



Where does Serenia Life invest my savings, and how is the return guaranteed?

If you're looking for safe ways to invest your savings, and want your money to grow at a rate you can depend on, a Guaranteed Interest Annuity (GIA) is a great investment option you may not have previously considered.

Why? Because a GIA works as an “accumulation annuity,” locking in your savings for a set period of time (i.e., a term) that you choose.

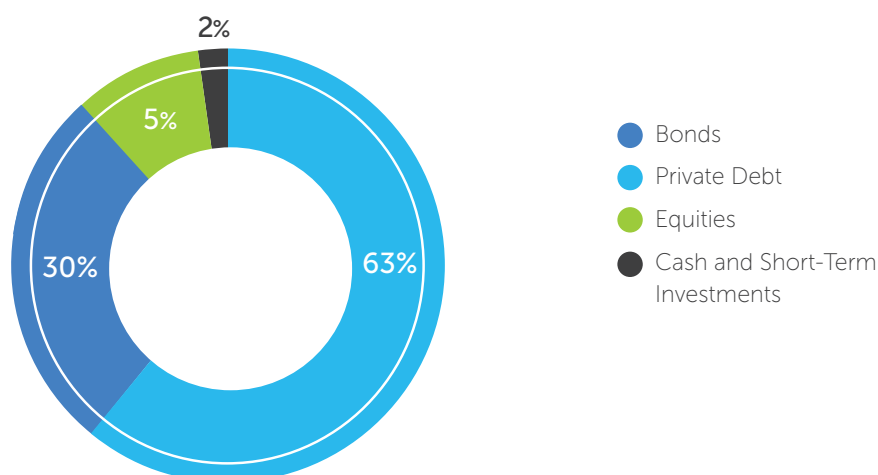
If you commit to keeping your money in for the full-length of the term, the interest you earn will be compounded¹ and is guaranteed. By the end of the term, you're going to get your original investment back – plus the interest. No need to worry about negative surprises brought by market instability! What's more, Serenia Life will automatically reinvest your original investment amount, plus the interest you earned, for the same term, unless you tell us otherwise prior to the end of your chosen term. So, as you can see, your money continues to accumulate the longer you invest it.

To give you an idea of how your money is invested, and why you're guaranteed to get it back – plus interest – we've outlined our Investment Profile.

Investment Profile

The money you put into a GIA is invested using the following target portfolio asset mix:

Asset Mix



Serenia Life Financial has partnered with some of Canada's leading institutional asset managers, who combined, manage over \$192 billion² in assets. These asset managers focus on long-term value creation, coupled with preservation of capital, complementing Serenia Life Financial's prudent philosophy of acting in the best interest of our members. This allows us to tailor our investment strategies to meet the long-term yield objectives of our investment portfolio.

You know what that means?

With a GIA, you aren't the one responsible for selecting the investment types. Serenia Life handles that job, and we guarantee to pay you a pre-determined fixed return – at no risk to you. Another benefit is that you can access your money before the term is up, if you really need to.³



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Remember, the money you put into a GIA is guaranteed to grow. So you can be confident that your investment is safe and secure, knowing you will receive a set interest rate on your chosen term.

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Want to learn more about how to grow your money without risk or uncertainty? Reach out to your Serenia Life advisor. They can help you better understand the world of GIAs and guide you on how to build them into your financial plan.

1. Compound interest is the interest you earn on interest
2. As of December 31, 2022
3. A market value adjustment may apply if funds are withdrawn prior to the end of the term

"Serenia Life Financial" is an alternate business name used by FaithLife Financial. All benefits are provided, and all policies are underwritten, by FaithLife Financial.

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