
DISCLAIMERS & REFERENCES

Dividends are not guaranteed and may increase or decrease, depending on future experience. The dividend scale interest rate is neither an estimate nor a guarantee of how the products will perform in the future. The participating account returns include returns on par surplus and are not actual returns to policyholders.

Benchmark returns and figures are based on information obtained from the Bank of Canada, Bloomberg, and Statistics Canada. The Total Return for the S&P/TSX Composite Index is based on closing price values as of December 31st, 2020.

Current dividend scale interest rate is effective for the period of January 1st, 2021 to December 31st, 2021. The first generation of ParPlus and ParPlus Junior includes policies sold from November 23rd, 2009 to December 5th, 2011. The second (current) generation of ParPlus and ParPlus Junior includes policies sold since December 6th, 2011.

Calculations used to determine the net participating account rate of return factors new reporting rules and accounting standards (IFRS) that took effect in 2007 and 2011, impacting reported performances.

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