

## Canada Life Mutual Funds

Growing your investments  
is our business



At Canada Life™, we've been  
**supporting Canadians**  
for more than

**170**  
years

## The strength and stability we're known for

We're proud that more than one-third of all Canadians trust us to provide for their insurance and investment needs and we're committed to providing you with the advice, products and solutions you need to reach your potential, every day<sup>1</sup>. The success we've seen over our history has been rooted in making informed decisions and partnering with experts.



# Why Canada Life Mutual Funds?



When it comes to our mutual fund offering, we partner with professional portfolio managers to manage our funds. When you invest in Canada Life Mutual Funds™, you can be confident that **knowledgeable, experienced professionals are looking out for your money.**



We keep our finger on the pulse of what's happening in the industry – so when you invest with us, you have access to a suite of funds that are **relevant, competitive and positioned to win** now, and in the future.



Finally, we understand that your financial goals are as unique as your fingerprint. That's why we offer funds that invest in different asset classes, sectors, regions and types of holdings – to allow you to **capture the opportunities** that come with this diversification, without having to buy individual stocks and bonds (or take on the risk that comes with them).



# Here's how mutual funds may add value to your portfolio

## ✓ They give you a simple way to diversify.

When you invest in a mutual fund, you're investing alongside other investors who have a similar risk level. Together, you're investing not just in one specific investment (like a stock or bond), but in a whole portfolio of holdings – including stocks, bonds and other securities. By investing in one fund, you get access to a number of different opportunities, without the hassle or risk that comes with purchasing and monitoring individual investments on your own.

## ✓ They're supported by a team of experts.

Mutual funds are managed by professional portfolio managers who are responsible for buying the securities within the fund. They ensure the securities they buy and the asset classes they invest in are in line with the fund's investment objective – and yours.



### **Your advisor knows your financial goals, timelines and risk level.**

With these in mind, they can help you determine an investment strategy that will put you on the right track towards achieving your goals – and together, you might find that mutual funds can help you get there.



## Your opportunity

with Canada Life Mutual Funds



### You may be thinking

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**I don't have a lot of money to invest right now.**



With Canada Life Mutual Funds, you can start with as little as \$25 per fund.

**Why should I buy a mutual fund instead of a stock?**



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Canada Life Mutual Funds provide you with a simple way to diversify your portfolio – so you don't have to worry about putting all your eggs in one basket. That's because they invest in a group of stocks, bonds or other securities that are selected and managed by professional portfolio managers.



### How mutual funds may help

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## You may be thinking

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**I've heard about fees for different products and want to know how much I pay for my investments.**

- Canada Life Mutual Funds can be a great option if you're looking for fee transparency in your investments. This is because industry regulators require your advisor (also known as an investment representative) to disclose any fees associated with the fund you're investing in. Regulators also require your advisor to tell you about their compensation.
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**I want my investments to be more tax efficient.**

- If you're looking for more tax-efficient income, Canada Life Mutual Funds offer distribution series funds (also called T-series) that may be a good fit for your portfolio.

These funds give you the option for tax-efficient monthly cash flow and can be a good fit if you're looking to take regular income from your investments, while still being able to access opportunities for growth.

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**One of my goals is to save for my child's education, can mutual funds help?**

- When you invest in a Canada Life RESP, you can use mutual funds to help you save as your investments grow, tax deferred. RESPs are great for education savings as you can make as much as \$2,500 in RESP contributions a year per child and receive a matching 20% grant from the federal government.



## How mutual funds may help

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## At Canada Life, we believe that with the right partner and guidance, your goals become reality.

Your advisor is committed to helping you reach your potential, every day. If you have any questions about your portfolio or want to learn more about Canada Life Mutual Funds and our entire suite of investment solutions, contact your trusted advisor.



Visit [canadalife.com](https://canadalife.com)

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Canada Life Mutual Funds are managed by Canada Life Investment Management Ltd. or Mackenzie Financial Corporation offered exclusively through Quadrus Investment Services Ltd.

Make your investment decisions wisely. Important information about mutual funds is found in the Fund Facts document. Please read this carefully before investing. Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Mutual funds are not guaranteed, their values change frequently, and past performance may not be repeated. The information provided is based on current tax legislation and interpretations for Canadian residents and is accurate to the best of our knowledge as of the date of publication. Future changes to tax legislation and interpretations may affect this information. This information is general in nature and is not intended to be legal or tax advice. For specific situations, you should consult the appropriate legal, accounting or tax advisor.