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**Questions?**

Call Access Line  
toll-free at  
**1 800-724-3402**

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at  
[mycanadalifeatwork.com](http://mycanadalifeatwork.com)

# Your investments and retirement savings

From January 1, 2022 to August 3, 2022

## Your Registered Pension Plan (RPP)

Date you joined  
this plan  
August 9, 2018

### Summary of activity in your RPP

Value of this plan on Jan 1, 2022	\$22,750.01
Contributions you made	\$3,115.26
Contributions made by the company	\$1,730.70
Change in the market value of your investments	\$-2,117.46
<b>Value of this plan on Aug 3, 2022</b>	<b>\$25,478.51</b>

**Your personal rate of return for this statement period is -8.38%.**

**Your personal rate of return for the last 12 month(s) was -7.63%.**

This return was calculated using the internal rate of return method and is not annualized for periods of less than 12 months. This method measures the performance of the fund(s) and also takes into account the actual timing and amount of contributions and withdrawals. Your personal rate of return should not alone guide your investment decision, but is rather an indication of your investments performance. More details can be found on GRS Access.

**Key information****Policy/plan number**

68012

**Your certificate number**

000000061

**Your date of birth**

September 7, 1962

**Your date of employment**

April 30, 2018

**Date of normal retirement**

October 1, 2027

**Date of early retirement**

October 1, 2017

**Your Spouse's name**

MARJORIE ANN BENSON

**Your beneficiaries**

MARJORIE ANN BENSON - RPP

Spouse - Married

**Items for your attention****From Canada Life Group Retirement Services**

We offer several fast, convenient ways to get the information you want. Visit [grsaccess.com](http://grsaccess.com) or call us. Refer to the last page for more information on these services.

**Your RPP investment mix**

Investment category	Percent of your portfolio on Aug 3, 2022	Value on Aug 3, 2022
<b>A Asset Allocation Funds</b>	100.0%	\$25,478.51
<b>Total</b>	<b>100.0%</b>	<b>\$25,478.51</b>

**Breakdown by investment categories in your RPP**

On August 3, 2022

	Total units you hold	Current price per unit (\$)	Current value (\$)	Percent of your portfolio
<b>Asset Allocation Funds</b>				
Moderate Profile (PSG)	84.374267	301.970127	25,478.51	100.0%
<b>Total</b>			<b>25,478.51</b>	<b>100.0%</b>
<b>Total plan investments</b>			<b>25,478.51</b>	<b>100.0%</b>

**Breakdown of activity by source in your RPP**

From January 1, 2022 to August 3, 2022

	Opening value (\$)	Contributions (\$)	Change in the market value (\$)	Closing value (\$)
<b>Member activity</b>				
Member required	11,070.64	1,730.70	-1,013.72	11,787.62
Member voluntary	608.73	1,384.56	-90.02	1,903.27
<b>Total (member)</b>	<b>11,679.37</b>	<b>3,115.26</b>	<b>-1,103.74</b>	<b>13,690.89</b>
<b>Employer activity</b>				
Employer	11,070.64	1,730.70	-1,013.72	11,787.62
<b>Total (employer)</b>	<b>11,070.64</b>	<b>1,730.70</b>	<b>-1,013.72</b>	<b>11,787.62</b>
<b>Total plan investments</b>	<b>22,750.01</b>	<b>4,845.96</b>	<b>-2,117.46</b>	<b>25,478.51</b>

## Activity in your RPP

From January 1, 2022 to August 3, 2022

Date	Activity	Activity amount (\$)	Interest rate (%) or unit price (\$)	Number of units
<b>Moderate Profile (PSG) - Member required</b>				
Jan 13, 2022	A contribution was made	115.38	326.795756	0.353065
Jan 20, 2022	A contribution was made	115.38	322.598257	0.357658
Feb 3, 2022	A contribution was made	115.38	324.207310	0.355883
Feb 17, 2022	A contribution was made	115.38	321.641795	0.358722
Mar 7, 2022	A contribution was made	115.38	316.383459	0.364684
Mar 17, 2022	A contribution was made	115.38	317.011700	0.363961
Apr 7, 2022	A contribution was made	115.38	316.037599	0.365083
Apr 14, 2022	A contribution was made	115.38	313.291707	0.368283
Apr 28, 2022	A contribution was made	115.38	310.362106	0.371759
May 12, 2022	A contribution was made	115.38	302.439643	0.381498
May 26, 2022	A contribution was made	115.38	306.268922	0.376728
Jun 9, 2022	A contribution was made	115.38	302.039063	0.382004
Jun 23, 2022	A contribution was made	115.38	294.113629	0.392297
Jul 7, 2022	A contribution was made	115.38	295.755688	0.390119
Jul 21, 2022	A contribution was made	115.38	298.368555	0.386703
<b>Moderate Profile (PSG) - Member voluntary</b>				
Jan 13, 2022	A contribution was made	76.92	326.795756	0.235376
Jan 20, 2022	A contribution was made	76.92	322.598257	0.238439
Feb 3, 2022	A contribution was made	76.92	324.207310	0.237256
Feb 17, 2022	A contribution was made	96.15	321.641795	0.298935
Mar 7, 2022	A contribution was made	96.15	316.383459	0.303903
Mar 17, 2022	A contribution was made	96.15	317.011700	0.303301
Apr 7, 2022	A contribution was made	96.15	316.037599	0.304236
Apr 14, 2022	A contribution was made	96.15	313.291707	0.306902
Apr 28, 2022	A contribution was made	96.15	310.362106	0.309799
May 12, 2022	A contribution was made	96.15	302.439643	0.317915
May 26, 2022	A contribution was made	96.15	306.268922	0.313940
Jun 9, 2022	A contribution was made	96.15	302.039063	0.318336
Jun 23, 2022	A contribution was made	96.15	294.113629	0.326914

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**Activity in your RPP** (continued)

From January 1, 2022 to August 3, 2022

Date	Activity	Activity amount (\$)	Interest rate (%) or unit price (\$)	Number of units
Jul 7, 2022	A contribution was made	96.15	295.755688	0.325099
Jul 21, 2022	A contribution was made	96.15	298.368555	0.322252
<b>Moderate Profile (PSG) - Employer</b>				
Jan 13, 2022	A contribution was made	115.38	326.795756	0.353065
Jan 20, 2022	A contribution was made	115.38	322.598257	0.357658
Feb 3, 2022	A contribution was made	115.38	324.207310	0.355883
Feb 17, 2022	A contribution was made	115.38	321.641795	0.358722
Mar 7, 2022	A contribution was made	115.38	316.383459	0.364684
Mar 17, 2022	A contribution was made	115.38	317.011700	0.363961
Apr 7, 2022	A contribution was made	115.38	316.037599	0.365083
Apr 14, 2022	A contribution was made	115.38	313.291707	0.368283
Apr 28, 2022	A contribution was made	115.38	310.362106	0.371759
May 12, 2022	A contribution was made	115.38	302.439643	0.381498
May 26, 2022	A contribution was made	115.38	306.268922	0.376728
Jun 9, 2022	A contribution was made	115.38	302.039063	0.382004
Jun 23, 2022	A contribution was made	115.38	294.113629	0.392297
Jul 7, 2022	A contribution was made	115.38	295.755688	0.390119
Jul 21, 2022	A contribution was made	115.38	298.368555	0.386703



## Fund Review

### Investment funds available in your plan(s)

Gross Annualized rates of return for periods ending Jul 31, 2022

	1 yr (%)	3 yr (%)	5 yr (%)	10 yr (%)
<b>Asset Allocation Funds - Diversified mix of investment vehicles suited to an investor personality</b>				
<b>Conservative - income oriented, lower risk</b>				
Conservative Profile (PSG)	-5.03	2.13	3.40	4.38
<b>Moderate - income oriented with some growth potential, lower - medium risk</b>				
Moderate Profile (PSG)	-4.41	2.99	4.02	5.38
<b>Balanced - a balance between growth and income, medium risk</b>				
Balanced Profile (PSG)	-5.12	4.52	5.10	6.97
<b>Advanced - growth oriented, medium - higher risk</b>				
Advanced Profile (PSG)	-3.72	7.35	6.84	8.70
<b>Aggressive - maximum growth potential, higher risk</b>				
Aggressive Profile (PSG)	-3.21	8.92	7.77	9.99
<b>Lifecycle - equity and fixed income asset mix becomes more conservative as maturity date nears</b>				
Continuum 2015 Retirement (PSG)	-6.60	2.42	3.75	5.37
Continuum 2020 (PSG)	-6.62	2.47	3.88	5.95
Continuum 2025 (PSG)	-5.65	3.70	4.77	6.89
Continuum 2030 (PSG)	-4.60	4.92	5.63	7.74
Continuum 2035 (PSG)	-3.55	6.22	6.52	8.55
Continuum 2040 (PSG)	-2.97	7.25	7.24	9.25
Continuum 2045 (PSG)	-2.97	7.37	7.39	9.60
Continuum 2050 (PSG)	-2.96	7.36	7.45	9.86
Continuum 2055 (PSG)	-2.95	7.60	7.65	N/A
Continuum 2060 (PSG)	-3.03	7.58	N/A	N/A
<b>Balanced Funds - Diversified mix of investment vehicles</b>				
<b>Canadian High Income Balanced - income oriented with some growth potential, medium risk</b>				
Cdn Fix Income Bal (Mackenzie)	-2.67	2.60	3.78	4.46
<b>Canadian Balanced - medium growth potential, medium risk</b>				
Balanced Global (Beutel Goodman)	-3.60	5.86	6.11	8.30
<b>Canadian Equity Funds - Predominantly stocks of Canadian companies</b>				
<b>Canadian Dividend and Large Cap - medium growth potential, medium risk</b>				
Cdn Diversified Divid (Mackenzie)	8.76	11.10	8.98	9.29
<b>Canadian Equity - medium to higher growth potential, medium to higher risk</b>				
Canadian Equity Index (Mackenzie)	-0.13	9.57	8.67	8.57
Canadian Equity (Leith Wheeler)	7.37	13.54	10.26	10.84
<b>Canadian Equity Small and Mid Cap - higher growth potential, higher risk</b>				
Growth Equity (Montrusco)	-15.14	10.30	7.38	7.16
<b>Cash and Equivalent Funds - Short term and/or interest-bearing investments</b>				
<b>Canadian Money Market - lower risk, lower return</b>				
Canadian Money Market (Mackenzie)	0.64	0.78	1.05	0.98

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## Fund Review (continued)

### Investment funds available in your plan(s)

	Gross Annualized rates of return for periods ending Jul 31, 2022			
	1 yr (%)	3 yr (%)	5 yr (%)	10 yr (%)
<b>Fixed Income Funds - Income bearing investments</b>				
<b>Canadian Bond - lower risk, lower - medium return</b>				
Canadian Bond Inst'l (Fidelity)	-8.85	-0.58	1.84	2.48
<b>Canadian Mortgage - lower risk, lower to medium return</b>				
Commercial Mortgage (Canada Life)	-5.02	0.77	1.99	2.58
<b>Foreign Equity Funds - Predominantly stocks of non-Canadian companies</b>				
<b>U.S. Equity - medium risk, higher return</b>				
U.S. Equity Index (TDAM)	-2.34	12.12	13.02	16.21
U.S. Companies (Invesco)	-18.66	4.87	10.59	15.18
<b>Global Equity - higher risk, higher return</b>				
Ivy Foreign Equity (Mackenzie)	-6.42	6.34	6.63	10.18
<b>International Equity - higher risk, higher return</b>				
International Equity (Sprucegrove)	-12.98	0.71	1.94	7.54
<b>Special Equity Funds - Industry or sector specific holdings</b>				
<b>Specialty - varying risk, varying return</b>				
Precious Metals (Mackenzie)	-19.51	9.09	10.79	5.11
Real Estate (GWLRA)	14.11	10.25	8.84	7.94

**Please note:**

The indicated growth reflects changes in unit value and reinvestment of all distributions and is net of the fund operating expense and GST. It does not take into account investment management fees and GST payable by the unitholder which would reduce returns. Performance data is provided for illustrative purposes only and represents past performance, which is not necessarily indicative of future performance.



## Additional information

### Assuris protection

The Canada Life Assurance Company is a member of Assuris. Assuris is the not for profit organization that protects Canadian policyholders if their life insurance company fails. Details about Assuris' protection are available at [www.assuris.ca](http://www.assuris.ca) or by calling the Assuris Information Centre at 1-866-878-1225.

### About us and our investment choices

This plan is issued and administered by The Canada Life Assurance Company. Please refer to the documents you received from us or your plan administrator.

Guaranteed investments earn interest at guaranteed rates. Values shown for guaranteed investments are not necessarily the amount you would receive were you to make a withdrawal prior to the end of the guaranteed term. Early withdrawal fees and adjustments may apply. Maturing guaranteed investments are automatically reinvested for the same term as originally selected unless other instructions are received.

The value of investment funds may fluctuate depending on market conditions, and are not guaranteed. There are fees associated with investing in these funds, which are available from Access Line and GRS Access. These fees can also be found in documentation that you received from your plan administrator as well as details of the various features and provisions of your group retirement plan (e.g. transfer options).

### Please review your statement

This statement reflects the latest data we have on record, including all transactions effective up to and including the end of the statement period, processed between your last statement date and Aug 3, 2022.

The change in the market value of your investments includes interest earned on guaranteed investments, and the increase or decrease in the value of investment funds.

Please carefully review this statement against your own records and advise us of any discrepancies within 60 days of receiving this statement. Any discrepancies reported within that time may be adjusted to the original date in the statement period. Discrepancies reported to us after the 60-day period may be adjusted effective on the date you notify us. Retain this statement for income tax purposes.

### Reaching us is easy

Our website, GRS Access, offers quick access to educational information and details on your personal account, such as transaction details and maturing investments, if applicable. As well, there's information on investment options, such as Fund Reports, net unit values and rates, fees, etc. If you prefer to manage your finances by phone, you can call our toll-free, automated phone service, Access Line, to transfer assets between funds, change your future investment instructions, check your plan balances and much more. Please refer to your plan information to learn more about what's available to you, as investment options and services can vary by plan.

▶ **By telephone:**  
Call 1 800-724-3402

▶ **Online:**  
Visit GRS Access at [grsaccess.com](http://grsaccess.com)

▶ **By mail:**  
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