



 **Mutual Funds:** Mutual funds, exempt market products and/or exchange traded funds are offered through Investia Financial Services Inc. Mutual funds, exempt market and exchange traded funds products are sold exclusively by Representatives who are licensed by provincial regulators in applicable provinces and/or jurisdictions and who are registered with Investia. Commissions, trailing commissions, management fees and other expenses may be associated with mutual fund/exempt market products/exchange traded funds investments. Please read the Fund Fact or prospectus carefully before investing. Mutual fund, exempt market product investments and exchange traded funds are not guaranteed, their values change frequently, and their past performance may not be repeated.

 **Segregated funds:** Segregated fund products are offered through multiple carriers. Subject to any applicable death benefit guarantee, any part of the premium or other amount that is allocated to a segregated fund, is invested at the risk of the policy owner and may increase or decrease in value according to the fluctuations in the market value of the assets of the segregated fund.

 **GICs:** Guaranteed Investment Certificates (GICs) are offered through multiple carriers.

 **Insurance:** Insurance products are provided through multiple carriers.