

## Fund facts

as at Sept. 30, 2012

**Fund code:** S079

**Asset class:** Fixed income

**Asset category:** Canadian Bond

**Fund inception date:** October 1997

**Segregated fund size:** \$103.3 million

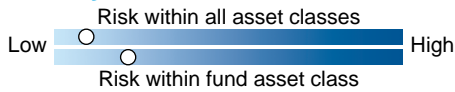
**Underlying fund:** Emerald Canadian Bond Fund

**Underlying fund size:** \$5372.6 million

**Yield to maturity:** 2.19%

**Duration:** 6.94

## Volatility meter



## Investment advisor

TD Asset Management Inc.

## Who is TD Asset Management Inc.?

- TDAM and its affiliates manage over \$192.6 billion in assets as at December 31, 2011
- TD Asset Management Inc. is a wholly-owned subsidiary of The Toronto-Dominion Bank

## Investment management style

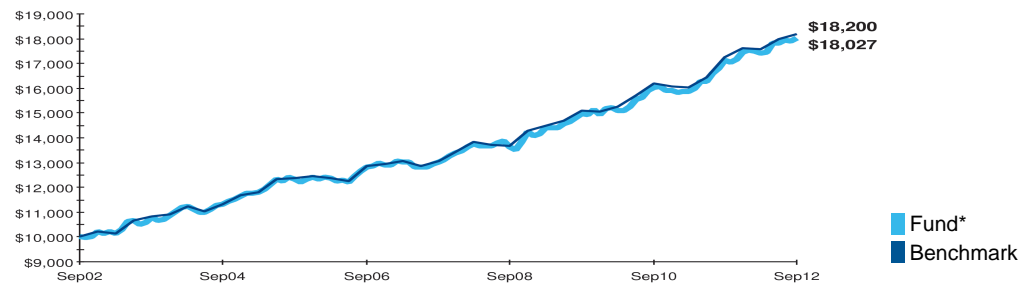
TDAM specializes in indexed, or passive, management of equities and bonds. The major advantages of indexing are consistent relative performance, diversification, minimizing manager risk and lower costs. Investment management costs (management fees, transaction costs, custody and market impact) are considerably less for indexing than for active management.

## Fund objective

Mirror the returns of the DEX Universe Bond Index. The Fund mainly invests in federal, provincial and municipal government bonds, along with some corporate bonds. The overall average credit quality of the Fund is AA, with no individual bond issue rated below A.

## 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*	1.22%	5.31%	6.05%	6.40%	7.27%	6.73%	6.07%
Benchmark	1.23%	5.45%	6.05%	6.47%	7.42%	6.86%	6.17%

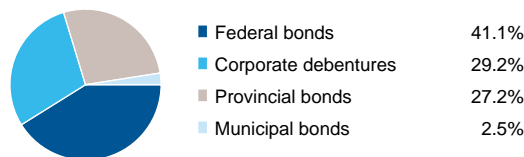
\*\* Stated on an annualized basis

## Calendar year returns

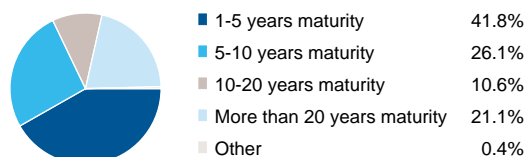
	YTD 2012	2011	2010	2009	2008	2007
Fund*	3.20%	9.73%	6.62%	4.91%	6.42%	3.66%
Benchmark	3.29%	9.66%	6.74%	5.41%	6.40%	3.69%

\* 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

Gov't of Canada, 5.75%, Jun/1/2033	1.5%
Gov't of Canada, 4.00%, Jun/1/2041	1.5%
Gov't of Canada, 3.75%, Jun/1/2019	1.4%
Gov't of Canada, 5.00%, Jun/1/2037	1.4%
Gov't of Canada, 2.75%, Jun/1/2022	1.3%
Gov't of Canada, 2.25%, Aug/1/2014	1.3%
Gov't of Canada, 2.00%, Jun/1/2016	1.3%
Gov't of Canada, 5.75%, Jun/1/2029	1.3%
Gov't of Canada, 3.00%, Jun/1/2014	1.1%
Gov't of Canada, 2.00%, Dec/1/2014	1.1%
<b>Total</b>	<b>13.2%</b>

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.