



Old Canada Life funds Monthly performance update

Canada Life (old life series and pension series C and E)

September 2019

About this document

This monthly fund performance update is designed to give you the latest past performance figures and information on our funds.

Risk

This update shows how our funds have performed over various periods of time but past performance should not be relied upon as a guide for how a fund may perform in the future. The value of funds can fall as well as rise and depending on market conditions at the time you may not get back the amount that you invested.

Although all funds carry an element of risk, some funds have some more specific risks such as property funds or funds which specialise in a narrow range of assets. Where funds invest in assets overseas, changes in currency exchange rates can also affect a fund's value. At the end of this update you will find a notes section after the performance tables which goes into more details about any additional information that you should be aware of.

ABI Sector/Fund name	Fund Information		Percentage growth figures to 31 August 2019				Percentage growth over one year periods to last quarter end				
	Old Canada Life Launch Date	IMC %	6 Mths	1 Yr	3 Yr	5 Yr	30/06/18 to 30/06/19	30/06/17 to 30/06/18	30/06/16 to 30/06/17	30/06/15 to 30/06/16	30/06/14 to 30/06/15
Mixed Investment 20% – 60% Shares											
Canlife Managed (20%-60% Shares) Pn Dis	1-Oct-81	0.28	5.72	0.69	16.72	37.59	1.74	6.47	14.02	2.98	11.32
Mixed Investment 40% – 85% Shares											
Canlife Managed (Life)	1-Oct-82	1.25	4.58	0.45	14.02	29.78	1.18	5.35	11.92	2.12	8.84
Canlife Managed Pn PSC Acc	15-Oct-81	1.25	5.68	0.89	16.48	35.73	1.74	6.44	13.64	2.68	10.40
Canlife Managed Pn PSE Acc	1-Jul-88	1.25	5.42	0.42	15.18	34.31	1.21	5.90	13.57	2.71	10.32
UK All Companies											
Canlife Equity (Life)	1-Oct-82	1.25	-0.74	-6.80	6.37	10.86	-3.40	9.54	13.09	-10.12	10.08
Canlife Equity Pn PSC Acc	15-Jul-84	1.25	-0.31	-7.98	7.40	11.19	-3.85	11.43	13.72	-11.99	12.21
Canlife Equity Pn PSE Acc	1-Jul-88	1.25	-0.63	-8.45	6.13	9.88	-4.31	10.83	13.68	-11.98	12.15
Europe Including UK Equities											
Canlife European Managed (Life)	1-Jan-91	1.25	6.85	-1.44	16.84	30.19	1.75	2.95	21.61	-2.22	6.18
Global Equities											
Canlife International (Life)	1-Oct-82	1.25	9.58	3.14	23.71	53.76	3.23	5.19	17.90	9.91	9.22
Canlife International Pn PSC Acc	15-Jul-84	1.25	10.86	3.83	29.86	67.58	3.81	7.37	21.25	11.64	10.73
Canlife International Pn PSE Acc	1-Jul-88	1.25	10.58	3.28	28.37	65.70	3.33	6.75	21.31	11.58	10.74
UK Gilts											
Canlife Gilt & Fixed Interest (Life)	1-Oct-82	1.25	7.91	8.36	2.87	17.25	3.36	0.23	-1.23	7.49	5.06
Canlife Gilt & Fixed Interest Pn PSC Acc	15-Jul-84	1.25	9.52	9.94	4.17	24.16	3.81	0.96	-1.14	10.28	6.68
Canlife Gilt & Fixed Interest Pn PSE Acc	1-Jul-88	1.25	9.15	9.38	2.94	22.73	3.21	0.55	-1.26	10.24	6.76
UK Index-linked Gilts											
Canlife Index Linked Gilt Pn Dis	1-Oct-81	0.20	20.64	17.90	12.49	59.12	5.61	1.59	7.28	14.59	14.86
Canlife Index Linked Gilt Pn PSC Acc	15-Oct-81	1.25	20.42	20.00	14.14	60.39	7.71	1.58	6.86	14.21	14.69
Canlife Index Linked Gilt Pn PSE Acc	1-Jul-88	1.25	20.10	19.44	12.85	58.58	7.23	1.12	6.72	14.23	14.69
Canlife iShares Index Linked Gilt Index	1-Jul-88	1.25	20.10	19.44	12.85	58.58	7.23	1.12	6.72	14.23	14.69
UK Direct Property											
Canlife Property (Life)	1-Oct-82	1.25	-1.83	0.47	16.10	31.62	1.23	4.43	5.47	5.38	14.71
Canlife Property Distribution Pn Dis	1-Oct-81	0.00	-0.52	1.46	15.51	32.97	1.81	2.94	4.47	8.59	15.30
Canlife Property Pn PSC Acc	1-Jan-82	1.25	-0.65	1.10	13.83	28.77	1.47	2.48	3.67	7.64	14.30
Canlife Property Pn PSE Acc	1-Jul-88	1.25	-0.95	0.59	12.54	27.25	0.91	2.06	3.56	7.67	14.25
Money Market											
Canlife Money (Life) (CL)	1-Oct-82	1.25	0.00	0.00	0.03	0.15	0.03	0.00	0.00	0.06	0.06
Canlife Money Pn PSC Acc (CL)	31-Aug-88	1.25	0.09	0.13	0.16	0.22	0.09	0.03	0.00	0.03	0.03
Canlife Money Pn PSE Acc (CL)	1-Jul-88	1.25	0.00	0.00	0.03	0.10	0.00	0.03	0.00	0.03	0.03

Notes

Basis for performance figures

The returns shown are on a bid-to-bid basis of lump sum investments and show the percentage gain over the period with net income re-invested. The returns shown allow for internal fund charges. The source of the figures is Financial Express.

Units

All funds shown are for accumulation units unless stated otherwise.

Derivatives

Many funds have the ability to use derivatives with some making more use than others. Derivatives cover a wide range of types of investment but essentially the term describes an asset for which the value is 'derived' from the value of something else, such as a stock market index or a particular share's price. Derivatives depend on the ability of the companies involved to be able to meet their obligations, so some derivatives are seen as riskier than others. The use of derivatives may be mentioned within the fund objective, but is commonly found in the more detailed information provided by fund managers about their funds on their own website.

Canlife Property fund

Specific costs of running the Property fund are deducted from the income received. This is primarily a percentage of rents received.

Property held in Canada Life property funds may not be readily saleable. This means that investors in property funds may not always be able to realise their investments when they choose. In such cases Canada Life may postpone the encashment of the units in the fund by up to six months.

The value of property is generally a matter of a valuer's opinion rather than fact. Costs of buying and selling real property are generally much higher than for other types of assets. Property investments may be subject to significantly wider price spreads than bonds and equities which could affect the valuation of the fund by up to 8.05%.

