

Pooled Funds and Investment Management Fees

The Pooled Funds available under the policies in Advantage Select are those listed below. The percentage represents the annual Investment Management Fees, deducted from unit values, for each of the Pooled Funds under each Reward Program level and includes all applicable surcharges.

Investment Options	Silver	Gold	Platinum
Fixed Income Funds			
Canadian Bond Index Fund (SLI)	1.55%	1.25%	0.85%
Real Return Bond Fund (SLI)	1.55%	1.25%	0.85%
Money Market Fund (SLI)	1.60%	1.30%	0.90%
Bond Fund (SLI)	1.65%	1.35%	0.95%
Short Term Bond Fund (SLI)	1.65%	1.35%	0.95%
Corporate Bond Fund (SLMF)	1.80%	1.50%	1.10%
Fixed Income Fund (Beutel Goodman)	1.90%	1.60%	1.20%
Mortgage Fund (Standard Life) ¹	2.01%	1.71%	1.31%
Balanced/Diversified Funds			
Diversified Fund (SLI)	1.65%	1.35%	0.95%
LifePath [®] Index 2020 Fund (BlackRock)	1.75%	1.45%	1.05%
LifePath [®] Index 2025 Fund (BlackRock)	1.75%	1.45%	1.05%
LifePath [®] Index 2030 Fund (BlackRock)	1.75%	1.45%	1.05%
LifePath [®] Index 2035 Fund (BlackRock)	1.75%	1.45%	1.05%
LifePath [®] Index 2040 Fund (BlackRock)	1.75%	1.45%	1.05%
LifePath [®] Index 2045 Fund (BlackRock)	1.75%	1.45%	1.05%
LifePath [®] Index 2050 Fund (BlackRock)	1.75%	1.45%	1.05%
LifePath [®] Index 2055 Fund (BlackRock)	1.75%	1.45%	1.05%
LifePath [®] Index Retirement Fund (BlackRock)	1.75%	1.45%	1.05%
Monthly Income Fund (SLMF)	1.80%	1.50%	1.10%
Retirement Fund (Standard Life)	1.85%	1.55%	1.15%
Target Date 2020 Fund (Standard Life)	1.85%	1.55%	1.15%
Target Date 2025 Fund (Standard Life)	1.85%	1.55%	1.15%
Target Date 2030 Fund (Standard Life)	1.85%	1.55%	1.15%
Target Date 2035 Fund (Standard Life)	1.85%	1.55%	1.15%
Target Date 2040 Fund (Standard Life)	1.85%	1.55%	1.15%
Target Date 2045 Fund (Standard Life)	1.85%	1.55%	1.15%
Target Date 2050 Fund (Standard Life)	1.85%	1.55%	1.15%
Target Date 2055 Fund (Standard Life)	1.85%	1.55%	1.15%
Balanced Fund (Jarislowsky Fraser) ^{1,3}	1.90%	1.60%	1.20%
Balanced Fund (Beutel Goodman)	1.90%	1.60%	1.20%

Investment Options	Silver	Gold	Platinum
Canadian Equity Funds			
Canadian Equity Index Fund (SLI)	1.55%	1.25%	0.85%
Canadian Equity Fund (SLI)	1.65%	1.35%	0.95%
Canadian Dividend Fund (SLMF)	1.80%	1.50%	1.10%
Canadian Equity Fund (Beutel Goodman)	1.90%	1.60%	1.20%
Canadian Equity Fund (Guardian)	1.90%	1.60%	1.20%
Canadian Equity Fund (Jarislowsky Fraser)	1.90%	1.60%	1.20%
Canadian Equity Growth Fund (CC&L)	1.90%	1.60%	1.20%
SRI Jantzi Social Index [®] Fund (Meritas)	1.95%	1.65%	1.25%
Canadian Small-Cap Equity Fund (BMO Asset Management)	2.15%	1.85%	1.45%
True North Fund (Fidelity)	2.25%	1.95%	1.55%
U.S. Equity Funds			
US Equity Index Fund (SLI) ⁴	1.55%	1.25%	0.85%
US Equity Direct Index Registered Fund (SLI) ^{1,3}	1.55%	1.25%	0.85%
US Equity Fund (SLI) ^{1,3}	1.65%	1.35%	0.95%
US Equity Non-Registered Fund (SLI) ²	1.65%	1.35%	0.95%
US Equity Fund (GE Asset Management) ¹	1.95%	1.65%	1.25%
SRI US Equity Fund (Meritas)	2.25%	1.95%	1.55%
US Small-Cap Equity Fund (Invesco)	2.35%	2.05%	1.65%

Investment Options	Silver	Gold	Platinum
International/Global Equity Funds			
Global Equity Index Fund (BlackRock)	1.65%	1.35%	0.95%
International Equity Index Fund (BlackRock)	1.80%	1.50%	1.10%
Global Equity Fund (SLMF)	1.85%	1.55%	1.15%
Global Dividend Fund (SLMF)	1.85%	1.55%	1.15%
International Equity Fund (Mawer)	1.90%	1.60%	1.20%
International Equity Fund (SLI)	2.00%	1.70%	1.30%
Global Equity Fund (Hexavest)	2.10%	1.80%	1.40%
International Equity Fund (Templeton)	2.15%	1.85%	1.45%
Global Equity Fund (Invesco Trimark)	2.15%	1.85%	1.45%
Global Equity Fund (Templeton) ^{1,3}	2.15%	1.85%	1.45%
SRI International Equity Fund (Meritas)	2.40%	2.10%	1.70%
Emerging Markets Fund (Schroders) ¹	2.50%	2.20%	1.80%

¹ Not available to NOREG

² Available only to NOREG

³ Not available to TFSA

⁴ Available only to NOREG and TFSA

SLI: Standard Life Investments Inc.

SLMF: Standard Life Mutual Funds Ltd.

SLIRE: Standard Life Investments (Real Estate) Inc.

SRI: Socially Responsible Investments

Investment Options	Silver	Gold	Platinum
Specialty Funds			
Global Infrastructure Index Fund (BlackRock)	1.70%	1.40%	1.00%
Global REIT Index Fund (BlackRock)	1.70%	1.40%	1.00%
Real Estate Fund (SLIRE) ¹	2.15%	1.85%	1.45%
Global Absolute Return Strategies Fund (SLI)	2.20%	1.90%	1.50%

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