

Quick Facts

Date Fund Created: January 2005
Total Asset Value: \$2.71 million
Net Asset Value per Unit: 25.61
Number of Units Outstanding: 105,673

Management Expense Ratio: 2.01% (including taxes)
Portfolio Turnover Rate: 3%
Portfolio Manager: Gestion Sodagep inc.
Minimum Initial Investment: \$2,500 (\$100 thereafter)

What does this fund invest in?

The Canadian Equity Index 60 Mercury Fund primarily invests in the iShares S&P/TSX 60 Index Fund. The Fund also invests, but to a lesser extent in Canadian short-term fixed-income securities to maximize returns on cash.

Investments

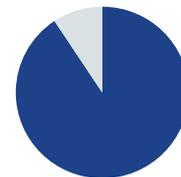
S&P/TSX 60 iShares	90.69%
Cash and cash equivalents	9.31%
Total	100.00%

Top 10 investments in S&P/TSX 60 iShares

Shopify inc., (A)	8.13%
Royal Bank of Canada	7.65%
Toronto-Dominion Bank	6.71%
Canadian National Railway Corporation.....	5.12%
Bank of Nova Scotia.....	4.28%
Enbridge	4.24%
Brookfield Asset Management inc., (A).....	3.79%
Bank of Montreal.....	3.22%
Canadian Pacific	3.05%
Barrick Gold Corporation	2.65%
Total	48.84%

Total investments in S&P/TSX 60 iShares: 60

Investment Segmentation



- S&P TSX 60 iShares (91%)
- Cash (9%)

How has the fund performed?

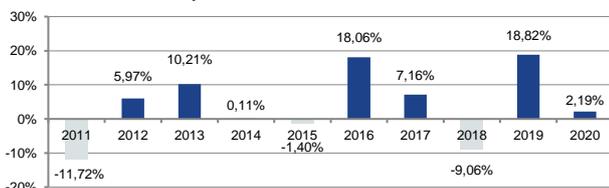
This section tells you, after the MER has been deducted, how the fund has performed over the past 10 years (or since the date it was first offered under this fund if less than 10 years). It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option you choose (if so), any changes you made to your investment and your personal tax situation.

Average return

A person who invested \$1,000 in the fund 10 years ago (or since the date it was first offered under this fund if less than 10 years) would now have \$1,422. This is an average return of 3.58% a year.

Year-by-year returns

This chart shows how the segregated fund has performed for the last 10 years (or since the date it was first offered under this fund if less than 10 years). In this period, the fund was up in value 7 years and down in value 3 years.



Who is this fund for?

This fund may be suitable for an investor who wants a capital growth in the medium and long term and obtains returns that approximate the performance of the Canadian S&P/TSX 60 Index.

Are there any guarantees?

This segregated fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. For details, please refer to the *Information folder* and contract.

How risky is it?

The value of your investments under your contract can go down. Please see the *Information folder* for further details.

Risk level



How much does it cost?

The following tables show the fees and expenses you could pay to invest, hold or surrender an amount in the fund. The following sales charge will apply. See *Information folder* or contract for full details or discuss with your financial advisor.

Sales Charge Options	What You Pay	How It Works
Front-end Load Option (FLO)	Up to 5%	<ul style="list-style-type: none"> You and your advisor decide on the rate. The front-end load sales charge is deducted from the amount you invest and paid as a commission.
Back-end Load Option (BLO) ¹	If you sell within:	<ul style="list-style-type: none"> Back-end load sales charges have a fixed rate and are deducted from the amount sold. When you invest in the fund, UV Insurance pays a 5% commission to your advisor. Back-end load sales charges that you pay are remitted to UV Insurance. You can exchange your units for units in another fund available under the contract at any time, without back-end load sales charges. The back-end load sales charge schedule is established based on the date that you invested in the first fund.
	<ul style="list-style-type: none"> 1 year of buying: 5.50 % 2 year of buying: 5.00 % 3 year of buying: 4.50 % 4 year of buying: 4.00 % 5 year of buying: 3.50 % 6 year of buying: 2.00 % After 6 years: 0.00 % 	
Low-sales Charge Option (LCO) ¹	If you sell within:	<ul style="list-style-type: none"> Low-sales charges have a fixed rate and are deducted from the amount sold. When you invest in the fund, UV Insurance pays a 2% commission to your advisor. Low-sales charges that you pay are remitted to UV Insurance. You can exchange your units for units in another fund available under the contract at any time, without low-sales charges. The low-sales charge schedule is established based on the date that you invested in the first fund.
	<ul style="list-style-type: none"> 1 year of buying: 2.00 % 2 year of buying: 2.00 % After 2 years: 0.00 % 	

¹ For BLO and LCO, 10% of your unit sales per year may be made without back-end load sales charges or low-sales charges. See *Information folder* for more details.

Ongoing fund expenses	Trailing commission	Other fees
The management expense ratio (MER) includes the management fee and operating expenses of the fund. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. The MER of this fund is 2.01% with a guarantee of 75% of your initial investment at maturity or at death. Actual MER may differ from this amount, given the applicable taxes. For details about how the guarantees work, see your insurance contract.	UV Insurance pays a trailer fee commission that may be up to 0.50% of your investment annually for as long as you hold fund units. The commission covers the services and advice that are provided to you, and is deducted from the management fees. The rate depends on the sales charge option you have selected.	<p>No fees are charged for the first 4 internal transfers made within a calendar year. A \$25 fee per transfer is charged for additional transfers.</p> <p>An administrative charge of \$25 may apply when surrenders are made under the contract.</p> <p>A fee of \$15 shall be charged for any payment returned for insufficient funds.</p>

What if I change my mind?

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UV Insurance

Customer Service, Investment & Retirement

1990 Jean-Berchmans-Michaud Street

Drummondville (Quebec) J2C 7G7

1-800-567-0988

(819) 478-1315

Website: www.uvinsurance.ca

Quick Facts

Date Fund Created: January 2005
Total Asset Value: \$4.19 million
Net Asset Value per Unit: 20.85
Number of Units Outstanding: 201,199

Management Expense Ratio: 2.01% (including taxes)
Portfolio Turnover Rate: 31%
Portfolio Manager: Gestion Sodagep inc.
Minimum Initial Investment: \$2,500 (\$100 thereafter)

What does this fund invest in?

The US Equity Index 500 Mercury Fund primarily invests in the iShares S&P 500 Index Fund.

Investments

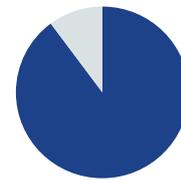
S&P 500 iShares	89.82%
Cash and cash equivalents	10.18%
Total	100.00%

Top 10 investments in S&P 500 iShares

Apple	6.68%
Microsoft Corporation	5.30%
Amazon.com	4.37%
Facebook (A)	2.07%
Tesla inc	1.69%
Alphabet (A)	1.66%
Alphabet (C)	1.60%
Berkshire Hathaway (B)	1.42%
Johnson & Johnson	1.31%
JP Morgan Chase & Company	1.22%
Total	27.32%

Total investments in S&P 500 iShares: 500

Investment Segmentation



■ S&P 500 iShares (90%)
 ■ Cash (10%)

How has the fund performed?

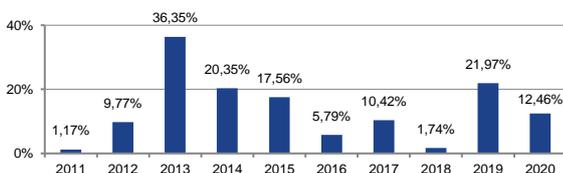
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Average return

A person who invested \$1,000 in the fund 10 years ago (or since the date it was first offered under this fund if less than 10 years) would now have \$3,492. This is an average return of 13.32% a year.

Year-by-year returns

This chart shows how the segregated fund has performed for the last 10 years (or since the date it was first offered under this fund if less than 10 years). In this period, the fund was up in value 10 years.



Who is this fund for?

This fund may be suitable for an investor who wants a capital growth in the medium and long term and obtains returns that approximate the performance of the US S&P 500 Index (\$CAD).

Are there any guarantees?

This segregated fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. For details, please refer to the *Information folder* and contract.

How risky is it?

The value of your investments under your contract can go down. Please see the *Information folder* for further details.

Risk level



How much does it cost?

The following tables show the fees and expenses you could pay to invest, hold or surrender an amount in the fund. The following sales charge will apply. See *Information folder* or contract for full details or discuss with your financial advisor.

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Front-end Load Option (FLO)	Up to 5%	<ul style="list-style-type: none"> You and your advisor decide on the rate. The front-end load sales charge is deducted from the amount you invest and paid as a commission.
Back-end Load Option (BLO) ¹	If you sell within:	<ul style="list-style-type: none"> Back-end load sales charges have a fixed rate and are deducted from the amount sold. When you invest in the fund, UV Insurance pays a 5% commission to your advisor. Back-end load sales charges that you pay are remitted to UV Insurance. You can exchange your units for units in another fund available under the contract at any time, without back-end load sales charges. The back-end load sales charge schedule is established based on the date that you invested in the first fund.
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	<ul style="list-style-type: none"> 1 year of buying: 2.00 % 2 year of buying: 2.00 % After 2 years: 0.00 % 	

¹ For BLO and LCO, 10% of your unit sales per year may be made without back-end load sales charges or low-sales charges. See *Information folder* for more details.

Ongoing fund expenses	Trailing commission	Other fees
The management expense ratio (MER) includes the management fee and operating expenses of the fund. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. The MER of this fund is 2.01% with a guarantee of 75% of your initial investment at maturity or at death. Actual MER may differ from this amount, given the applicable taxes. For details about how the guarantees work, see your insurance contract.	UV Insurance pays a trailer fee commission that may be up to 0.50% of your investment annually for as long as you hold fund units. The commission covers the services and advice that are provided to you, and is deducted from the management fees. The rate depends on the sales charge option you have selected.	<p>No fees are charged for the first 4 internal transfers made within a calendar year. A \$25 fee per transfer is charged for additional transfers.</p> <p>An administrative charge of \$25 may apply when surrenders are made under the contract.</p> <p>A fee of \$15 shall be charged for any payment returned for insufficient funds.</p>

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 1-800-567-0988
 (819) 478-1315
 Website: www.uvinsurance.ca

Quick Facts

Date Fund Created: January 2005
Total Asset Value: \$2.30 million
Net Asset Value per Unit: 14.74
Number of Units Outstanding: 156,524

Management Expense Ratio: 2.30% (including taxes)
Portfolio Turnover Rate: 7%
Portfolio Manager: Gestion Sodagep inc.
Minimum Initial Investment: \$2,500 (\$100 thereafter)

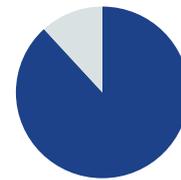
What does this fund invest in?

The Global Equity Index MSW Mercury Fund primarily invests in iShares tracking different global indexes.

Investments

MSCI World iShares	88.20%
Cash and cash equivalents	11.80%
Total	100.00%

Investment Segmentation



■ MSCI World iShares (88%)
 ■ Cash (12%)

Top 10 investments in MSCI World iShares

Apple.....	4.42%
Microsoft Corporation.....	3.11%
Amazon.com.....	2.70%
Facebook A.....	1.28%
Alphabet A.....	1.03%
Tesla.....	1.02%
Alphabet C.....	1.02%
Johnson & Johnson.....	0.81%
JP Morgan Chase & Company.....	0.75%
Visa A.....	0.72%
Total	16.86%

Total investments in MSCI World iShares: 1,585

How has the fund performed?

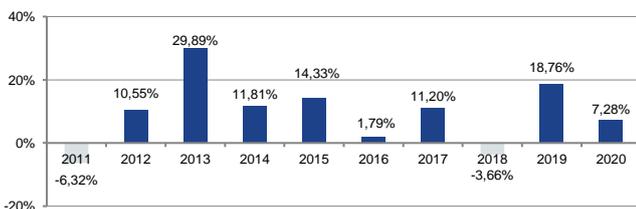
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Average return

A person who invested \$1,000 in the fund 10 years ago (or since the date it was first offered under this fund if less than 10 years) would now have \$2,389. This is an average return of 9.10% a year.

Year-by-year returns

This chart shows how the segregated fund has performed for the last 10 years (or since the date it was first offered under this fund if less than 10 years). In this period, the fund was up in value 8 years and down in value 2 years.



Who is this fund for?

This fund may be suitable for an investor who wants a capital growth in the medium and long term and obtains returns that approximate the performance of the Morgan Stanley Capital International index (\$CAD).

Are there any guarantees?

This segregated fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. For details, please refer to the *Information folder* and contract.

How risky is it?

The value of your investments under your contract can go down. Please see the *Information folder* for further details.

Risk level



How much does it cost?

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Sales Charge Options	What You Pay	How It Works
Front-end Load Option (FLO)	Up to 5%	<ul style="list-style-type: none"> You and your advisor decide on the rate. The front-end load sales charge is deducted from the amount you invest and paid as a commission.
Back-end Load Option (BLO) ¹	If you sell within:	<ul style="list-style-type: none"> Back-end load sales charges have a fixed rate and are deducted from the amount sold. When you invest in the fund, UV Insurance pays a 5% commission to your advisor. Back-end load sales charges that you pay are remitted to UV Insurance. You can exchange your units for units in another fund available under the contract at any time, without back-end load sales charges. The back-end load sales charge schedule is established based on the date that you invested in the first fund.
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Low-sales Charge Option (LCO) ¹	If you sell within:	<ul style="list-style-type: none"> Low-sales charges have a fixed rate and are deducted from the amount sold. When you invest in the fund, UV Insurance pays a 2% commission to your advisor. Low-sales charges that you pay are remitted to UV Insurance. You can exchange your units for units in another fund available under the contract at any time, without low-sales charges. The low-sales charge schedule is established based on the date that you invested in the first fund.
	<ul style="list-style-type: none"> 1 year of buying: 2.00 % 2 year of buying: 2.00 % After 2 years: 0.00 % 	

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Ongoing fund expenses	Trailing commission	Other fees
The management expense ratio (MER) includes the management fee and operating expenses of the fund. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. The MER of this fund is 2.30% with a guarantee of 75% of your initial investment at maturity or at death. Actual MER may differ from this amount, given the applicable taxes. For details about how the guarantees work, see your insurance contract.	UV Insurance pays a trailer fee commission that may be up to 0.50% of your investment annually for as long as you hold fund units. The commission covers the services and advice that are provided to you, and is deducted from the management fees. The rate depends on the sales charge option you have selected.	<p>No fees are charged for the first 4 internal transfers made within a calendar year. A \$25 fee per transfer is charged for additional transfers.</p> <p>An administrative charge of \$25 may apply when surrenders are made under the contract.</p> <p>A fee of \$15 shall be charged for any payment returned for insufficient funds.</p>

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 Website: www.uvinsurance.ca

Quick Facts

Date Fund Created: January 2005
Total Asset Value: \$4.23 million
Net Asset Value per Unit: 20.74
Number of Units Outstanding: 203,842

Management Expense Ratio: 2.01% (including taxes)
Portfolio Turnover Rate: 41%
Portfolio Manager: Gestion Sodagep inc.
Minimum Initial Investment: \$2,500 (\$100 thereafter)

What does this fund invest in?

The High Technology Index 100 Mercury Fund primarily invests in NASDAQ 100 Index Tracking Stock.

Investments

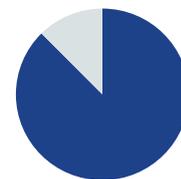
NASDAQ 100 iShares	87.57%
Cash and cash equivalents	12.43%
Total	100.00%

Top 10 investments in NASDAQ 100 iShares

Apple.....	12.25%
Microsoft Corporation.....	9.13%
Amazon.com	8.88%
Tesla	4.50%
Facebook (A)	3.57%
Alphabet (C)	3.14%
Alphabet (A)	2.86%
Nvidia Corporation	2.67%
Paypal Holdings inc	2.27%
Comcast Corporation (A).....	1.98%
Total	51.25%

Total investments in NASDAQ 100 iShares: 100

Investment Segmentation



■ NASDAQ 100 iShares (88%)
 ■ Cash (12%)

How has the fund performed?

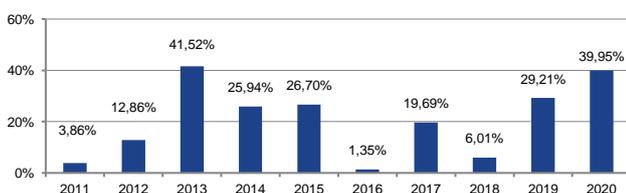
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Average return

A person who invested \$1,000 in the fund 10 years ago (or since the date it was first offered under this fund if less than 10 years) would now have \$6,154. This is an average return of 19.93% a year.

Year-by-year returns

This chart shows how the segregated fund has performed for the last 10 years (or since the date it was first offered under this fund if less than 10 years). In this period, the fund was up in value 10 years.



Who is this fund for?

This fund may be suitable for an investor who wants a capital growth in the medium and long term and obtains returns that approximate the performance of the NASDAQ 100 Index (\$CAD).

Are there any guarantees?

This segregated fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. For details, please refer to the *Information folder* and contract.

How risky is it?

The value of your investments under your contract can go down. Please see the *Information folder* for further details.

Risk level



How much does it cost?

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 Website: www.uvinsurance.ca

Quick Facts

Date Fund Created: January 2005
Total Asset Value: \$3.92 million
Net Asset Value per Unit: 13.89
Number of Units Outstanding: 282,284

Management Expense Ratio: 2.36% (including taxes)
Portfolio Turnover Rate: 52%
Portfolio Manager: Gestion Sodagep inc.
Minimum Initial Investment: \$2,500 (\$100 thereafter)

What does this fund invest in?

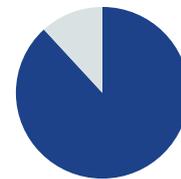
The Municipal Bond Mercury Fund primarily invests in municipal bonds (mainly from Quebec) and in government-issued or government-guaranteed bonds. It capitalizes on market trends, yield spread movements and investments that are undervalued relative to the yield curve.

Top 10 investments

City of Repentigny, 1.80%, March 24 th , 2030	6.44%
City of Montréal, 4.25%, December 1 st , 2032.....	6.38%
City of Saint-Jean-sur-Richelieu, 2.80%, December 19 th , 2023.....	6.06%
City of Lachute, 2.85%, August 28 th , 2023	6.02%
City of Longueuil, 2.20%, May 14 th , 2024	5.96%
Société de transport du Saguenay, 2.15%, September 30 th , 2023	5.93%
City of Gaspé, 2.15%, September 30 th , 2023.....	5.92%
City of Salaberry de Valleyfield, 0.95%, November 4 th , 2025.....	5.65%
City of Beloeil, 2.05%, December 9 th , 2023	5.62%
Société de transport de l'Outaouais, 3.90%, October 10 th , 2023.....	4.64%
Total	58.63%

Total investments: 20

Investment Segmentation



■ Municipal Bonds (88%)
 ■ Cash (12%)

How has the fund performed?

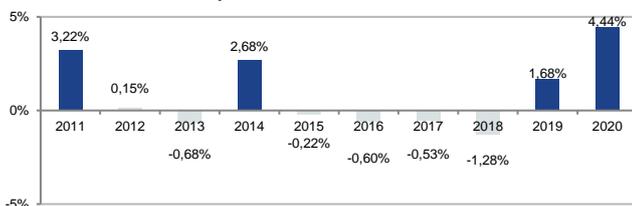
This section tells you, after the MER has been deducted, how the fund has performed over the past 10 years (or since the date it was first offered under this fund if less than 10 years). It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option you choose (if so), any changes you made to your investment and your personal tax situation.

Average return

A person who invested \$1,000 in the fund 10 years ago (or since the date it was first offered under this fund if less than 10 years) would now have \$1,090. This is an average return of 0.87% a year.

Year-by-year returns

This chart shows how the segregated fund has performed for the last 10 years (or since the date it was first offered under this fund if less than 10 years). In this period, the fund was up in value 5 years and down in value 5 years.



Who is this fund for?

This fund may be suitable for an investor who wants to obtain a stable monthly income.

Are there any guarantees?

This segregated fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. For details, please refer to the *Information folder* and contract.

How risky is it?

The value of your investments under your contract can go down. Please see the *Information folder* for further details.

Risk level



How much does it cost?

The following tables show the fees and expenses you could pay to invest, hold or surrender an amount in the fund. The following sales charge will apply. See *Information folder* or contract for full details or discuss with your financial advisor.

Sales Charge Options	What You Pay	How It Works
Front-end Load Option (FLO)	Up to 5%	<ul style="list-style-type: none"> You and your advisor decide on the rate. The front-end load sales charge is deducted from the amount you invest and paid as a commission.
Back-end Load Option (BLO) ¹	If you sell within:	<ul style="list-style-type: none"> Back-end load sales charges have a fixed rate and are deducted from the amount sold. When you invest in the fund, UV Insurance pays a 5% commission to your advisor. Back-end load sales charges that you pay are remitted to UV Insurance. You can exchange your units for units in another fund available under the contract at any time, without back-end load sales charges. The back-end load sales charge schedule is established based on the date that you invested in the first fund.
	<ul style="list-style-type: none"> 1 year of buying: 5.50 % 2 year of buying: 5.00 % 3 year of buying: 4.50 % 4 year of buying: 4.00 % 5 year of buying: 3.50 % 6 year of buying: 2.00 % After 6 years: 0.00 % 	
Low-sales Charge Option (LCO) ¹	If you sell within:	<ul style="list-style-type: none"> Low-sales charges have a fixed rate and are deducted from the amount sold. When you invest in the fund, UV Insurance pays a 2% commission to your advisor. Low-sales charges that you pay are remitted to UV Insurance. You can exchange your units for units in another fund available under the contract at any time, without low-sales charges. The low-sales charge schedule is established based on the date that you invested in the first fund.
	<ul style="list-style-type: none"> 1 year of buying: 2.00 % 2 year of buying: 2.00 % After 2 years: 0.00 % 	

¹ For BLO and LCO, 10% of your unit sales per year may be made without back-end load sales charges or low-sales charges. See *Information folder* for more details.

Ongoing fund expenses	Trailing commission	Other fees
The management expense ratio (MER) includes the management fee and operating expenses of the fund. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. The MER of this fund is 2.36% with a guarantee of 75% of your initial investment at maturity or at death. Actual MER may differ from this amount, given the applicable taxes. For details about how the guarantees work, see your insurance contract.	UV Insurance pays a trailer fee commission that may be up to 0.50% of your investment annually for as long as you hold fund units. The commission covers the services and advice that are provided to you, and is deducted from the management fees. The rate depends on the sales charge option you have selected.	<p>No fees are charged for the first 4 internal transfers made within a calendar year. A \$25 fee per transfer is charged for additional transfers.</p> <p>An administrative charge of \$25 may apply when surrenders are made under the contract.</p> <p>A fee of \$15 shall be charged for any payment returned for insufficient funds.</p>

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You have to tell UV Insurance in writing (by email, fax or letter) that you want to cancel. The amount returned will be the lesser of the amount you invested or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any fees you paid.

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 1990 Jean-Berchmans-Michaud Street
 Drummondville (Quebec) J2C 7G7
 1-800-567-0988
 (819) 478-1315
 Website: www.uvinsurance.ca

Quick Facts

Date Fund Created: January 2007
Total Asset Value: \$3.27 million
Net Asset Value per Unit: 17.71
Number of Units Outstanding: 184,347

Management Expense Ratio: 2.36% (including taxes)
Portfolio Turnover Rate: 18%
Portfolio Manager: Gestion Sodagep inc.
Minimum Initial Investment: \$2,500 (\$100 thereafter)

What does this fund invest in?

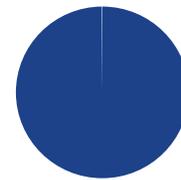
The Zero Coupon Mercury Fund primarily invests in strip bonds and strip bond packages from government-issued or government-guaranteed bonds. Also, the Fund purchase Quebec securities as long they are available at competitive prices and track market trends and capitalize on yield curve fluctuations by varying asset portfolio duration.

Top 10 investments

Hydro-Quebec, February 15 th , 2033	9.93%
Hydro-Quebec, August 15 th , 2023	9.79%
Province of Quebec, June 1 st , 2030	9.79%
Hydro-Quebec, February 15 th , 2028	9.59%
Province of Quebec, June 1 st , 2032	9.50%
Hydro-Quebec, February 15 th , 2034	9.42%
Hydro-Quebec, February 15 th , 2030	9.41%
Province of Quebec, June 1 st , 2029	8.21%
Province of Quebec, December 1 st , 2022	8.18%
Hydro-Quebec, August 15 th , 2031	7.76%
Total	91.58%

Total investments: 12

Investment Segmentation



- Zero Coupon Bonds (100%)
- Cash (0%)

How has the fund performed?

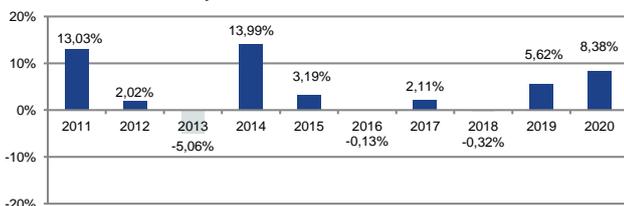
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Average return

A person who invested \$1,000 in the fund 10 years ago (or since the date it was first offered under this fund if less than 10 years) would now have \$1,498. This is an average return of 4.13% a year.

Year-by-year returns

This chart shows how the segregated fund has performed for the last 10 years (or since the date it was first offered under this fund if less than 10 years). In this period, the fund was up in value 7 years and down in value 3 years.



Who is this fund for?

This fund may be suitable for an investor who wants to obtain a capital appreciation with a controlled risk.

Are there any guarantees?

This segregated fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. For details, please refer to the *Information folder* and contract.

How risky is it?

The value of your investments under your contract can go down. Please see the *Information folder* for further details.

Risk level



How much does it cost?

The following tables show the fees and expenses you could pay to invest, hold or surrender an amount in the fund. The following sales charge will apply. See *Information folder* or contract for full details or discuss with your financial advisor.

Sales Charge Options	What You Pay	How It Works
Front-end Load Option (FLO)	Up to 5%	<ul style="list-style-type: none"> You and your advisor decide on the rate. The front-end load sales charge is deducted from the amount you invest and paid as a commission.
Back-end Load Option (BLO) ¹	If you sell within:	<ul style="list-style-type: none"> Back-end load sales charges have a fixed rate and are deducted from the amount sold. When you invest in the fund, UV Insurance pays a 5% commission to your advisor. Back-end load sales charges that you pay are remitted to UV Insurance. You can exchange your units for units in another fund available under the contract at any time, without back-end load sales charges. The back-end load sales charge schedule is established based on the date that you invested in the first fund.
	<ul style="list-style-type: none"> 1 year of buying: 5.50 % 2 year of buying: 5.00 % 3 year of buying: 4.50 % 4 year of buying: 4.00 % 5 year of buying: 3.50 % 6 year of buying: 2.00 % After 6 years: 0.00 % 	
Low-sales Charge Option (LCO) ¹	If you sell within:	<ul style="list-style-type: none"> Low-sales charges have a fixed rate and are deducted from the amount sold. When you invest in the fund, UV Insurance pays a 2% commission to your advisor. Low-sales charges that you pay are remitted to UV Insurance. You can exchange your units for units in another fund available under the contract at any time, without low-sales charges. The low-sales charge schedule is established based on the date that you invested in the first fund.
	<ul style="list-style-type: none"> 1 year of buying: 2.00 % 2 year of buying: 2.00 % After 2 years: 0.00 % 	

¹ For BLO and LCO, 10% of your unit sales per year may be made without back-end load sales charges or low-sales charges. See *Information folder* for more details.

Ongoing fund expenses	Trailing commission	Other fees
The management expense ratio (MER) includes the management fee and operating expenses of the fund. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. The MER of this fund is 2.36% with a guarantee of 75% of your initial investment at maturity or at death. Actual MER may differ from this amount, given the applicable taxes. For details about how the guarantees work, see your insurance contract.	UV Insurance pays a trailer fee commission that may be up to 0.50% of your investment annually for as long as you hold fund units. The commission covers the services and advice that are provided to you, and is deducted from the management fees. The rate depends on the sales charge option you have selected.	<p>No fees are charged for the first 4 internal transfers made within a calendar year. A \$25 fee per transfer is charged for additional transfers.</p> <p>An administrative charge of \$25 may apply when surrenders are made under the contract.</p> <p>A fee of \$15 shall be charged for any payment returned for insufficient funds.</p>

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 Drummondville (Quebec) J2C 7G7
 1-800-567-0988
 (819) 478-1315
 Website: www.uvinsurance.ca

Quick Facts

Date Fund Created: January 2007
Total Asset Value: \$0.63 million
Net Asset Value per Unit: 11.86
Number of Units Outstanding: 53,479

Management Expense Ratio: 2.36% (including taxes)
Portfolio Turnover Rate: 6%
Portfolio Manager: Gestion Sodagep inc.
Minimum Initial Investment: \$2,500 (\$100 thereafter)

What does this fund invest in?

The Real Return Bond Mercury Fund primarily invests in Quebec securities as long they are available at competitive prices and capitalize on market trends and yield spread movements that the manager believes to be undervalued relative to the yield curve.

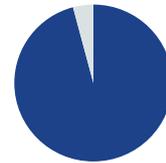
Top 10 investments

Province of Quebec (Real Return), 4.50%, December 1 st , 2021	41.22%
Province of Quebec (Real Return), 4.50%, December 1 st , 2026	54.62%
Cash and cash equivalents	4.15%

Total **100.00%**

Total investments (excluding cash and cash equivalents): 2

Investment Segmentation



■ Real Return Bonds (96%)
 ■ Cash (4%)

How has the fund performed?

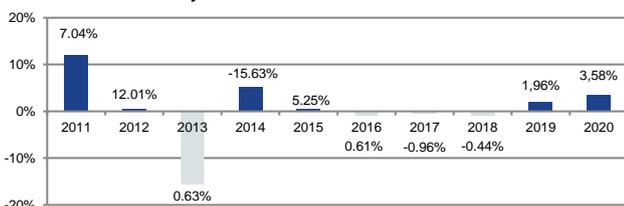
This section tells you, after the MER has been deducted, how the fund has performed over the past 10 years (or since the date it was first offered under this fund if less than 10 years). It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option you choose (if so), any changes you made to your investment and your personal tax situation.

Average return

A person who invested \$1,000 in the fund 10 years ago (or since the date it was first offered under this fund if less than 10 years) would now have \$1,039 This is an average return of 0.39% a year.

Year-by-year returns

This chart shows how the segregated fund has performed for the last 10 years (or since the date it was first offered under this fund if less than 10 years). In this period, the fund was up in value 6 years and down in value 4 years.



Who is this fund for?

This fund may be suitable for an investor who wants to obtain a stable income protected against inflation and long-term capital growth.

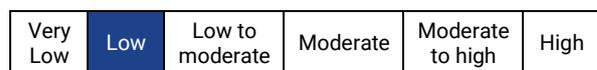
Are there any guarantees?

This segregated fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. For details, please refer to the *Information folder* and contract.

How risky is it?

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Risk level



How much does it cost?

The following tables show the fees and expenses you could pay to invest, hold or surrender an amount in the fund. The following sales charge will apply. See *Information folder* or contract for full details or discuss with your financial advisor.

Sales Charge Options	What You Pay	How It Works
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	<ul style="list-style-type: none"> 1 year of buying: 5.50 % 2 year of buying: 5.00 % 3 year of buying: 4.50 % 4 year of buying: 4.00 % 5 year of buying: 3.50 % 6 year of buying: 2.00 % After 6 years: 0.00 % 	
Low-sales Charge Option (LCO) ¹	If you sell within:	<ul style="list-style-type: none"> Low-sales charges have a fixed rate and are deducted from the amount sold. When you invest in the fund, UV Insurance pays a 2% commission to your advisor. Low-sales charges that you pay are remitted to UV Insurance. You can exchange your units for units in another fund available under the contract at any time, without low-sales charges. The low-sales charge schedule is established based on the date that you invested in the first fund.
	<ul style="list-style-type: none"> 1 year of buying: 2.00 % 2 year of buying: 2.00 % After 2 years: 0.00 % 	

¹ For BLO and LCO, 10% of your unit sales per year may be made without back-end load sales charges or low-sales charges. See *Information folder* for more details.

Ongoing fund expenses	Trailing commission	Other fees
The management expense ratio (MER) includes the management fee and operating expenses of the fund. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. The MER of this fund is 2.36% with a guarantee of 75% of your initial investment at maturity or at death. Actual MER may differ from this amount, given the applicable taxes. For details about how the guarantees work, see your insurance contract.	UV Insurance pays a trailer fee commission that may be up to 0.50% of your investment annually for as long as you hold fund units. The commission covers the services and advice that are provided to you, and is deducted from the management fees. The rate depends on the sales charge option you have selected.	<p>No fees are charged for the first 4 internal transfers made within a calendar year. A \$25 fee per transfer is charged for additional transfers.</p> <p>An administrative charge of \$25 may apply when surrenders are made under the contract.</p> <p>A fee of \$15 shall be charged for any payment returned for insufficient funds.</p>

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Website: www.uvinsurance.ca

Quick Facts

Date Fund Created: January 2005
Total Asset Value: \$0.13 million
Net Asset Value per Unit: 18.63
Number of Units Outstanding: 7,043

Management Expense Ratio: 2.30% (including taxes)
Portfolio Turnover Rate: 0%
Portfolio Manager: Gestion Sodagep inc.
Minimum Initial Investment: \$2,500 (\$100 thereafter)

What does this fund invest in?

The Canadian Bond Index SU Mercury Fund primarily invests in the iShares of the DEX Universe Bond Index. Some Fund assets may also be invested in short-term Canadian securities.

Investments

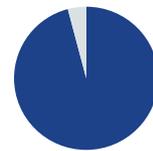
DEX Universe Bond Index iShares	95.89%
Cash and cash equivalents	4.11%
Total	100.00%

Top 10 investments in DEX Universe Bond Index iShares

Government of Canada, 1.00%, September 1 st , 2022.....	1.29%
Province of Ontario, 2.90%, June 2 nd , 2049	1.27%
Government of Canada, 1.25%, June 1 st , 2030.....	1.23%
Province of Québec, 3.50%, December 1 st , 2048.....	1.22%
Government of Canada, 2.00%, December 1 st , 2051	1.17%
Government of Canada, 0.50%, September 1 st , 2025.....	1.10%
Government of Canada, 1.75%, March 1 st , 2023	1.08%
Government of Canada, 5.75%, June 1 st , 2033.....	0.96%
Government of Canada, 1.75%, December 1 st , 2048.....	0.94%
Fiducie canadienne de l'habitation, 2.90%, June 15 th , 2024	0.91%
Total	11.17%

Total investments in DEX Universe Bond Index iShares: 1,529

Investment Segmentation



■ DEX Universe Bond Index iShares (96%)
 ■ Cash (4%)

How has the fund performed?

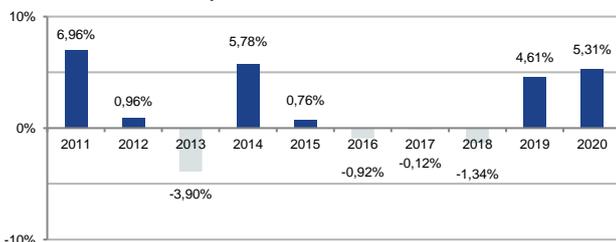
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Average return

A person who invested \$1,000 in the fund 10 years ago (or since the date it was first offered under this fund if less than 10 years) would now have \$1,190. This is an average return of 1.75% a year.

Year-by-year returns

This chart shows how the segregated fund has performed for the last 10 years (or since the date it was first offered under this fund if less than 10 years). In this period, the fund was up in value 6 years and down in value 4 years.



Who is this fund for?

This fund may be suitable for an investor who wants to achieve greater safety of capital than equity funds in general and a return that approximates the performance of the DEX Universe Bond Index.

Are there any guarantees?

This segregated fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. For details, please refer to the *Information folder* and contract.

How risky is it?

The value of your investments under your contract can go down. Please see the *Information folder* for further details.

Risk level



How much does it cost?

The following tables show the fees and expenses you could pay to invest, hold or surrender an amount in the fund. The following sales charge will apply. See *Information folder* or contract for full details or discuss with your financial advisor.

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Ongoing fund expenses	Trailing commission	Other fees
The management expense ratio (MER) includes the management fee and operating expenses of the fund. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. The MER of this fund is 2.30% with a guarantee of 75% of your initial investment at maturity or at death. Actual MER may differ from this amount, given the applicable taxes. For details about how the guarantees work, see your insurance contract.	UV Insurance pays a trailer fee commission that may be up to 0.50% of your investment annually for as long as you hold fund units. The commission covers the services and advice that are provided to you, and is deducted from the management fees. The rate depends on the sales charge option you have selected.	<p>No fees are charged for the first 4 internal transfers made within a calendar year. A \$25 fee per transfer is charged for additional transfers.</p> <p>An administrative charge of \$25 may apply when surrenders are made under the contract.</p> <p>A fee of \$15 shall be charged for any payment returned for insufficient funds.</p>

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1-800-567-0988

(819) 478-1315

Website: www.uvinsurance.ca

Quick Facts

Date Fund Created: January 2012
Total Asset Value: \$0.49 million
Net Asset Value per Unit: 12.12
Number of Units Outstanding: 40,817

Management Expense Ratio: 2.36% (including taxes)
Portfolio Turnover Rate: 18%
Portfolio Manager: Gestion Sodagep inc.
Minimum Initial Investment: \$2,500 (\$100 thereafter)

What does this fund invest in?

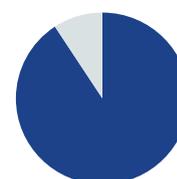
The Canadian Balanced Mercury Fund primarily invests in the iShares Index Fund. A guideline chart is use by the portfolio manager to build his investment strategy (see *Information folder* for more details).

Top 10 investments

S&P/TSX 60 iShares	46.39%
DEX Universe Bond Index iShares	44.37%
Cash and cash equivalents	9.24%
Total	100.00%

Total investments (excluding cash and cash equivalents): 2

Investment Segmentation



■ iShares (91%)
 ■ Cash (9%)

How has the fund performed?

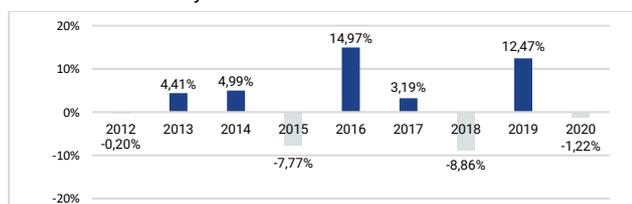
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Average return

A person who invested \$1,000 in the fund 10 years ago (or since the date it was first offered under this fund if less than 10 years) would now have \$1,212. This is an average return of 2.16% a year.

Year-by-year returns

This chart shows how the segregated fund has performed for the last 10 years (or since the date it was first offered under this fund if less than 10 years). In this period, the fund was up in value 5 years and down in value 4 years.



Who is this fund for?

This fund may be suitable for an investor who wants to promote capital growth in the long term. The annual target return of the Canadian Balanced Mercury Fund is higher than the benchmark index (see *Information folder* for more details).

Are there any guarantees?

This segregated fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. For details, please refer to the *Information folder* and contract.

How risky is it?

The value of your investments under your contract can go down. Please see the *Information folder* for further details.

Risk level



How much does it cost?

The following tables show the fees and expenses you could pay to invest, hold or surrender an amount in the fund. The following sales charge will apply. See *Information folder* or contract for full details or discuss with your financial advisor.

Sales Charge Options	What You Pay	How It Works
Front-end Load Option (FLO)	Up to 5%	<ul style="list-style-type: none"> You and your advisor decide on the rate. The front-end load sales charge is deducted from the amount you invest and paid as a commission.
Back-end Load Option (BLO) ¹	If you sell within: <ul style="list-style-type: none"> 1 year of buying: 5.50 % 2 year of buying: 5.00 % 3 year of buying: 4.50 % 4 year of buying: 4.00 % 5 year of buying: 3.50 % 6 year of buying: 2.00 % After 6 years: 0.00 % 	<ul style="list-style-type: none"> Back-end load sales charges have a fixed rate and are deducted from the amount sold. When you invest in the fund, UV Insurance pays a 5% commission to your advisor. Back-end load sales charges that you pay are remitted to UV Insurance. You can exchange your units for units in another fund available under the contract at any time, without back-end load sales charges. The back-end load sales charge schedule is established based on the date that you invested in the first fund.
Low-sales Charge Option (LCO) ¹	If you sell within: <ul style="list-style-type: none"> 1 year of buying: 2.00 % 2 year of buying: 2.00 % After 2 years: 0.00 % 	<ul style="list-style-type: none"> Low-sales charges have a fixed rate and are deducted from the amount sold. When you invest in the fund, UV Insurance pays a 2% commission to your advisor. Low-sales charges that you pay are remitted to UV Insurance. You can exchange your units for units in another fund available under the contract at any time, without low-sales charges. The low-sales charge schedule is established based on the date that you invested in the first fund.

¹ For BLO and LCO, 10% of your unit sales per year may be made without back-end load sales charges or low-sales charges. See *Information folder* for more details.

Ongoing fund expenses	Trailing commission	Other fees
The management expense ratio (MER) includes the management fee and operating expenses of the fund. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. The MER of this fund is 2.36% with a guarantee of 75% of your initial investment at maturity or at death. Actual MER may differ from this amount, given the applicable taxes. For details about how the guarantees work, see your insurance contract.	UV Insurance pays a trailer fee commission that may be up to 0.50% of your investment annually for as long as you hold fund units. The commission covers the services and advice that are provided to you, and is deducted from the management fees. The rate depends on the sales charge option you have selected.	<p>No fees are charged for the first 4 internal transfers made within a calendar year. A \$25 fee per transfer is charged for additional transfers.</p> <p>An administrative charge of \$25 may apply when surrenders are made under the contract.</p> <p>A fee of \$15 shall be charged for any payment returned for insufficient funds.</p>

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You have to tell UV Insurance in writing (by email, fax or letter) that you want to cancel. The amount returned will be the lesser of the amount you invested or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any fees you paid.

You can also change your mind about subsequent transactions you make under the contract within two business days from the date you received confirmation. In this case, the right to cancel only applies to the new transaction.

For more information

This summary may not contain all the information you need. Please read the *Information folder* and the contract or you may contact us at:

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