

## Quick facts

Date fund available: October 1999  
 Managed by: I.G. Investment Management, Ltd.  
 Total fund value (000's): \$92,394  
 Portfolio turnover rate: n/a  
 All information as at Dec. 31, 2010

# IG/GWL Canadian Balanced Segregated Fund

The Great-West Life Assurance Company  
 FUND FACTS: Investors Group Segregated Funds

Guarantee Policy	Management expense ratio (MER) (%)	Net asset value per unit (\$)	Units outstanding (000's)
75% maturity and 75% death benefit guarantee and 100% maturity and 100% maximum death benefit guarantee	2.86	21.61	4,276

\* Effective November 2009 the 100% maturity and 100% maximum death benefit guarantee, also referred to as enhanced guaranteed benefits, is no longer offered. Policies with existing enhanced guarantee benefits continue until those benefits are cancelled by the policy owner or end under the terms of your contract.

Minimum investment • \$5000 initial, \$50 additional.

## What does the fund invest in?

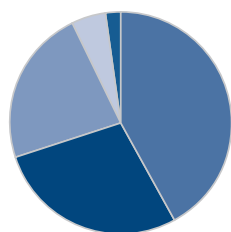
This fund invests primarily in Canadian equity and fixed income securities currently through the Investors Canadian Balanced Fund.

## Top 10 investments

	% Assets
1. Teck Resources Ltd. Class B	7.3%
2. Cash and short-term investments	5.0%
3. Consolidated Thompson Iron Mines Ltd.	3.6%
4. Suncor Energy Inc.	3.6%
5. BlackRock Inc.	3.5%
6. Athabasca Oil Sands Corp.	3.4%
7. AGF Management Ltd. Class B non-voting	3.1%
8. CI Financial Corp.	2.8%
9. Cameco Corp.	2.4%
10. Alcoa Inc.	2.4%
<b>Total investments</b>	<b>1</b>

The top 10 investments make up 37.1% of the fund.

## Investment segmentation



Cash and cash equivalents	5.0%
Canadian bonds	23.5%
Canadian equities	42.1%
Foreign equities	28.2%
Other net assets (liabilities)	1.2%

## How has the fund performed?

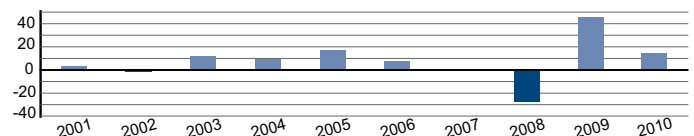
This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted. It's important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option you choose and on your personal tax situation.

### Average return

A person who invested \$1,000 in the fund 10 years ago would have \$2,161 as of December 31, 2010. This is equal to an annual compounded return of approximately 7.2%.

### Year-by-year returns (%)

This chart shows how the fund would have performed in each of the past 10 years for a policyowner. In the past 10 years the fund was up in value 8 years and down in value 2 years of the 10.



## How risky is it?

Very low	Low	Low to moderate	Moderate	Moderate to high	High
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The value of your investments can go down. Please see the section risks of the information folder for further details.

## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes the insurance cost for the guarantee, but excludes the cost of the enhanced guarantee option. For details please refer to the information folder and contract.

## Who is this fund for?

This fund is for a person who is investing for the medium to longer term and seeking exposure to fixed income and equity securities, and is comfortable with low to moderate risk. Since the underlying fund invests in stocks and bonds its value is affected by changes in interest rates and by stock prices, which can rise and fall in a short period of time.

## How much does it cost?

The following sales charge option will apply. For details refer to the information folder and discuss with your Consultant.

### SALES CHARGES:

Sales charge option	What you pay	How it works
Deferred sales charge (DSC) option (also referred to as early redemption fee)	If you redeem units within: 1 year of investing, you pay 4.5% 2 years of investing, you pay 4.25% 3 years of investing, you pay 3.90% 4 years of investing, you pay 3.50% 5 years of investing, you pay 3.00% 6 years of investing, you pay 2.35% 7 years of investing, you pay 1.5% After 7 years, you pay 0.0%	<ul style="list-style-type: none"> <li>When you invest a commission of up to 4.10% is paid.</li> <li>The DSC is a set rate. It is deducted from the amount you withdraw. Any DSC you pay goes to Investors Group.</li> <li>The DSC schedule is based on the date you invested the premium.</li> <li>Each year you may redeem a portion of your units without having to pay an early redemption fee:               <ul style="list-style-type: none"> <li>10% of the market value of your units in an FAA plan.</li> <li>20% of the market value of your units in FIF plan</li> </ul> </li> </ul>

### ONGOING EXPENSES:

The MER includes the management fee and operating expenses of the fund. The MER also includes the insurance cost for the guarantee, but excludes the cost of enhanced guaranteed benefits. You do not pay the MER directly. It affects you because it reduces the return you get on your investment. For details about how the guarantees work, see your insurance contract.

Policies with enhanced guarantee benefits are subject to enhanced guaranteed benefits fee. For details please refer to the information folder and contract.

Guarantee Policy	MER Annual rate as a % of the fund's value	Enhanced Guarantee benefit fee
75% maturity and 75% death benefit guarantee	2.86	n/a
100% maturity and 100% maximum death benefit guarantee	2.86	0.30%

## Trailing commission

The trailing commission is paid to your Consultant by Investors Group out of fees received from the fund for services provided to you for as long as you hold the fund. The commission is based on the value of your investments and is paid as follows:

- Up to 0.63% per year.

## Other fees:

You may have to pay other fees.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund. This fee goes to the fund.

## What if I Change My Mind?

You can change your mind and cancel the segregated fund policy or any subsequent premiums you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it was mailed to you.

Your cancellation request has to be in writing, which can include email, fax or letter, that you want to cancel. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request, if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges you paid.

## For more information

The Fund Facts may not contain all the information you need. Please read the contract and the information folder or you may contact us at:

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