

Common Sense Funds



Primerica Life Insurance Company of Canada ("Primerica")
All information is as at December 31, 2024

Asset Builder IV

QUICK FACTS

Date fund created:	January 1994
Total value on December 31, 2024:	\$ 1,141,731 (000's)
Net Asset Value per Unit:	\$ 30.28
Number of Units Outstanding:	37,709,976
Management Expense Ratio (MER):	2.59%
Portfolio Turnover Rate:	0.56%
Portfolio manager:	AGF Investments Inc.
Investment manager:	AGF Investments Inc.
Minimum Investment	
Initial Lump Sum:	\$ 500.00
Subsequent Lump Sum Purchases:	\$ 50.00
Pre-Authorized Chequing Plan:	\$ 25.00

WHAT DOES THE FUND INVEST IN?

This segregated fund may invest in a portfolio of Canadian and foreign equities, government bonds and high quality corporate bonds.

Top 10 Investments

Government of Canada Bonds various maturities	32.5%
Unitedhealth Group Incorporated	2.6%
Toronto-Dominion Bank	2.4%
Microsoft Corporation	2.2%
The Home Depot Inc.	2.0%
Canadian Natural Resources Limited	2.0%
NextEra Energy Inc.	1.6%
Broadcom Inc.	1.6%
Eaton Corporation PLC	1.4%
Linde PLC	1.4%

Total % of fund 49.7%

Total Investments: 111

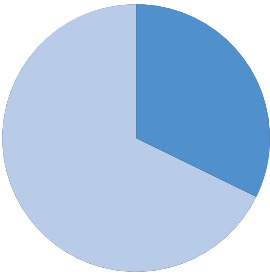
ARE THERE ANY GUARANTEES?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect a Contract owner's investment if the market goes down. The MER includes the insurance cost for the guarantee. For details please see the "What is the Guaranteed Maturity Value" and "What is the Guaranteed Death Benefit" sections of the Information Folder and Contract.

WHO IS THIS FUND FOR?

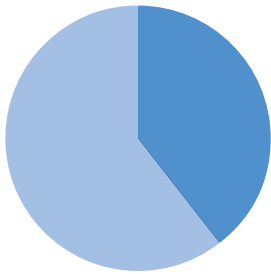
This fund may be right for a person seeking the potential for a high level of long-term growth while preserving capital and who is comfortable with the ups and downs of the market.

INVESTMENT TYPE



■ 32.4% Bonds
■ 67.6% Equities

GEOGRAPHIC LOCATION*



■ 39.4% Canadian
■ 60.6% Foreign
* Equity investments

HOW HAS THE FUND PERFORMED?

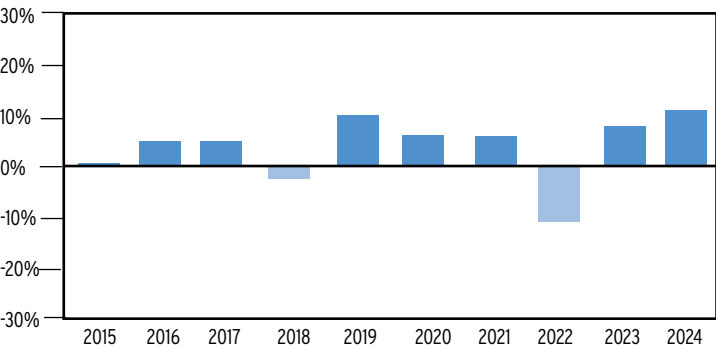
The section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted. It's important to note that this doesn't tell you how the fund will perform in the future. Also, the fund performance does not consider your personal tax situation.

Average return

A person who invested \$1,000 in the fund 10 years ago would now have \$1,532. That works out to an average return of 4.4% a year.

Year-by-year returns

This chart shows how the fund has performed in each of the past 10 years. In the last 10 years the fund was up in value 8 years and down in value 2 years.



HOW RISKY IS IT?

The value of your investments under your Contract can go down. Please see "Risk Factors" in the "What are the funds' investment policies, objectives and strategies?" section of the Information Folder for further details.

Low	Low to Medium	Medium	Medium to High	High
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Asset Builder IV

HOW MUCH DOES IT COST?

1. SALES CHARGES

Depending on the source of funds for your account there may be three sales charge options, as described below:

A) **For New Contracts entered into June 1st, 2023 or later:** Only the Front-end Sales Charge option is available. Deferred sales charges and low load sales charges are not an option for new deposits. Transfers in from other Common Sense Contracts holding deferred sales charge or low load funds is permitted. Any such deferred sales charge and low load funds transferred into the account will continue to be subject to their original sales charge schedules.

B) **For existing contracts entered into May 31, 2023 or earlier:** The front-end sales charge option is available. If your contract currently holds funds under the Low Load sales charge option, you may purchase additional funds under the same option. However, you may choose to make additional deposits under the front-end sales charge option instead. If your contract currently holds funds under the Deferred sales charge option, you may purchase additional funds under the same option. However, you may choose to make additional deposits under the front-end sales charge option instead.

The following table shows the fees and expenses you could pay to buy, own and sell units of the fund.

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS																		
FRONT END SALES CHARGE	0 to 5% of the amount you buy	• You and your Representative agree on the rate charged. • The Front End sales charge is deducted from the amount you buy. Primerica pays your Representative a portion of the Front End sales charge as a commission.																		
LOW LOAD SALES CHARGE	<table><tr><td>If you sell within:</td><td>%</td></tr><tr><td>1 year of buying</td><td>3.0%</td></tr><tr><td>2 years of buying</td><td>2.5%</td></tr><tr><td>3 years of buying</td><td>2.0%</td></tr><tr><td>After 3 years</td><td>0%</td></tr></table>	If you sell within:	%	1 year of buying	3.0%	2 years of buying	2.5%	3 years of buying	2.0%	After 3 years	0%	• When you buy the fund, Primerica pays your Representative a commission based on the amount you purchase. • No sales charges are payable by you when you buy the fund. • You can sell up to 10% of your units each year without paying a sales charge. • If you sell more than 10% of your units in a year, you will pay a sales charge depending on how long you have held the units.								
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1 year of buying	3.0%																			
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3 years of buying	2.0%																			
After 3 years	0%																			
DEFERRED SALES CHARGE	<table><tr><td>If you sell within:</td><td>%</td></tr><tr><td>1 year of buying</td><td>5.75%</td></tr><tr><td>2 years of buying</td><td>5.00%</td></tr><tr><td>3 years of buying</td><td>4.25%</td></tr><tr><td>4 years of buying</td><td>3.50%</td></tr><tr><td>5 years of buying</td><td>2.75%</td></tr><tr><td>6 years of buying</td><td>2.00%</td></tr><tr><td>7 years of buying</td><td>1.25%</td></tr><tr><td>After 7 years</td><td>0%</td></tr></table>	If you sell within:	%	1 year of buying	5.75%	2 years of buying	5.00%	3 years of buying	4.25%	4 years of buying	3.50%	5 years of buying	2.75%	6 years of buying	2.00%	7 years of buying	1.25%	After 7 years	0%	• No sales charges are payable on a Death Benefit or at Maturity • The sales charge you pay is based on the original amount purchased, not the value of the funds on the day you sell them • If you sell units, the units will be sold in the order you have received them.
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2. ONGOING FUND EXPENSES

The Management Expense Ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment.

Common Sense Fund Asset Builder III is offered with a 75% Death Benefit /Maturity guarantee. The MER is 2.59%. For details about how the guarantee works, please see the "What is the Guaranteed Maturity Value" and "What is the Guaranteed Death Benefit" sections of the Information Folder and Contract.

TRAILING COMMISSION

Primerica pays your Representative a trailing commission as long as you own the fund. The rate depends on the sales charge option you choose.

Sales charge option	Amount of trailing commission
Front End sales charge	Up to 0.80% of the value of those units each year
Low Load sales charge	Up to 0.40% of the value of those units each year for the first 3 years, up to 0.80% thereafter
Deferred sales charge	Up to 0.40% of the value of those units each year for the first 7 years, up to 0.80% thereafter

3. OTHER FEES

There is a Short term trading fee of 2% of the value of units you sell within 90 days of buying them. This fee goes to the fund.

WHAT IF I CHANGE MY MIND?

- ◆ You can change your mind within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the Contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case the right to cancel only applies to the new transaction.
- ◆ The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.
- ◆ The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down.
- ◆ You have to tell the Primerica Head Office in writing, e-mail or letter, that you want to cancel. See below.

FOR MORE INFORMATION: This summary may not contain all the information you need. Please read the Contract and the Information Folder or you may contact us at: **Primerica Life Insurance Company of Canada**

P.O. Box 174, Streetsville, Ontario L5M 2B8, Phone: (800) 463-9997 (English) (800) 463-7774 (French)

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