

Fund facts

as at Sept. 30, 2012

Fund code: S072

Asset class: Fixed income

Asset category: Canadian Bond

Fund inception date: April 1996

Segregated fund size: \$0.9 million

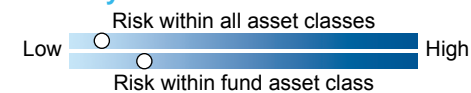
Underlying fund: CIBC Global Asset Management Fixed Income Fund

Underlying fund size: \$163.5 million

Yield to maturity: 2.60%

Duration: 7.20

Volatility meter



Investment advisor

CIBC Global Asset Management

Who is CIBC Global Asset Management?

- Founded in 1972
- Part of CIBC Wealth Management group
- Over \$72.7 billion in assets under management as at December 31, 2011

Investment management style

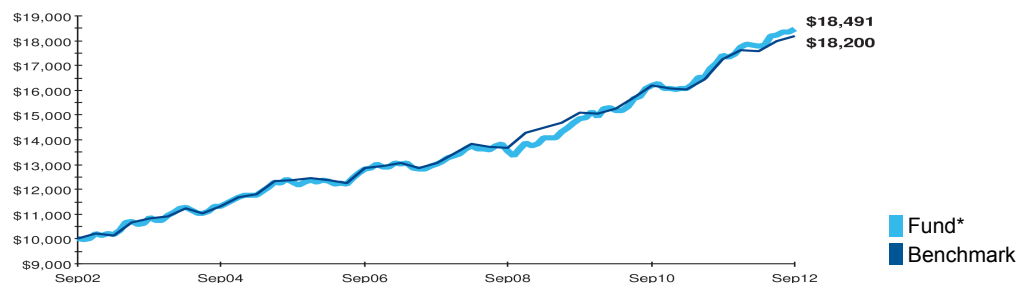
The Fund's investment philosophy revolves around providing added value for clients in a way that corresponds to their risk/return profile. The Fund manager believes in depth of research, coordination and teamwork between groups.

Fund objective

To achieve attractive returns comprised of interest income and capital gains through investments in high-quality fixed income securities issued by the federal, provincial, and municipal governments and Canadian corporations.

Historical performance as at Sept. 30, 2012

This graph shows how a \$10,000 investment in this fund would have changed in value compared with the benchmark: 100 % DEX Universe Index



Compound returns as at Sept. 30, 2012

	3 Mth	1 Year	2 Year**	3 Year**	4 Year**	5 Year**	10 Year**
Fund*	1.50%	6.24%	6.87%	7.58%	8.05%	7.25%	6.34%
Benchmark	1.23%	5.45%	6.05%	6.47%	7.42%	6.86%	6.17%

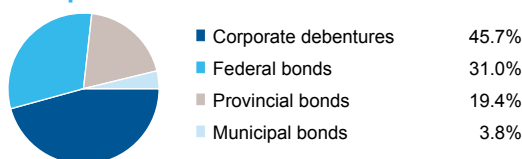
** Stated on an annualized basis

Calendar year returns

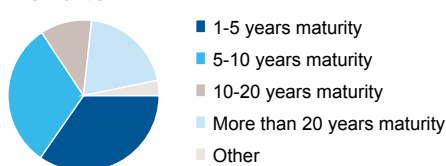
	YTD 2012	2011	2010	2009	2008	2007
Fund*	4.23%	10.38%	7.62%	7.68%	3.81%	3.44%
Benchmark	3.29%	9.66%	6.74%	5.41%	6.40%	3.69%

* Any performance shown prior to the fund's inception date is that of the underlying fund and is considered representative of this fund's performance.

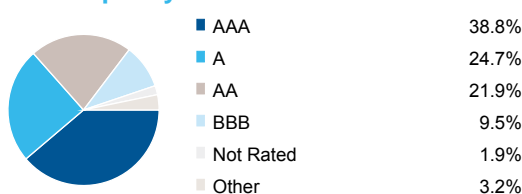
Composition



Bond term



Credit quality



Top holdings as at Sept. 30, 2012

Canada Housing Trust, 2.05%, Jun/15/2017	15.4%
Province of British Columbia, 4.70%, Jun/18/2037	5.1%
Gov't of Canada, 2.75%, Jun/1/2022	4.9%
Canada Housing Trust, 2.40%, Dec/15/2022	3.8%
B.C. Municipal Finance, 4.45%, Jun/1/2020	3.2%
Gov't of Canada, 4.00%, Jun/1/2041	3.0%
Gov't of Canada, 3.75%, Jun/1/2019	2.2%
New Brunswick FM Project, 6.47%, Nov/30/2027	2.0%
Province of New Brunswick, 5.50%, Jan/27/2034	1.9%
Province of New Brunswick, 4.40%, Jun/3/2019	1.8%
Total	43.3%

Canada Life and design are trademarks of The Canada Life Assurance Company. The group retirement savings and payout annuity products are issued by Canada Life. Canada Life and London Life Insurance Company are subsidiaries of Great-West Life. The indicated fund performance reflects changes in unit value and reinvestment of all distributions, and is after deduction of all fund operating expenses and applicable taxes, but before the deduction of investment management fees and applicable taxes. The historical performance shown is that of the Canada Life segregated fund or the underlying third-party fund. Performance data is provided for illustrative purposes only and represents past performance, which is not indicative of future performance. For more information on the fund and its holdings, call the Canada Life Retirement Information Line at 1-800-305-1444.