

A man in a blue suit is leaning over a black bicycle, adjusting the rear wheel. He is wearing a white earbud and a watch. The background is a blurred city street.

Canada Life Sustainable Portfolios

Invest for
returns while
reshaping
the future

canada *life*™



Do you want to have a positive influence on the world?

Your values define you. The places you shop at, the things you buy, and the companies where you work are just some of the ways your choices define what is important to you now and in the future. How about what you invest in – does it reflect your values?

It's time to consider how your investments can influence change in the world while also helping you reach your financial goals.

What is responsible investing?



Investing that incorporates environmental, social and governance (ESG) factors, without neglecting desired financial returns.



Environmental



Social



Governance

These are issues that drive change in the world – climate change, women in leadership, water scarcity, executive compensation and more – and have significant impacts on businesses and investors.

Opportunities for your portfolio

Mitigate risk

ESG risk events like accounting scandals, mine explosions and oil spills can mean big losses for shareholders. Considering ESG factors when investing may help mitigate risk in your portfolio.

Opportunity to improve fund performance

Assessing a company's ESG performance provides a more thorough view of an organization's management practices and prospects. Higher ESG scores can lead to lower costs of capital and better long-term operational decision-making. Some studies suggest ESG funds outperform traditional funds.¹

Rising demand

Responsible investing has grown rapidly in Canada. Canadian responsible investment assets under management (AUM) have grown from \$459.5 billion in 2006 to \$3.2 trillion in 2019.²



Why Canada Life Sustainable Portfolios?

Invest for returns while reshaping the future

All-in-one 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.

The best part?

You get all this in a single investment solution.



Together with your advisor, you can choose a portfolio that is suitable for your financial goals and aligns with your personal values.



Canada Life Sustainable Portfolios

are anchored
on three pillars
of strength

Not all responsible investment solutions are created equal. Our solutions are strategically engineered to provide truly purpose-driven investments, that seek to balance returns and sustainable outcomes.



Purpose driven...
to align with your values

Invest in companies that demonstrate strong environmental, social and governance practices so you can make a positive contribution to a more sustainable world.



Performance focused...
to invest for returns

Strategically engineered all-in-one solution with the right elements needed to navigate challenging markets while seeking to deliver stronger risk-adjusted return potential.



Expert fund managers...
to produce continuing success

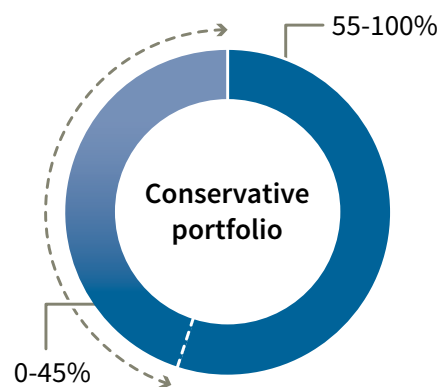
J.P. Morgan Asset Management* has built a unique and proprietary ESG scoring system to help evaluate risks and opportunities. Partnering with them means harnessing the collective thinking of more than 1000+ people across four teams who look after your money and care about your values.

Choose the right sustainable portfolio for your needs

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

Canada Life Sustainable Conservative Portfolio

The fund seeks to generate a moderate level of income with the potential for some long-term capital growth using a responsible investing approach.



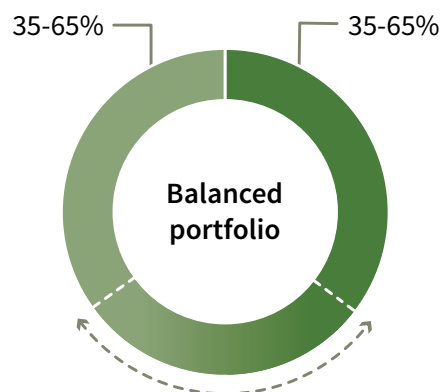
Risk rating - Low

- Fixed income 55-100%
- Equity 0-45%

Designed for investors who want some growth potential with less volatility.

Canada Life Sustainable Balanced Portfolio

The fund seeks to generate a balance of income and long-term capital growth using a responsible investing approach.



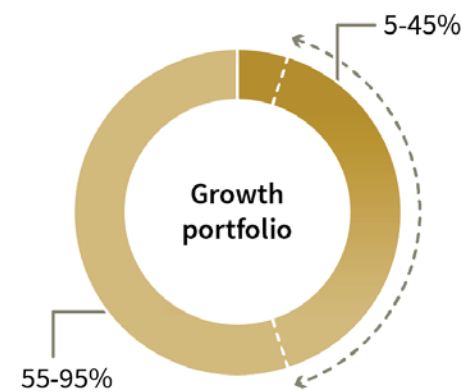
Risk rating - Low to Medium

- Fixed income 35-65%
- Equity 35-65%

Designed for investors who want to generate income and capital growth potential.

Canada Life Sustainable Growth Portfolio

The fund seeks to generate long-term capital growth with some income using a responsible investing approach.



Risk rating - Low to Medium

- Fixed income 5-45%
- Equity 55-95%

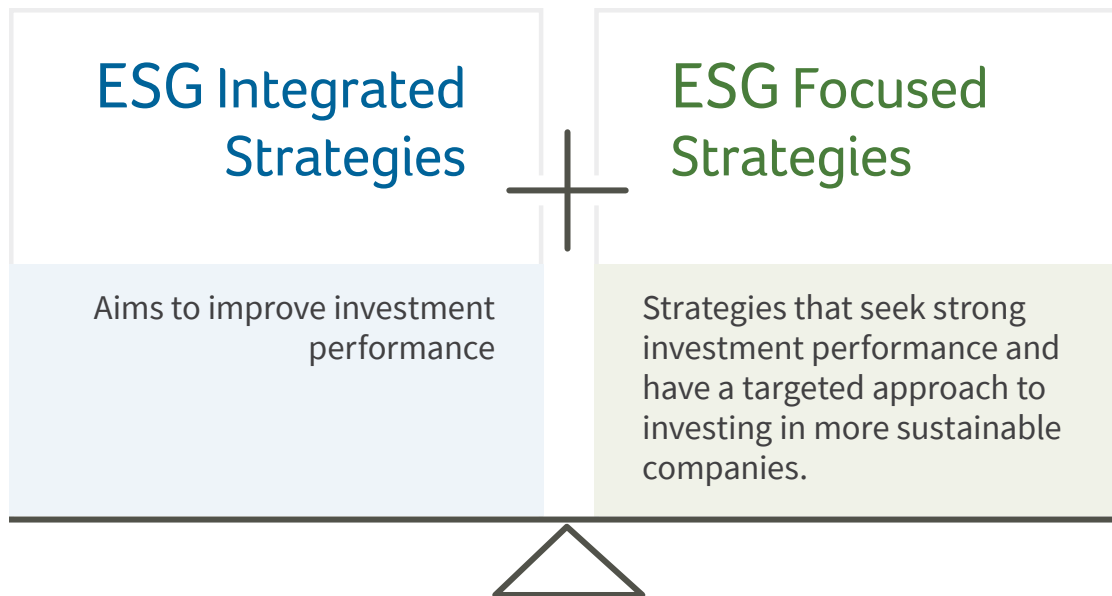
Designed for investors who want better long-term growth potential.



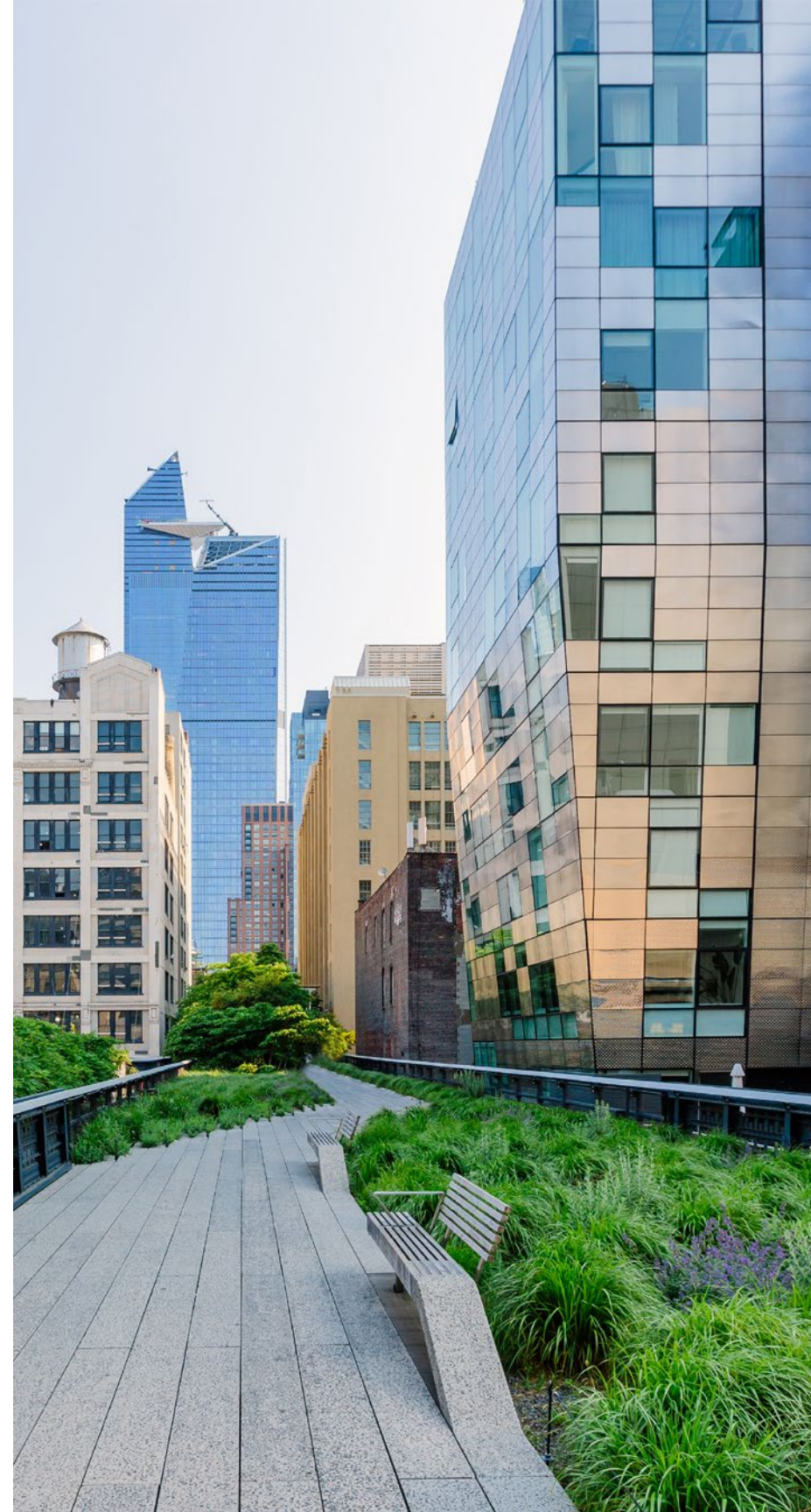
Performance focused yet socially conscious

Our **multi-asset total portfolio solution** is a sophisticated all-in-one approach that combines the best of two worlds – the investment benefits of a multi-asset portfolio and a positive ESG influence – to help you invest in a way that aligns with your values without sacrificing potential returns.

Think of it as balancing purpose with performance.



Canada Life Sustainable Portfolios





A globally recognized asset manager

J.P. Morgan Asset Management has managed multi-asset portfolios for more than 50 years. This depth of experience in multi-asset investing and extensive resources dedicated to ESG analysis produces excellence in multi-asset investing done responsibly.

Top 10 ranked global multi-asset manager³

450+ ESG integrated strategies across equities, fixed income, alternatives & liquidity

USD \$300 billion in AUM across 75 multi-asset strategies⁴

USD \$2.5 trillion in ESG integrated AUM, representing over 97% of the firm's total actively managed AUM³

Signatory of UN Principles of Responsible Investment (PRI) since 2007

Proprietary ESG scoring system helps each team identify, quantify, and navigate sustainability risks and impacts.

Rated A+ UN PRI Assessment 2020



Canada Life Sustainable Portfolios

canada **life**™

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    @CanadaLifeCo

Talk to your advisor today

they can help you balance
purpose with performance
and find the right responsible
investment solutions for your
financial plan.

¹The Morgan Stanley Institute for Sustainable Investing conducted an analysis of more than 3,000 U.S. mutual funds and exchange-traded funds (ETFs), which showed that sustainable equity funds outperformed their traditional peer funds by a median total return of 4.3% in 2020. During the same period, sustainable taxable bond funds beat their non-ESG counterparts by a median total return of 0.9%. <https://www.morganstanley.com/ideas/esg-funds-outperform-peers-coronavirus>.

²Responsible Investment Association (RIA) Canada. (2020). *2020 Canadian RI Trends Report*. RIA. <https://www.riacanada.ca/research/2020-canadian-ri-trends-report/>

³Active long-term open-ended mutual funds and ETFs only. ISS Market Intelligence Simfund as of March 2021 for US; Non US as of February 2021.

⁴As at June 30, 2021

*J.P. Morgan Asset Management is the brand for the asset management business of JPMorgan Chase & Co. and its affiliates worldwide. JP Morgan Asset Management (Canada) Inc. is the sub-advisor to the funds mentioned herein. Past performance is not indicative of future performance.

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 Sustainable Portfolios are available through a segregated funds policy issued by Canada Life or as a mutual fund managed by Canada Life Investment Management Ltd. 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. 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.