

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.

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
2.96	0.06	2.96	5.11	13.04	6.89	9.73*

Calendar year returns

2022	2021	2020	2019	2018	2017	2016	2015	2014	2013
1.38	17.49	-2.67	15.66	-0.86	9.97	4.27	15.14	16.46*	32.90*

*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.

Quick facts as at December 31, 2022

Name of designated fund	SSQ TD Global Dividend Equity GIF
Date fund created	January 13, 2014
Total asset value	\$23.15 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 December 31, 2022

Broadcom Inc.	2.22%
AbbVie Inc.	2.21%
International Business Machines Corp.	2.21%
TotalEnergies SE	2.19%
Philip Morris International Inc.	1.95%
Analog Devices Inc.	1.85%
Novartis AG	1.82%
KeyCorp	1.72%
Microsoft Corp.	1.72%
Deutsche Telekom AG	1.72%
Total	19.61%

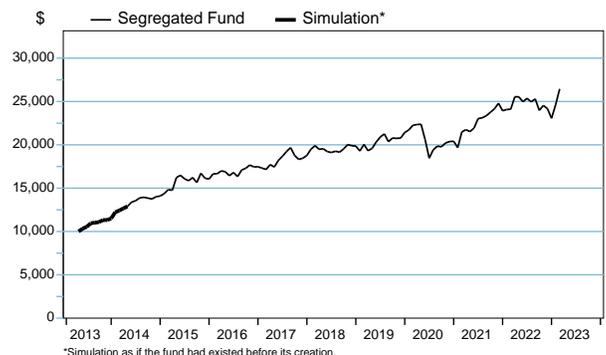
Asset mix as at December 31, 2022



3.6%	Energy
4.8%	Materials
9.7%	Industrials
5.5%	Consumer Discretionary
10.1%	Consumer Staples
13.5%	Health Care
16.6%	Financial Services
15.1%	Information Technology
7.9%	Communication Services
8.9%	Utilities
4.3%	Real Estate

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%