

## Canada Life Risk-Managed Portfolios

Helping you  
navigate volatility



## We live in a complex world with rising uncertainty and ever-changing markets

Working with your advisor to build a financial plan can help you weather volatility and changing market dynamics – and give you confidence about your future.

Maybe you're approaching retirement and are feeling nervous about the impact of market volatility on your portfolio. As you start to draw income from your investments, you want to ensure your hard-earned savings last. Or perhaps you're putting away money for your kids' education and are looking for a smoother investment experience and a sense of control as you save to help your kids reach their potential. No matter what your financial goals may be, **Canada Life Risk-Managed Portfolios™** can help.

# Why Canada Life Risk-Managed Portfolios?

With these portfolios, investing doesn't have to be so unpredictable. They're all-in-one investment solutions that help you navigate uncertainty. They strive to reduce volatility and balance that with income and growth potential to help protect your savings when markets are down, without sacrificing opportunities for growth when markets are up.

With Risk-Managed Portfolios, you can feel confident in:

## Reduced volatility

- ✓ Our Risk-Managed Portfolios defend against extreme market swings through investment strategies that minimize losses when markets are volatile.

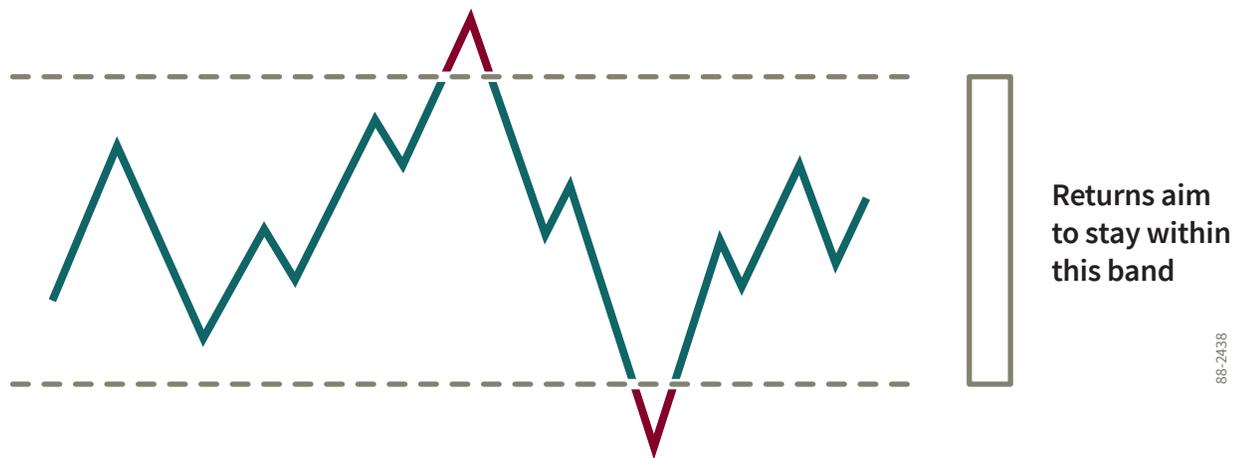
## Growth potential

- ✓ These portfolios provide more consistent returns for a smoother investment experience over the long term, helping you achieve financial success.

## Professional portfolio managers

- ✓ To manage these portfolios, we partner with a team of knowledgeable, experienced professionals at Irish Life Investment Managers (ILIM). They have a proven track record managing these types of portfolios, and they take care of the day-to-day details to help you meet your investment objectives while steering you through shifting market conditions.

By incorporating these elements, Risk-Managed Portfolios offer a **protected band of returns**. They provide a cushion to mitigate potential losses and consistently stay within expected return ranges for a smoother **investment experience** – even when markets aren't so smooth.



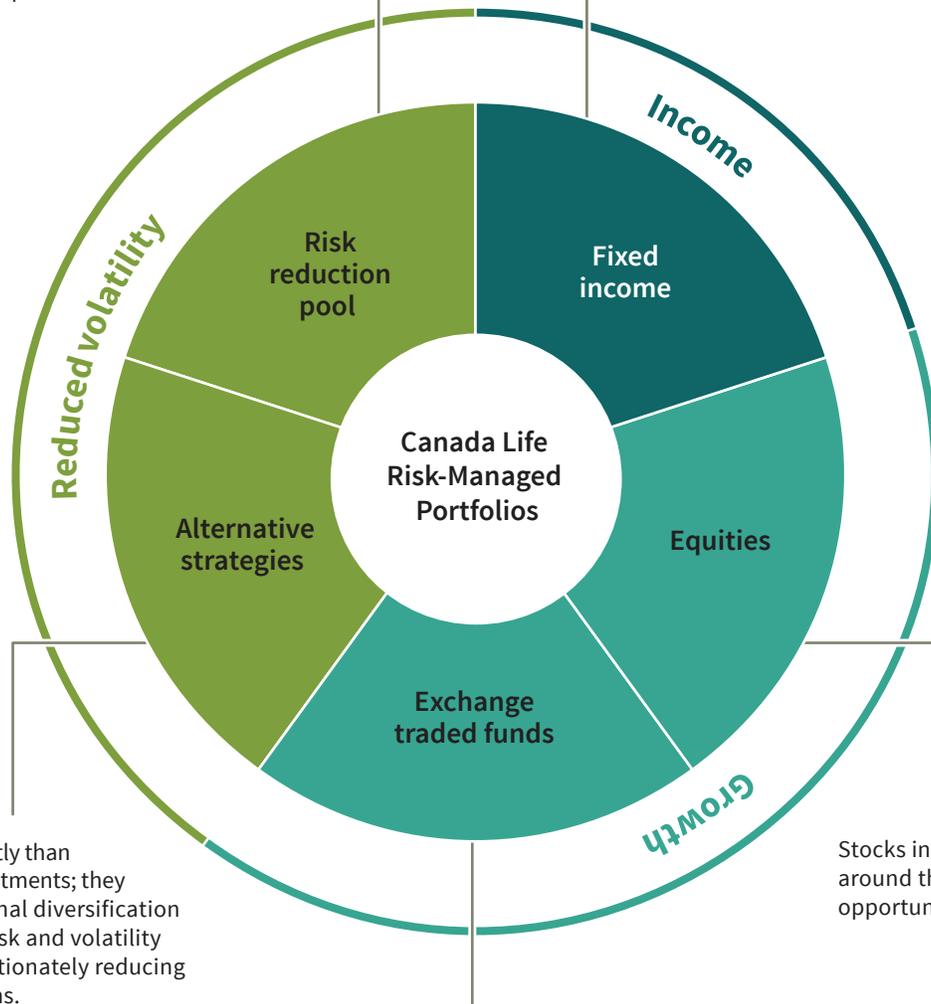
# How do these portfolios work?

Our Risk-Managed Portfolios balance income and long-term growth while reducing volatility in your portfolio.

They bring together a powerful mix of investment styles, strategies and asset classes. This includes traditional securities – like equities, fixed income and exchange-traded funds (ETFs) – and non-traditional strategies and approaches.

Acts like insurance by giving up some upside (similar to paying a premium) while protecting from extreme market drops to offer a protected band of returns.

Bonds and treasury bills, which have less risk than equities and provide stable income.



Behave differently than traditional investments; they provide additional diversification and decrease risk and volatility without proportionately reducing expected returns.

Stocks in companies from around the world, with opportunities for growth.

Hold a collection of securities (like stocks and bonds) and more cost-efficient way to gain exposure to a market for long-term growth potential.

## Diversification is key

Nobody can predict the future, so a well-diversified portfolio is essential. No single asset class will always be trending upwards, so spreading your investments across a wide variety of asset classes, including traditional and non-traditional asset classes, can help reduce risk. When you invest in one of the Risk-Managed Portfolios, you get a diversified portfolio in a single fund designed to help you reach your goals.





## Choose the right Risk-Managed Portfolio for your needs

Your financial needs, goals and attitude towards risk are unique. That's why we offer three different portfolios. Work with your advisor to pick the one that's best for you.

### How to tell if a Risk-Managed Portfolio is for you:



You want to save for the future and are looking for **opportunities for growth**, but are **sensitive to loss**.



You're a more conservative investor with a lower tolerance for risk, but need to balance this with a **more moderate approach to achieve your goals** – one that brings together protection from market downturns and exposure to opportunities for growth.



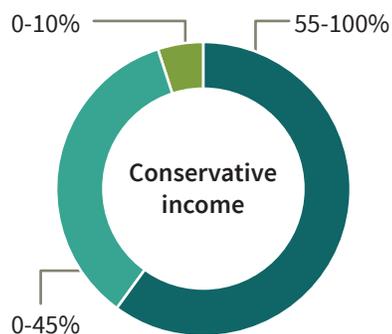
You may be approaching or in retirement and are **looking for income** and a **balanced investment approach** – with opportunities for growth while mitigating extreme market swings.

# Target asset mixes and ranges

## Canada Life Risk-Managed Conservative Income Portfolio

If you're looking for significant protection from market downturns with modest growth potential, while still earning stable income.

### Asset mix ranges



### Target asset mix

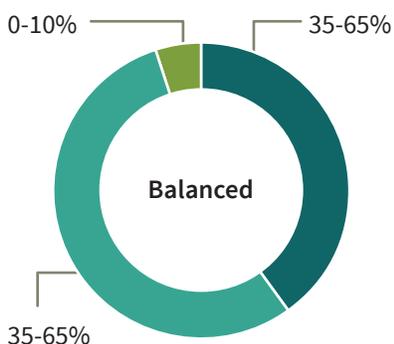
- Fixed income 60%
- Equities 35%
- Alternatives 5%

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## Canada Life Risk-Managed Balanced Portfolio

If you're looking for a balance of protection and growth potential.

### Asset mix ranges



### Target asset mix

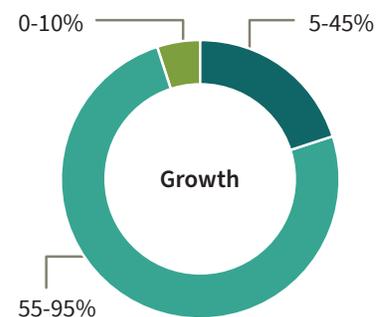
- Fixed income 40%
- Equities 55%
- Alternatives 5%

88-2440

## Canada Life Risk-Managed Growth Portfolio

If you're looking to maintain some protection from market downturns with enhanced growth potential.

### Asset mix ranges



### Target asset mix

- Fixed income 15%
- Equities 80%
- Alternatives 5%

88-2441

# Canada Life Risk-Managed Portfolios

Talk to your advisor today – they can help you  
find the solutions to fit your financial plan.



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Portfolios are managed based on the strategic asset mixes shown, however actual allocations may vary. Strategic asset mixes, portfolio holdings, and their percentage weightings are subject to change.

Canada Life Risk-Managed Portfolios are available through a segregated funds policy issued by The Canada Life Assurance Company or as a mutual fund managed by Canada Life Investment Management Ltd. offered exclusively through Quadrus Investment Services Ltd. Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus before investing. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated. A description of the key features of the segregated fund policy is contained in the information folder. Any amount allocated to a segregated fund is invested at the risk of the policyowner and may increase or decrease in value.