

This account is linked the performance of the SSQ Fisher Emerging Market Equity. 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 Fisher Investments Emerging Markets Equity Unit Trust Fund, which is invested mainly in the equities of large-cap international companies, located in emerging countries.

## Annual compound gross funds returns (%) as at March 31, 2023

### Annual compound returns

Year to date	1 month	3 months	1 year	3 years	5 years	10 years
7.10	1.89	7.10	0.57	7.12	0.13	6.25

### Calendar year returns

2022	2021	2020	2019	2018	2017	2016	2015	2014	2013
-16.86	-11.79	28.68	15.81	-11.03	30.37	2.61	8.19	11.96	11.35

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.

### Quick facts as at December 31, 2022

Name of designated fund	SSQ Fisher Emerging Markets Equity GIF
Date fund created	July 21, 2011
Total asset value	\$84.97 million
Fund managers	Fisher Investments

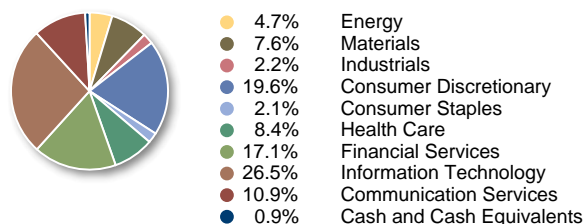
### Risk Level

Low	Low to medium	Medium	Medium to high	High
-----	---------------	--------	----------------	------

### Top 10 investments as at December 31, 2022

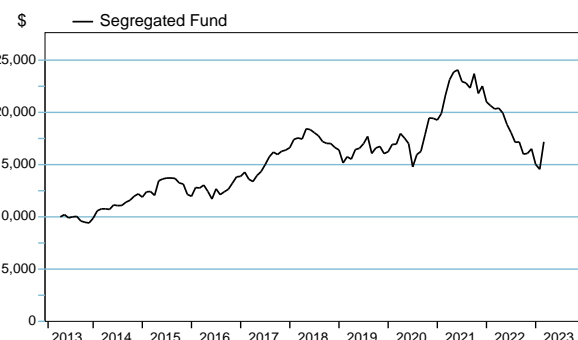
Taiwan Semiconductor Manufacturing	8.80%
Samsung Electronics Co. Ltd	6.40%
Tencent Holdings Ltd	6.10%
Vale SA	3.60%
HDFC Bank Ltd	3.50%
Alibaba Group Holding Ltd	3.40%
JD.com Inc.	3.20%
Bank Rakyat Indonesia Persero Tbk PT	3.00%
Tata Consultancy Services Ltd	3.00%
Samsung Biologics Co. Ltd	2.90%
<b>Total</b>	<b>43.90%</b>

### Asset mix as at December 31, 2022



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

This graph shows how a \$10,000 investment in the SSQ Fisher Emerging Markets Equity GIF would have varied.



### 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

3.25%