



# Life funds series 5 Monthly performance update

For investments in the CanInvest Select Account

September 2023

## **This monthly fund performance update is designed to give you the latest past performance figures and information on our fund range.**

### **Investment choices**

When making an investment, having a choice which covers the wide range of asset classes and fund types available in the market today is essential.

With an extensive range of professionally managed internal and external investment funds to choose from, you can construct a portfolio with investment funds from Canada Life or from our chosen fund partners including some of the UK's largest investment groups as well as others who are smaller and take a different approach to fund management.

### **Fund charges (OCF; Ongoing Charges Figure)**

These are the charges made by the fund manager for the day-to-day running of the fund. Because we are a large company we can negotiate a discount on the standard charges on behalf of our policyholders. We do not keep any of the discount that we receive from the fund manager and use it to reduce the fund charges (the OCF) that our policyholders pay. The OCF is built in to the daily unit price which we publish on our website.

### **Risk**

This update shows how our funds have performed over various periods of time but past performance should not be relied upon as a guide for how a fund may perform in the future. The value of funds can fall as well as rise and depending on market conditions at the time you may not get back the amount that you invested.

Although all funds carry an element of risk, some funds have some more specific risks such as property funds or funds which specialise in a narrow range of assets. Where funds invest in assets overseas, changes in currency exchange rates can also affect a fund's value. At the end of this update you will find a notes section after the performance tables which goes into more details about any additional information that you should be aware of.

| ABI Sector/Fund name                                       | Fund Information          |                  |       | Percentage growth figures to 31 August 2023 |       |       |       | Percentage growth over one year periods to last quarter end |                      |                      |                      |                      |
|--|---------------------------|------------------|-------|---|-------|-------|-------|---|----------------------|----------------------|----------------------|----------------------|
|  | Life Series 5 Launch date | Volatility Group | OCF % | 6 Mths                                      | 1 Yr  | 3 Yr  | 5 Yr  | 30/06/22 to 30/06/23  | 30/06/21 to 30/06/22 | 30/06/20 to 30/06/21 | 30/06/19 to 30/06/20 | 30/06/18 to 30/06/19 |
| <b>Mixed Investment 0% – 35% Shares</b>                    |                           |                  |       |   |       |       |       |   |                      |                      |                      |                      |
| Canlife 7IM AAP Income                                     | 24-Jul-15                 | 1                | 0.92  | -1.30                                       | -1.30 | -2.83 | -2.91 | -0.28   | -9.73                | 8.14                 | -3.79                | 3.56                 |
| Canlife BlackRock Consensus 35                             | 23-Apr-14                 | 1                | 0.22  | 0.96  | -0.39 | -5.94 | 0.88  | -0.08   | -9.61                | 3.49                 | 3.06                 | 4.64                 |
| Canlife Diversified Risk Managed 3                         | 11-Sep-13                 | N/A              | 0.39  | -0.29                                       | 0.15  | 3.58  | 1.80  | -1.17   | -1.58                | 4.75                 | -1.92                | 1.43                 |
| Canlife Managed Money Plus                                 | 11-Sep-13                 | 1                | 0.32  | 0.35  | 0.69  | 2.75  | 2.29  | -0.43   | -0.26                | 2.39                 | -0.79                | 0.71                 |
| Canlife Ninety One Diversified Income                      | 11-Sep-13                 | 1                | 0.79  | 1.51  | 2.97  | 0.87  | 5.00  | 3.07  | -6.71                | 6.51                 | 0.00                 | 2.98                 |
| Canlife Passive Portfolio 3                                | 9-Oct-17                  | 1                | 0.25  | 0.00  | -2.54 | -3.81 | 1.47  | -1.72   | -6.52                | 2.66                 | 2.83                 | 4.33                 |
| Canlife Portfolio 3  | 11-Sep-13                 | 1                | 0.49  | 0.07  | -0.89 | -2.12 | 2.92  | -0.38   | -6.85                | 3.77                 | 2.99                 | 3.32                 |
| Canlife Premier Miton Defensive Multi Asset                | 11-Sep-13                 | 1                | 0.84  | -0.42                                       | -0.08 | -2.05 | 4.74  | -0.50   | -5.09                | 5.28                 | 3.74                 | 1.95                 |
| <b>Mixed Investment 20% – 60% Shares</b>                   |                           |                  |       |   |       |       |       |   |                      |                      |                      |                      |
| Canlife 7IM AAP Balanced                                   | 11-Sep-13                 | 1                | 0.69  | -2.09                                       | -0.87 | 3.50  | 7.09  | 1.65  | -7.02                | 10.87                | 0.86                 | 1.90                 |
| Canlife 7IM AAP Moderately Cautious                        | 11-Sep-13                 | 1                | 0.70  | -1.67                                       | -1.59 | -3.36 | 0.60  | -0.42   | -8.38                | 6.27                 | 2.10                 | 1.89                 |
| Canlife ACUMEN Income Portfolio                            | 9-Dec-19                  | TBC              | 1.20  | -2.73                                       | -2.92 | 9.30  | -     | -0.90   | -1.48                | 13.65                | -                    | -                    |
| Canlife ACUMEN Portfolio 4                                 | 9-Dec-19                  | TBC              | 1.06  | -1.75                                       | -4.59 | -4.21 | -     | -4.12   | -7.62                | 13.26                | -                    | -                    |
| Canlife BlackRock Consensus 60                             | 23-Apr-14                 | 2                | 0.21  | 0.88  | 1.85  | 3.54  | 7.50  | 3.09  | -8.18                | 8.41                 | 0.38                 | 4.25                 |
| Canlife CT MM Navigator Cautious                           | 11-Sep-13                 | 2                | 1.62  | -2.94                                       | -1.56 | 4.92  | 1.31  | 0.87  | -8.76                | 16.50                | -4.40                | 0.15                 |
| Canlife CT MM Navigator Distribution                       | 11-Sep-13                 | 2                | 1.43  | -2.87                                       | -2.22 | 10.72 | -0.15 | 0.53  | -2.08                | 13.74                | -11.16               | 2.30                 |
| Canlife Diversified Monthly Income                         | 24-Jul-23                 |                  | 0.55  | -   | -     | -     | -     | -   | -                    | -                    | -                    | -                    |
| Canlife Diversified Risk Managed 4                         | 11-Sep-13                 | N/A              | 0.45  | -0.07                                       | 1.52  | 11.34 | 7.66  | 1.95  | -1.58                | 9.31                 | -3.35                | 1.49                 |
| Canlife Fidelity Multi Asset Open Strategic                | 11-Sep-13                 | 1                | 1.03  | -0.59                                       | -0.46 | 7.48  | 14.24 | 0.27  | -4.40                | 13.39                | 0.29                 | 5.27                 |
| Canlife Janus Henderson Cautious Managed                   | 11-Sep-13                 | 2                | 0.73  | -2.80                                       | 2.32  | 12.14 | 7.57  | 0.46  | -5.46                | 14.69                | -2.04                | -1.61                |
| Canlife Jupiter Merlin Income Portfolio                    | 11-Sep-13                 | 2                | 1.41  | -1.23                                       | -0.14 | 6.54  | 12.49 | 1.63  | -4.00                | 9.43                 | 0.67                 | 4.94                 |
| Canlife Managed (50% Shares)                               | 11-Sep-13                 | 2                | 0.36  | -0.32                                       | 4.90  | 19.15 | 10.50 | 3.93  | -0.08                | 12.70                | -6.67                | -0.18                |
| Canlife Ninety One Global Income                           | 11-Sep-13                 | 2                | 0.79  | -0.18                                       | 1.20  | -0.73 | -7.28 | 1.02  | -10.81               | 13.91                | -7.72                | -3.68                |
| Canlife Passive Portfolio 4                                | 9-Oct-17                  | 1                | 0.23  | 0.64  | -0.45 | 3.07  | 7.57  | 1.20  | -6.47                | 7.31                 | 1.50                 | 4.31                 |
| Canlife Portfolio 4  | 11-Sep-13                 | 1                | 0.54  | -0.07                                       | 0.27  | 4.22  | 9.37  | 1.80  | -6.17                | 8.08                 | 2.59                 | 3.20                 |
| Canlife Premier Miton Cautious Multi Asset                 | 11-Sep-13                 | 2                | 0.81  | -1.95                                       | -1.02 | 2.57  | 7.27  | -1.39   | -5.92                | 15.06                | 1.20                 | 0.00                 |
| Canlife VT Momentum Diversified Income                     | 11-Sep-13                 | 1                | 1.07  | -2.78                                       | -2.53 | 11.58 | 13.35 | -3.88   | -5.61                | 27.15                | -8.84                | 7.12                 |
| <b>Mixed Investment 40% – 85% Shares</b>                   |                           |                  |       |   |       |       |       |   |                      |                      |                      |                      |
| Canlife 7IM AAP Moderately Adventurous                     | 11-Sep-13                 | 2                | 0.65  | -2.21                                       | 0.13  | 9.85  | 11.23 | 4.22  | -6.28                | 13.95                | -0.51                | 1.79                 |
| Canlife ACUMEN Portfolio 5                                 | 9-Dec-19                  | TBC              | 1.07  | -1.67                                       | -4.57 | -1.47 | -     | -4.03   | -6.80                | 17.56                | -                    | -                    |
| Canlife ACUMEN Portfolio 7                                 | 9-Dec-19                  | TBC              | 1.12  | -2.52                                       | -5.53 | 2.15  | -     | -5.38   | -5.44                | 24.36                | -                    | -                    |
| Canlife BlackRock Consensus 70                             | 23-Apr-14                 | 2                | 0.21  | 1.23  | 2.77  | 7.29  | 11.48 | 4.84  | -7.13                | 9.79                 | 0.22                 | 4.48                 |
| Canlife BlackRock Consensus 85                             | 23-Apr-14                 | 2                | 0.22  | 1.66  | 4.11  | 13.76 | 17.53 | 7.10  | -5.74                | 12.72                | -0.57                | 4.48                 |
| Canlife CT MM Navigator Balanced                           | 11-Sep-13                 | 2                | 1.78  | -1.47                                       | 1.71  | 12.19 | 6.77  | 3.71  | -8.90                | 19.96                | -4.77                | -0.56                |
| Canlife Diversified Risk Managed 6                         | 11-Sep-13                 | 2                | 0.47  | 0.37  | 3.65  | 15.01 | 16.48 | 6.25  | -4.84                | 13.59                | -0.91                | 2.65                 |
| Canlife Fidelity Multi Asset Open Growth                   | 11-Sep-13                 | 2                | 1.12  | -0.42                                       | 0.86  | 14.92 | 20.13 | 2.01  | -3.39                | 17.34                | -0.57                | 4.97                 |
| Canlife Hargreaves Lansdown Multi-Manager Balanced Managed | 27-Nov-17                 | 2                | 1.34  | -0.09                                       | 2.96  | 11.70 | 5.78  | 6.13  | -9.25                | 17.63                | -5.77                | -0.20                |
| Canlife Invesco Managed Income                             | 11-Sep-13                 | 3                | 1.08  | 0.96  | 5.79  | 22.54 | 9.94  | 9.19  | -4.94                | 18.97                | -8.36                | -1.72                |
| Canlife Janus Henderson Multi-Manager Managed              | 11-Sep-13                 | 2                | 1.34  | 0.56  | 1.50  | 13.28 | 15.21 | 3.27  | -4.82                | 16.25                | -1.05                | 2.82                 |
| Canlife Jupiter Merlin Balanced Portfolio                  | 11-Sep-13                 | 2                | 1.58  | -1.60                                       | 2.00  | 15.00 | 20.68 | 7.01  | -3.78                | 11.91                | 0.20                 | 5.57                 |
| Canlife Liontrust Balanced                                 | 11-Sep-13                 | 3                | 0.85  | 8.62  | 2.16  | 2.94  | 21.51 | 8.11  | -13.22               | 12.70                | 12.42                | 3.48                 |
| Canlife Multiple Investment                                | 11-Sep-13                 | 2                | 0.38  | 0.70  | 2.73  | 19.89 | 20.31 | 5.94  | -0.86                | 13.98                | -0.90                | 1.69                 |
| Canlife Passive Portfolio 5                                | 9-Oct-17                  | 2                | 0.22  | 1.27  | 1.10  | 11.53 | 16.07 | 3.85  | -4.83                | 12.13                | 0.47                 | 4.30                 |
| Canlife Passive Portfolio 6                                | 9-Oct-17                  | 2                | 0.24  | 1.24  | 1.32  | 15.78 | 18.36 | 5.02  | -4.30                | 15.05                | -1.22                | 3.91                 |
| Canlife Portfolio 5  | 11-Sep-13                 | 2                | 0.60  | 0.18  | 1.43  | 11.88 | 17.62 | 4.00  | -4.08                | 12.06                | 2.05                 | 2.84                 |
| Canlife Premier Miton Multi-Asset Growth & Income          | 21-Aug-15                 | 2                | 0.94  | -1.70                                       | -1.34 | 8.13  | 3.10  | -0.97   | -6.62                | 17.93                | -6.03                | 1.89                 |
| Canlife UK Equity and Bond Income                          | 11-Sep-13                 | 2                | 0.58  | -3.05                                       | 3.63  | 27.50 | 19.02 | 2.72  | 5.69                 | 14.20                | -5.04                | -0.21                |



| ABI Sector/Fund name                              | Fund Information          |                  |       | Percentage growth figures to 31 August 2023 |       |       |        | Percentage growth over one year periods to last quarter end |                      |                      |                      |                      |
|---|---------------------------|------------------|-------|---|-------|-------|--------|---|----------------------|----------------------|----------------------|----------------------|
|   | Life Series 5 Launch date | Volatility Group | OCF % | 6 Mths                                      | 1 Yr  | 3 Yr  | 5 Yr   | 30/06/22 to 30/06/23  | 30/06/21 to 30/06/22 | 30/06/20 to 30/06/21 | 30/06/19 to 30/06/20 | 30/06/18 to 30/06/19 |
| Canlife VT Momentum Diversified Growth            | 11-Sep-13                 | 2                | 1.17  | -4.00                                       | -2.24 | 16.29 | 20.40  | -2.47   | -4.61                | 28.38                | -8.33                | 10.17                |
| <b>Flexible Investment</b>                        |                           |                  |       |   |       |       |        |   |                      |                      |                      |                      |
| Canlife 7IM AAP Adventurous                       | 11-Sep-13                 | 2                | 0.63  | -2.68                                       | -0.75 | 13.26 | 13.58  | 4.96  | -5.84                | 16.98                | -1.70                | 1.80                 |
| Canlife ACUMEN Portfolio 6                        | 9-Dec-19                  | TBC              | 1.09  | -1.99                                       | -5.30 | 1.27  | -      | -4.80   | -5.66                | 21.74                | -                    | -                    |
| Canlife CT MM Navigator Growth                    | 11-Sep-13                 | 2                | 1.71  | -1.59                                       | 1.39  | 11.20 | 7.41   | 3.49  | -9.27                | 19.82                | -2.80                | -0.95                |
| Canlife Janus Henderson Multi-Manager Active      | 11-Sep-13                 | 2                | 1.37  | 0.75  | 0.81  | 14.40 | 16.00  | 2.92  | -4.55                | 17.50                | -0.53                | 2.52                 |
| Canlife Jupiter Merlin Growth Portfolio           | 11-Sep-13                 | 3                | 1.72  | 0.86  | 4.96  | 19.25 | 25.87  | 9.13  | -4.34                | 14.23                | 0.65                 | 5.76                 |
| Canlife Portfolio 7                               | 11-Sep-13                 | 3                | 0.72  | -0.68                                       | 1.57  | 20.87 | 22.40  | 5.49  | -3.19                | 19.13                | -1.25                | 1.55                 |
| <b>UK All Companies</b>                           |                           |                  |       |   |       |       |        |   |                      |                      |                      |                      |
| Canlife AXA Framlington UK Select Opportunities   | 11-Sep-13                 | 3                | 0.83  | -5.89                                       | -2.38 | 3.97  | -1.43  | 0.15  | -12.01               | 20.92                | -9.07                | 1.80                 |
| Canlife BlackRock UK Special Situations           | 11-Sep-13                 | 4                | 0.85  | -4.65                                       | 1.82  | 13.23 | -0.75  | 7.01  | -18.27               | 29.85                | -11.76               | -0.54                |
| Canlife Fidelity Special Situations               | 11-Sep-13                 | 4                | 0.90  | -3.83                                       | 5.08  | 46.29 | 12.12  | 5.81  | -1.48                | 35.90                | -19.59               | -2.86                |
| Canlife Invesco UK Equity High Income             | 11-Sep-13                 | 3                | 0.92  | -3.00                                       | 3.74  | 27.43 | -14.89 | 7.08  | 2.06                 | 14.99                | -24.26               | -9.13                |
| Canlife Invesco UK Equity Income                  | 11-Sep-13                 | 3                | 0.91  | -2.96                                       | 5.17  | 27.05 | -12.92 | 8.20  | -1.27                | 18.17                | -24.82               | -7.13                |
| Canlife Invesco UK Opportunities                  | 11-Sep-13                 | 3                | 0.91  | -0.91                                       | 9.52  | 68.36 | 38.21  | 8.32  | 15.51                | 30.91                | -12.09               | -8.06                |
| Canlife iShares UK Equity Index                   | 9-Oct-17                  | 3                | 0.05  | -0.91                                       | 6.71  | 34.65 | 15.83  | 7.84  | 0.73                 | 21.00                | -13.88               | 0.48                 |
| Canlife Jupiter UK Growth                         | 11-Sep-13                 | 4                | 0.99  | 0.99  | 6.17  | 21.97 | -20.38 | 11.02   | -3.84                | 14.64                | -24.73               | -11.64               |
| Canlife M&G Recovery                              | 11-Sep-13                 | 4                | 0.70  | -8.21                                       | 3.14  | 14.14 | -14.90 | 6.92  | -15.12               | 31.00                | -22.07               | -9.46                |
| Canlife Ninety One UK Special Situations          | 11-Sep-13                 | 4                | 0.84  | -1.61                                       | 21.60 | 57.03 | 18.87  | 17.95   | -8.30                | 34.89                | -20.61               | -2.90                |
| Canlife Schroder UK Mid 250                       | 11-Sep-13                 | 4                | 0.89  | -4.69                                       | 5.09  | 29.27 | 5.02   | 8.53  | -16.10               | 45.85                | -14.64               | -9.63                |
| Canlife SVM UK Opportunities                      | 11-Sep-13                 | 4                | 0.74  | -7.31                                       | -3.94 | 20.03 | -1.29  | -3.53   | -13.80               | 45.88                | -12.91               | -7.29                |
| Canlife UK Equity                                 | 11-Sep-13                 | 4                | 0.42  | -2.64                                       | 6.71  | 41.25 | 15.27  | 9.23  | 2.69                 | 23.50                | -14.50               | -3.13                |
| <b>UK Equity Income</b>                           |                           |                  |       |   |       |       |        |   |                      |                      |                      |                      |
| Canlife Artemis Income                            | 11-Sep-13                 | 3                | 0.80  | -4.44                                       | 5.72  | 34.92 | 19.38  | 8.30  | -0.26                | 23.14                | -10.91               | -1.18                |
| Canlife AXA Framlington Monthly Income            | 11-Sep-13                 | 3                | 0.83  | -13.02                                      | -9.13 | 19.67 | 3.02   | -11.52  | -0.06                | 34.91                | -14.57               | -2.08                |
| Canlife CT Responsible UK Income                  | 11-Sep-13                 | 3                | 0.80  | -3.65                                       | 1.90  | 17.61 | 8.06   | 2.36  | -4.15                | 19.01                | -9.18                | 1.87                 |
| Canlife Jupiter Income Trust                      | 11-Sep-13                 | 4                | 0.94  | -6.94                                       | 5.70  | 47.41 | 8.36   | 4.84  | 4.94                 | 28.53                | -20.71               | -4.60                |
| Canlife Liontrust Income                          | 11-Sep-13                 | 3                | 0.85  | -3.08                                       | 6.61  | 30.63 | 22.25  | 9.47  | 0.69                 | 19.07                | -13.42               | 5.85                 |
| Canlife Schroder Income Maximiser                 | 11-Sep-13                 | 3                | 0.91  | -4.83                                       | 9.07  | 51.54 | 13.71  | 5.52  | 7.41                 | 26.88                | -20.89               | -3.52                |
| Canlife UK Equity Income                          | 11-Sep-13                 | 3                | 0.45  | -3.22                                       | 5.56  | 41.52 | 16.41  | 7.38  | 6.54                 | 19.63                | -13.02               | -2.61                |
| <b>UK Smaller Companies</b>                       |                           |                  |       |   |       |       |        |   |                      |                      |                      |                      |
| Canlife Schroder UK Smaller Companies             | 11-Sep-13                 | 4                | 0.91  | -5.48                                       | -5.54 | 4.58  | -2.76  | -1.95   | -27.52               | 60.90                | -4.29                | -9.44                |
| <b>Europe excluding UK Equities</b>               |                           |                  |       |   |       |       |        |   |                      |                      |                      |                      |
| Canlife Artemis SmartGARP European Equity Fund    | 11-Sep-13                 | 4                | 0.87  | 1.71  | 26.86 | 50.95 | 30.95  | 25.37   | -8.64                | 27.09                | -12.33               | -3.02                |
| Canlife European                                  | 11-Sep-13                 | 3                | 0.51  | 1.55  | 16.67 | 25.56 | 27.19  | 21.76   | -11.32               | 16.60                | -0.89                | 5.07                 |
| Canlife Fidelity European                         | 11-Sep-13                 | 3                | 0.91  | 2.06  | 15.29 | 27.04 | 40.45  | 19.03   | -5.77                | 13.72                | 5.12                 | 9.09                 |
| Canlife iShares Continental European Equity Index | 9-Oct-17                  | 3                | 0.06  | 0.87  | 15.97 | 23.12 | 28.06  | 20.26   | -12.02               | 17.66                | 0.20                 | 5.68                 |
| Canlife JPM Europe (ex-UK) Sustainable Equity     | 11-Sep-13                 | 3                | 0.63  | 0.27  | 15.79 | 29.29 | 30.75  | 23.58   | -12.79               | 22.29                | -1.75                | 4.33                 |
| Canlife SVM Continental Europe                    | 11-Sep-13                 | 3                | 0.98  | -5.24                                       | 8.51  | 26.13 | 47.85  | 8.70  | -5.71                | 38.50                | 3.33                 | 2.64                 |
| Canlife Threadneedle European Select              | 11-Sep-13                 | 4                | 0.80  | 1.68  | 17.10 | 12.80 | 28.05  | 27.46   | -22.22               | 17.56                | 6.94                 | 8.01                 |
| <b>North America Equities</b>                     |                           |                  |       |   |       |       |        |   |                      |                      |                      |                      |
| Canlife BlackRock US Opportunities                | 11-Sep-13                 | 4                | 0.82  | -2.77                                       | -1.67 | 52.07 | 41.45  | 5.43  | 6.26                 | 34.79                | -6.55                | 4.56                 |
| Canlife Fidelity American                         | 11-Sep-13                 | 3                | 0.80  | 12.10                                       | 7.76  | 10.98 | 28.57  | 16.14   | -17.37               | 18.75                | 4.75                 | 11.02                |
| Canlife iShares North American Equity Index       | 9-Oct-17                  | 4                | 0.07  | 8.36  | 4.68  | 30.51 | 53.52  | 12.37   | -2.80                | 21.97                | 7.96                 | 10.61                |
| Canlife Liontrust US Opportunities                | 11-Sep-13                 | 4                | 0.88  | 6.09  | -0.69 | 16.99 | 39.00  | 7.29  | -10.05               | 26.37                | 9.03                 | 10.60                |
| Canlife North American                            | 11-Sep-13                 | 4                | 0.45  | 6.80  | 6.52  | 33.61 | 59.50  | 13.83   | -0.12                | 21.22                | 9.89                 | 7.84                 |
| Canlife Threadneedle American Select              | 11-Sep-13                 | 4                | 0.82  | 2.19  | -2.24 | 15.37 | 39.87  | 6.35  | -9.02                | 23.23                | 13.17                | 9.83                 |
| <b>Asia Pacific excluding Japan Equities</b>      |                           |                  |       |   |       |       |        |   |                      |                      |                      |                      |

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|--|---------------------------|------------------|-------|---|--------|--------|--------|---|----------------------|----------------------|----------------------|----------------------|
|  | Life Series 5 Launch date | Volatility Group | OCF % | 6 Mths                                      | 1 Yr   | 3 Yr   | 5 Yr   | 30/06/22 to 30/06/23  | 30/06/21 to 30/06/22 | 30/06/20 to 30/06/21 | 30/06/19 to 30/06/20 | 30/06/18 to 30/06/19 |
| Canlife Asia Pacific   | 11-Sep-13                 | 4                | 0.49  | -4.42                                       | -8.21  | -2.29  | 12.80  | -4.33   | -11.02               | 19.96                | 9.87                 | -0.21                |
| Canlife BNY Mellon Asian Income                              | 11-Sep-13                 | 3                | 0.84  | -1.11                                       | -2.36  | 22.52  | 22.27  | 3.19  | -0.86                | 19.92                | -8.86                | 14.20                |
| Canlife iShares Pacific ex Japan Equity Index                | 9-Oct-17                  | 4                | 0.15  | -3.19                                       | -4.30  | 15.26  | 19.46  | 4.12  | -9.06                | 26.06                | -1.49                | 5.60                 |
| Canlife Janus Henderson China Opportunities                  | 11-Sep-13                 | 4                | 0.87  | -11.67                                      | -19.88 | -38.11 | -24.08 | -27.08  | -19.84               | 10.84                | 10.79                | -1.59                |
| Canlife JPM Asia Growth                                      | 11-Sep-13                 | 4                | 0.82  | -4.43                                       | -10.85 | -15.73 | 5.95   | -6.43   | -18.71               | 22.62                | 10.35                | 7.97                 |
| <b>Japan Equities</b>  |                           |                  |       |   |        |        |        |   |                      |                      |                      |                      |
| Canlife iShares Japan Equity Index                           | 11-Sep-13                 | 3                | 0.21  | 6.28  | 5.50   | 15.68  | 16.46  | 12.75   | -9.14                | 9.06                 | 5.57                 | -1.42                |
| Canlife Schroder Tokyo                                       | 11-Sep-13                 | 3                | 0.92  | 6.10  | 6.89   | 25.12  | 14.44  | 12.95   | -5.54                | 11.88                | -0.19                | -4.96                |
| <b>Global Equities</b>                                       |                           |                  |       |   |        |        |        |   |                      |                      |                      |                      |
| Canlife BlackRock Consensus 100                              | 23-Apr-14                 | 3                | 0.21  | 4.10  | 6.23   | 25.80  | 36.17  | 12.57   | -5.32                | 19.71                | 2.55                 | 6.28                 |
| Canlife BNY Mellon Global Income                             | 11-Sep-13                 | 3                | 0.79  | 0.45  | 4.38   | 36.61  | 40.96  | 8.14  | 7.45                 | 15.57                | -3.93                | 13.35                |
| Canlife Fidelity Global Special Situations                   | 11-Sep-13                 | 4                | 0.91  | 2.61  | 2.45   | 16.59  | 30.55  | 10.24   | -7.44                | 19.05                | 7.00                 | 6.14                 |
| Canlife Fidelity Open World                                  | 11-Sep-13                 | 3                | 1.16  | 1.80  | 2.37   | 24.65  | 30.32  | 5.85  | -2.17                | 20.97                | -0.68                | 6.26                 |
| Canlife Fidelity Sustainable Global Equity                   | 11-Sep-13                 | 4                | 0.85  | 1.92  | -0.47  | 11.86  | 31.77  | 12.00   | -16.08               | 23.55                | 9.53                 | 7.40                 |
| Canlife Global Equity  | 11-Sep-13                 | 3                | 0.41  | 3.85  | 6.51   | 32.09  | 49.30  | 12.90   | -1.16                | 20.29                | 8.24                 | 4.27                 |
| Canlife Global Equity Income                                 | 11-Sep-13                 | 2                | 0.56  | 7.83  | 5.44   | 25.13  | 27.44  | 10.26   | -4.96                | 14.99                | -1.53                | 8.69                 |
| Canlife Hargreaves Lansdown Multi-Manager Special Situations | 27-Nov-17                 | 3                | 1.39  | 2.14  | 4.38   | 14.16  | 10.41  | 10.08   | -13.28               | 22.68                | -4.81                | 0.20                 |
| Canlife Janus Henderson Global Equity Income                 | 11-Sep-13                 | 3                | 0.85  | -0.56                                       | 4.59   | 28.70  | 26.78  | 9.56  | 2.57                 | 15.78                | -3.34                | 5.44                 |
| Canlife Jupiter Merlin Worldwide Portfolio                   | 11-Sep-13                 | 3                | 1.77  | 1.61  | 5.06   | 15.61  | 23.54  | 9.62  | -8.18                | 14.27                | 1.33                 | 6.81                 |
| Canlife Liontrust Global Innovation                          | 11-Sep-13                 | 4                | 0.88  | 5.56  | 5.00   | -3.44  | 19.46  | 16.63   | -25.54               | 19.28                | 18.47                | 1.61                 |
| Canlife M&G Global Dividend                                  | 11-Sep-13                 | 4                | 0.70  | -2.17                                       | 3.14   | 37.65  | 35.67  | 8.46  | 4.39                 | 23.69                | -2.67                | 5.86                 |
| Canlife M&G Global Themes                                    | 11-Sep-13                 | 4                | 0.90  | -0.47                                       | -0.79  | 25.28  | 44.92  | 6.05  | 0.20                 | 19.98                | 6.54                 | 10.69                |
| Canlife Ninety One Global Strategic Equity                   | 11-Sep-13                 | 4                | 0.85  | 5.87  | 8.30   | 23.60  | 29.99  | 14.93   | -11.52               | 24.85                | 0.16                 | 4.07                 |
| <b>Global Emerging Markets Equities</b>                      |                           |                  |       |   |        |        |        |   |                      |                      |                      |                      |
| Canlife BlackRock Emerging Markets                           | 11-Sep-13                 | 4                | 0.89  | -0.64                                       | -4.76  | -8.92  | 9.75   | 0.13  | -24.38               | 24.29                | 5.31                 | 9.68                 |
| Canlife iShares Emerging Markets Equity Index                | 9-Oct-17                  | 4                | 0.25  | -1.40                                       | -7.83  | -0.19  | 7.95   | -3.47   | -9.88                | 18.77                | -0.87                | 6.28                 |
| Canlife Janus Henderson Emerging Markets Opportunities       | 11-Sep-13                 | 4                | 0.91  | -4.06                                       | -10.88 | -8.11  | -0.28  | -4.16   | -20.95               | 29.50                | -1.66                | 4.38                 |
| Canlife Liontrust Emerging Markets                           | 11-Sep-13                 | 4                | 0.90  | 1.14  | -5.39  | -8.70  | -2.39  | -2.71   | -19.10               | 20.96                | -6.38                | 4.64                 |
| Canlife Liontrust India                                      | 11-Sep-13                 | 4                | 0.90  | 9.76  | 0.98   | 70.24  | 35.88  | 11.46   | 7.06                 | 56.20                | -22.04               | -4.14                |
| Canlife M&G Global Emerging Markets                          | 11-Sep-13                 | 4                | 0.75  | 0.30  | 3.39   | 39.66  | 27.46  | 7.35  | -4.11                | 33.56                | -16.48               | 11.21                |
| <b>UK Gilts</b>  |                           |                  |       |   |        |        |        |   |                      |                      |                      |                      |
| Canlife iShares UK Gilts All Stocks Index                    | 11-Sep-13                 |                  | 0.11  | -2.96                                       | -10.52 | -30.85 | -24.05 | -14.95  | -15.53               | -6.80                | 8.92                 | 3.37                 |
| Canlife Schroder Gilt and Fixed Interest                     | 11-Sep-13                 | 2                | 0.58  | -3.01                                       | -10.37 | -31.14 | -24.39 | -15.08  | -16.17               | -6.25                | 8.67                 | 3.14                 |
| <b>UK Index-linked Gilts</b>                                 |                           |                  |       |   |        |        |        |   |                      |                      |                      |                      |
| Canlife iShares Index Linked Gilt Index                      | 11-Sep-13                 | 4                | 0.11  | -2.92                                       | -19.89 | -37.70 | -29.77 | -17.74  | -23.92               | -3.32                | 8.26                 | 7.67                 |
| <b>Sterling Strategic Bond</b>                               |                           |                  |       |   |        |        |        |   |                      |                      |                      |                      |
| Canlife Artemis Strategic Bond                               | 11-Sep-13                 | 1                | 0.59  | -0.73                                       | -0.40  | -7.09  | -1.12  | -0.25   | -10.48               | 4.04                 | 2.90                 | 3.33                 |
| Canlife AXA Framlington Managed Income                       | 11-Sep-13                 | 1                | 0.59  | -0.21                                       | 0.21   | 4.07   | 6.31   | -0.56   | -6.48                | 13.36                | -2.32                | 2.91                 |
| Canlife Invesco Monthly Income Plus                          | 11-Sep-13                 | 1                | 0.72  | 0.59  | 2.57   | 3.59   | 11.15  | 3.01  | -8.66                | 10.59                | 2.23                 | 3.54                 |
| Canlife Janus Henderson Fixed Interest Monthly Income        | 11-Sep-13                 | 1                | 0.70  | -0.08                                       | -3.19  | -14.14 | -2.20  | -2.59   | -15.70               | 7.17                 | 3.37                 | 8.61                 |
| Canlife M&G Optimal Income                                   | 11-Sep-13                 | 1                | 0.43  | 3.52  | 6.21   | 1.12   | 5.33   | 5.44  | -11.70               | 9.08                 | -1.05                | 3.17                 |
| Canlife Threadneedle Strategic Bond                          | 11-Sep-13                 | 1                | 0.74  | 0.25  | 0.50   | -6.47  | 1.52   | -0.51   | -11.00               | 5.48                 | 2.95                 | 4.27                 |
| <b>Sterling Corporate Bond</b>                               |                           |                  |       |   |        |        |        |   |                      |                      |                      |                      |
| Canlife Corporate Bond                                       | 11-Sep-13                 | 1                | 0.32  | 0.42  | -0.75  | -14.47 | -5.39  | -4.89   | -13.70               | 2.67                 | 4.68                 | 5.50                 |
| Canlife CT Responsible Sterling Corporate Bond               | 11-Sep-13                 | 1                | 0.56  | -0.36                                       | -2.46  | -18.32 | -10.19 | -6.11   | -14.56               | 0.37                 | 5.12                 | 4.54                 |
| Canlife Invesco Corporate Bond                               | 11-Sep-13                 | 1                | 0.55  | 0.09  | 0.60   | -10.64 | -2.34  | -2.55   | -11.57               | 3.02                 | 4.28                 | 4.12                 |
| Canlife iShares Corporate Bond Index                         | 9-Oct-17                  | 1                | 0.11  | -0.22                                       | -2.23  | -17.13 | -8.83  | -6.74   | -13.53               | 0.72                 | 5.22                 | 4.88                 |

| ABI Sector/Fund name                              | Fund Information          |                  |       | Percentage growth figures to 31 August 2023 |        |        |       | Percentage growth over one year periods to last quarter end |                      |                      |                      |                      |
|---|---------------------------|------------------|-------|---|--------|--------|-------|---|----------------------|----------------------|----------------------|----------------------|
|   | Life Series 5 Launch date | Volatility Group | OCF % | 6 Mths                                      | 1 Yr   | 3 Yr   | 5 Yr  | 30/06/22 to 30/06/23  | 30/06/21 to 30/06/22 | 30/06/20 to 30/06/21 | 30/06/19 to 30/06/20 | 30/06/18 to 30/06/19 |
| Canlife JPM Sterling Corporate Bond               | 11-Sep-13                 | 1                | 0.55  | -0.35                                       | -1.62  | -17.74 | -8.48 | -6.07   | -14.50               | 0.86                 | 5.44                 | 5.25                 |
| Canlife M&G Corporate Bond                        | 11-Sep-13                 | 1                | 0.45  | -0.33                                       | 0.17   | -12.25 | -3.68 | -3.92   | -12.57               | 2.79                 | 4.13                 | 5.40                 |
| Canlife M&G Strategic Corporate Bond              | 11-Sep-13                 | 1                | 0.45  | 0.66  | 1.68   | -8.93  | -0.82 | -1.90   | -12.91               | 5.64                 | 2.82                 | 5.19                 |
| Canlife Short Duration Corporate Bond             | 9-Apr-14                  | 1                | 0.28  | 2.01  | 3.14   | -1.50  | 0.90  | -0.64   | -4.94                | 2.95                 | 0.18                 | 1.36                 |
| <b>Sterling High Yield</b>                        |                           |                  |       |   |        |        |       |   |                      |                      |                      |                      |
| Canlife Threadneedle High Yield Bond              | 11-Sep-13                 | 1                | 0.73  | 2.72  | 5.76   | 0.23   | 6.18  | 6.76  | -13.30               | 9.30                 | -1.08                | 5.46                 |
| <b>Global Fixed Interest</b>                      |                           |                  |       |   |        |        |       |   |                      |                      |                      |                      |
| Canlife Global Macro Bond                         | 11-Sep-13                 | 2                | 0.45  | -3.79                                       | -4.25  | -13.62 | -4.09 | -0.41   | -11.22               | -3.76                | 6.61                 | 7.59                 |
| Canlife iShares ESG Overseas Corporate Bond Index | 9-Oct-17                  | 2                | 0.11  | -1.75                                       | -5.52  | -8.84  | 1.41  | -2.80   | -3.98                | -6.25                | 7.46                 | 9.61                 |
| Canlife iShares Overseas Government Bond Index    | 9-Oct-17                  | 3                | 0.11  | -4.45                                       | -9.80  | -16.64 | -9.98 | -6.55   | -3.46                | -10.84               | 6.07                 | 7.32                 |
| <b>Global High Yield</b>                          |                           |                  |       |   |        |        |       |   |                      |                      |                      |                      |
| Canlife Threadneedle Emerging Market Bond         | 11-Sep-13                 | 2                | 0.75  | -2.38                                       | -4.03  | -6.16  | 3.94  | 2.86  | -8.89                | -2.96                | 2.46                 | 12.26                |
| <b>UK Direct Property</b>                         |                           |                  |       |   |        |        |       |   |                      |                      |                      |                      |
| Canlife UK Property                               | 11-Sep-13                 | 1                | 0.25  | -4.71                                       | -14.85 | 0.14   | -5.64 | -13.68  | 17.75                | 0.62                 | -6.73                | 1.43                 |
| <b>Global Property</b>                            |                           |                  |       |   |        |        |       |   |                      |                      |                      |                      |
| Canlife Fidelity Global Property                  | 11-Sep-13                 | 3                | 0.93  | -4.53                                       | -14.42 | -1.79  | -3.33 | -13.43  | -2.86                | 11.76                | -6.33                | 10.06                |
| Canlife Schroder Global Cities Real Estate        | 11-Sep-13                 | 4                | 0.90  | -6.10                                       | -13.48 | -0.69  | 4.28  | -9.18   | -5.46                | 14.50                | -2.62                | 10.71                |
| <b>Money Market</b>                               |                           |                  |       |   |        |        |       |   |                      |                      |                      |                      |
| Canlife Money                                     | 11-Sep-13                 | 1                | 0.12  | 2.19  | 3.46   | 3.86   | 5.08  | 2.89  | 0.10                 | 0.10                 | 0.58                 | 0.68                 |
| <b>Commodity/Energy</b>                           |                           |                  |       |   |        |        |       |   |                      |                      |                      |                      |
| Canlife BlackRock Gold & General                  | 11-Sep-13                 | 4                | 1.05  | 3.91  | 14.80  | -25.69 | 57.87 | 4.06  | -9.64                | -15.89               | 44.58                | 20.11                |
| Canlife JPM Natural Resources                     | 11-Sep-13                 | 4                | 0.82  | -4.56                                       | -2.13  | 68.41  | 52.46 | 0.45  | 26.57                | 29.56                | -14.42               | -0.18                |
| <b>Protected/Guaranteed</b>                       |                           |                  |       |   |        |        |       |   |                      |                      |                      |                      |
| Canlife ACUMEN Capital Protection Portfolio       | 9-Dec-19                  | TBC              | 1.21  | 0.00  | 0.00   | -4.15  | -     | 0.00  | -2.84                | -1.14                | -                    | -                    |
| Canlife Ninety One Multi-Asset Protector          | 11-Sep-13                 | 1                | 0.92  | 0.89  | 1.62   | 1.13   | -2.03 | 1.46  | -4.64                | 5.81                 | -7.01                | 3.55                 |
| <b>Specialist</b>                                 |                           |                  |       |   |        |        |       |   |                      |                      |                      |                      |
| Canlife ACUMEN Portfolio 8                        | 9-Dec-19                  | TBC              | 1.21  | -3.74                                       | -8.12  | 1.68   | -     | -7.91   | -5.36                | 27.58                | -                    | -                    |
| Canlife BlackRock European Absolute Alpha         | 11-Sep-13                 | 1                | 0.99  | 2.06  | 1.09   | 6.13   | 20.75 | 2.65  | 3.12                 | 2.57                 | 6.83                 | 5.91                 |
| Canlife BlackRock UK Absolute Alpha               | 11-Sep-13                 | 1                | 0.92  | 3.36  | 4.09   | 13.44  | 18.07 | 6.50  | 5.64                 | -1.28                | 2.39                 | 1.89                 |
| Canlife BNY Mellon Real Return                    | 11-Sep-13                 | 1                | 0.79  | -1.86                                       | -3.44  | -1.17  | 10.31 | -4.04   | -3.67                | 11.47                | 0.74                 | 8.21                 |
| Canlife Global Infrastructure                     | 11-Sep-13                 | 3                | 0.73  | -4.12                                       | -7.08  | 24.89  | 21.08 | -1.24   | 15.66                | 7.32                 | -11.15               | 12.32                |
| <b>Unclassified</b>                               |                           |                  |       |   |        |        |       |   |                      |                      |                      |                      |
| Canlife CMAF Adventurous                          | 10-Aug-22                 | n/a              | 0.77  | 0.89  | 2.01   | -      | -     | -   | -                    | -                    | -                    | -                    |
| Canlife CMAF Cautious                             | 10-Aug-22                 | n/a              | 0.72  | 0.62  | -1.12  | -      | -     | -   | -                    | -                    | -                    | -                    |
| Canlife Diversified Risk Managed 5                | 24-Feb-23                 |                  | 0.48  | 0.00  | -      | -      | -     | -   | -                    | -                    | -                    | -                    |
| Canlife Portfolio 6                               | 11-Sep-13                 | 2                | 0.67  | -0.18                                       | 0.90   | 15.06  | 19.22 | 4.32  | -3.68                | 15.29                | 0.56                 | 2.21                 |

## Notes

### Basis for performance figures

The returns shown are on a bid-to-bid basis of lump sum investments and show the percentage gain over the period with net income re-invested. The returns shown allow for internal fund charges. The source of the figures is FE FundInfo.

### Units

All funds shown are for accumulation units unless stated otherwise.

### Derivatives

Many funds have the ability to use derivatives with some making more use than others. Derivatives cover a wide range of types of investment but essentially the term describes an asset for which the value is 'derived' from the value of something else, such as a stock market index or a particular share's price. Derivatives depend on the ability of the companies involved to be able to meet their obligations, so some derivatives are seen as riskier than others. The use of derivatives may be mentioned within the fund objective, but is commonly found in the more detailed information provided by fund managers about their funds on their own website.

### Canlife UK Property fund

Specific costs of running the UK Property fund are deducted from the income received. This is primarily a percentage of rents received. This will affect those funds that may invest in the UK Property fund such as Canlife Diversified Risk Managed 3, Canlife Diversified Risk Managed 4, Canlife Portfolios 3-7 and Canlife Multiple Investment.

Property held in Canada Life property funds may not be sold easily. This means that investors in property funds may not always be able to realise their investments when they choose. In such cases Canada Life may postpone the encashment of the units in the fund by up to six months.

The value of property is generally a matter of a valuer's opinion rather than fact. Costs of buying and selling real property are generally much higher than for other types of assets. Property investments may be subject to significantly wider price spreads than bonds and equities which could affect the valuation of the fund by up to 8.05%.

### Canlife Fidelity Global Property Canlife Schroder Global Cities Real Estate Securities

These funds differ from traditional property funds (that invest only into physical property) as they invest primarily in the shares of property companies and REITs (Real Estate Investment Trusts). This can mean that they may have volatility similar to equity funds over the short-term. Over the long-term the performance of property share funds should be similar to that of the underlying property markets that they invest in.

### Canlife BlackRock UK Absolute Alpha Canlife BlackRock European Absolute Alpha

In addition to the standard fund charges, BlackRock may take a performance fee if the fund outperforms a stated benchmark. If a fee is payable it is taken daily from the unit price of the fund. Further details of how the fee is calculated are available on request.

## Canlife Ninety One Multi Asset Protector

The 80% protection only applies to the underlying Ninety One fund into which the Canada Life fund invests. The Canada Life fund protection level could be higher or lower than 80% due to factors such as cashflow, investment timing and tax.

Investors should note that it is intended that the protection level of 80%, of the underlying Ninety One fund share price, will be provided under a derivative contract with a single counterparty, currently Deutsche Bank. If the counterparty is unable to meet its obligations under the derivative contract or where there is no derivative in place, then the fund will not have the same level of protection and there will be a risk that the price could fall below the 80% level.

If the underlying Ninety One fund's share price falls, the fund may have large allocations to cash. In this situation keeping the fund open may no longer be in the best interests of investors. At this stage, Ninety One would consider winding up the fund. There may be other circumstances which may also cause Ninety One to wind up the fund such as the counterparty becoming insolvent. In the event of Ninety One winding up the fund shareholders, including Canada Life, will be sent their proportionate share of the proceeds from the sale of the assets of the fund.

## Global Emerging Markets Equities funds

These funds share a common approach in investing primarily in shares in countries where stock markets are not as well developed as the UK. This means that they are likely to be in the most volatile group of funds (group 4) and may be more likely to see frequent, possibly large, movements in price.

## Canlife Ninety One UK Smaller Companies Canlife Schroders UK Smaller Companies

These funds aim to generate returns by looking for opportunities to invest in smaller companies in the UK. Shares in smaller companies can be riskier than those of large companies as the shares can be more difficult to buy and sell and their value is more likely to move up and down over short periods. These funds are often in the most volatile group (group 4).



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