
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 31, 2024.

Current dividend scale interest rate is effective for the period of January 1, 2025 to December 31, 2025.

Calculations used to determine the net participating account rate of return factors new reporting rules and accounting standards that came into effect in 2023, impacting reported performances.

The Life Insurance Capital Adequacy Test (LICAT) is the solvency measure used. The Office of the Superintendent of Financial Institutions (OSFI) will regularly review the effectiveness of the LICAT and take into consideration developments in the life insurance industry and evolving risk management practices.

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