

# YOUR NEW segregated fund statement

## Information you can plan on



### Segregated fund policy statement

January 1, 2013 to June 30, 2013  
Policy number: 0000000000

#### Policy overview

Policyowner	FIRST NAME	LAST NAME
Joint policyowner	FIRST NAME	LAST NAME
Annuitant	FIRST NAME	LAST NAME
Joint annuitant	FIRST NAME	LAST NAME
Successor annuitant	FIRST NAME	LAST NAME
Successor holder	FIRST NAME	LAST NAME
Spousal contributor	FIRST NAME	LAST NAME
Policy number	0000000000	
Dealer account number	1234567890 1234567-21	
Policy type	Registered retirement savings plan, nominee with Company Name	
Joint policyowner type	Joint with right of survivorship	
Legislative jurisdiction	Newfoundland and Labrador	
Guarantee level	100% maximum maturity guarantee 100% maximum death benefit guarantee	
Options selected	Lifetime income benefit Maturity guarantee reset Death benefit guarantee reset	

You've chosen a segregated fund policy with unique features like guarantees to meet your investment needs.

Now, information about the features and the options you have, and transactions that occurred over the statement period, are shown in more detail – helping you to chart your investment path with your advisor.

Right on the first page, the change in investment value section is the fastest way to see how a policy has performed since the last statement. It reports the effects of market gains and losses, and fees, on the value of the investments within your policy.

Fees associated with your policy are now totalled and shown separately. The new 'Less fees' line includes fees such as front-end load fees, redemption charges, maturity and/or death benefit resets and lifetime income benefit fees. For larger accounts invested in preferred series 2 segregated funds, investment management fees and advisory and management service fees are included in this line and are also shown in a summary within December 31 statements to help with record keeping and tax preparation.

Your segregated fund policy comes with valuable guarantees. You can now see the death and maturity guaranteed amounts you've chosen.

#### Change in investment value for this statement period

Value on Jan. 1, 2013		\$999,999,999.99
Plus what you invested or transferred in	+	\$999,999,999.99
Less what you withdrew or transferred out	-	\$999,999,999.99
Less fees	-	\$999,999,999.99
Plus the change in the value of your investments	+	\$999,999,999.99
Value on Jun. 30, 2013		\$999,999,999.99

#### Guarantees

Current lifetime income amount	\$999,999,999.99
Maturity guarantee date	Dec. 28, 2030
Maturity guarantee amount	\$999,999,999.99
Death benefit guarantee amount	\$999,999,999.99

We know how hard it is to keep track of government-regulated investment options. Year-to-date transactions for tax-free savings accounts (TFSA) and registered retirement savings plans (RRSPs) are summarized to help you keep track and stay within legislated limits.

If you've selected to reset your guaranteed amounts to help protect you from market fluctuations, this section will summarize any increases in your guaranteed amounts when they happen. And, if you have the lifetime income benefit, you can see the base we use to calculate your income guarantee.

It's important to know what regular income and withdrawals come from your policy.

Statements now contain a review of income payments received during the year (to which fees and taxes may apply), as well as future income arrangements, including the funds from which we will make the withdrawals. We will include a warning if your annual scheduled payments are set higher than the annual guaranteed income amount to help prevent excess withdrawals.

For December statements, we'll show important year-end amounts and all the same details for the coming year's arrangements. This will help you and your advisor in annual reviews.

#### Registered retirement savings plan (RRSP) information

Amount contributed in the first 60 days	\$999,999,999.99
Amount contributed the rest of the year	\$999,999,999.99

#### Spousal registered retirement savings plan (RRSP) information

Amount your spouse contributed in the first 60 days	\$999,999,999.99
Amount your spouse contributed the rest of the year	\$999,999,999.99

#### Tax-free savings account (TFSA) information

	Year-to-date
Premium deposits	\$999,999,999.99
Transfers in	\$999,999,999.99
Transfers out	\$999,999,999.99
Withdrawals	\$999,999,999.99

#### Resets

##### Maturity guarantee

You received a maturity guarantee reset\* on Dec. 28, 2011.

Maturity guarantee date	Dec. 28, 2048
Previous maturity guarantee amount	\$999,999,999.99
Current maturity guarantee amount after reset	\$999,999,999.99

\* Resets occur each year on your policy anniversary date, Feb. 7. The last reset will occur on the policy anniversary that is 15 years prior to the maturity guarantee date. When the maturity guarantee date is exactly 15 years from the fund entry date/policy anniversary, a reset may occur on the maturity guarantee date.

##### Death benefit guarantee

You received a death benefit guarantee reset\* on Dec. 28, 2011.

Previous death benefit guarantee amount	\$999,999,999.99
Current death benefit guarantee amount after reset	\$999,999,999.99

\* Resets occur each year on Feb. 7 up to and including the last year before turning age 70, when resets stop. If on the reset date the market value is greater than the previous guarantee amount, it will be reset. If not, the previous guarantee amount remains intact.

#### Scheduled income payment

The scheduled income payments, year to date, from your policy are \$99,999.99. Details regarding each scheduled income payment for the current statement period are reported in the transaction details section.

##### Income payment arrangements for 2013

Payment option	Lifetime income amount
Amount of each payment * (fees may apply)	\$100.99
Date of each payment	18 <sup>th</sup> day of each month

\* Amount may change based on activity in your policy.

The amount of each payment will be withdrawn from the following segregated fund(s):

Fund name	Amount (\$)
Balanced allocation (DSC)	99,999.99
Core Conservative Growth (LSC)	99,999.99
Fidelity Moderate Income (DSC)	99,999.99
Income Growth Plus (FEL)	99,999.99
Mackenzie Moderate Income (FEL)	99,999.99

#### Scheduled withdrawal

The scheduled withdrawals, year to date, from your policy are \$99,999.99. Details regarding each scheduled withdrawal for the current statement period are reported in the transaction details section.

##### Withdrawal arrangements for 2013

Payment option	Free amount
Amount of each withdrawal *	\$100.99
Date of each withdrawal	18 <sup>th</sup> day of each month

The amount of each withdrawal will be deducted from the following segregated fund(s):

Fund name	Amount (\$)
Balanced allocation (DSC)	99,999.99
Core Conservative Growth (LSC)	99,999.99
Fidelity Moderate Income (DSC)	99,999.99
Income Growth Plus (FEL)	99,999.99
Mackenzie Moderate Income (FEL)	99,999.99

Automatic rebalancing

Rebalancing range	99.9% (+/-)		
Date of rebalancing	Mar. 31		
Fund name	Target allocation (%)	Current allocation (%)	Variance (%)
Balanced allocation	999.9	999.999	999.999
Income Growth Plus	999.9	999.999	999.999
Core Conservative Growth	999.9	999.999	999.999
Fidelity Moderate Income	999.9	999.999	999.999
Mackenzie Moderate Income	999.9	999.999	999.999

To help stay on track according to your tolerance for risk and choice of investment types, you and your advisor may have chosen automatic rebalancing. This is where you'll see summaries of your arrangements and transactions that could occur throughout the year.

Transaction details from Jan. 1, 2013 to Jun. 30, 2013

Fund name / Transaction date	Transaction description	Amount before deductions (\$)	Number of units transacted	Number of units after transaction	Unit value (\$)	=	Market value (\$)
<b>Asian Growth (AIG) (DSC)</b>							
Jan. 1, 2013	Opening balance			99,999.999			999,999,999.99
Jan. 11, 2013	Registered proceeds	999,999,999.99	99,999.999	99,999.999	9,999.99		999,999,999.99
Jan. 30, 2013	Cheque/cash premium	999,999,999.99	99,999.999	99,999.999	9,999.99		999,999,999.99
Feb. 11, 2013	Maturity guarantee top-up	999,999,999.99	99,999.999	99,999.999	9,999.99		999,999,999.99
Feb. 28, 2013	Death benefit guarantee top-up	999,999,999.99	99,999.999	99,999.999	9,999.99		999,999,999.99
Mar. 30, 2013	Partial transfer to policy # 12345678	999,999,999.99	99,999.999	99,999.999	9,999.99		999,999,999.99
May 31, 2013	Switch matured units from Core Conservative Growth	999,999,999.99	99,999.999	99,999.999	9,999.99		999,999,999.99
Jun. 30, 2013	Closing balance			99,999.999	9,999.99		999,999,999.99
<b>Balanced (Bissett) (DSC)</b>							
Jan. 1, 2013	Opening balance			99,999.999	9,999.99		999,999,999.99
Jan. 11, 2013	Premium deposit	999,999,999.99	99,999.999	99,999.999	9,999.99		999,999,999.99
Jun. 30, 2013	Closing balance			99,999.999	9,999.99		999,999,999.99

Your transactions are organized by fund to show all activity that's taken place during the statement period – and they're shown consistently with what you see on the confirmations you receive right after you make a transaction.

Lifetime income benefit option details

Lifetime income benefit values as of Jun. 30, 2013

Oct. 14, 2011	This is your lifetime income benefit anniversary date. Any applicable deferral bonus and/or income resets are calculated annually.
Joint-life income JANE DOE	You've chosen to guarantee income for you and your spouse named here.
\$999,999.99	This is your lifetime income amount. It represents the annual income you're guaranteed to receive under the lifetime income benefit option.*
Eligible for deferral bonus	You are currently eligible to receive a deferral bonus.
\$5,000.00	This is your lifetime income withdrawal base. This is used to calculate your lifetime income amount (shown above). This has been increased as a result of your most recent income bonus in the amount of <\$9,999.99>.
\$55,000.00	This is the base for income bonus. It is the amount we use to calculate your five per cent deferral bonus.

The lifetime income benefit option provides valuable guaranteed income that can last a lifetime. This income can also increase. If you have this option, the important details you need about the lifetime income benefit values in your policy are captured here.

Beneficiary information

Beneficiary type	Beneficiary name	Allocation percentage (%)*
Primary - revocable	ANNE DOE	999.999
Contingent - revocable	BILL DOE	999.999

Another benefit of segregated fund policies is the ability to have a one-time lump-sum payment made immediately and privately at death, if you've named beneficiaries rather than leaving it to the estate – bypassing the delays and expense of the potential probate process. The statements now list your named beneficiaries, providing confidence that our records are up-to-date to match your wishes. If you want to change the information, contact information is included on the last page of your statement.

Additional information

Maturity and death benefit guarantees

Premiums allocated to 100/100 guarantee policies with 15 years or more before the maturity guarantee date will have a 100 per cent maturity guarantee. Premiums allocated to the policy with less than 15 years from the maturity guarantee date will receive a 75 per cent maturity guarantee.

Premiums allocated to 75/100 and 100/100 guarantee policies, when the youngest annuitant is age 80 or older are subject to a graded death benefit guarantee schedule.

The maturity guarantee and death benefit guarantee will be proportionally reduced by any withdrawal or transfers out of your policy.

Customized messages will continue to appear to help you understand your policy features, highlight regulatory changes and requirements and other important information about your policy.

Now it's easier than ever to see the value of your segregated fund policy to your overall financial plan. If you need more detailed information about your policy, you can refer to your policy and information folder or contact your advisor. All our contact information is on the back page of your statement.

A subsidiary of Great-West Lifeco Inc. and a member of the Power Financial Corporation group of companies, Canada Life is Canada's first domestic life insurance company, founded in 1847. Today, Canada Life provides insurance and wealth management products and services in Canada, the United Kingdom, Isle of Man, Ireland and Germany, and is also an international provider of reinsurance solutions.

Canada Life believes in time-tested investment principles and strategies. Stemming from its insurance roots, Canada Life is known for its ability to manage risk to meet financial commitments, now and for the future. For current information on Canada Life's ratings and financial strength, see the corporate information section on [www.canadalife.com](http://www.canadalife.com).

---

A description of the key features of the segregated fund policy is contained in the information folder. **Any amount that is allocated to a segregated fund is invested at the risk of the policyowner and may increase or decrease in value.**

In Quebec, advisor refers to a financial security advisor for individual insurance and segregated fund policies; and to an advisor in group insurance/annuity plans for group products.

**Helping people achieve more™**