10.56%	2.03%	3.78%	6.50%
Lazard Global Infrastructure	4.72%	2.48%	2.48%	19.22%	18.95%	9.39%	9.07%	13.85%
CI Global Real Estate	3.53%	-5.55%	-5.55%	N/A	N/A	N/A	N/A	N/A
Indexed accounts								
Canadian Money Market - 3-Month T-Bill	0.05%	0.12%	0.12%	0.20%	0.17%	0.67%	0.88%	0.82%
Canadian Bonds - FTSE TMX Canada Universe Bond	-2.99%	-6.97%	-6.97%	-4.52%	-1.50%	0.45%	1.58%	2.55%
Canadian Equity - S&P/TSX	3.96%	3.82%	3.82%	20.19%	31.67%	14.15%	10.34%	9.08%
US Equity - S&P 500	2.13%	-5.69%	-5.69%	14.95%	25.91%	16.29%	14.48%	17.22%
US Equity, Technology - US IM Information technology 25/50	1.58%	-10.03%	-10.03%	16.35%	32.35%	26.05%	24.26%	22.72%
Small Cap US Equity - S&P Small Cap 600	-1.16%	-6.70%	-6.70%	0.62%	31.67%	11.07%	9.45%	15.09%
International Equity - MSCI EAFE	-0.78%	-6.86%	-6.86%	1.03%	13.74%	5.89%	5.83%	9.18%
Global Equity - MSCI World Ex Canada	1.15%	-6.45%	-6.45%	9.58%	22.24%	12.96%	11.59%	N/A
Emerging Market Equity - MSCI Emerging Markets	-3.71%	-7.98%	-7.98%	-11.61%	11.32%	2.97%	4.97%	6.07%

Past performance is not necessarily indicative of future returns.
Annual fees applicable to managed and indexed life accounts are not deducted from the fund returns shown.
Please refer to the actual universal life contract for applicable investment account fees.