

Richard's Fund Recommendations: Q4 2022

Fund Name	Asset Class	Risk Rating	Performance 2021	Performance Q3 2022	Commentary
Canadian Value Balanced 75/100	Balanced	Low to Moderate	9.92%	-1%	This is Beutel Goodman's flagship value focused Canadian balanced fund. This fund is available in Estate Protection series.
Sustainable Growth Portfolio 75/100	Balanced	Low to Moderate	new	-1%	Managed by J.P. Morgan Asset Management, Canada Life's newest managed solutions invest in companies with strong ESG practices.
American Value 100/100	Equity	Moderate	10.2%	0%	This is Canada Life's best performing U.S. value fund, managed by Beutel Goodman.
U.S. All Cap Growth 100/100	Equity	Moderate	15.98%	4%	Our flagship US equity fund, managed by Putnam, one of world's first fund companies. US growth stocks perform well in late cycle.

****MER reductions: Household eligible assets totalling \$500,000 or more are eligible for our industry leading HNW pricing with a reduction on the IMF of the first dollar invested

***MER reductions: An individual client is eligible for up to 20bps rebate on the assets between \$100,000 - \$499,999 (By SIN)

** Performance shown are net of fees