



**TRADITIONAL GIA**

Compound rates<sup>1</sup> for NON-REDEEMABLE investments (for all plans)<sup>3</sup>

| Amount invested <sup>2</sup>    | 1 Year | 2 Years | 3 Years | 4 Years | 5 Years | 6 Years | 7 Years | 8 Years | 9 Years | 10 Years |
|---------------------------------|--------|---------|---------|---------|---------|---------|---------|---------|---------|----------|
| \$400 to \$9,999                | 4.40%  | 4.20%   | 4.05%   | 4.00%   | 4.00%   | 3.80%   | 3.85%   | 3.90%   | 3.95%   | 4.00%    |
| \$10,000 to \$49,999            | 4.45%  | 4.25%   | 4.10%   | 4.05%   | 4.05%   | 3.85%   | 3.90%   | 3.95%   | 4.00%   | 4.05%    |
| \$50,000 to \$99,999            | 4.50%  | 4.30%   | 4.15%   | 4.10%   | 4.10%   | 3.90%   | 3.95%   | 4.00%   | 4.05%   | 4.10%    |
| \$100,000 to \$199,999          | 4.55%  | 4.35%   | 4.20%   | 4.15%   | 4.15%   | 3.95%   | 4.00%   | 4.05%   | 4.10%   | 4.15%    |
| \$200,000 to \$349,999          | 4.55%  | 4.35%   | 4.20%   | 4.15%   | 4.15%   | 3.95%   | 4.00%   | 4.05%   | 4.10%   | 4.15%    |
| \$350,000 and over <sup>6</sup> | 4.55%  | 4.35%   | 4.20%   | 4.15%   | 4.15%   | 3.95%   | 4.00%   | 4.05%   | 4.10%   | 4.15%    |

Rates for other terms are available upon request.

Compound rates<sup>1</sup> for REDEEMABLE investments (for all plans)<sup>4</sup>

| Amount invested <sup>2</sup>    | 1 Year | 2 Years | 3 Years | 4 Years | 5 Years | 6 Years | 7 Years | 8 Years | 9 Years | 10 Years |
|---------------------------------|--------|---------|---------|---------|---------|---------|---------|---------|---------|----------|
| \$400 to \$9,999                | 4.15%  | 3.95%   | 3.80%   | 3.75%   | 3.75%   | 3.55%   | 3.60%   | 3.65%   | 3.70%   | 3.75%    |
| \$10,000 to \$49,999            | 4.20%  | 4.00%   | 3.85%   | 3.80%   | 3.80%   | 3.60%   | 3.65%   | 3.70%   | 3.75%   | 3.80%    |
| \$50,000 to \$99,999            | 4.25%  | 4.05%   | 3.90%   | 3.85%   | 3.85%   | 3.65%   | 3.70%   | 3.75%   | 3.80%   | 3.85%    |
| \$100,000 to \$199,999          | 4.30%  | 4.10%   | 3.95%   | 3.90%   | 3.90%   | 3.70%   | 3.75%   | 3.80%   | 3.85%   | 3.90%    |
| \$200,000 to \$349,999          | 4.30%  | 4.10%   | 3.95%   | 3.90%   | 3.90%   | 3.70%   | 3.75%   | 3.80%   | 3.85%   | 3.90%    |
| \$350,000 and over <sup>6</sup> | 4.30%  | 4.10%   | 3.95%   | 3.90%   | 3.90%   | 3.70%   | 3.75%   | 3.80%   | 3.85%   | 3.90%    |

Rates for other terms are available upon request.

**EQUITY INDEX GIA<sup>7</sup>**

Compound rates for REDEEMABLE investments

| Index / Term / Index participation           | Guarantee at maturity |           |        | Rates for fixed-income portion <sup>*</sup> |             |
|--|-----------------------|-----------|--------|---|-------------|
|  | 90%                   | 100%      | 110%   | 115%  | \$400 and + |
| <b>Low Volatility Canadian Equity (TDAM)</b> |                       |           |        |   |             |
| 5 years                                      | 46.50%                | 33.50%    | -      | -   | 3.75%       |
| 7 years                                      | 56.00%                | 44.50%    | -      | -   | 3.60%       |
| 10 years                                     | 84.50%                | 69.00% ** | 53.50% | -   | 3.75%       |
| <b>S&amp;P/TSX60</b>                         |                       |           |        |   |             |
| 5 years                                      | 43.00%                | 31.00%    | -      | -   | 3.75%       |
| 7 years                                      | 52.00%                | 41.50%    | -      | -   | 3.60%       |
| 10 years                                     | 78.50%                | 64.00% ** | 49.50% | -   | 3.75%       |
| <b>Low Volatility Global Equity (TDAM)</b>   |                       |           |        |   |             |
| 5 years                                      | 43.00%                | 31.00%    | -      | -   | 3.35%       |
| 7 years                                      | 54.50%                | 41.50%    | -      | -   | 3.20%       |
| 10 years                                     | 78.50%                | 64.00% ** | -      | -   | 3.35%       |

Waiting period rate : Redeemable 1 year GIA rate - simple interest  
 Unregistered : Guarantee at maturity is capped at a maximum of 100% for all terms  
 Issue offered until : 2024-05-26  
 Starting date : 2024-05-31

\*The fixed participation is 100% minus the index participation.

\*\*Equity Index GIA 10yrs +

**LADDERED GIA<sup>8</sup>**

Compound rates<sup>1</sup> for NON-REDEEMABLE investments<sup>5</sup> (available for RRSP, Locked-in RRSP, NRSP and TFSA only)

| Amount invested      | 3 Years | 5 Years | 7 Years | 10 Years |
|----------------------|---------|---------|---------|----------|
| \$5,000 to \$49,999  | 4.20%   | 4.10%   | 4.00%   | 4.00%    |
| \$50,000 to \$99,999 | 4.25%   | 4.15%   | 4.05%   | 4.05%    |
| \$100,000 and over   | 4.30%   | 4.20%   | 4.10%   | 4.10%    |

**SHORT-TERM GIA**

Simple rates for NON-REDEEMABLE investments<sup>5</sup> (for all plans)<sup>9</sup>

| Amount invested <sup>1</sup>    | 30 days | 183 days |
|---------------------------------|---------|----------|
| \$400 to \$9,999                | 2.25%   | 2.75%    |
| \$10,000 to \$49,999            | 2.30%   | 2.80%    |
| \$50,000 to \$99,999            | 2.35%   | 2.85%    |
| \$100,000 to \$199,999          | 2.40%   | 2.90%    |
| \$200,000 to \$349,999          | 2.40%   | 2.90%    |
| \$350,000 and over <sup>6</sup> | 2.40%   | 2.90%    |

<sup>1</sup> Deduct 0.25% for redeemable rates.

**HIGH YIELD ACCOUNT<sup>8</sup>**

Compound rates for REDEEMABLE investments (for all plans). This is a daily rate that can change at any time without notice.

| Amount invested | Actual |
|-----------------|--------|
| \$400 and over  | 1.75%  |

**POSSIBILITY TO INCREASE TRADITIONAL AND SPECIAL TERMS GIA'S RATES BY DECREASING THE COMMISSION**

| Advisor's latitude   |                        |
|----------------------|------------------------|
| Enhanced client rate | Commission's reduction |
| 0.0500 %             | 20 %                   |
| 0.1000 %             | 40 %                   |
| 0.1500 %             | 60 %                   |
| 0.2000 %             | 80 %                   |
| 0.2500 %             | 100 %                  |

<sup>1</sup> Simple interest rate investments are equal to compound interest rate.

<sup>2</sup> A short-term interest rate of 0.05%, compounded annually, is applicable to accumulated contributions of up to \$400 or contributions awaiting investment (minimum periodic contribution of \$40).

<sup>3</sup> Non-redeemable GIAs may not be subject to redemptions, whether periodic or lump-sum, even in retirement income plans (RRIFs and Locked-in RRIFs).

<sup>4</sup> Only with the Guaranteed Investment Funds (GIFs) Application. Retirement income plans (RRIFs and Locked-in RRIFs): allows for total redemptions up to 20% annually of the market value of redeemable GIAs as of December 31st of the previous year at no charge.

<sup>5</sup> Deduct 0.25% for redeemable GIAs.

<sup>6</sup> Rates on contributions of \$500,000 or less. For applicable rates on contributions over \$500,000, please contact our Client Services.

<sup>7</sup> Available only with the Investment Accounts Application.

<sup>8</sup> Available only with the Guaranteed Investment Funds (GIFs) Application.

Rates are annualized and are subject to change without notice.  
 For product details, please refer to your contract and promotional documents.

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**LIFE INSURANCE - PRODUCTS PREVIOUSLY SOLD BY LA CAPITALE**

| Life-Saver           | Rate  | Life-Saver -Interest Bonus | Rate  | Other Terms - Life Insurance                          | Rate  |
|----------------------|-------|----------------------------|-------|---|-------|
| Transaction account  | 0.05% | 6th -10th yrs              | 0.50% | Policy loan at variable rate                          | 9.20% |
| Liquid funds account | 0.05% | 11th yr and +              | 1.00% | Premium on deposit                                    | 4.40% |
| Fixed rate 3 years   | 3.05% |                            |       | ROP-GIFT  | 3.00% |
| Fixed rate 5 years   | 3.00% |                            |       | Interest rate credited on death benefit <sup>11</sup> | 1.60% |
| Fixed rate 10 years  | 3.00% |                            |       | Yield of marketable long term bonds (LifeAnew):       | 3.64% |
| Suspense account     | 4.40% |                            |       |   |       |

**INDEXED ACCOUNTS - LIFE-SAVER<sup>9</sup>**

Annual returns as of March 31, 2024

|  | Management fee | MER of underlying fund | 1 year | 3 years | 5 years | 10 years |
|--|----------------|------------------------|--------|---------|---------|----------|
| Canadian Equity Index                              | 3.00%          | 0.00%                  | 12.35% | 7.54%   | 8.32%   | 6.34%    |
| American Equity Index <sup>10</sup>                | 3.00%          | 0.00%                  | 26.90% | 11.66%  | 12.66%  | 12.54%   |
| Canadian Fixed Income (CI Global Asset Management) | 1.50%          | 1.41%                  | 2.09%  | -2.09%  | -0.01%  | 1.13%    |
| Canadian Equity (Dynamic)                          | 1.50%          | 2.32%                  | 15.37% | 9.44%   | 9.45%   | 5.84%    |
| Canadian Dividend (AGF)                            | 1.50%          | 2.12%                  | 11.47% | 8.10%   | 7.48%   | 6.18%    |
| American Equity (Dynamic)                          | 1.50%          | 2.39%                  | 33.27% | 5.96%   | 7.13%   | 10.57%   |
| Global Equity (Dynamic)                            | 1.50%          | 2.31%                  | 5.07%  | -2.47%  | 5.61%   | 4.52%    |
| Canadian Balanced (Dynamic)                        | 1.50%          | 2.16%                  | 11.46% | 6.11%   | 6.33%   | 4.11%    |
| Global Balanced (AGF)                              | 1.50%          | 2.59%                  | 11.32% | 3.89%   | 6.48%   | 5.45%    |
| Conservative Profile (AGF)                         | 1.50%          | 2.08%                  | 5.06%  | 0.95%   | 1.84%   | 2.63%    |
| Moderate Profile (AGF)                             | 1.50%          | 2.45%                  | 5.82%  | 1.13%   | 2.40%   | 2.99%    |
| Balanced Profile (AGF)                             | 1.50%          | 2.45%                  | 8.93%  | 3.15%   | 4.41%   | 4.29%    |
| Growth Profile (AGF)                               | 1.50%          | 2.45%                  | 12.92% | 5.31%   | 6.19%   | 5.80%    |
| Aggressive Profile (AGF)                           | 1.50%          | 2.61%                  | 16.47% | 7.02%   | 7.84%   | 7.14%    |

Life-Saver products are no longer available for sale.

<sup>9</sup> The rates of return are only shown as an indication to illustrate the approximate yields which would have been earned by the Life-Saver Indexed accounts if they had existed over the given period. Past returns do not guarantee future returns in any way. These returns do not include Beneva's management fees.  
<sup>10</sup> Credited performance is the net return in Canadian dollars. Variation in the exchange rate may impact the investment value either upwards or downwards.  
<sup>11</sup> According to the administrative rules applicable at the time of death.

**Rates are annualized and are subject to change without notice.  
 For product details, please refer to your contract and promotional documents.**

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### INVESTMENT ACCOUNTS

Annual returns as of March 31, 2024, redeemable at anytime

|  | Fund code | Management fees | MER of underlying fund | YTD        | 3 months        | 6 months        | 1 year        | 3 years        | 5 years        | 10 years        |
|--|-----------|-----------------|------------------------|------------|-----------------|-----------------|---------------|----------------|----------------|-----------------|
| <b>Fixed Income</b>                                |           |                 |                        |            |                 |                 |               |                |                |                 |
| Canadian Fixed Income (AGF)                        | RAB       | 0.00%           | 1.50%                  | -0.66%     | -0.66%          | 7.24%           | 2.71%         | -2.28%         | 0.10%          | 1.09%           |
| Canadian Fixed Income (CI Global Asset Management) | RBL       | 0.00%           | 1.41%                  | -1.09%     | -1.09%          | 7.20%           | 2.09%         | -2.09%         | -0.01%         | 1.13%           |
| Global Fixed Income (CI Global Asset Management)   | RBH       | 0.00%           | 1.54%                  | -0.16%     | -0.16%          | 5.41%           | 1.61%         | -2.94%         | -1.48%         | 0.61%           |
| High Yield Fixed Income (TDAM)                     | RBP       | 0.00%           | 1.78%                  | 1.25%      | 1.25%           | 7.49%           | 6.98%         | 1.28%          | 2.25%          | 3.06%           |
|  |           |                 |                        | <b>YTD</b> | <b>3 months</b> | <b>6 months</b> | <b>1 year</b> | <b>3 years</b> | <b>5 years</b> | <b>10 years</b> |
| Canadian Balanced (CI Global Asset Management)     | RBQ       | 0.00%           | 2.43%                  | 4.44%      | 4.44%           | 11.81%          | 10.88%        | 4.36%          | 5.93%          | 4.79%           |
| Canadian Balanced (Dynamic)                        | RAC       | 0.00%           | 2.16%                  | 5.01%      | 5.01%           | 13.13%          | 11.46%        | 6.11%          | 6.33%          | 4.11%           |
| Canadian Balanced (Fidelity)                       | RAD       | 0.00%           | 2.28%                  | 3.85%      | 3.85%           | 10.95%          | 9.36%         | 3.66%          | 5.17%          | 4.92%           |
| Global Balanced (AGF)                              | RAE       | 0.00%           | 2.59%                  | 8.65%      | 8.65%           | 15.42%          | 11.32%        | 3.99%          | 6.48%          | 5.45%           |
| Global Balanced (CI Global Asset Management)       | RBR       | 0.00%           | 2.44%                  | 6.01%      | 6.01%           | 12.47%          | 11.15%        | 3.79%          | 6.17%          | 6.12%           |
| Diversified Income (Fidelity)                      | RAF       | 0.00%           | 2.28%                  | 3.06%      | 3.06%           | 9.93%           | 6.66%         | 3.21%          | 4.59%          | 4.12%           |
| Diversified Income (Dynamic)                       | RAG       | 0.00%           | 2.14%                  | 2.23%      | 2.23%           | 7.98%           | 5.11%         | 2.81%          | 3.27%          | 3.52%           |
| Global Diversified Income (Fidelity)               | RBK       | 0.00%           | 2.43%                  | 5.37%      | 5.37%           | 11.21%          | 8.77%         | 2.63%          | 4.01%          | 5.28%           |
| <b>Canadian Equity</b>                             |           |                 |                        |            |                 |                 |               |                |                |                 |
| Canadian Dividend (AGF)                            | RAI       | 0.00%           | 2.12%                  | 5.47%      | 5.47%           | 14.03%          | 11.47%        | 8.10%          | 7.48%          | 6.18%           |
| Canadian Dividend (Fidelity)                       | RAJ       | 0.00%           | 2.28%                  | 5.20%      | 5.20%           | 12.15%          | 8.84%         | 8.25%          | 9.16%          | 6.96%           |
| Canadian Equity Income (Dynamic)                   | RAK       | 0.00%           | 2.13%                  | 5.75%      | 5.75%           | 14.19%          | 9.64%         | 6.91%          | 7.42%          | 7.26%           |
| Canadian Equity (Dynamic)                          | RAL       | 0.00%           | 2.32%                  | 7.43%      | 7.43%           | 15.66%          | 15.37%        | 9.44%          | 9.45%          | 5.84%           |
| Canadian Equity (Fidelity)                         | RAM       | 0.00%           | 2.46%                  | 6.10%      | 6.10%           | 15.66%          | 12.91%        | 7.95%          | 9.02%          | 6.98%           |
| Small Capitalization Canadian Equity (Dynamic)     | RAN       | 0.00%           | 2.42%                  | 6.66%      | 6.66%           | 13.77%          | 4.45%         | 0.57%          | 3.07%          | 4.05%           |
| Low Volatility Canadian Equity (TDAM)              | RAO       | 2.40%           | 0.01%                  | 3.35%      | 3.35%           | 12.01%          | 3.16%         | 5.18%          | 5.07%          | 5.53%           |
| <b>U.S. and International Equity</b>               |           |                 |                        |            |                 |                 |               |                |                |                 |
| American Equity (Dynamic)                          | RAR       | 0.00%           | 2.39%                  | 19.25%     | 19.25%          | 29.58%          | 33.27%        | 5.96%          | 7.13%          | 10.57%          |
| American Equity (Fiera Capital)                    | RBI       | 2.39%           | 0.04%                  | 8.63%      | 8.63%           | 15.89%          | 19.94%        | 12.47%         | 13.71%         | —               |
| Low Volatility American Equity (TDAM)              | RBM       | 0.00%           | 2.15%                  | 7.99%      | 7.99%           | 12.60%          | 5.97%         | 6.59%          | 4.75%          | 9.16%           |
| U.S. Small-Mid Cap Equity (AGF)                    | RDA       | 0.00%           | 2.56%                  | 16.37%     | 16.37%          | 19.42%          | 10.48%        | -2.05%         | 6.97%          | 10.03%          |
| Global Dividend (TDAM)                             | RBN       | 0.00%           | 2.40%                  | 8.01%      | 8.01%           | 14.47%          | 13.09%        | 7.96%          | 5.88%          | 6.18%           |
| Global Equity – Discovery (Dynamic)                | RAT       | 0.00%           | 2.35%                  | 16.36%     | 16.36%          | 23.98%          | 23.95%        | 5.79%          | 7.02%          | 9.61%           |
| Global Infrastructure Equity (Dynamic)             | RBO       | 0.00%           | 2.38%                  | 3.02%      | 3.02%           | 13.05%          | 0.31%         | 2.07%          | 3.02%          | 5.61%           |
| Low Volatility Global Equity (TDAM)                | RAU       | 2.50%           | 0.02%                  | 5.77%      | 5.77%           | 9.65%           | 6.18%         | 5.93%          | 1.67%          | 5.26%           |
| Global Equity (AGF)                                | RBS       | 0.00%           | 2.59%                  | 12.45%     | 12.45%          | 20.61%          | 15.69%        | 5.99%          | 13.05%         | 13.27%          |
| Global Equity (Fiera Capital)                      | RBJ       | 2.49%           | 0.04%                  | 9.72%      | 9.72%           | 17.83%          | 17.02%        | 9.75%          | 11.25%         | 11.80%          |
| Global Sustainable Growth Equity (AGF)             | RBV       | 0.00%           | 2.08%                  | 6.21%      | 6.21%           | 14.48%          | 5.72%         | 1.00%          | 8.16%          | 6.79%           |
| International Equity (Fiera Capitale)              | RBT       | 2.54%           | 0.05%                  | 9.56%      | 9.56%           | 20.53%          | 14.34%        | 7.68%          | 9.66%          | —               |
| Emerging Markets (AGF)                             | RAV       | 0.00%           | 2.52%                  | 3.75%      | 3.75%           | 5.66%           | -3.38%        | -6.90%         | -1.43%         | 1.96%           |
| <b>AGF Portfolios</b>                              |           |                 |                        |            |                 |                 |               |                |                |                 |
| Conservative Profile (AGF)                         | RAW       | 0.00%           | 2.08%                  | 2.48%      | 2.48%           | 7.95%           | 5.06%         | 0.95%          | 1.84%          | 2.63%           |
| Moderate Profile (AGF)                             | RAX       | 0.00%           | 2.45%                  | 3.44%      | 3.44%           | 9.06%           | 5.82%         | 1.13%          | 2.40%          | 2.99%           |
| Balanced Profile (AGF)                             | RAY       | 0.00%           | 2.45%                  | 5.38%      | 5.38%           | 11.47%          | 8.93%         | 3.15%          | 4.41%          | 4.29%           |
| Growth Profile (AGF)                               | RAZ       | 0.00%           | 2.45%                  | 7.64%      | 7.64%           | 14.62%          | 12.92%        | 5.31%          | 6.19%          | 5.80%           |
| Aggressive Profile (AGF)                           | RBA       | 0.00%           | 2.61%                  | 9.75%      | 9.75%           | 17.27%          | 16.47%        | 7.02%          | 7.84%          | 7.14%           |
| <b>Dynamic Portfolios</b>                          |           |                 |                        |            |                 |                 |               |                |                |                 |
| Conservative Profile (Dynamic)                     | RBV       | 0.00%           | 1.88%                  | 0.85%      | 0.85%           | 8.27%           | 4.44%         | -0.62%         | 0.98%          | 1.89%           |
| Moderate Profile (Dynamic)                         | RBW       | 0.00%           | 1.87%                  | 2.03%      | 2.03%           | 9.65%           | 6.13%         | 0.61%          | 2.43%          | 3.23%           |
| Balanced Profile (Dynamic)                         | RBX       | 0.00%           | 2.33%                  | 5.16%      | 5.16%           | 13.26%          | 10.38%        | 1.25%          | 4.87%          | 5.24%           |
| Growth Profile (Dynamic)                           | RBZ       | 0.00%           | 2.38%                  | 6.91%      | 6.91%           | 15.27%          | 12.80%        | 2.17%          | 6.25%          | 6.48%           |
| Aggressive Profile (Dynamic)                       | RBZ       | 0.00%           | 2.39%                  | 8.86%      | 8.86%           | 17.71%          | 15.69%        | 3.24%          | 7.94%          | 7.98%           |
| <b>Daily Interest Account</b>                      |           |                 |                        |            |                 |                 |               |                |                |                 |
| Current interest                                   |           |                 |                        | <b>YTD</b> | <b>3 months</b> | <b>6 months</b> | <b>1 year</b> | <b>3 years</b> | <b>5 years</b> | <b>10 years</b> |
| Daily Interest investment account                  | 0.01%     | 0.00%           | 0.00%                  | —          | —               | —               | —             | —              | —              | —               |

\* Fund codes start with F1 for the NL series, F6 for the AC3 series and F5 for the AC5 series.

\*\* Only available for registered accounts



# SSQ Fund Returns

Annualized rate of return as of March 28, 2024  
 Unit values as of 04/11/2024  
 SSQ Guaranteed Investment Funds - Basic Guarantee

## INCOME FUNDS

| SSQ GIFs                         | Unit values | Year to date | 1 month | 3 months | 1 year | 3 years | 5 years | 10 years | Since inception |
|----------------------------------|-------------|--------------|---------|----------|--------|---------|---------|----------|-----------------|
| Fiera Capital Money Market       | 10.0000     | 0.74%        | 0.25%   | 0.74%    | 3.40%  | 1.63%   | 1.02%   | 0.53%    | 1.28%           |
| Fiera Capital Short-Term Bond    | 10.8817     | 0.20%        | 0.43%   | 0.20%    | 2.75%  | -1.17%  | -0.10%  | 0.16%    | 0.91%           |
| Fiera Capital Bond               | 10.5190     | -1.65%       | 0.46%   | -1.65%   | 0.09%  | -3.42%  | -1.62%  | -0.06%   | 1.18%           |
| PIMCO Bond                       | 10.2693     | -1.04%       | 0.54%   | -1.04%   | 2.02%  | -2.88%  | -0.87%  | 0.39%    | 1.55%           |
| AlphaFixe Bond and Bank Loan GIF | 9.8785      | -1.37%       | 0.46%   | -1.37%   | 2.07%  | -1.36%  | -0.22%  | n/a      | 0.09%           |
| PIMCO Global Bond                | 10.8877     | 0.17%        | 0.97%   | 0.17%    | 3.49%  | -1.48%  | -0.10%  | 0.80%    | 0.93%           |
| CI Corporate Bond                | 11.3334     | 2.02%        | 1.03%   | 2.02%    | 7.17%  | -0.28%  | 1.29%   | n/a      | 1.82%           |
| BlackRock Bond Index             | 10.5193     | -1.74%       | 0.32%   | -1.74%   | -0.08% | -3.65%  | -1.89%  | -0.22%   | 1.11%           |

## BALANCED FUNDS

| SSQ GIFs                               | Unit values | Year to date | 1 month | 3 months | 1 year | 3 years | 5 years | 10 years | Since inception |
|--|-------------|--------------|---------|----------|--------|---------|---------|----------|-----------------|
| Conservative Smart Beta Plus Portfolio | 10.6661     | 2.33%        | 1.04%   | 2.33%    | 4.96%  | 1.57%   | n/a     | n/a      | 1.67%           |
| Balanced Smart Beta Plus Portfolio     | 10.9811     | 4.10%        | 1.28%   | 4.10%    | 6.43%  | 3.06%   | n/a     | n/a      | 2.26%           |
| Growth Smart Beta Plus Portfolio       | 11.0473     | 4.86%        | 1.38%   | 4.86%    | 6.79%  | 3.79%   | n/a     | n/a      | 2.38%           |
| Aggressive Smart Beta Plus Portfolio   | 11.1882     | 5.60%        | 1.50%   | 5.60%    | 7.36%  | 4.48%   | n/a     | n/a      | 2.65%           |
| Conservative Strategy                  | 14.6116     | 2.64%        | 1.08%   | 2.64%    | 7.12%  | 1.49%   | 2.57%   | 2.56%    | 3.17%           |
| Balanced Strategy                      | 16.6830     | 5.00%        | 1.57%   | 5.00%    | 10.29% | 3.11%   | 4.59%   | 3.94%    | 3.56%           |
| Growth Strategy                        | 20.6591     | 6.55%        | 1.86%   | 6.55%    | 12.60% | 4.53%   | 6.02%   | 4.99%    | 4.14%           |
| Aggressive Strategy                    | 20.2995     | 7.82%        | 2.04%   | 7.82%    | 14.51% | 5.56%   | 6.90%   | 5.77%    | 4.70%           |
| 100% Equity Strategy                   | 11.7501     | 10.25%       | 2.43%   | 10.25%   | 18.09% | n/a     | n/a     | n/a      | 6.08%           |
| Celestia Conservative                  | 14.5690     | 3.02%        | 1.48%   | 3.02%    | 7.44%  | 2.02%   | 2.80%   | 2.65%    | 3.15%           |
| Celestia Balanced                      | 15.7410     | 3.92%        | 1.85%   | 3.92%    | 8.73%  | 3.33%   | 3.56%   | 3.35%    | 3.68%           |
| Celestia Growth                        | 17.2917     | 5.01%        | 2.18%   | 5.01%    | 10.29% | 4.63%   | 4.42%   | 3.95%    | 4.26%           |
| Celestia Aggressive                    | 18.2617     | 6.07%        | 2.47%   | 6.07%    | 11.71% | 5.84%   | 5.32%   | 4.60%    | 4.54%           |
| Celestia 100% Equity                   | 11.3141     | 6.71%        | 2.68%   | 6.71%    | 12.50% | n/a     | n/a     | n/a      | 4.97%           |
| Guardian Conservative Income           | 10.5929     | 2.99%        | 1.24%   | 2.99%    | 7.38%  | 1.54%   | 2.50%   | n/a      | 2.67%           |
| Guardian Income                        | 11.6728     | 4.29%        | 1.56%   | 4.29%    | 9.11%  | 3.21%   | 3.85%   | n/a      | 3.77%           |
| CI Canadian Asset Allocation           | 8.0660      | 5.49%        | 1.98%   | 5.49%    | 11.16% | 1.66%   | 2.58%   | n/a      | 2.85%           |
| CI Global Income & Growth              | 8.0629      | 5.84%        | 2.04%   | 5.84%    | 10.38% | 3.06%   | 5.40%   | n/a      | 5.30%           |

## CANADIAN EQUITY FUNDS

| SSQ GIFs                                     | Unit values | Year to date | 1 month | 3 months | 1 year | 3 years | 5 years | 10 years | Since inception |
|--|-------------|--------------|---------|----------|--------|---------|---------|----------|-----------------|
| Guardian Canadian Dividend Equity            | 18.2028     | 4.19%        | 4.07%   | 4.19%    | 8.67%  | 6.75%   | 5.91%   | 3.35%    | 5.23%           |
| Jarislowsky Fraser Ltd Canadian Value Equity | 34.4873     | 6.47%        | 2.15%   | 6.47%    | 12.57% | 5.75%   | 6.65%   | 5.35%    | 6.60%           |
| Triasima Canadian Equity                     | 22.6980     | 8.65%        | 2.59%   | 8.65%    | 14.91% | 6.25%   | 7.32%   | 4.66%    | 5.63%           |
| BlackRock Canadian Index                     | 20.0449     | 5.90%        | 3.92%   | 5.90%    | 10.88% | 6.16%   | 7.02%   | 4.78%    | 4.94%           |
| Fiera Capital Canadian Small Cap Equity      | 24.2974     | 8.22%        | 2.18%   | 8.22%    | 6.01%  | 0.94%   | 6.51%   | 3.43%    | 6.25%           |



## SSQ Fund Returns

### FOREIGN EQUITY FUNDS

| SSQ GIFs                           | Unit values | Year to date | 1 month | 3 months | 1 year | 3 years | 5 years | 10 years | Since inception |
|------------------------------------|-------------|--------------|---------|----------|--------|---------|---------|----------|-----------------|
| Hillsdale U.S. Equity              | 45.5024     | 11.56%       | 3.73%   | 11.56%   | 21.75% | 10.28%  | 10.10%  | n/a      | 9.86%           |
| Beutel Goodman U.S. Equity         | 21.9348     | 12.31%       | 5.37%   | 12.31%   | 17.46% | 9.64%   | 10.73%  | n/a      | 10.09%          |
| Fiera Capital U.S. Equity          | 26.7943     | 8.48%        | 2.59%   | 8.48%    | 19.29% | 11.85%  | 12.92%  | n/a      | 12.70%          |
| Fiera Capital Hedged U.S. Equity   | 23.2229     | 5.76%        | 2.78%   | 5.76%    | 18.38% | 8.25%   | 11.75%  | n/a      | 12.60%          |
| BlackRock U.S. Index               | 27.8155     | 12.59%       | 2.74%   | 12.59%   | 25.95% | 10.82%  | 11.79%  | 11.71%   | 4.42%           |
| Fisher U.S. Small Cap Equity       | 9.7973      | 7.84%        | 3.16%   | 7.84%    | 22.76% | n/a     | n/a     | n/a      | 0.08%           |
| GQG Partners International Equity  | 13.0295     | 15.31%       | 3.12%   | 15.31%   | 29.45% | n/a     | n/a     | n/a      | 9.23%           |
| C WorldWide International Equity   | 21.1556     | 5.09%        | 0.73%   | 5.09%    | 8.96%  | 4.57%   | 7.78%   | 6.32%    | 4.91%           |
| BlackRock International Index      | 16.4788     | 7.68%        | 2.76%   | 7.68%    | 11.95% | 4.28%   | 4.46%   | 3.83%    | 2.81%           |
| TD Global Dividend Equity          | 17.2515     | 8.29%        | 3.38%   | 8.29%    | 11.91% | 6.69%   | 4.63%   | 5.11%    | 5.61%           |
| Fiera Capital Global Equity        | 22.8708     | 9.43%        | 2.15%   | 9.43%    | 15.79% | 8.60%   | 10.05%  | n/a      | 11.33%          |
| GQG Partners Global Equity         | 15.0304     | 20.30%       | 2.03%   | 20.30%   | 41.05% | n/a     | n/a     | n/a      | 14.60%          |
| Fisher Global Small Cap Equity GIF | 14.6794     | 12.64%       | 4.31%   | 12.64%   | 22.46% | 2.13%   | n/a     | n/a      | 8.66%           |
| Fisher Emerging Markets Equity     | 13.2069     | 4.19%        | 2.69%   | 4.19%    | 6.97%  | -7.82%  | -0.44%  | 2.16%    | 1.91%           |

### SPECIALTY FUNDS

| SSQ GIFs                     | Unit values | Year to date | 1 month | 3 months | 1 year | 3 years | 5 years | 10 years | Since inception |
|------------------------------|-------------|--------------|---------|----------|--------|---------|---------|----------|-----------------|
| Lazard Global Infrastructure | 18.9914     | 2.65%        | 2.10%   | 2.65%    | 6.85%  | 6.58%   | 4.43%   | 6.38%    | 4.66%           |
| CI Global Real Estate        | 8.5369      | -0.17%       | 1.15%   | -0.17%   | 3.30%  | n/a     | n/a     | n/a      | -4.42%          |

Returns and values shown are net of all management fees. No guarantee fees are charged for this guarantee option. Past returns of the funds are shown prior to the inception of the guarantee option, offered since November 26, 2012.

Any amount that is allocated to a segregated fund is invested at the risk of the contractholder and may increase or decrease in value.

The returns shown do not take into account sales, redemption, distribution or other optional charges that would have reduced returns. Returns are annualized, except for periods of less than one year. There are no guarantees that past performance will be repeated in the future. This method of calculating returns is in compliance with the industry standards established by the Canadian Life and Health Insurance Association. For more information about this calculation method, please contact Beneva Client Services.