



Statement of Contract

January 01, 2023 to June 30, 2023

Your Contract Summary

Contract Number: [REDACTED]
CLASS PLUS 3.0
Plan Type: TFSA
Maturity Date: December 31, 2064

Owner(s): [REDACTED]
Annuitant(s): [REDACTED]
Beneficiary(ies): [REDACTED]

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Your Advisor is:

[REDACTED]
Telephone: [REDACTED]
Email: [REDACTED]

Your contract provides important segregated fund benefit guarantees.

Market value of segregated fund investments as at June 30, 2023: \$93,043.25

Maturity Benefit Guarantee as at June 30, 2023: \$73,500.05

Death Benefit Guarantee as at June 30, 2023: \$73,500.05

Please refer to your contract and Information Folder for further information about segregated fund benefit guarantees.

Class Plus Detail Information

Bonus Base Amount: \$98,000.06

Income Base Amount: \$115,300.06

Remaining Lifetime Withdrawal Amount (LWA): \$5,657.60

Excess Withdrawal Alert - On

Class Plus Anniversary Date: November 15, 2017 is the date when the first deposit was made to Class Plus

Contract Value:

Personal Rate of Return:

Investment Options and Fund Code		Value on		Personal Rate of Return:		
		January 01, 2023	June 30, 2023	1 Year	3 Years	5 Years
Income GIF R - DSC	14525	\$41,946.51	\$45,879.44	3.09%	-0.26%	N/A
Elite Balanced GIF R - DSC	14551	\$43,295.07	\$47,163.81	4.28%	2.93%	N/A
Total value of your contract		\$85,241.58	\$93,043.25			

Contract values are reported as of the close of business on the last business day of the month, June 30, 2023.

Percentage of Holdings

Canadian Balanced 100.00 %



Personal Rate of Return on Segregated Fund Investments

Year to Date	3 Years	5 Years	Annualized Since Inception
1.62%	-1.46%	-1.93%	-1.74%

The inception date of your contract is based on the date of your initial deposit. See Important Notes section for additional information.

Change in the value of your contract since January 01, 2023



Total contract value on January 01, 2023	\$85,241.58
Plus: Net Deposits*	\$6,500.00
Less: Gross Withdrawals*	\$649.51
Plus: Increase in the value of your contract	\$1,951.18
Total contract value on June 30, 2023	\$93,043.25

* May include transfer and/or switches. Please refer to transaction section(s) for details.

Segregated Fund Transactions

Transaction Date	Activity	Gross Amount(\$)	Deductions (\$)	Change in Units	Unit Price(\$)	Unit Balance	Total Value(\$)
Income GIF R - DSC							
01-Jan-2023	Opening Balance				10.6777	3,928.422	41,946.51
12-Jan-2023	Deposit	3,380.00	0.00	307.925	10.9767	4,236.347	46,501.11
31-Jan-2023	Class Plus Fee	-47.34	0.00	-4.289	11.0371	4,232.058	46,709.65
28-Feb-2023	Class Plus Fee	-47.30	0.00	-4.363	10.8418	4,227.695	45,835.82
31-Mar-2023	Class Plus Fee	-47.48	0.00	-4.345	10.9278	4,223.350	46,151.92
28-Apr-2023	Class Plus Fee	-47.38	0.00	-4.275	11.0837	4,219.075	46,762.96
31-May-2023	Class Plus Fee	-47.58	0.00	-4.408	10.7930	4,214.667	45,488.90
30-Jun-2023	Class Plus Fee	-47.37	0.00	-4.347	10.8969	4,210.320	45,879.44
30-Jun-2023	Closing Balance				10.8969	4,210.320	45,879.44
Elite Balanced GIF R - DSC							
01-Jan-2023	Opening Balance				12.3259	3,512.528	43,295.07
12-Jan-2023	Deposit	3,120.00	0.00	246.218	12.6717	3,758.746	47,629.70
31-Jan-2023	Class Plus Fee	-60.93	0.00	-4.758	12.8068	3,753.988	48,076.57
28-Feb-2023	Class Plus Fee	-60.98	0.00	-4.837	12.6065	3,749.151	47,263.67
31-Mar-2023	Class Plus Fee	-60.75	0.00	-4.816	12.6134	3,744.335	47,228.80
28-Apr-2023	Class Plus Fee	-60.88	0.00	-4.738	12.8505	3,739.597	48,055.69

Statement of Contract

January 01, 2023 to June 30, 2023

Contract Number: [REDACTED]

Segregated Fund Transactions (Continued)

Transaction Date	Activity	Gross Amount(\$)	Deductions (\$)	Change in Units	Unit Price(\$)	Unit Balance	Total Value(\$)
31-May-2023	Class Plus Fee	-60.63	0.00	-4.884	12.4137	3,734.713	46,361.61
30-Jun-2023	Class Plus Fee	-60.89	0.00	-4.815	12.6448	3,729.898	47,163.81
30-Jun-2023	Closing Balance				12.6448	3,729.898	47,163.81

Class Plus 3.0 Glossary of Terms

Class Plus Fee: The monthly Guaranteed Withdrawal Benefit insurance fees paid.

Bonus Base Amount: The amount used to calculate the Income Base Bonus at year end, provided there were no withdrawals during the calendar year, for the first 20 years of the contract.

Income Base: The value that is used, at year end, to determine the Lifetime Withdrawal Amount (LWA) for the following calendar year.

Remaining Lifetime Withdrawal Amount (LWA): The maximum amount available to be withdrawn from Class Plus 3.0 for the remainder of the calendar year that will not result in an Excess Withdrawal. Payments may be restricted based on pension legislation.

Excess Withdrawal Alert (EWA): If this feature is on, and a partial withdrawal request would result in an Income Base Downward Adjustment, the request will not be processed until authorization to proceed has been received.

Class Plus Anniversary Date: The date of the initial deposit.

Advisory Fee: The advisory fee is negotiated between you and your advisor as disclosed and agreed in your application or Empire Life F-Class Client Name Advisory Fee Agreement form. The advisory fees are accrued daily and collected monthly through the withdrawal of fund class units of each fund to which deposits are allocated, and we remit the proceeds to your advisor on your behalf.

Important Notes - Please read

Contract/Policy are two terms that are interchangeable; it is the agreement between a client and The Empire Life Insurance Company.

IMPORTANT NOTICE: This Statement constitutes a transaction confirmation notice for any deposit you may have made to your contract between April 5, 2023 and June 30, 2023.

Purchase Fee Options

- **FE:** Front End Load
- **LL:** Low Load*
- **DSC:** Deferred Sales Charge*
- **FFS:** F-Class/Fee for Service
- **NL:** No Load

* Effective May 29, 2023, the Deferred Sales Charge (DSC) and Low Load (LL) Purchase Fee Options will no longer be available.

To obtain copies of the 2022 Investment Funds Annual Report and the Empire Life Segregated Funds' current Fund Facts, current management fees, management expense ratios, the overall net rates of return for the past 1, 3, 5, 10 year (if applicable) and since inception periods as well as the Funds' annual audited financial statements

and semi-annual unaudited financial statements, please visit our website at www.empire.ca, or contact Empire Life by e-mail at investment@empire.ca, or by telephone at 1 800 561-1268.

Your fund performance has been calculated using the industry's standard, time-weighted rate of return formula and shows historical compounded rates of return. The 1, 3, and 5-year rates of return, where reported, are annualized. These personal rates of return are calculated after taking into consideration all expenses, management fees, insurance fees, administrative fees, as well as sales commissions paid. Rates of return for funds held less than one year are not shown. Past performance does not guarantee future results. Fund unit values and performance will fluctuate according to market conditions.

With the exception of any Death or Maturity Benefit Guarantee, any amount that is allocated to a Segregated Fund is invested at the risk of the Owner and may increase or decrease in value.

Fund price and performance along with fund commentary can be found on our website at www.empire.ca/investments/our-funds

Assuris Protection – The Empire Life Insurance Company is a member of Assuris. Assuris is a not for profit corporation, funded by the life insurance industry, that 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, or by contacting Assuris by e-mail at info@assuris.ca, or by telephone at 1 866 878-1225.

The information contained on the statement is accurate as at the statement period date. If you have any questions or note any discrepancies on the statement, please contact your advisor within 30 days of receiving this statement.

Please help us keep our client information records up to date by advising us in writing of any changes to the following data: your name, address, occupation and, only if applicable, your organization's beneficial ownership information. This would include changes to the names, addresses and occupations of any persons with a 25% or more interest in your organization.

The Segregated Funds Ongoing Disclosure Document, with all Empire Life segregated fund Investment Objectives, Principal Investment Strategies, and Principal Risks, is now available for review and download at <https://www.empire.ca/investments/our-funds>

Your Contract Summary

Contract Number: [REDACTED]
 EMPIRE LIFE GIF 75/75
 Plan Type: NON-REGISTERED PLAN
 Maturity Date: December 31, 2063

[REDACTED]
 [REDACTED]
 [REDACTED]
 [REDACTED]

Your Advisor is:

[REDACTED]
 Telephone: [REDACTED]
 Email: [REDACTED]

Owner(s): [REDACTED]

[REDACTED]
 Annuitant(s): [REDACTED]

Beneficiary(ies): [REDACTED]
 [REDACTED]

Your contract provides important segregated fund benefit guarantees.

Market value of segregated fund investments as at June 30, 2023: \$38,127.77

Maturity Benefit Guarantee as at June 30, 2023: \$23,779.45

Death Benefit Guarantee as at June 30, 2023: \$29,058.92

Please refer to your contract and Information Folder for further information about segregated fund benefit guarantees.

Contract Value:

Personal Rate of Return:

Investment Options and Fund Code		Value on		Personal Rate of Return:		
		January 01, 2023	June 30, 2023	1 Year	3 Years	5 Years
Emblem Mod Growth Port GIF K - LL	11285	\$36,963.86	\$38,127.77	6.88%	5.09%	1.83%
Total value of your contract		\$36,963.86	\$38,127.77			

Contract values are reported as of the close of business on the last business day of the month, June 30, 2023.

Percentage of Holdings

Portfolio Funds 100.00 %



Personal Rate of Return on Segregated Fund Investments

Year to Date	3 Years	5 Years	Annualized Since Inception
3.15%	5.09%	1.83%	2.46%

The inception date of your contract is based on the date of your initial deposit. See Important Notes section for additional information.

Change in the value of your contract since January 01, 2023



Total contract value on January 01, 2023	\$36,963.86
Plus: Net Deposits*	\$0.00
Less: Gross Withdrawals*	\$0.00
Plus: Increase in the value of your contract	\$1,163.91
Total contract value on June 30, 2023	\$38,127.77

* May include transfer and/or switches. Please refer to transaction section(s) for details.

Segregated Fund Transactions

Transaction Date	Activity	Gross Amount(\$)	Deductions (\$)	Change in Units	Unit Price(\$)	Unit Balance	Total Value(\$)
Emblem Mod Growth Port GIF K - LL							
30-Jun-2023	Closing Balance	You had no transactions in this period			11.9175	3,199.309	38,127.77

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Purchase Fee Options

- FE: Front End Load
- LL: Low Load*
- DSC: Deferred Sales Charge*
- FFS: F-Class/Fee for Service
- NL: No Load

* Effective May 29, 2023, the Deferred Sales Charge (DSC) and Low Load (LL) Purchase Fee Options will no longer be available.

To obtain copies of the 2022 Investment Funds Annual Report and the Empire Life Segregated Funds' current Fund Facts, current management fees, management expense ratios, the overall net rates of return for the past 1, 3, 5, 10 year (if applicable) and since inception periods as well as the Funds' annual audited financial statements and semi-annual unaudited financial statements, please visit our website at www.empire.ca, or contact Empire Life by e-mail at investment@empire.ca, or by telephone at 1 800 561-1268.

Your fund performance has been calculated using the industry's standard, time-weighted rate of return formula and shows historical compounded rates of return. The 1, 3, and 5-year rates of return, where reported, are annualized. These personal rates of return are calculated after taking into consideration all expenses, management fees, insurance fees, administrative fees, as well as sales commissions paid. Rates of return for funds held less than one year are not shown. Past performance does not guarantee future results. Fund unit values and performance will fluctuate according to market conditions.

With the exception of any Death or Maturity Benefit Guarantee, any amount that is allocated to a Segregated Fund is invested at the risk of the Owner and may increase or decrease in value.

Statement of Contract

January 01, 2023 to June 30, 2023

Contract Number: [REDACTED]

Fund price and performance along with fund commentary can be found on our website at www.empire.ca/investments/our-funds

Assuris Protection – The Empire Life Insurance Company is a member of Assuris. Assuris is a not for profit corporation, funded by the life insurance industry, that 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, or by contacting Assuris by e-mail at info@assuris.ca, or by telephone at 1 866 878-1225.

The information contained on the statement is accurate as at the statement period date. If you have any questions or note any discrepancies on the statement, please contact your advisor within 30 days of receiving this statement.

Please help us keep our client information records up to date by advising us in writing of any changes to the following data: your name, address, occupation and, only if applicable, your organization's beneficial ownership information. This would include changes to the names, addresses and occupations of any persons with a 25% or more interest in your organization.

The Segregated Funds Ongoing Disclosure Document, with all Empire Life segregated fund Investment Objectives, Principal Investment Strategies, and Principal Risks, is now available for review and download at <https://www.empire.ca/investments/our-funds>

Advisory Fee: The advisory fee is negotiated between you and your advisor as disclosed and agreed in your application or Empire Life F-Class Client Name Advisory Fee Agreement form. The advisory fees are accrued daily and collected monthly through the withdrawal of fund class units of each fund to which deposits are allocated, and we remit the proceeds to your advisor on your behalf.



Statement of Contract

January 01, 2023 to June 30, 2023

Your Contract Summary

Contract Number: [REDACTED]
CLASS PLUS 2
Plan Type: NOMINEE NON-REGISTERED PLAN
Maturity Date: December 31, 2071

Owner(s): [REDACTED]

Annuitant(s):
[REDACTED]

Beneficiary(ies):
[REDACTED]

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Your Advisor is:

[REDACTED]
Telephone: [REDACTED]
Email: [REDACTED]

Your contract provides important segregated fund benefit guarantees.

Market value of segregated fund investments as at June 30, 2023: \$154,000.92

Maturity Benefit Guarantee as at June 30, 2023: \$93,750.00

Death Benefit Guarantee as at June 30, 2023: \$152,644.71

Please refer to your contract and Information Folder for further information about segregated fund benefit guarantees.

Class Plus Detail Information

Bonus Base Amount: \$152,644.71

Income Base Amount: \$193,704.71

Remaining Single Tiered Lifetime Withdrawal Amount: \$8,232.45

Excess Withdrawal Alert - On

Class Plus Anniversary Date: November 11, 2013 is the date when the first deposit was made to Class Plus

Contract Value:

Personal Rate of Return:

Investment Options and Fund Code		Value on		Personal Rate of Return:		
		January 01, 2023	June 30, 2023	1 Year	3 Years	5 Years
■ Growth Portfolio J - DSC	95921	\$0.00	\$154,000.92	N/A	N/A	N/A
Total value of your contract		\$0.00	\$154,000.92			

Contract values are reported as of the close of business on the last business day of the month, June 30, 2023.

Percentage of Holdings

■ Portfolio Funds 100.00 %



Personal Rate of Return on Segregated Fund Investments

Year to Date	3 Years	5 Years	Annualized Since Inception
-0.96%	N/A	N/A	-0.96%

The inception date of your contract is based on the date of your initial deposit. See Important Notes section for additional information.

Change in the value of your contract since January 01, 2023



Total contract value on January 01, 2023	\$0.00
Plus: Net Deposits*	\$155,487.16
Less: Gross Withdrawals*	\$653.76
Plus: Increase in the value of your contract	\$-832.48
Total contract value on June 30, 2023	\$154,000.92

* May include transfer and/or switches. Please refer to transaction section(s) for details.

Segregated Fund Transactions

Transaction Date	Activity	Gross Amount(\$)	Deductions (\$)	Change in Units	Unit Price(\$)	Unit Balance	Total Value(\$)
Growth Portfolio J - DSC							
01-Jan-2023	Opening Balance				15.6053	0.000	0.00
03-Apr-2023	Transfer In	155,487.16	0.00	9,619.587	16.1636	9,619.587	155,487.16
28-Apr-2023	Class Plus Fee	-217.92	0.00	-13.300	16.3852	9,606.287	157,400.93
31-May-2023	Class Plus Fee	-217.92	0.00	-13.833	15.7535	9,592.454	151,114.72
30-Jun-2023	Class Plus Fee	-217.92	0.00	-13.555	16.0771	9,578.899	154,000.92
30-Jun-2023	Closing Balance				16.0771	9,578.899	154,000.92

Class Plus 2 or Class Plus 2.1 Glossary of Terms

Class Plus Fee: The monthly Guaranteed Withdrawal Benefit insurance fees paid.

Bonus Base Amount: The amount used to calculate the Income Base Bonus at year end, provided there were no withdrawals during the calendar year.

Income Base: The value that is used, at year end, to determine the Single Tiered Lifetime Withdrawal Amount (LWA) or the Joint Tiered Lifetime Withdrawal Amount (LWA) for the following calendar year.

Statement of Contract

January 01, 2023 to June 30, 2023

Contract Number: [REDACTED]

Remaining Single Tiered Lifetime Withdrawal Amount (LWA): The maximum amount available to be withdrawn from Class Plus 2 or Class Plus 2.1 for the remainder of the calendar year that will not result in an Excess Withdrawal. Payments may be restricted based on pension legislation.

Remaining Joint Tiered Lifetime Withdrawal Amount (LWA): The maximum amount available to be withdrawn from Class Plus 2 or Class Plus 2.1 for the remainder of the calendar year that will not result in an Excess Withdrawal.

Excess Withdrawal Alert (EWA): If this feature is on, and a partial withdrawal request would result in an Income Base Downward Adjustment, the request will not be processed until authorization to proceed has been received.

Class Plus Anniversary Date: The date of the initial deposit.

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Purchase Fee Options

- **FE:** Front End Load
- **LL:** Low Load*
- **DSC:** Deferred Sales Charge*

* Effective May 29, 2023, the Deferred Sales Charge (DSC) and Low Load (LL) Purchase Fee Options will no longer be available.

To obtain copies of the 2022 Investment Funds Annual Report and the Empire Life Segregated Funds' current Fund Facts, current management fees, management expense ratios, the overall net rates of return for the past 1, 3, 5, 10 year (if applicable) and since inception periods as well as the Funds' annual audited financial statements and semi-annual unaudited financial statements, please visit our website at www.empire.ca or contact Empire Life by e-mail at investment@empire.ca or by telephone at 1 800 561-1268.

Your fund performance has been calculated using the industry's standard, time-weighted rate of return formula and shows historical compounded rates of return. The 1, 3, and 5-year rates of return, where reported, are annualized. These personal rates of return are calculated after taking into consideration all expenses, management fees, administrative fees, as well as sales commissions paid. Rates of return for funds held less than one year are not shown. Past performance does not guarantee future results. Fund unit values and performance will fluctuate according to market conditions.

With the exception of any Death or Maturity Benefit Guarantee, any amount that is allocated to a Segregated Fund is invested at the risk of the Owner and may increase or decrease in value.

The Emblem GIF Portfolios quarterly commentary is available on the Emblem GIF Portfolios product page at www.empire.ca.

Assuris Protection – The Empire Life Insurance Company is a member of Assuris. Assuris is a not for profit corporation, funded by the life insurance industry, that 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 or by contacting Assuris by e-mail at info@assuris.ca or by telephone at 1 866 878-1225.

The information contained on the statement is accurate as at the statement period date. If you have any questions or note any discrepancies on the statement, please contact your advisor within 30 days of receiving this statement.

Please help us keep our client information records up to date by advising us in writing of any changes to the following data: your name, address, occupation and, only if applicable, your organization's beneficial ownership information. This would include changes to the names, addresses and occupations of any persons with a 25% or more interest in your organization.

The Segregated Funds Ongoing Disclosure Document, with all Empire Life segregated fund Investment Objectives, Principal Investment Strategies, and Principal Risks, is now available for review and download at <https://www.empire.ca/investments/our-funds>



Statement of Contract

January 01, 2023 to June 30, 2023

Your Contract Summary

Contract Number: [REDACTED]
 CLASS PLUS 2
 Plan Type: NON-REGISTERED PLAN
 Maturity Date: December 31, 2071

Owner(s): [REDACTED]
 Annuitant(s): [REDACTED]
 Beneficiary(ies): [REDACTED]

[REDACTED]
 [REDACTED]
 [REDACTED]
 [REDACTED]

Your Advisor is:

[REDACTED]
 Telephone: [REDACTED]
 Email: [REDACTED]

Your contract provides important segregated fund benefit guarantees.

Your contract currently does not have segregated fund investments.

Please refer to your contract and Information Folder for further information about segregated fund benefit guarantees.

Contract Value:

Investment Options and Fund Code		Value on January 01, 2023	Value on June 30, 2023
Growth Portfolio J - DSC	95921	\$150,746.81	\$0.00
Total value of your contract		\$150,746.81	\$0.00

Contract values are reported as of the close of business on the last business day of the month, June 30, 2023.

Change in the value of your contract since January 01, 2023



Total contract value on January 01, 2023	\$150,746.81
Plus: Net Deposits*	\$0.00
Less: Gross Withdrawals*	\$156,140.92
Plus: Increase in the value of your contract	\$5,394.11
Total contract value on June 30, 2023	\$0.00

* May include transfer and/or switches. Please refer to transaction section(s) for details.

Segregated Fund Transactions

Transaction Date	Activity	Gross Amount(\$)	Deductions (\$)	Change in Units	Unit Price(\$)	Unit Balance	Total Value(\$)
Growth Portfolio J - DSC							
01-Jan-2023	Opening Balance				15.6053	9,659.975	150,746.81
31-Jan-2023	Class Plus Fee	-217.92	0.00	-13.298	16.3878	9,646.677	158,087.81
28-Feb-2023	Class Plus Fee	-217.92	0.00	-13.539	16.0960	9,633.138	155,054.99

Segregated Fund Transactions (Continued)

Transaction Date	Activity	Gross Amount(\$)	Deductions (\$)	Change in Units	Unit Price(\$)	Unit Balance	Total Value(\$)
31-Mar-2023	Class Plus Fee	-217.92	0.00	-13.551	16.0814	9,619.587	154,696.43
03-Apr-2023	Transfer Out	-155,487.16	0.00	-9,619.587	16.1636	0.000	0.00
30-Jun-2023	Closing Balance				16.0771	0.000	0.00

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Purchase Fee Options

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- DSC: Deferred Sales Charge*

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Statement of Contract

January 01, 2023 to June 30, 2023

Contract Number: [REDACTED]

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Statement of Contract

July 01, 2023 to December 31, 2023

[Redacted]

Your Contract Summary

Contract Number: [Redacted]
CLASS PLUS 3.0
Plan Type: TFSA
Maturity Date: December 31, 2064

Owner(s): [Redacted]
Annuitant(s): [Redacted]
Beneficiary(ies): [Redacted]

Your Advisor is:

[Redacted]
Telephone: [Redacted]
Email: [Redacted]

Your contract provides important segregated fund benefit guarantees.

Market value of segregated fund investments as at December 31, 2023: \$95,910.40

Maturity Benefit Guarantee as at December 31, 2023: \$73,500.05

Death Benefit Guarantee as at December 31, 2023: \$73,500.05

Please refer to your contract and Information Folder for further information about segregated fund benefit guarantees.

Class Plus Detail Information

Bonus Base Amount: \$98,000.06

Income Base Bonus Amount: \$3,920.00

Income Base Amount: \$119,220.06

Lifetime Withdrawal Amount: \$6,259.05

Excess Withdrawal Alert : On

Class Plus Anniversary Date: November 15, 2017 is the date when the first deposit was made to Class Plus

Contract Value:

Personal Rate of Return:

Investment Options and Fund Code		Value on		Personal Rate of Return:		
		July 01, 2023	December 31, 2023	1 Year	3 Years	5 Years
Income GIF R - DSC	14525	\$45,879.44	\$47,254.67	4.47%	-0.91%	N/A
Elite Balanced GIF R - DSC	14551	\$47,163.81	\$48,655.73	5.02%	2.46%	N/A
Total value of your contract		\$93,043.25	\$95,910.40			

Contract values are reported as of the close of business on the last business day of the month, December 29, 2023.

Percentage of Holdings

Canadian Balanced 100.00 %



Personal Rate of Return on Segregated Fund Investments

Year to Date	3 Years	5 Years	Annualized Since Inception
4.75%	-2.06%	0.64%	-1.11%

The inception date of your contract is based on the date of your initial deposit. See Important Notes section for additional information.

Change in the value of your contract since July 01, 2023



Total contract value on July 01, 2023	\$93,043.25
Plus: Net Deposits*	\$0.00
Less: Gross Withdrawals*	\$653.47
Plus: Increase in the value of your contract	\$3,520.62
Total contract value on December 31, 2023	\$95,910.40

* May include transfer and/or switches. Please refer to transaction section(s) for details.

Segregated Fund Transactions

Transaction Date	Activity	Gross Amount(\$)	Deductions (\$)	Change in Units	Unit Price(\$)	Unit Balance	Total Value(\$)
Income GIF R - DSC							
01-Jul-2023	Opening Balance				10.8969	4,210.320	45,879.44
31-Jul-2023	Class Plus Fee	-47.15	0.00	-4.332	10.8840	4,205.988	45,777.97
31-Aug-2023	Class Plus Fee	-47.14	0.00	-4.346	10.8457	4,201.642	45,569.75
29-Sep-2023	Class Plus Fee	-47.17	0.00	-4.473	10.5446	4,197.169	44,257.47
31-Oct-2023	Class Plus Fee	-47.31	0.00	-4.512	10.4861	4,192.657	43,964.62
30-Nov-2023	Class Plus Fee	-47.24	0.00	-4.310	10.9618	4,188.347	45,911.82
29-Dec-2023	Class Plus Fee	-48.94	0.00	-4.333	11.2941	4,184.014	47,254.67
31-Dec-2023	Closing Balance				11.2941	4,184.014	47,254.67
Elite Balanced GIF R - DSC							
01-Jul-2023	Opening Balance				12.6448	3,729.898	47,163.81
31-Jul-2023	Class Plus Fee	-61.17	0.00	-4.797	12.7519	3,725.101	47,502.12
31-Aug-2023	Class Plus Fee	-61.18	0.00	-4.812	12.7150	3,720.289	47,303.47
29-Sep-2023	Class Plus Fee	-61.14	0.00	-4.950	12.3504	3,715.339	45,885.92
31-Oct-2023	Class Plus Fee	-60.97	0.00	-4.992	12.2146	3,710.347	45,320.40

Statement of Contract

July 01, 2023 to December 31, 2023

Contract Number: [REDACTED]

Segregated Fund Transactions (Continued)

Transaction Date	Activity	Gross Amount(\$)	Deductions (\$)	Change in Units	Unit Price(\$)	Unit Balance	Total Value(\$)
30-Nov-2023	Class Plus Fee	-61.05	0.00	-4.767	12.8056	3,705.580	47,452.18
29-Dec-2023	Class Plus Fee	-63.01	0.00	-4.793	13.1474	3,700.787	48,655.73
31-Dec-2023	Closing Balance				13.1474	3,700.787	48,655.73

Class Plus 3.0 Glossary of Terms

Class Plus Fee: The monthly Guaranteed Withdrawal Benefit insurance fees paid.

Bonus Base Amount: The amount used to calculate the Income Base Bonus at year end, provided there were no withdrawals during the calendar year, for the first 20 years of the contract.

Income Base Bonus: The notional amount added to the Income Base at the end of the calendar year provided there were no withdrawals made during the year.

Income Base: The value that is used, at year end, to determine the Lifetime Withdrawal Amount (LWA) for the following calendar year.

Lifetime Withdrawal Amount (LWA): The maximum amount guaranteed to be available each calendar year for withdrawal for the life of the Annuitant, provided an Excess Withdrawal does not occur and the age eligibility requirement has been met. Payments may be restricted by pension legislation.

Adjusted RRIF Minimum Amount: If the adjusted RRIF minimum amount is greater than the LWA for the calendar year, withdrawals up to the Adjusted RRIF Minimum will not result in an Excess Withdrawal.

Excess Withdrawal Alert (EWA): If this feature is on, and a partial withdrawal request would result in an Income Base Downward Adjustment, the request will not be processed until authorization to proceed has been received.

Class Plus Anniversary Date: The date of the initial deposit.

Advisory Fee: The advisory fee is negotiated between you and your advisor as disclosed and agreed in your application or Empire Life F-Class Client Name Advisory Fee Agreement form. The advisory fees are accrued daily and collected monthly through the withdrawal of fund class units of each fund to which deposits are allocated, and we remit the proceeds to your advisor on your behalf.

Important Notes - Please read

Contract/Policy are two terms that are interchangeable; it is the agreement between a client and The Empire Life Insurance Company.

Purchase Fee Options

- FE: Front End Load
- LL: Low Load*
- DSC: Deferred Sales Charge*
- FFS: F-Class/Fee for Service
- NL: No Load

* Effective May 29, 2023, the Deferred Sales Charge (DSC) and Low Load (LL) Purchase Fee Options will no longer be available.

To obtain copies of the 2023 Investment Funds Annual Report and the Empire Life Segregated Funds' current Fund Facts, current management fees, management expense ratios, the overall net rates of return for the past 1, 3, 5, 10 year (if applicable) and since inception periods as well as the Funds' annual audited financial statements and semi-annual unaudited financial statements, please visit our website at www.empire.ca, or contact Empire Life by e-mail at investment@empire.ca, or by telephone at 1 800 561-1268.

Your fund performance has been calculated using the industry's standard, time-weighted rate of return formula and shows historical compounded rates of return. The 1, 3, and 5-year rates of return, where reported, are annualized. These personal rates of return are calculated after taking into consideration all expenses, management fees, insurance fees, administrative fees, as well as sales commissions paid. Rates of return for funds held less than one year are not shown. Past performance does not guarantee future results. Fund unit values and performance will fluctuate according to market conditions.

With the exception of any Death or Maturity Benefit Guarantee, any amount that is allocated to a Segregated Fund is invested at the risk of the Owner and may increase or decrease in value.

Fund price and performance along with fund commentary can be found on our website at www.empire.ca/investments/our-funds

Assuris Protection – The Empire Life Insurance Company is a member of Assuris. Assuris is a not for profit corporation, funded by the life insurance industry, that 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, or by contacting Assuris by e-mail at info@assuris.ca, or by telephone at 1 866 878-1225.

The information contained on the statement is accurate as at the statement period date. If you have any questions or note any discrepancies on the statement, please contact your advisor within 30 days of receiving this statement.

Please help us keep our client information records up to date by advising us in writing of any changes to the following data: your name, address, occupation and, only if applicable, your organization's beneficial ownership information. This would include changes to the names, addresses and occupations of any persons with a 25% or more interest in your organization.

The Segregated Funds Ongoing Disclosure Document, with all Empire Life segregated fund Investment Objectives, Principal Investment Strategies, and Principal Risks, is now available for review and download at <https://www.empire.ca/investments/our-funds>



Statement of Contract

July 01, 2023 to December 31, 2023

[Redacted]

Your Contract Summary

Contract Number: [Redacted]
EMPIRE LIFE GIF 75/75
Plan Type: NON-REGISTERED PLAN
Maturity Date: December 31, 2063

Owner(s): [Redacted]
Annuitant(s): [Redacted]
Beneficiary(ies): [Redacted]

Your Advisor is:

[Redacted]
Telephone: [Redacted]
Email: [Redacted]

Your contract provides important segregated fund benefit guarantees.

Market value of segregated fund investments as at December 31, 2023: \$39,621.84

Maturity Benefit Guarantee as at December 31, 2023: \$23,779.45

Death Benefit Guarantee as at December 31, 2023: \$29,058.92

Please refer to your contract and Information Folder for further information about segregated fund benefit guarantees.

Contract Value:

Personal Rate of Return:

Investment Options and Fund Code		Value on		Personal Rate of Return:		
		July 01, 2023	December 31, 2023	1 Year	3 Years	5 Years
Emblem Mod Growth Port GIF K - LL	11285	\$38,127.77	\$39,621.84	7.19%	2.88%	4.54%
Total value of your contract		\$38,127.77	\$39,621.84			

Contract values are reported as of the close of business on the last business day of the month, December 29, 2023.

Percentage of Holdings

■ Portfolio Funds 100.00 %



Personal Rate of Return on Segregated Fund Investments

Year to Date	3 Years	5 Years	Annualized Since Inception
7.19%	2.88%	4.54%	2.79%

The inception date of your contract is based on the date of your initial deposit. See Important Notes section for additional information.

Change in the value of your contract since July 01, 2023



Total contract value on July 01, 2023	\$38,127.77
Plus: Net Deposits*	\$0.00
Less: Gross Withdrawals*	\$0.00
Plus: Increase in the value of your contract	\$1,494.07
Total contract value on December 31, 2023	\$39,621.84

* May include transfer and/or switches. Please refer to transaction section(s) for details.

Segregated Fund Transactions

Transaction Date	Activity	Gross Amount(\$)	Deductions (\$)	Change in Units	Unit Price(\$)	Unit Balance	Total Value(\$)
31-Dec-2023	Closing Balance	You had no transactions in this period		12.3845		3,199.309	39,621.84

Important Notes - Please read

Contract/Policy are two terms that are interchangeable; it is the agreement between a client and The Empire Life Insurance Company.

Purchase Fee Options

- FE: Front End Load
- LL: Low Load*
- DSC: Deferred Sales Charge*
- FFS: F-Class/Fee for Service
- NL: No Load

* Effective May 29, 2023, the Deferred Sales Charge (DSC) and Low Load (LL) Purchase Fee Options will no longer be available.

To obtain copies of the 2023 Investment Funds Annual Report and the Empire Life Segregated Funds' current Fund Facts, current management fees, management expense ratios, the overall net rates of return for the past 1, 3, 5, 10 year (if applicable) and since inception periods as well as the Funds' annual audited financial statements and semi-annual unaudited financial statements, please visit our website at www.empire.ca, or contact Empire Life by e-mail at investment@empire.ca, or by telephone at 1 800 561-1268.

Your fund performance has been calculated using the industry's standard, time-weighted rate of return formula and shows historical compounded rates of return. The 1, 3, and 5-year rates of return, where reported, are annualized. These personal rates of return are calculated after taking into consideration all expenses, management fees, insurance fees, administrative fees, as well as sales commissions paid. Rates of return for funds held less than one year are not shown. Past performance does not guarantee future results. Fund unit values and performance will fluctuate according to market conditions.

With the exception of any Death or Maturity Benefit Guarantee, any amount that is allocated to a Segregated Fund is invested at the risk of the Owner and may increase or decrease in value.

Fund price and performance along with fund commentary can be found on our website at www.empire.ca/investments/our-funds

Statement of Contract

July 01, 2023 to December 31, 2023

Contract Number: [REDACTED]

Assuris Protection – The Empire Life Insurance Company is a member of Assuris. Assuris is a not for profit corporation, funded by the life insurance industry, that 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, or by contacting Assuris by e-mail at info@assuris.ca, or by telephone at 1 866 878-1225.

The information contained on the statement is accurate as at the statement period date. If you have any questions or note any discrepancies on the statement, please contact your advisor within 30 days of receiving this statement.

Please help us keep our client information records up to date by advising us in writing of any changes to the following data: your name, address, occupation and, only if applicable, your organization's beneficial ownership information. This would include changes to the names, addresses and occupations of any persons with a 25% or more interest in your organization.

The Segregated Funds Ongoing Disclosure Document, with all Empire Life segregated fund Investment Objectives, Principal Investment Strategies, and Principal Risks, is now available for review and download at <https://www.empire.ca/investments/our-funds>

Advisory Fee: The advisory fee is negotiated between you and your advisor as disclosed and agreed in your application or Empire Life F-Class Client Name Advisory Fee Agreement form. The advisory fees are accrued daily and collected monthly through the withdrawal of fund class units of each fund to which deposits are allocated, and we remit the proceeds to your advisor on your behalf.



Statement of Contract

July 01, 2023 to December 31, 2023

[Redacted]

Your Contract Summary

Contract Number: [Redacted]

CLASS PLUS 2.1

Plan Type: RRIF

Maturity Date: December 31, 2072

Owner(s): [Redacted]

Annuitant(s): [Redacted]

Beneficiary(ies): [Redacted]

Your Advisor is:

[Redacted]

Telephone: [Redacted]

Email: [Redacted]

Your contract provides important segregated fund benefit guarantees.

Market value of segregated fund investments as at December 31, 2023: \$117,985.94

Maturity Benefit Guarantee as at December 31, 2023: \$75,000.00

Death Benefit Guarantee as at December 31, 2023: \$85,074.19

Please refer to your contract and Information Folder for further information about segregated fund benefit guarantees.

Class Plus Detail Information

Bonus Base Amount: \$113,432.26

Income Base Bonus Amount: \$5,671.61

Income Base Amount: \$142,591.22

Single Tiered Lifetime Withdrawal Amount: \$6,060.13

Adjusted RRIF Minimum: \$6,229.66

Excess Withdrawal Alert : On

Class Plus Anniversary Date: May 18, 2016 is the date when the first deposit was made to Class Plus

Contract Value:

Personal Rate of Return:

Investment Options and Fund Code		Value on		Personal Rate of Return:		
		July 01, 2023	December 31, 2023	1 Year	3 Years	5 Years
Global Balanced GIF Q - FE	00301	\$0.00	\$59,073.17	N/A	N/A	N/A
Asset Allocation GIF Q - FE	00401	\$0.00	\$58,912.77	N/A	N/A	N/A
Total value of your contract		\$0.00	\$117,985.94			

Contract values are reported as of the close of business on the last business day of the month, December 29, 2023.

Percentage of Holdings

Balanced Funds	50.07 %
Canadian Balanced	49.93 %

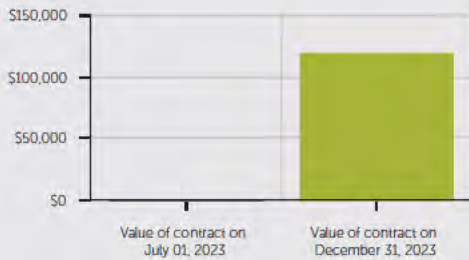


Personal Rate of Return on Segregated Fund Investments

Year to Date	3 Years	5 Years	Annualized Since Inception
2.56%	N/A	N/A	2.56%

The inception date of your contract is based on the date of your initial deposit. See Important Notes section for additional information.

Change in the value of your contract since July 01, 2023



Total contract value on July 01, 2023	\$0.00
Plus: Net Deposits*	\$115,044.72
Less: Gross Withdrawals*	\$349.39
Plus: Increase in the value of your contract	\$3,290.61
Total contract value on December 31, 2023	\$117,985.94

* May include transfer and/or switches. Please refer to transaction section(s) for details.

Retirement Income Fund Payment Information

Summary of your 2023 Income Payments:

Total income payments: \$0.00

Total tax withheld on your income payments: \$0.00

Your income payment frequency: Annual

In 2024, your minimum income payments must total at least \$6,229.66

Segregated Fund Transactions

Transaction Date	Activity	Gross Amount(\$)	Deductions (\$)	Change in Units	Unit Price(\$)	Unit Balance	Total Value(\$)
Global Balanced GIF Q - FE							
01-Jul-2023	Opening Balance				13.5509	0.000	0.00
30-Nov-2023	Transfer In	58,054.61	0.00	4,202.227	13.8152	4,202.227	58,054.61
30-Nov-2023	Class Plus Fee	-86.37	0.00	-6.252	13.8152	4,195.975	57,968.23
29-Dec-2023	Class Plus Fee	-89.24	0.00	-6.329	14.0998	4,189.646	59,073.17

Statement of Contract

July 01, 2023 to December 31, 2023

Contract Number: [REDACTED]

Segregated Fund Transactions (Continued)

Transaction Date	Activity	Gross Amount(\$)	Deductions (\$)	Change in Units	Unit Price(\$)	Unit Balance	Total Value(\$)
31-Dec-2023	Closing Balance				14.0998	4,189.646	59,073.17
Asset Allocation GIF Q - FE							
01-Jul-2023	Opening Balance				14.0056	0.000	0.00
30-Nov-2023	Transfer In	56,990.11	0.00	4,038.415	14.1120	4,038.415	56,990.11
30-Nov-2023	Class Plus Fee	-84.78	0.00	-6.008	14.1120	4,032.407	56,905.33
29-Dec-2023	Class Plus Fee	-89.00	0.00	-6.083	14.6319	4,026.324	58,912.77
31-Dec-2023	Closing Balance				14.6319	4,026.324	58,912.77

Class Plus 2 or Class Plus 2.1 Glossary of Terms

Class Plus Fee: The monthly Guaranteed Withdrawal Benefit insurance fees paid.

Bonus Base Amount: The amount used to calculate the Income Base Bonus at year end, provided there were no withdrawals during the calendar year.

Income Base Bonus: The notional amount added to the Income Base at the end of the calendar year provided there were no withdrawals made during the year.

Income Base: The value that is used, at year end, to determine the Single Tiered Lifetime Withdrawal Amount (LWA) or the Joint Tiered Lifetime Withdrawal Amount (LWA) for the following calendar year.

Single Tiered Lifetime Withdrawal Amount (LWA): The maximum amount guaranteed to be available each calendar year for withdrawal for the life of the Annuitant, provided an Excess Withdrawal does not occur and the age eligibility requirement has been met. Payments may be restricted by pension legislation.

Joint Tiered Lifetime Withdrawal Amount (LWA): The maximum amount guaranteed to be available each calendar year for withdrawal for the life of the Annuitant or the Joint Life, provided an Excess Withdrawal does not occur and the age eligibility requirement has been met.

Adjusted RRIF Minimum Amount: If the adjusted RRIF minimum amount is greater than the LWA for the calendar year, withdrawals up to the Adjusted RRIF Minimum will not result in an Excess Withdrawal.

Excess Withdrawal Alert (EWA): If this feature is on, and a partial withdrawal request would result in an Income Base Downward Adjustment, the request will not be processed until authorization to proceed has been received.

Class Plus Anniversary Date: The date of the initial deposit.

Important Notes - Please read

Contract/Policy are two terms that are interchangeable; it is the agreement between a client and The Empire Life Insurance Company.

Purchase Fee Options

- **FE:** Front End Load
- **LL:** Low Load*
- **DSC:** Deferred Sales Charge*

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To obtain copies of the 2023 Investment Funds Annual Report and the Empire Life Segregated Funds' current Fund Facts, current management fees, management expense ratios, the overall net rates of return for the past 1, 3, 5, 10 year (if applicable) and since inception periods as well as the Funds' annual audited financial statements and semi-annual unaudited financial statements, please visit our website at www.empire.ca or contact Empire Life by e-mail at investment@empire.ca or by telephone at 1 800 561-1268.

Your fund performance has been calculated using the industry's standard, time-weighted rate of return formula and shows historical compounded rates of return. The 1, 3, and 5-year rates of return, where reported, are annualized. These personal rates of return are calculated after taking into consideration all expenses, management fees, administrative fees, as well as sales commissions paid. Rates of return for funds held less than one year are not shown. Past performance does not guarantee future results. Fund unit values and performance will fluctuate according to market conditions.

With the exception of any Death or Maturity Benefit Guarantee, any amount that is allocated to a Segregated Fund is invested at the risk of the Owner and may increase or decrease in value.

The Emblem GIF Portfolios quarterly commentary is available on the Emblem GIF Portfolios product page at www.empire.ca.

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The information contained on the statement is accurate as at the statement period date. If you have any questions or note any discrepancies on the statement, please contact your advisor within 30 days of receiving this statement.

Please help us keep our client information records up to date by advising us in writing of any changes to the following data: your name, address, occupation and, only if applicable, your organization's beneficial ownership information. This would include changes to the names, addresses and occupations of any persons with a 25% or more interest in your organization.

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Statement of Contract

July 01, 2023 to December 31, 2023

[Redacted]

Your Contract Summary

Contract Number: [Redacted]
CLASS PLUS 2.1
Plan Type: RRSP
Maturity Date: December 31, 2072

Owner(s): [Redacted]
Annuitant(s): [Redacted]
Beneficiary(ies): [Redacted]

Your Advisor is:

[Redacted]
Telephone: [Redacted]
Email: [Redacted]

Your contract provides important segregated fund benefit guarantees.

Your contract currently does not have segregated fund investments.

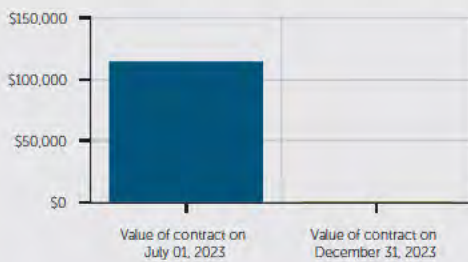
Please refer to your contract and Information Folder for further information about segregated fund benefit guarantees.

Contract Value:

Investment Options and Fund Code		Value on July 01, 2023	Value on December 31, 2023
Global Balanced GIF Q - FE	00301	\$57,291.63	\$0.00
Asset Allocation GIF Q - FE	00401	\$56,905.75	\$0.00
Total value of your contract		\$114,197.38	\$0.00

Contract values are reported as of the close of business on the last business day of the month, December 29, 2023.

Change in the value of your contract since July 01, 2023



Total contract value on July 01, 2023	\$114,197.38
Plus: Net Deposits*	\$0.00
Less: Gross Withdrawals*	\$115,729.32
Plus: Increase in the value of your contract	\$1,531.94
Total contract value on December 31, 2023	\$0.00

* May include transfer and/or switches. Please refer to transaction section(s) for details.

RRSP Contributions Summary

RRSP First 60 Days: \$0.00

RRSP Remainder of Year: \$0.00

Segregated Fund Transactions

Transaction Date	Activity	Gross Amount(\$)	Deductions (\$)	Change in Units	Unit Price(\$)	Unit Balance	Total Value(\$)
Global Balanced GIF Q - FE							
01-Jul-2023	Opening Balance				13.5509	4,227.884	57,291.63
31-Jul-2023	Class Plus Fee	-86.20	0.00	-6.285	13.7148	4,221.599	57,898.39
31-Aug-2023	Class Plus Fee	-86.40	0.00	-6.304	13.7063	4,215.295	57,776.10
29-Sep-2023	Class Plus Fee	-86.31	0.00	-6.499	13.2798	4,208.796	55,891.97
31-Oct-2023	Class Plus Fee	-86.82	0.00	-6.569	13.2175	4,202.227	55,542.94
30-Nov-2023	Transfer Out	-58,054.61	0.00	-4,202.227	13.8152	0.000	0.00
31-Dec-2023	Closing Balance				14.0998	0.000	0.00
Asset Allocation GIF Q - FE							
01-Jul-2023	Opening Balance				14.0056	4,063.071	56,905.75
31-Jul-2023	Class Plus Fee	-84.95	0.00	-6.040	14.0641	4,057.031	57,058.49
31-Aug-2023	Class Plus Fee	-84.75	0.00	-6.058	13.9908	4,050.973	56,676.35
29-Sep-2023	Class Plus Fee	-84.84	0.00	-6.246	13.5829	4,044.727	54,939.12
31-Oct-2023	Class Plus Fee	-84.33	0.00	-6.312	13.3599	4,038.415	53,952.82
30-Nov-2023	Transfer Out	-56,990.11	0.00	-4,038.415	14.1120	0.000	0.00
31-Dec-2023	Closing Balance				14.6319	0.000	0.00

Class Plus 2 or Class Plus 2.1 Glossary of Terms

Class Plus Fee: The monthly Guaranteed Withdrawal Benefit insurance fees paid.

Bonus Base Amount: The amount used to calculate the Income Base Bonus at year end, provided there were no withdrawals during the calendar year.

Income Base Bonus: The notional amount added to the Income Base at the end of the calendar year provided there were no withdrawals made during the year.

Income Base: The value that is used, at year end, to determine the Single Tiered Lifetime Withdrawal Amount (LWA) or the Joint Tiered Lifetime Withdrawal Amount (LWA) for the following calendar year.

Single Tiered Lifetime Withdrawal Amount (LWA): The maximum amount guaranteed to be available each calendar year for withdrawal for the life of the Annuitant, provided an Excess Withdrawal does not occur and the age eligibility requirement has been met. Payments may be restricted by pension legislation.

Joint Tiered Lifetime Withdrawal Amount (LWA): The maximum amount guaranteed to be available each calendar year for withdrawal for the life of the Annuitant or the Joint Life, provided an Excess Withdrawal does not occur and the age eligibility requirement has been met.

Adjusted RRIF Minimum Amount: If the adjusted RRIF minimum amount is greater than the LWA for the calendar year, withdrawals up to the Adjusted RRIF Minimum will not result in an Excess Withdrawal.

Excess Withdrawal Alert (EWA): If this feature is on, and a partial withdrawal request would result in an Income Base Downward Adjustment, the request will not be processed until authorization to proceed has been received.

Class Plus Anniversary Date: The date of the initial deposit.

Important Notes - Please read

Statement of Contract

July 01, 2023 to December 31, 2023

Contract Number: [REDACTED]

Contract/Policy are two terms that are interchangeable; it is the agreement between a client and The Empire Life Insurance Company.

Purchase Fee Options

- **FE:** Front End Load
- **LL:** Low Load*
- **DSC:** Deferred Sales Charge*

* Effective May 29, 2023, the Deferred Sales Charge (DSC) and Low Load (LL) Purchase Fee Options will no longer be available.

To obtain copies of the 2023 Investment Funds Annual Report and the Empire Life Segregated Funds' current Fund Facts, current management fees, management expense ratios, the overall net rates of return for the past 1, 3, 5, 10 year (if applicable) and since inception periods as well as the Funds' annual audited financial statements and semi-annual unaudited financial statements, please visit our website at www.empire.ca or contact Empire Life by e-mail at investment@empire.ca or by telephone at 1 800 561-1268.

Your fund performance has been calculated using the industry's standard, time-weighted rate of return formula and shows historical compounded rates of return. The 1, 3, and 5-year rates of return, where reported, are annualized. These personal rates of return are calculated after taking into consideration all expenses, management fees, administrative fees, as well as sales commissions paid. Rates of return for funds held less than one year are not shown. Past performance does not guarantee future results. Fund unit values and performance will fluctuate according to market conditions.

With the exception of any Death or Maturity Benefit Guarantee, any amount that is allocated to a Segregated Fund is invested at the risk of the Owner and may increase or decrease in value.

The Emblem GIF Portfolios quarterly commentary is available on the Emblem GIF Portfolios product page at www.empire.ca.

Assuris Protection – The Empire Life Insurance Company is a member of Assuris. Assuris is a not for profit corporation, funded by the life insurance industry, that 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 or by contacting Assuris by e-mail at info@assuris.ca or by telephone at 1 866 878-1225.

The information contained on the statement is accurate as at the statement period date. If you have any questions or note any discrepancies on the statement, please contact your advisor within 30 days of receiving this statement.

Please help us keep our client information records up to date by advising us in writing of any changes to the following data: your name, address, occupation and, only if applicable, your organization's beneficial ownership information. This would include changes to the names, addresses and occupations of any persons with a 25% or more interest in your organization.

The Segregated Funds Ongoing Disclosure Document, with all Empire Life segregated fund Investment Objectives, Principal Investment Strategies, and Principal Risks, is now available for review and download at <https://www.empire.ca/investments/our-funds>



Statement of Contract

July 01, 2023 to December 31, 2023

██████████
 ██████████
 ██████████
 ██████████

Your Contract Summary

Contract Number: ██████████
 EMPIRE CLASS SEGREGATED FUNDS
Plan Type: NON-REGISTERED PLAN
Maturity Date: July 3, 2032

Owner(s): ██████████
Annuitant(s): ██████████
Beneficiary(ies): ██████████

Your Advisor is:

██████████
 Telephone: ██████████
 Email: ██████████

Your contract provides important segregated fund benefit guarantees.

Market value of segregated fund investments as at December 31, 2023: \$7,785.82

Maturity Benefit Guarantee as at December 31, 2023: \$4,922.42

Death Benefit Guarantee as at December 31, 2023: \$6,563.23

Please refer to your contract and Information Folder for further information about segregated fund benefit guarantees.

Contract Value:

Personal Rate of Return:

Investment Options and Fund Code		Value on		Personal Rate of Return:		
		July 01, 2023	December 31, 2023	1 Year	3 Years	5 Years
Income Fund B - FE	2025	\$0.00	\$3,045.98	N/A	N/A	N/A
Income Fund B - DSC	2525	\$0.00	\$4,739.84	N/A	N/A	N/A
Total value of your contract		\$0.00	\$7,785.82			

Contract values are reported as of the close of business on the last business day of the month, December 29, 2023.

Percentage of Holdings

█ Canadian Balanced 100.00 %



Personal Rate of Return on Segregated Fund Investments

Year to Date	3 Years	5 Years	Annualized Since Inception
5.11%	N/A	N/A	5.11%

The inception date of your contract is based on the date of your initial deposit. See Important Notes section for additional information.

Change in the value of your contract since July 01, 2023



Total contract value on July 01, 2023	\$0.00
Plus: Net Deposits*	\$7,407.02
Less: Gross Withdrawals*	\$0.00
Plus: Increase in the value of your contract	\$378.80
Total contract value on December 31, 2023	\$7,785.82

* May include transfer and/or switches. Please refer to transaction section(s) for details.

Segregated Fund Transactions

Transaction Date	Activity	Gross Amount(\$)	Deductions (\$)	Change in Units	Unit Price(\$)	Unit Balance	Total Value(\$)
Income Fund B - FE							
01-Jul-2023	Opening Balance				20.2995	0.000	0.00
10-Jul-2023	Transfer In	2,897.79	0.00	144.767	20.0169	144.767	2,897.79
31-Dec-2023	Closing Balance				21.0406	144.767	3,045.98
Income Fund B - DSC							
01-Jul-2023	Opening Balance				20.2995	0.000	0.00
10-Jul-2023	Transfer In	4,509.23	0.00	225.271	20.0169	225.271	4,509.23
31-Dec-2023	Closing Balance				21.0406	225.271	4,739.84

Important Notes - Please read

Contract/Policy are two terms that are interchangeable; it is the agreement between a client and The Empire Life Insurance Company.

Purchase Fee Options

- **FE:** Front End Load
- **LL:** Low Load*
- **DSC:** Deferred Sales Charge*

* Effective May 29, 2023, the Deferred Sales Charge (DSC) and Low Load (LL) Purchase Fee Options will no longer be available.

To obtain copies of the 2023 Investment Funds Annual Report and the Empire Life Segregated Funds' current Fund Facts, current management fees, management expense ratios, the overall net rates of return for the past 1, 3, 5, 10 year (if applicable) and since inception periods as well as the Funds' annual audited financial statements and semi-annual unaudited financial statements, please visit our website at www.empire.ca or contact Empire Life by e-mail at investment@empire.ca or by telephone at 1 800 561-1268.

Your fund performance has been calculated using the industry's standard, time-weighted rate of return formula and shows historical compounded rates of return. The 1, 3, and 5-year rates of return, where reported, are annualized. These personal rates of return are calculated after taking into consideration all expenses, management fees, administrative fees, as well as sales commissions paid. Rates of return for funds held less than one year are not shown. Past performance does not guarantee future results. Fund unit values and performance will fluctuate according to market conditions.

Statement of Contract

July 01, 2023 to December 31, 2023

Contract Number: [REDACTED]

With the exception of any Death or Maturity Benefit Guarantee, any amount that is allocated to a Segregated Fund is invested at the risk of the Owner and may increase or decrease in value.

The Emblem GIF Portfolios quarterly commentary is available on the Emblem GIF Portfolios product page at www.empire.ca.

Assuris Protection – The Empire Life Insurance Company is a member of Assuris. Assuris is a not for profit corporation, funded by the life insurance industry, that 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 or by contacting Assuris by e-mail at info@assuris.ca or by telephone at 1 866 878-1225.

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Please help us keep our client information records up to date by advising us in writing of any changes to the following data: your name, address, occupation and, only if applicable, your organization's beneficial ownership information. This would include changes to the names, addresses and occupations of any persons with a 25% or more interest in your organization.

The Segregated Funds Ongoing Disclosure Document, with all Empire Life segregated fund Investment Objectives, Principal Investment Strategies, and Principal Risks, is now available for review and download at <https://www.empire.ca/investments/our-funds>



Statement of Contract

July 01, 2023 to December 31, 2023

[Redacted]

Your Contract Summary

Contract Number: [Redacted]
 EMPIRE CLASS SEGREGATED FUNDS
Plan Type: NON-REGISTERED PLAN
Maturity Date: July 3, 2032

Owner(s):

[Redacted]
Owner(s): [Redacted]
Annuitant(s): [Redacted]
Beneficiary(ies): [Redacted]

Your Advisor is:

[Redacted]
Telephone: [Redacted]
Email: [Redacted]

Your contract provides important segregated fund benefit guarantees.

Your contract currently does not have segregated fund investments.

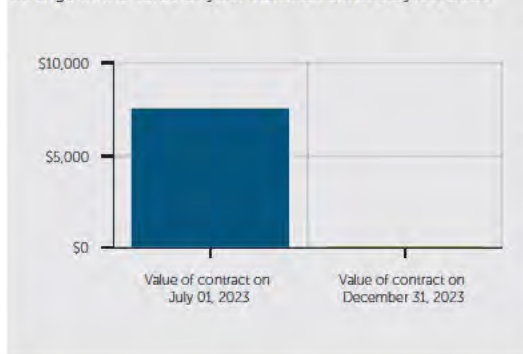
Please refer to your contract and Information Folder for further information about segregated fund benefit guarantees.

Contract Value:

Investment Options and Fund Code		Value on July 01, 2023	Value on December 31, 2023
Income Fund B - FE	2025	\$2,938.70	\$0.00
Income Fund B - DSC	2525	\$4,572.89	\$0.00
Total value of your contract		\$7,511.59	\$0.00

Contract values are reported as of the close of business on the last business day of the month, December 29, 2023.

Change in the value of your contract since July 01, 2023



Total contract value on July 01, 2023	\$7,511.59
Plus: Net Deposits*	\$0.00
Less: Gross Withdrawals*	\$7,407.02
Plus: Increase in the value of your contract	\$-104.57
Total contract value on December 31, 2023	\$0.00

* May include transfer and/or switches. Please refer to transaction section(s) for details.

Segregated Fund Transactions

Transaction Date	Activity	Gross Amount(\$)	Deductions (\$)	Change in Units	Unit Price(\$)	Unit Balance	Total Value(\$)
Income Fund B - FE							
01-Jul-2023	Opening Balance				20.2995	144.767	2,938.70
10-Jul-2023	Transfer Out	-2,897.79	0.00	-144.767	20.0169	0.000	0.00
31-Dec-2023	Closing Balance				21.0406	0.000	0.00
Income Fund B - DSC							
01-Jul-2023	Opening Balance				20.2995	225.271	4,572.89

Segregated Fund Transactions (Continued)

Transaction Date	Activity	Gross Amount(\$)	Deductions (\$)	Change in Units	Unit Price(\$)	Unit Balance	Total Value(\$)
10-Jul-2023	Transfer Out	-4,509.23	0.00	-225.271	20.0169	0.000	0.00
31-Dec-2023	Closing Balance				21.0406	0.000	0.00

Important Notes - Please read

Contract/Policy are two terms that are interchangeable; it is the agreement between a client and The Empire Life Insurance Company.

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Statement of Contract

July 01, 2023 to December 31, 2023

Contract Number: [REDACTED]

The Segregated Funds Ongoing Disclosure Document, with all Empire Life segregated fund Investment Objectives, Principal Investment Strategies, and Principal Risks, is now available for review and download at <https://www.empire.ca/investments/our-funds>



PRIMERICA®

Primerica Life Insurance Company of Canada
CIBC SQUARE, Tower One
81 Bay Street, Suite 4000
Toronto, ON M5J 0G1

Primerica Common Sense Funds Your Statement of Account

January 01, 2023 to December 31, 2023

Account Number

3216

Account Type

REGISTERED RETIREMENT SAVINGS PLAN

Your Contract Maturity Date

March 26, 2024

Your Representative



RICHMOND BC



Go Paperless with Primerica

At Primerica, we are striving to reduce our paper usage, while providing you with convenient online access to your account details, statements, trade confirmations, tax slips, and more. Go to the website of our third-party services administrator at AGF.com/login today to subscribe for email notifications and to finalize your document delivery preferences or call us at 1-888-216-4424. Simply login to the secure **My Account** portal on AGF.com to access, download, and/or print your documents any time!



How your account has done recently

Your account value on December 31, 2023	\$0.00
Previous account value on December 31, 2022	\$9,414.69
Recent change in your account value (includes purchases/withdrawals)	\$(9,414.69)



How your account has done overall

Your account opened on March 30, 2005

Purchases to date	\$ 5,000.00
Withdrawals to date	\$ 9,488.41
Fees and other deductions to date	\$ 0.00
Net Investments to date	\$ (4,488.41)
Your account value on December 31, 2023	\$ 0.00
Overall change in your account value (includes purchases/withdrawals)	\$ 4,488.41



How your individual investments have done

<i>Fund Name</i>	<i>Book Value (\$)</i>	<i>Average Cost (\$)</i>	<i>Unit Balance</i>	<i>Unit Price (\$)</i>	<i>Market Value (\$)</i>
Canadian \$ Investments					
ASSET BUILDER FUND III DSC	0.00	0.0000	0.000	30.7068	0.00
TOTAL					0.00

Book value reflects the cost of your investments. It includes the amount you paid for all your units along with reinvested distributions, minus the book value of units previously redeemed, applicable charges paid and return of capital distributions.



Additional account information

Contributions Summary

RSP First 60 Days	\$0.00
RSP Remainder of Year	\$0.00
Total contributions this year	\$0.00



Account Message

Interested in capitalizing your returns and avoiding delays connected with standard mail delivery? Contact your representative to learn about the advantages of Electronic Funds Transfer (EFT) pertaining to AWD withdrawals.



Your Transaction Summary

<i>Fund Name</i>	<i>Purchases & Transfers-In (\$)</i>	<i>Redemptions & Transfers-Out (\$)</i>	<i>Income Distribution (\$)</i>	<i>Capital Gain Distribution (\$)</i>
ASSET BUILDER FUND III DSC	0.00	9,488.41	0.00	0.00



What transactions took place in your account

<i>Trade Date</i>	<i>Transaction Type</i>	<i>Gross Amount (\$)</i>	<i>Deductions Amount (\$)</i>	<i>Net Amount (\$)</i>	<i>Unit Price (\$)</i>	<i>Transaction Units</i>	<i>Unit Balance</i>
ASSET BUILDER FUND III DSC							
	Opening Balance						311.280
2023/10/17	Sold	-9,488.41	0.00	-9,488.41	30.4819	-311.280	0.000
	Closing Balance						0.000

January 01, 2023 to December 31, 2023

Account No. [REDACTED] 3216Account Type: **REGISTERED RETIREMENT SAVINGS
PLAN****Important notes****Keeping your information current**

It is important that you keep your information with us up-to-date. If there have been any changes to your information such as your address, phone number, employment, the intended use of the funds in your account, or if your account is for a company or an organization and there has been a change in your directors, beneficial owners, signing officers or its principal business activities, please contact your Primerica representative at your earliest convenience.

Sales Charge Options

In compliance with the expectations of Canadian insurance regulators, effective June 1, 2023 (the "Effective Date"), Primerica Life Insurance Company of Canada has new sales charge option rules depending on the source of funds for your account, as described below:

A) For New Contracts entered into June 1st, 2023 or later: Only the Front-end Sales Charge option is available. Deferred sales charges and low load sales charges are not an option for new deposits. Transfers in from other Common Sense Contracts holding deferred sales charge or low load funds is permitted. Any such deferred sales charge and low load funds transferred into the account will continue to be subject to their original sales charge schedules.

B) For existing contracts entered into May 31, 2023 or earlier: The front-end sales charge option is available. If your contract currently holds funds under the Low Load sales charge option, you may purchase additional funds under the same option. However, you may choose to make additional deposits under the front-end sales charge option instead. If your contract currently holds funds under the Deferred sales charge option, you may purchase additional funds under the same option. However, you may choose to make additional deposits under the front-end sales charge option instead.

Global headlines and inflationary concerns have contributed to ongoing volatility in 2023, however markets have rebounded with cautious optimism. While market swings may have been more pronounced, our commitment to safeguarding investors and their assets is a cornerstone of Common Sense Funds. The unique features of segregated funds combined with a conservative investment philosophy, provides for market participation with less risk. If you have questions or concerns about your investments, your representative can assist.

The following information and documentation are available upon request made to Primerica Life at the contact information located at the bottom of page 1 of your Statement of Account:

- 1) Copies of the Primerica Common Sense Funds audited financial statements
- 2) Copies of the Primerica Common Sense Funds semi-annual unaudited financial statements
- 3) Current Fund Facts information for the Primerica Common Sense Fund in which you are invested
- 4) Information regarding the current management fee, management expense ratio and the overall rate of return, calculated on a net basis, for the last 1, 3, 5 and 10 year periods of the Primerica Common Sense Fund in which you are invested.

At Primerica, we recognize that your privacy and the protection of your personal information are very important. Please visit http://www.primericacanada.ca/public/canada/canada_privacy.html regularly for current information about our privacy policy.

Please review your statement of account carefully. If there is any information that does not match your records, contact your investment representative or Client Services at 1-800-463-9997 within 60 days.



YOUR INVESTMENT STATEMENT

As at June 12, 2024

This statement provides information regarding your investments and financial transactions under your individual variable annuity contract for the period from January 1, 2024 to June 12, 2024. Please contact your advisor if you have any questions about this statement.

[Redacted]

Advisor information

Your advisor: [Redacted]
 Your agency: [Redacted]
 Telephone (agency): [Redacted]

Your information

Contract no.: [Redacted]
 Your telephone (home): [Redacted]

General contract information

Product: IAG Savings and Retirement Plan - RRSP
 Issue date: February 25, 2011
 Annuitant: [Redacted]

Change in your investments

	Since the beginning of the year	Since contract issue on February 25, 2011	Variation in value	
			Since the beginning of the year	Since contract issue on February 25, 2011
Opening Balance:	\$118,597.71	\$40,332.02		
Net Transactions (Deposits - Withdrawals):	-\$129,529.02	-\$88,600.79		
Variation in value:	+\$10,931.31	+\$48,268.77		
Value as at June 12, 2024:	\$0.00	\$0.00		

Summary of your investments

	Value as at June 12, 2024
High Interest Savings Account / Daily Interest Fund+:	\$0.00
Guaranteed Interest Fund:	\$0.00
Investment Funds:	\$0.00
Total of your investments:	\$0.00

TRANSACTION DETAILS FOR THE PERIOD

Investment Funds

Date	Transaction	Gross amount	Units traded	Balance of Units	Unit Value	Fund Value
Ecoflextra Series 75/100						
60170-DSC-Disciplined Balanced (iA)						
2024-01-29	Fee	(\$106.64)	-9.8648	2,715.9210	\$10.8102	
2024-04-29	Fee	(\$105.59)	-9.5805	2,706.3405	\$11.0214	
2024-06-12	Transfer to another contract	(\$30,829.28)	-2,706.3405	0.0000	\$11.3915	
2024-06-12	Closing balance			0.0000	\$11.3915	\$0.00
60210-DSC-Canadian Disciplined Equity (iA) Hyb						
2024-01-29	Fee	(\$41.92)	-3.4402	946.9056	\$12.1854	
2024-04-29	Fee	(\$41.57)	-3.3393	943.5663	\$12.4488	
2024-06-12	Transfer to another contract	(\$11,782.31)	-943.5663	0.0000	\$12.4870	
2024-06-12	Closing balance			0.0000	\$12.4870	\$0.00
60230-DSC-U.S. Disciplined Equity (iA) Hybrid						
2024-01-29	Fee	(\$290.83)	-23.6884	6,520.6301	\$12.2773	
2024-04-29	Fee	(\$292.23)	-23.0052	6,497.6249	\$12.7028	
2024-06-12	Transfer to another contract	(\$86,917.43)	-6,497.6249	0.0000	\$13.3768	
2024-06-12	Closing balance			0.0000	\$13.3768	\$0.00

IMPORTANT INFORMATION

Online access

Your file at your fingertips! Sign up to receive documents online. Go to the "Sign up for electronic services" section of your My Client Space account. You will be able to consult your entire file at any time. Say goodbye to paper! It's simple, quick and secure!

1. Go to ia.ca.
2. Click on **Connect** in the upper right-hand corner of the screen. Choose **My Client Space**.
3. Click on **Create account** in the middle of the screen. Enter the requested information. You will need to have your contract number handy. You can find it in the upper right-hand corner of the first page of your statement.

Statement of Transactions
January 1, 2023 - December 31, 2023

Account Type :

Spousal Registered Retirement Savings Plan

Your Advisor :

Dealer Name :

Dealer/Advisor Number :

Telephone :

Summary of Segregated Fund Account Activity

Value of your account on January 1, 2023	\$	5,973.67
Plus deposits	\$	0.00
Increase/loss in value	\$	260.10
Less withdrawals and applicable charges	\$	6,233.77
Value of your account on December 31, 2023	\$	0.00

Thank you for investing with [REDACTED]

Please keep this statement for your records. Please review your statement and notify us within 45 days of receipt of this statement with any discrepancies. Applicable charges may include commissions payable, withholding taxes or other charges. For further information, please contact your independent insurance advisor or call us toll-free at [REDACTED]

Statement of Transactions

January 1, 2023 - December 31, 2023

Account Number : [REDACTED]
Account Type : Spousal Registered Retirement Savings Plan
Owner : FIRST M TESTINVESTOR

Summary of Your Investments

Fund Number	Fund Name	Guarantee Option (%)	Unit Balance	Unit Price (\$)	Market Value (\$)	% of Portfolio
Total					\$0.00	0.00%

Account Information

- Annuitant FIRST M TESTANNUITANT
- Primary Beneficiary FIRST A TESTBENE

Details of Account Activity

Date mm/dd/yy	Transaction	Gross Amount (\$)	Applicable Charges (\$)	Net Amount (\$)	Unit Price (\$)	Number of Units	Unit Balance
[REDACTED]	100/100 DSC						
	Opening Balance						794.202
04/24/23	Redemption	6,233.77	0.00	6,233.77	7.8491	794.202	0.000

Statement of Transactions
January 1, 2023 - December 31, 2023

Account Number : [REDACTED]
Account Type : Spousal Registered Retirement Savings Plan
Owner : [REDACTED]

For Your Information

The segregated funds available within your contract may change from time to time. Please review currently available segregated fund options by visiting [REDACTED] will notify you if segregated funds in which your assets are allocated, are materially impacted.

Please review your segregated fund selections with your independent insurance advisor regularly, and especially when your risk profile changes.

Your Segregated Fund contract comes with protection upon death or maturity. For more information on these benefits, please refer to your information folder. **Please note that all withdrawals reduce the death and/or maturity guaranteed amounts in proportion to the market value withdrawn.**

Obtaining a copy of Financial Statements

A copy of our annual audited financial statements and semi-annual unaudited financial statements are available online at [REDACTED] or upon request at [REDACTED]. Information regarding the current management fee, management expense ratio and the overall rate of return, calculated on a net basis for the segregated fund for the last 1, 3, 5 and 10 year periods is also available on our website*, by contacting Client Services at the phone number above Monday to Friday 8:00 a.m. to 7:00 p.m. E.T, or by writing to us at our Head Office address.

Obtaining a copy of Fund Facts

You may view the Current Fund Facts pages for segregated funds on our website at [REDACTED]. To obtain a paper copy of Fund Facts pages for segregated funds currently available in your contract please contact your independent insurance advisor. You may also contact us directly at [REDACTED] Monday to Friday 8:00 a.m. to 7:00 p.m. E.T, or at our Head Office address.

For LIF/LRIF/RLIF policyholders:

The scheduled payment option, payment allocation instructions and the payment frequency you select will remain in effect until you file a written request with us to change it.

Important

While [REDACTED] makes every effort to ensure that the information (including but not limited to guarantee amount(s) and maturity date(s), if displayed on your statement) contained in this statement is accurate, [REDACTED] cannot be held liable for any errors or inaccuracies in the information presented in this statement. However, prior to the payment of any benefits under your contract, the information relating to your account is checked and verified to ensure correctness. Therefore, actual amounts may differ upon final processing. **Please review this statement carefully. If you believe any information in this statement is incorrect, please write to us within 45 days of receipt of this statement at:**

[REDACTED]

[REDACTED]

Statement of Transactions
January 1, 2023 - December 31, 2023

Account Number : [REDACTED]
Account Type : Spousal Registered Retirement Savings Plan
Owner : [REDACTED]

Please help us keep your records up-to-date by letting us know about any changes to your name, address, occupation and, if applicable, your corporation or non- corporate entity's beneficial ownership information which includes changes to the names, addresses and occupation of any person(s) who directly, or indirectly, own or control 25% or more. Please call us at [REDACTED] or write to us at the address above.

Use of "you" and "your" refer to the holder of rights under the policy. You do not directly own the units in the contract, but the benefit the contract provides.

For more information on our products and other important investment issues that might affect you, please visit our website at [REDACTED]

TM [REDACTED] is licensed to use such marks.

*With the exception of the management fee %.

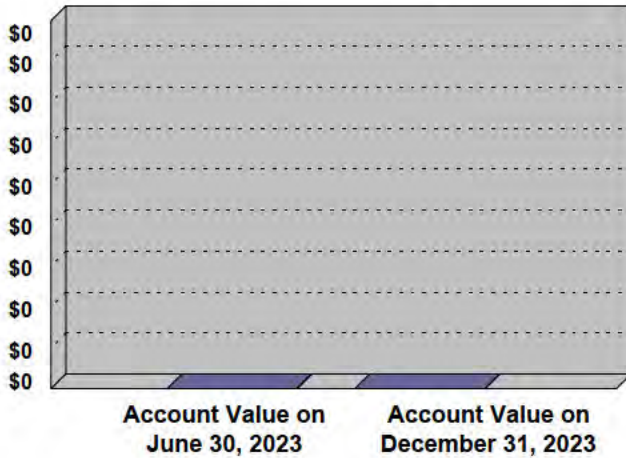


Pivotal Select™

Investment Summary from July 1, 2023 to December 31, 2023

Previous Account Value	\$0.00
Change in Account Value of your Contract	\$0.00
Account Value on December 31, 2023	\$0.00

Your Investment Summary



Contract Number

[Redacted]

Series Type

Investment Class

Type of Contract

Locked-in Retirement Savings Plan (LRSP)

Owner/Annuitant

[Redacted]

Beneficiary

[Redacted]

Your Financial Advisor

[Redacted]

Statement for the Period July 1, 2023 to December 31, 2023

Your Contract Performance as of December 31, 2023

6 Mth	1 Yr	2 yr	3 yr	4 yr	5 yr	Since Inception
n/a	n/a	n/a	n/a	n/a	n/a	1.05%

Your Segregated Fund Holdings as of December 31, 2023

Fund Name	Load Option	Units	Unit Value	Market Value
Equitable Life Money Market Fund Select	NL	0.000	\$10.554	\$0.00

Transaction Details – Segregated Fund holdings from July 1, 2023 to December 31, 2023

Equitable Life Money Market Fund Select (NL)

Transaction Date	Description of Transaction	Units	Unit Value	Amount (\$)
01 Jul 2023	Opening Balance	0.000	\$0.000	\$0.00
07 Sep 2023	Deposit	3317.653	\$10.438	\$34,629.66
22 Dec 2023	Transfer Out	-3317.653	\$10.548	-\$34,994.60
31 Dec 2023	Closing Balance	0.000	\$10.554	\$0.00

[REDACTED] ® or TM denotes a trademark of The Equitable Life Insurance Company of Canada

One Westmount Road North P.O. Box 1603 Stn. Waterloo, Waterloo Ontario N2J 4C7 TF 1.800.668.4095 www.equitable.ca

Statement for the Period July 1, 2023 to December 31, 2023

The Equitable First Home Saving Account is now available!

To learn more visit www.equitable.ca/fhsa or speak to your advisor.

Start 2024 off right with Equitable®. Clients could win \$5,000 in Equitable's New Year's Resolution, New Year's Contribution Contest!

To learn more speak to your advisor or visit page www.equitable.ca/NewYearsContest

NOTES TO YOUR STATEMENT

Notices and updates

Underlying fund name changes

Effective Date	Segregated Fund Name	Previous Underlying Fund Name	New Underlying Fund Name
June 16, 2023	Equitable Life Dynamic U.S. Monthly Income Fund	Dynamic U.S. Monthly Income Fund	Dynamic U.S. Strategic Yield Fund
July 27, 2023	Equitable Life Invesco Europlus Fund	Invesco Europlus Fund	Invesco EQV European Equity Fund
July 27, 2023	Equitable Life Invesco International Companies Fund	Invesco International Companies Fund	Invesco Oppenheimer International Growth Fund

Risk rating changes

Effective Date	Segregated Fund Name	Previous Risk Rating	New Risk Rating
December 4, 2023	Equitable Life Dynamic Asia Pacific Equity Fund	Medium	Medium to High

Important information about your Equitable Life segregated funds contract

Please review your statement

If this statement does not agree with your records, please contact your Financial Advisor within 60 days of the closing statement period. For more information, please refer to your Segregated Fund Contract.

Unit values and rates of return

The Contract Value and Unit Value of the Segregated Funds are not guaranteed and will increase or decrease in value according to fluctuations in the market value of the assets.

Your rates of return for your contract for the statement period have been calculated using the Time-Weighted formula. This formula is intended to indicate how well the funds you invested in performed while you were invested in them. Returns of one year or more are annual compound rates of return. Returns of less than one year are simple returns. For annual and monthly rates of return, partial months at the beginning and end of the period are not included.

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Statement for the Period July 1, 2023 to December 31, 2023

Opening and closing statement balances

As a result of transactions processed prior to the end of the preceding reporting period the Opening Balance may differ from the Closing Balance on your last statement. The unit values indicated on your statement may differ from those shown in the June 30 and December 31 annual and semi-annual segregated fund financial statements due to timing of the valuation.

Financial statements

The Management Expense Ratio (MER) and rate of return data can also be found within the financial statements. Audited financial statements for the current year will be available after April 15 and semi-annual unaudited financial statements will be available after September 28. To receive a copy, you can contact us directly (1-800-668-4095) or you can request a copy from your advisor.

Withdrawals

If a withdrawal is made from a segregated fund prior to the end of the surrender charge schedule, a surrender charge will apply. The surrender charges are included in the withdrawal or transfer amounts shown in this statement. We will allow 10% (20% for RIF tax type) of the segregated fund account value as of January 1st of each year to be withdrawn without surrender charges.

Admin fee for switches

Our current administrative practice is to charge \$25.00 for each subsequent switch in excess of four (4) each calendar year. For the first four (4), we count all switches processed on a single business day as one switch. After the fourth free switch is processed, each subsequent switch - even those processed on the same business day, are considered a separate switch and will each be subject to a \$25 charge. This charge is netted against the proceeds of the transferring fund. Fund switches resulting from dollar cost averaging are not currently included as part of your free switches per calendar year and have no associated switch fees or short-term trading fees.

Fund Facts

Current Fund Facts information can be accessed electronically at www.equitable.ca/fundfacts or the current printed version will be provided upon request.

Maturity and death benefit guarantees

Your Segregated Fund Death Benefit Guarantee and Deposit Maturity Guarantee are subject to the provisions of your Contract. For more information on your contractual provisions, please refer to your Contract and Information Folder.

Investment Summary Terminology

Change in Account Value of your Contract: This value represents any deposits, withdrawals and fees, as well as any market gains or losses as part of an increase or decrease in the unit value of your segregated funds. This value is calculated as closing balance, less opening balance of your contract for the specified period.

DSC: Indicates that the corresponding fund units were purchased under the Deferred Sales Charge (DSC) option and may be subject to a deferred sales charge at the time of redemption. Free withdrawal privileges

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Statement for the Period July 1, 2023 to December 31, 2023

may apply. Refer to your Information Folder and Contract or speak to your advisor for more information. This option is not available for new sales as of May 29, 2023.

NL: Indicates that the corresponding fund units were purchased under the No Load (NL) or No Load CB (NL-CB or NL-CB5) sales charge option. Refer to your Information Folder and Contract or speak to your advisor for more information.

LL: Indicates that the corresponding fund units were purchased under the Low Load (LL) sales charge option and may be subject to a deferred sales charge at the time of redemption. Free withdrawal privileges may apply. Refer to your Information Folder and Contract or speak to your advisor for more information. This option is not available for new sales as of May 29, 2023.

[REDACTED] ® or TM denotes a trademark of The Equitable Life Insurance Company of Canada

December 23, 2023

Dear Mr. XXX:

Re: Your Equitable Life Policy Number: 6XXXXXXXXX Annuitant: Client XXX

CONFIRMATION NOTICE

Thank you for choosing Equitable Life of Canada for your retirement income needs. Your existing REGISTERED PLAN has been converted into a Life Income Fund (LIF).

Please note your new policy number is: 6XXXXXXXXX

Effective Date: December 22, 2023

CRA Registration: Registered

Pivotal Select™ - Investment Class

Required minimum payments are based on the age per your request.

The sum of \$34,994.60 was invested as follows:

- \$34,994.60 has purchased 3317.6530 units, at a price of \$10.548 per unit, in the Equitable Life Money Market Fund Select (NL).

In the initial year your minimum payment is zero (\$0). You will be notified of your minimum for next year in your annual statement.

You will receive your required minimum payment on an annual basis beginning January 28, 2024. The annual maximum payment for 2023 is \$178.10. These payments will be deposited to your bank account.

Please take time to verify that this information and all transactions have been properly recorded. Contact us or your financial advisor immediately if you wish to correct an inconsistency.

If you have any questions, please call your financial advisor, M Advisor, at (XXX) XXX-XXXX or one of our Individual Customer Service Representatives at 1-800-668-4095.

Individual Customer Service

c.c. Advisor

Statement of Transactions
January 1, 2021 - December 31, 2021

Account Number :

Account Type :

Registered Retirement Income
Fund

Your Advisor :

Dealer Name :

Dealer/Advisor Number :

Telephone :

Summary of Segregated Fund Account Activity

Value of your account on January 1, 2021	\$	17,695.49
Plus deposits	\$	0.00
Increase/loss in value	\$	1,000.70
Less withdrawals and applicable charges	\$	1,000.07
Value of your account on December 31, 2021	\$	17,319.86
Your current Guaranteed Withdrawal Base Value	\$	27,281.00
Your current Guaranteed Lifetime Withdrawal Amount	\$	1,000.10

Thank you for investing with [REDACTED]

Please keep this statement for your records. Please review your statement and notify us within 45 days of receipt of this statement with any discrepancies. Applicable charges may include commissions payable, withholding taxes or other charges. For further information, [REDACTED]

Statement of Transactions

January 1, 2021 - December 31, 2021

Account Number [REDACTED]
Account Type : Registered Retirement Income Fund
Owner : [REDACTED]

Summary of Your Investments

Fund Number	Fund Name	Guarantee Option (%)	Unit Balance	Unit Price (\$)	Market Value (\$)	% of Portfolio
[REDACTED]	[REDACTED] - DSC	75/100	933.011	18.5634	17,319.86	100.00
Total					\$17,319.86	100.00%

Account Information

- Annuitant [REDACTED]
- Annuitant Date of Birth [REDACTED]
- Primary Beneficiary [REDACTED]

Payment Account Information

Payment Details for the period:

Gross Scheduled Payments paid to you	\$1,250.37
Gross Non-Scheduled Payments paid to you	\$0.00
Withholding Taxes	\$24.97

Statement of Transactions

January 1, 2021 - December 31, 2021

Account Number : [REDACTED]
Account Type : Registered Retirement Income Fund
Owner : [REDACTED]

Payment Details for the New Year 2022:

Scheduled Payment Amount	\$113.67
Scheduled Payment Option	GLWA Amount
Payment Frequency	Monthly
Age Used for Minimum Payment	78
Annual Legal Minimum Payment for 2022	\$1,091.81

Details of Account Activity

Date <small>mm/dd/yy</small>	Transaction	Gross Amount (\$)	Applicable Charges (\$)	Net Amount (\$)	Unit Price (\$)	Number of Units	Unit Balance
[REDACTED] - DSC							
	Opening Balance						1,014.551
01/04/21	Redemption	90.98	0.00	90.98	17.4280	5.220	1,009.331
01/04/21	Redemption	22.69	2.27	20.42	17.4280	1.302	1,008.029
01/29/21	GLWB Fee	21.60	21.60	0.00	17.2971	1.249	1,006.780
02/02/21	Redemption	90.98	0.00	90.98	17.4490	5.214	1,001.566
02/02/21	Redemption	22.69	2.27	20.42	17.4490	1.300	1,000.266
02/26/21	GLWB Fee	21.60	21.60	0.00	17.3832	1.243	999.023
03/02/21	Redemption	90.98	0.00	90.98	17.5483	5.185	993.838
03/02/21	Redemption	22.69	2.27	20.42	17.5483	1.293	992.545
03/31/21	GLWB Fee	21.60	21.60	0.00	17.6727	1.222	991.323
04/05/21	Redemption	90.98	0.00	90.98	17.7537	5.125	986.198
04/05/21	Redemption	22.69	2.27	20.42	17.7537	1.278	984.920
04/30/21	GLWB Fee	21.60	21.60	0.00	17.7742	1.215	983.705
05/03/21	Redemption	90.98	0.00	90.98	17.8204	5.105	978.600
05/03/21	Redemption	22.69	2.27	20.42	17.8204	1.273	977.327

Statement of Transactions
January 1, 2021 - December 31, 2021

Account Number : ██████████
Account Type : Registered Retirement Income Fund
Owner : ██████████

Details of Account Activity *Continued*

Date mm/dd/yy	Transaction	Gross Amount (\$)	Applicable Charges (\$)	Net Amount (\$)	Unit Price (\$)	Number of Units	Unit Balance
05/31/21	GLWB Fee	21.60	21.60	0.00	18.0642	1.196	976.131
06/02/21	Redemption	90.98	0.00	90.98	18.1644	5.009	971.122
06/02/21	Redemption	22.69	2.27	20.42	18.1644	1.249	969.873
06/30/21	GLWB Fee	21.60	21.60	0.00	18.2343	1.185	968.688
07/02/21	Redemption	90.98	0.00	90.98	18.2662	4.981	963.707
07/02/21	Redemption	22.69	2.27	20.42	18.2662	1.242	962.465
07/30/21	GLWB Fee	21.60	21.60	0.00	18.2897	1.181	961.284
08/03/21	Redemption	90.98	0.00	90.98	18.3636	4.954	956.330
08/03/21	Redemption	22.69	2.27	20.42	18.3636	1.236	955.094
08/31/21	GLWB Fee	21.60	21.60	0.00	18.3523	1.177	953.917
09/02/21	Redemption	90.98	0.00	90.98	18.4979	4.918	948.999
09/02/21	Redemption	22.69	2.27	20.42	18.4979	1.227	947.772
09/30/21	GLWB Fee	21.60	21.60	0.00	18.1483	1.190	946.582
10/04/21	Redemption	90.98	0.00	90.98	18.2022	4.998	941.584
10/04/21	Redemption	22.69	2.27	20.42	18.2022	1.247	940.337
10/29/21	GLWB Fee	21.60	21.60	0.00	18.4964	1.168	939.169
11/02/21	Redemption	90.98	0.00	90.98	18.4585	4.929	934.240
11/02/21	Redemption	22.69	2.27	20.42	18.4585	1.229	933.011

Statement of Transactions

January 1, 2021 - December 31, 2021

Account Number : [REDACTED]
Account Type : Registered Retirement Income Fund
Owner : [REDACTED]

Guarantees and Benefits Summary for your [REDACTED] policy as at December 31, 2021

Units will be redeemed on the last Valuation Date of each month to pay for the guaranteed lifetime withdrawal benefit.

Guaranteed Withdrawal Base (GWB) Value 27,281.00
Is a notional amount used to calculate the guaranteed lifetime withdrawal amount.

Guaranteed Lifetime Withdrawal Amount (GLWA) for 2022 1,000.10
Is the amount guaranteed for withdrawal each calendar year for the life of the annuitant. However, if more than this amount is withdrawn, future guaranteed payments may be reduced.

GLWA RRIF Minimum for 2022 1,000.10
Is the amount available for withdrawal without affecting future policies guaranteed lifetime payments. This amount represents the greater of the RRIF minimum amount and the GLWA. If more than this amount is withdrawn, future guaranteed payments may be reduced. If you are under Calendar age 71, the RRIF Minimum is equal to zero.

Future Income Escalator Base 1,000.72
Is a notional amount used to calculate the Future Income Escalator Bonus.

Future Income Escalator Bonus (FIE Bonus) 0.00
Is a income bonus that is added to the Base until the end of the year the annuitant turns age 71, in years where no withdrawals are taken. The FIE Bonus is not cash, is not available for withdrawal and is not added to the death benefit guarantee.

Death Guaranteed Amount 1,800.70
Is the minimum amount that is payable on the death of the last surviving annuitant.

Calendar Age 78
Is the current year minus the birth year of the annuitant. For example, an annuitant born on July 1, 2000 will be Calendar age 78.

Effective Date Dec 21, 2000
Is the date the Contract becomes effective. It is the Valuation Date of the first deposit to the Contract and contract that the Contract has been set up in accordance with our administrative Rules.

[REDACTED] is licensed to use such marks.

Statement of Transactions

January 1, 2021 - December 31, 2021

Account Number : [REDACTED]
Account Type : Registered Retirement Income Fund
Owner : [REDACTED]

Additional Information

To take advantage of your [REDACTED] benefits, remember these key points:

- The guaranteed lifetime withdrawal amount is available on January 1st of the year the annuitant reaches Calendar Age 72.
- The first withdrawal when the annuitant turns Calendar Age 72 is based on the withdrawal Percentage used to determine the guaranteed lifetime withdrawal amount.
- Any withdrawals taken before the annuitant turns Calendar Age 72, or amounts withdrawn that exceed the guaranteed lifetime withdrawal amount in a calendar year will result in an excess withdrawal as the potential to reduce future guaranteed lifetime withdrawal amounts.
- For [REDACTED] policies, excess withdrawals are triggered for amounts withdrawn that exceed the greater of the [REDACTED] and [REDACTED] RRI Minimum.
- The [REDACTED] Bonus has the potential to increase your future [REDACTED] payments. It is available annually until the end of the year the annuitant turns 72, if no withdrawals are made in a calendar year.
- The amount you are guaranteed to receive in the event of death or contract maturity is proportionately reduced by any withdrawals that are made.

Please refer to the [REDACTED] Information Order Annuity Policy for more details.

Statement of Transactions

January 1, 2021 - December 31, 2021

Account Number : [REDACTED]
Account Type : Registered Retirement Income Fund
Owner : [REDACTED]

For Your Information

We are working towards providing you with easier, faster and more secure ways to send forms and communicate with us through our online tools. Effective January 01, 2021, we will no longer be accepting any correspondence by mail. Instead, you will be able to send documents to us through our Send Requests tool found on [REDACTED]. This is a quick and secure way to send us forms and other documents.

Please also note that our client mailing address has changed to [REDACTED]

The segregated funds available within your contract may change from time to time. Please review currently available segregated fund options by visiting [REDACTED] or notify you if segregated funds in which your assets are allocated, are materially impacted.

Please review your segregated fund selections with your independent insurance advisor regularly, and especially when your risk profile changes.

Your Segregated Fund contract comes with protection upon death or maturity. For more information on these benefits, please refer to your information binder. Please note that all withdrawals reduce the death and/or maturity guaranteed amounts in proportion to the market value withdrawn.

Obtaining a copy of Financial Statements

A copy of our annual audited financial statements and semi-annual unaudited financial statements are available online at [REDACTED] or upon request at [REDACTED] 0. In addition regarding the current annual fee, annual expense ratio and the average rate of return, calculated on a net basis for the segregated fund for the last 1, 3 and 10 year periods is also available on our website by contacting Client Services at the phone number above Monday to Friday 8:00 a.m. to 7:00 p.m. EST, or by writing to us at our head office address.

Obtaining a copy of Fund Facts

You may view the Current Fund Facts pages for segregated funds on our website at [REDACTED]. To obtain a paper copy of fund facts pages for segregated funds currently available in your contract please contact your independent insurance advisor. You may also contact us directly at [REDACTED] 0 Monday to Friday 8:00 a.m. to 7:00 p.m. EST, or at our head office address.

For LIF/LRIF/RLIF policyholders:

The scheduled payment option, payment allocation instructions and the payment frequency you select will remain in effect until you file a written request with us to change it.

Important

While [REDACTED] makes every effort to ensure that the information (including but not limited to guarantee amount(s) and maturity date(s), if displayed on your statement) contained in this statement is accurate, [REDACTED] cannot be held liable for any errors or inaccuracies in the information presented in this statement. However, prior to the payment of any benefits under your contract, the information relating to your account is checked and verified to ensure correctness. Therefore, actual amounts may differ upon final processing. **Please review this statement carefully. If you believe any information in this statement is incorrect, please write to us within 45 days of receipt of this statement at:**



Statement of Transactions
January 1, 2021 - December 31, 2021

Account Number : [REDACTED]

Account Type : Registered Retirement Income Fund

Owner : [REDACTED]

[REDACTED]

Please help us keep your records up-to-date by letting us know about any changes to your name, address, occupation and, if applicable, your corporation or non- corporate entity's beneficial ownership information which includes changes to the names, addresses and occupation of any person(s) who directly, or indirectly, own or control 25% or more. Please call us at [REDACTED] or write to us at the address above.

Use of "you" and "your" refer to the holder of rights under the policy. You do not directly own the units in the contract, but the benefit the contract provides.

For more information on our products and other important investment issues that might affect you, please visit our website at [REDACTED]

[REDACTED] is licensed to use such marks.

It is the exception of the management fee.



Statement of Transactions
January 1, 2023 - December 31, 2023

000000019

Account Number :

Account Type :

Registered Retirement Savings
Plan

Your Advisor :

Dealer Name :

Dealer/Advisor Number :

Telephone :

Summary of Segregated Fund Account Activity

Value of your account on January 1, 2023	\$	12,805.51
Plus deposits	\$	0.00
Increase/loss in value	\$	647.37
Less withdrawals and applicable charges	\$	0.00
Value of your account on December 31, 2023	\$	13,452.88

Thank you for investing with

Please keep this statement for your records. Please review your statement and notify us within 45 days of receipt of this statement with any discrepancies. Applicable charges may include commissions payable, withholding taxes or other charges. For further information, please contact your independent insurance advisor or call us toll-free at

Statement of Transactions

January 1, 2023 - December 31, 2023

Account Number : [REDACTED]
Account Type : Registered Retirement Savings Plan
Owner : [REDACTED]

Summary of Your Investments

Fund Number	Fund Name	Guarantee Option (%)	Unit Balance	Unit Price (\$)	Market Value (\$)	% of Portfolio
[REDACTED]	100/100 LSC	100/100	1,010.727	13.3101	13,452.88	100.00
Total					\$13,452.88	100.00%

Account Information

- Annuitant [REDACTED]
- Primary Beneficiary [REDACTED]

Contract Information for your [REDACTED]™

- Contract Type [REDACTED]
- Contract Maturity Date December 31, 2061
- Guarantee Option (Maturity Guarantee/Death Benefit) 100% / 100%
- Maturity Guaranteed Amount as of December 31, 2023 \$12,100.24
- Death Guaranteed Amount as of December 31, 2023 \$12,100.24
- Market value as of December 31, 2023 \$13,452.87

Statement of Transactions
January 1, 2023 - December 31, 2023

Account Number : [REDACTED]
Account Type : Registered Retirement Savings Plan
Owner : [REDACTED]

Deposit Information as of December 31, 2023

Deposit Year	Deposit Maturity Date	Market Value (\$)	Deposit Maturity Guarantee Amount (\$)	Death Guarantee Amount (\$)
Deposit Year 1	December 28, 2025	3,714.61	2,900.00	2,900.00
Deposit Year 2	December 28, 2030	3,036.99	2,680.38	2,680.38
Deposit Year 3	December 28, 2031	3,868.23	3,830.13	3,830.13
Deposit Year 4	December 28, 2032	2,833.04	2,689.73	2,689.73
Total		\$ 13,452.87	\$ 12,100.24	\$ 12,100.24

Details of Account Activity

Date mm/dd/yy	Transaction	Gross Amount (\$)	Applicable Charges (\$)	Net Amount (\$)	Unit Price (\$)	Number of Units	Unit Balance
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No Activity

Statement of Transactions
January 1, 2023 - December 31, 2023

Account Number : [REDACTED]
Account Type : Registered Retirement Savings Plan
Owner : [REDACTED]

For Your Information

The segregated funds available within your contract may change from time to time. Please review currently available segregated fund options by visiting [REDACTED] will notify you if segregated funds in which your assets are allocated, are materially impacted.

Please review your segregated fund selections with your independent insurance advisor regularly, and especially when your risk profile changes.

Your Segregated Fund contract comes with protection upon death or maturity. For more information on these benefits, please refer to your information folder. **Please note that all withdrawals reduce the death and/or maturity guaranteed amounts in proportion to the market value withdrawn.**

Obtaining a copy of Financial Statements

A copy of our annual audited financial statements and semi-annual unaudited financial statements are available online at [REDACTED] or upon request at [REDACTED]. Information regarding the current management fee, management expense ratio and the overall rate of return, calculated on a net basis for the segregated fund for the last 1, 3, 5 and 10 year periods is also available on our website*, by contacting Client Services at the phone number above Monday to Friday 8:00 a.m. to 7:00 p.m. E.T, or by writing to us at our Head Office address.

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For LIF/LRIF/RLIF policyholders:

The scheduled payment option, payment allocation instructions and the payment frequency you select will remain in effect until you file a written request with us to change it.

Important

While [REDACTED] makes every effort to ensure that the information (including but not limited to guarantee amount(s) and maturity date(s), if displayed on your statement) contained in this statement is accurate, [REDACTED] cannot be held liable for any errors or inaccuracies in the information presented in this statement. However, prior to the payment of any benefits under your contract, the information relating to your account is checked and verified to ensure correctness. Therefore, actual amounts may differ upon final processing. **Please review this statement carefully. If you believe any information in this statement is incorrect, please write to us within 45 days of receipt of this statement at:**

[REDACTED]

Statement of Transactions
January 1, 2023 - December 31, 2023

Account Number : [REDACTED]
Account Type : Registered Retirement Savings Plan
Owner : [REDACTED]

Please help us keep your records up-to-date by letting us know about any changes to your name, address, occupation and, if applicable, your corporation or non- corporate entity's beneficial ownership information which includes changes to the names, addresses and occupation of any person(s) who directly, or indirectly, own or control 25% or more. Please call us at [REDACTED] or write to us at the address above.

Use of "you" and "your" refer to the holder of rights under the policy. You do not directly own the units in the contract, but the benefit the contract provides.

For more information on our products and other important investment issues that might affect you, please visit our website at [REDACTED]

TM [REDACTED] licensed to use such marks.

*With the exception of the management fee %.



YOUR INVESTMENT STATEMENT

As at June 30, 2024

This statement provides information regarding your investments and financial transactions under your individual variable annuity contract for the period from January 1, 2024 to June 30, 2024. Please contact your advisor if you have any questions about this statement.

[Redacted]

Advisor information

Your advisor: [Redacted]
 Your agency: [Redacted]
 Telephone (agency): [Redacted]

Your information

Contract no.: [Redacted]
 Your telephone (home): [Redacted]

General contract information

Product: IAG Savings and Retirement Plan - RRIF

Issue date: June 12, 2024

Annuitant: [Redacted]

Beneficiary: [Redacted] Revocable (100.00%)

Change in your investments

	Since contract issue on June 12, 2024	Variation in value Since contract issue on June 12, 2024
Opening Balance:	\$129,529.02	
Net Transactions (Deposits - Withdrawals):	+\$0.00	
Variation in value:	-\$152.45	
Value as at June 30, 2024:	\$129,376.57	-\$152.45

Summary of your investments

	Value as at June 30, 2024
High Interest Savings Account / Daily Interest Fund+:	\$0.00
Guaranteed Interest Fund:	\$0.00
Investment Funds:	\$129,376.57
Total of your investments:	\$129,376.57

Personal rates of return

	6 months	1 year	3 years	5 years	Since initial purchase of units*
Investment funds:	-	-	-	-	-0.12%

- These returns take into account deposit and redemption amounts as well as time at which they were made.
- They do not include high interest savings account, daily interest fund+ or guaranteed interest funds.

* Since your initial investment or since January 1, 2012, whichever is more recent.

YOUR GUARANTEES

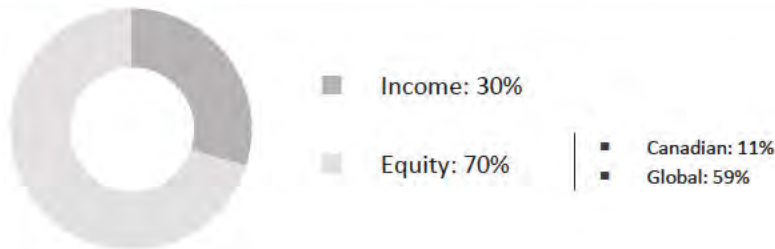
Ecoflextra Series 75/100

Value of your funds:	\$129,376.57
Maturity date of the guarantee:	December 31, 2053
Guaranteed value at maturity:	\$60,945.19
Guaranteed value at death:	\$109,748.16
Guaranteed Surrender Balance (GSB):	\$141,159.89
Anniversary date:	February 28, 2011
Next reset date:	February 28, 2026

Important notes

- When surrenders are made, the values of your guarantees at maturity and death are adjusted in proportion to the decrease in fund values.
- The income payment option available in the Ecoflextra Series is the Lifetime Surrender Amount (LSA), which will be paid for the lifetime of the annuitant. If you withdraw more than the amount specified by the selected option, the maximum amount of your LSA will be reduced the following year. Please consult your advisor for any questions regarding your payment option.
- Be advised that in a case that your RRIF Minimum Amount is higher, the total surrenders from the Ecoflextra Series 75/100 can go up to the Guaranteed Surrender Series RRIF Minimum Amount without incurring any change in the Guaranteed Surrender Balance.
- For more detailed information, please consult your *Information Folder* and your IAG Savings and Retirement Plan individual variable annuity contract.

YOUR INVESTMENTS



Your current asset allocation corresponds to a **Growth** portfolio profile. Should changes be required, please contact your advisor.

Investment Funds

This section lists the values and performance for the investment funds you hold in your contract as at the statement date.

The rates shown here may differ from the personal rates of return for your investment funds.

	Number of units	Unit value	Fund value	Rate of return Year to date*
Ecoflextra Series 75/100				
Disciplined Funds				
60170-DSC-Disciplined Balanced (iA)	2,706.3405	\$11.3168	\$30,627.11	-0.66%

Investment Funds

	Number of units	Unit value	Fund value	Rate of return Year to date*
Ecoflextra Series 75/100				
Canadian Hybrid Funds				
60210-DSC-Canadian Disciplined Equity (iA) Hyb	943.5663	\$12.4364	\$11,734.57	-0.41%
Global Hybrid Funds				
60230-DSC-U.S. Disciplined Equity (iA) Hybrid	6,497.6249	\$13.3918	\$87,014.89	0.11%
Total – Ecoflextra Series 75/100			\$129,376.57	
Total – Investment funds			\$129,376.57	

* Year to date: represents fund performance since the beginning of the year or since your initial investment in the fund, whichever is more recent.

Deferred Sales Charge (DSC): The investment funds have surrender fees.

For more details on the performance of each fund, visit our website at ia.ca.

TRANSACTION DETAILS FOR THE PERIOD

Investment Funds

Date	Transaction	Gross amount	Units traded	Balance of Units	Unit Value	Fund Value
Ecoflextra Series 75/100						
60170-DSC-Disciplined Balanced (iA)						
2024-06-12	Transfer from another contract	\$30,829.28	2,706.3405	2,706.3405	\$11.3915	
2024-06-30	Closing balance			2,706.3405	\$11.3168	\$30,627.11
60210-DSC-Canadian Disciplined Equity (iA) Hyb						
2024-06-12	Transfer from another contract	\$11,782.31	943.5663	943.5663	\$12.4870	
2024-06-30	Closing balance			943.5663	\$12.4364	\$11,734.57
60230-DSC-U.S. Disciplined Equity (iA) Hybrid						
2024-06-12	Transfer from another contract	\$86,917.43	6,497.6249	6,497.6249	\$13.3768	
2024-06-30	Closing balance			6,497.6249	\$13.3918	\$87,014.89

IMPORTANT INFORMATION

Online access

Your file at your fingertips! Sign up to receive documents online. Go to the “Sign up for electronic services” section of your My Client Space account. You will be able to consult your entire file at any time. Say goodbye to paper! It's simple, quick and secure!

1. Go to ia.ca.
2. Click on **Connect** in the upper right-hand corner of the screen. Choose **My Client Space**.
3. Click on **Create account** in the middle of the screen. Enter the requested information. You will need to have your contract number handy. You can find it in the upper right-hand corner of the first page of your statement.

Investment fund financial information

Please note that you can consult the following information at any time on our website, at ia.ca:

- The audited annual financial report and unaudited semi-annual financial report
- The net overall performance of the investment funds for the last 1, 3, 5 and 10 year periods
- The current Fund Facts information

You can also receive a paper copy of the financial report by sending a request in writing to the following address:

Individual Savings and Retirement
Industrial Alliance Insurance and Financial Services Inc.
1080 Grande Allée West
PO Box 1907, Station Terminus
Quebec City, QC G1K 7M3

Please include the following information with your request:

- **your full name** (first and last name)
- **your contract number**
- **your full address**

N. B. The above information is provided only for requests for the investment fund financial report. For any other requests or information, please contact your financial security advisor, whose contact information appears on the first page of this document.

Notes

- It's important to verify the information contained herein. In the event of a discrepancy, please inform your advisor or our Customer Service Department within 45 days of receiving this statement.