



### Investment details

#### What are guaranteed investments?

Guaranteed investments earn a predetermined guaranteed rate of interest for a fixed period of time, or for the term of the investment. The principal and interest earned are therefore protected against fluctuations in investment markets or economic conditions.

#### Investment terms

- Daily interest account (DIA)
- Guaranteed interest accounts (GIA) for one-, two-, three-, four- or five-year terms. Your plan may offer different time periods.

#### Investment risk

Low  High

#### Investment information

The rate is guaranteed by London Life Insurance Company. It's based on the term selected and reflects market conditions at the time of purchase. Subject to the terms of your plan:

- The rate applied to the principal won't change over the term, even if interest rates change in the marketplace.
- Guaranteed interest accounts earn a guaranteed interest rate and therefore add security to an investment portfolio. Because the term and interest rate are set on the deposit date, the exact return on an investment is known in advance, assuming it's held to the end of the term.
- While investments are designed to be held until maturity, they can be redeemed before the maturity date. In those cases a market value adjustment may be made, according to the terms of the plan.

A daily interest account (DIA) is typically a short-term investment and not viewed as an optimal choice for long-term investing. You can use a DIA as a temporary holding account, while you're deciding on an investment option suitable for long-term savings goals.

#### Guaranteed rates

Please refer to your plan for details on guaranteed interest rates and terms. The guaranteed interest rates and terms can also be found on *GRS Access*. Go to [www.grsaccess.com](http://www.grsaccess.com) > Investments > Net unit values & rates. Select your plan and look for Cash and Equivalent Funds.

#### Investment protection

The principal and interest earned are backed by London Life Insurance Company. London Life is a member of Assuris, a not-for-profit corporation funded by the life insurance industry. Assuris protects Canadian policyholders against loss of benefits due to the financial failure of a member company. Details about the extent of Assuris' protection are available at [www.assuris.ca](http://www.assuris.ca). For a printed brochure call 1-866-878-1225 or email [info@assuris.ca](mailto:info@assuris.ca).

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