



Managed solutions



Strengthen your service offering

For many Canadians, investing can be an emotional experience - they're putting their hard-earned money in investments to meet their financial goals. When markets are volatile, it can lead to worry, fear or even panic, with some clients deciding to withdraw their money altogether.

As an advisor, this is where you add value. You can help your clients come up with a solid financial plan and support them in a rapidly changing investment world. This involves staying on top of the markets, recommending solutions for your clients and adjusting their portfolios based on market activity, to help keep them on track towards meeting their goals.

To do this, you can look to Canada Life™. We've developed a suite of managed solutions that can help.

The benefits of managed solutions

These solutions are run by industry-leading professional money managers who leverage their deep research and insights, use sophisticated portfolio construction techniques and provide risk mitigation strategies to help deliver better outcomes. These expert managers can help you with the day-to-day details, including:

- Building portfolios
- Monitoring and rebalancing portfolios
- Keeping your clients' portfolios compliant with their needs and Know Your Client profile.

This helps give you a simple, repeatable and scalable way to carry out your responsibilities, serve your clients and keep their portfolios on track, even in volatile markets.



Why Canada Life managed solutions?

At Canada Life, we offer a spectrum of five high-calibre managed solutions that provide your clients with a smoother investment experience that's tailored to their unique needs.



Target-risk asset allocation funds¹

These simple, one-step solutions are traditional asset allocation funds, where each fund provides you and your clients with an entire diversified portfolio focused on seeking to provide returns within a target risk level.



Risk-Managed Portfolios²

This suite of funds uses sophisticated portfolio construction techniques to create the outcomes investors are looking for, balancing risk, returns and income. They bring together risk management strategies and different types of investments to provide a smoother investment experience by seeking to guard against volatility while capturing returns.



Constellation Managed Portfolios³

Constellation is a managed program that takes a goals-based approach and provides you with an end-to-end investing process. It strategically allocates assets across model portfolios based on your clients' needs, giving you both a clear picture of how their investments measure up against their unique goals.



Canada Life Sustainable Portfolios⁴

These investment solutions give you access to portfolios that are diversified across asset classes, regions and responsible investing strategies. The portfolios look to invest in companies that strive to make a positive contribution to society and the environment while limiting investments in companies considered to have damaging or unsustainable business practices.



Canada Life Index ETF Portfolios⁵

These three passively managed segregated funds provide investors a simple, lower-cost, all-in-one portfolio, that's diversified across asset classes and global regions, while delivering the protection benefits offered by segregated fund policies.

Who is this for?

James

- Is saving for a down payment on a new house and wants to start building his retirement savings
- Is comfortable with taking on more risk and wants a portfolio that balances his risk level and return expectations
- Is looking for a quick, simple and easy-to-understand investment solution

Beth and Mark

- Are approaching retirement and are more concerned about the impact of extreme market swings on their hard-earned savings
- Looking for a stable source of income to fund their retirement
- Still want to invest, but are looking for lower volatility over the long term

Todd and Amy

- Are saving for their kids' education and an RV to take on family camping trips
- Have savings across multiple accounts/policies and want to take advantage of tax efficiencies
- want to work through the investment process with their advisor and see how their investments are adding up towards their goals

Ariyah

- Is saving to upgrade her house and wants to start building her retirement savings
- Wants her investments to align with her values without sacrificing potential returns. She cares about how her choices impact the environment and society
- Looking for a portfolio that is managed by investment experts and will build her wealth

Jordan

- Is saving for retirement
- They believe markets are efficient, are comfortable with a portfolio that aims to deliver performance similar to the market's index
- They are fee-sensitive and looking for a lower-cost investment portfolio
- They want to invest in ETFs
- Looking for a simple, well-diversified lower cost solution

Canada Life managed solutions

	Target-risk asset allocation funds	Risk-Managed Portfolios	Constellation Managed Portfolios	Canada Life Sustainable Portfolios	Canada Life Index ETF Portfolios
Portfolio manager	Portfolio Solutions Group*	Irish Life Investment Managers	Irish Life Investment Managers***	J.P. Morgan Asset Management****	Portfolio Solutions Group*
Number of portfolios	Five portfolios	Three portfolios	Six customizable model portfolios	Three portfolios	Three portfolios
Multi-manager approach	✓	✓	✓	N/A	N/A
Type of fund solution	Single-fund	Single-fund	Multi-fund	Single-fund	Single-fund
Portfolio customization	N/A	N/A	✓	N/A	N/A
Active or passive strategies	Active	Active and passive	Active	Active	Passive
Traditional asset classes (equity and fixed income)	✓	✓	✓	✓	✓
Non-traditional asset classes	Real estate, mortgage**	Equity option collar strategy, liquid alternatives	N/A	N/A	N/A
Built in risk-mitigation	✓	✓	✓	✓	N/A
Strategic asset allocation	✓	✓	✓	✓	✓
Global tactical fund (aims to move to lower risk assets during periods of market stress and back to equities as markets recover to maintain longer-term returns)	N/A	✓	✓	N/A	N/A
Rebalancing	✓	✓	Portfolio level rebalancing	✓	✓
Tax-efficiency	N/A	N/A	Constellation automates rebalancing portfolio(s) and distributes funds taking into consideration asset location (i.e., registered or non-registered account) to maximize the benefits of tax-exempt and tax-deferred accounts on a best-effort basis.	N/A	N/A
Online portal (advisor and client)	N/A	N/A	✓	N/A	N/A
Minimum investment	Follows standard minimums for mutual funds and segregated funds	Follows standard minimums for mutual funds and segregated funds	\$25,000 to invest in the overall managed program	Follows standard minimums for mutual funds and segregated funds	Follows standard minimums for segregated funds

For more information

about our suite of managed solutions and how they can benefit you, your clients and your practice, reach out to your Canada Life wealth wholesaling team.



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* Portfolio Solutions Group, a division of Canada Life Investment Management Ltd.

** Is only available with target risk asset allocation **segregated** funds.

*** Irish Life Investment Managers manages the strategic asset allocation for Constellation Managed Portfolios program, however, the portfolio managers of the individual funds selected within the Constellation Managed Portfolios program vary.

**** J.P. Morgan Asset Management is the brand for the asset management business of JPMorgan Chase & Co. and its affiliates worldwide. J.P. Morgan Asset Management (Canada) Inc. is the sub-advisor to the funds mentioned herein.

¹ Target-risk allocation funds include: Canada Life Conservative Portfolio, Canada Life Moderate Portfolio, Canada Life Balanced Portfolio, Canada Life Advanced Portfolio, Canada Life Aggressive Portfolio.

² Risk Managed Portfolios funds include: Canada Life Risk-Managed Conservative Income Portfolio, Canada Life Risk-Managed Balanced Portfolio, Canada Life Risk-Managed Growth Portfolio

³ For details about the Constellation Managed Portfolios program please read the Simplified Prospectus <https://www.canadalife.com/content/dam/canadalife/pdfs/mutual-funds/simplified-prospectus/prospectus-2021-aug-19.pdf> or the Information Folder.

⁴ Canada Life Sustainable Portfolios funds include: Canada Life Sustainable Conservative Portfolio, Canada Life Sustainable Balanced Portfolio, Canada Life Sustainable Growth Portfolio.

⁵ Canada Life Index ETF Portfolio funds include: Canada Life Index ETF Conservative Portfolio, Canada Life Index ETF Balanced Portfolio and Canada Life Index ETF Growth Portfolio. These funds are **only available through a segregated funds policy issued by The Canada Life Assurance Company.**

These funds are available through a segregated funds policy issued by The Canada Life Assurance Company. All funds, other than the Canada Life Index ETF Portfolio funds are also available as mutual funds 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.

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 specialist.

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