

# Performance and Protection

## For the accumulation phase

Common Sense Asset Builder Funds are investment options that provide you with long-term growth potential with a focus on capital protection. Common Sense Funds gives you:

- 1 Capital Guarantee<sup>1</sup>**  
Your beneficiaries will receive the greater of the market value of your investment or 75% of the capital of your Fund upon death.



- 2 Creditor Protection<sup>2</sup>**  
Assets held in the Fund can provide you with limited personal liability and can be protected from potential creditors.

- 3 Transferability<sup>3</sup>**  
The Fund can be transferred to a named beneficiary and avoid probate fees.

- 4 Choice**  
Select from five diversified portfolios and a money market fund to meet your investment objectives and match your risk profile.

- 5 Longevity**  
Over 25 years of building wealth through various market cycles and events.

- 6 Expertise**  
Experienced investment management by AGF Investments Inc., a multi-disciplined firm whose offices and professionals circle the globe.



- 7 Performance**  
Fundamental and quantitative approach enables the Funds to benefit from the most attractive investment opportunities.

- 8 Protection**  
Fixed-income investment philosophy with a primary goal of meeting the future value of the guarantee.

- 9 Affordability**  
Low minimum investment (\$25 for PACs; \$500 for initial lump-sum investments) makes it easy for you to start investing and keep investing.

- 10 Flexibility**  
Plan types such as non-registered, RRSPs, spousal RRSPs, LIRAs, TFSA's and systematic withdrawal plans are available.

<sup>1</sup>Your contract offers you a guaranteed principal either at maturity or death, whichever happens first. The guaranteed amount is the greater of the market value of the funds, or the sum of 75% of the amount of all contributions made to the Primerica Common Sense Funds, reduced by any partial withdrawals as described in the withdrawal of units provision in the Primerica Common Sense Information Folder.

<sup>2</sup>Subject to federal bankruptcy legislation and provincial legislation that could void transactions intended to defeat creditors. Possible creditor protection may also be subject to your particular circumstances, maturity option chosen, beneficiaries selected and the legislative requirements of the province in which you reside. For more information, you should seek independent legal advice.

<sup>3</sup>Investments can be transferred to a named beneficiary upon death without incurring a probate fee. Contract Owners are advised to consult their own tax and/or legal advisors about their individual circumstances.

# Common Sense Asset Builder Funds

## INVESTMENT SOLUTIONS AVAILABLE\*

The Asset Builder Funds offer a mix of equities and bonds; each geared to an investor's retirement target date and risk tolerance. The proportion of total assets invested in equity and fixed income changes automatically as the target date approaches.

### Common Sense Asset Builder III\*\*



- > 45% Bonds
- > 52% Equity
- > 3% Cash

### Common Sense Asset Builder VI



- > 23% Bonds
- > 77% Equity
- > 0% Cash

### Common Sense Asset Builder IV



- > 36% Bonds
- > 64% Equity
- > 0% Cash

### Common Sense Asset Builder VII



- > 19% Bonds
- > 82% Equity
- > -1% Cash

### Common Sense Asset Builder V



- > 28% Bonds
- > 74% Equity
- > 1% Cash

To determine which Common Sense Asset Builder Fund may work best for you, contact your Primerica representative today.



### For more information please contact:

Primerica Common Sense Funds Customer Service

Telephone: English 1 800 463-9997  
French 1 800 463-7774

Source: AGF Investments Inc. as of December 31, 2022.

\*As portfolios mature, asset breakdowns between equities and bonds differ.

\*\*Asset Builder III is closed to new investors.

Primerica Common Sense Funds are Individual Variable Insurance Contracts issued through Primerica Life Insurance Company of Canada. A description of the key features of the individual variable insurance contract is contained in the Primerica Common Sense Funds Information Folder. **Other than any applicable death and maturity guarantee, any part of the premium or other amount that is allocated to a segregated fund is invested at the risk of the contract holder and may increase or decrease in value according to the fluctuations in the market value of the assets of the segregated fund.** Commissions, trailing commissions, management fees and expenses all may be associated with fund investments. Please read the Information Folder before investing. CFA® and Chartered Financial Analyst® are registered trademarks owned by CFA Institute. Prepared and paid for by AGF Investments Inc.

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## Our Experienced Portfolio Management Team



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