

Index-linked accounts
Summary of credited returns
One-Time Deposit at start of Term

Rates of Return as of		January 31, 2017							
	<u>Expenses (Reduction in Return)</u>	<u>1 month</u>	<u>3 months</u>	<u>1 year</u>	<u>3 year</u>	<u>5 year</u>	<u>7 year</u>	<u>10 year</u>	
Success Equity Index Account									
Success		1.4%	5.0%	25.8%	4.4%	4.6%	5.0%	1.8%	
Canadian Equity Index-Linked Account									
DiscoverLife	2.57%	1.5%	5.7%	27.1%	5.8%	5.8%	5.4%	2.2%	
Living Life	2.57%	2.3%	6.4%	27.8%	6.6%	6.5%	6.2%	3.0%	
Canadian Bond Index-Linked Account									
DiscoverLife	2.32%	-1.1%	-8.2%	-6.0%	2.4%	0.4%	3.6%	3.3%	
Living Life	2.32%	-0.4%	-7.5%	-5.3%	3.1%	1.2%	4.3%	4.1%	
American Equity Index-Linked Account									
DiscoverLife	2.82%	-1.2%	5.5%	13.0%	14.2%	17.2%	13.9%	5.1%	
Living Life	2.82%	-0.4%	6.3%	13.8%	15.0%	18.0%	14.6%	5.9%	
World Equity Index-Linked Account									
DiscoverLife	3.07%	-0.3%	4.1%	8.8%	8.9%	12.6%	9.1%	1.9%	
Living Life	3.07%	0.5%	4.9%	9.5%	9.6%	13.3%	9.8%	2.6%	
Moderate Profile									
DiscoverLife		0.1%	1.2%	8.4%	4.9%	5.0%	4.9%	3.0%	
Living Life		0.9%	1.9%	9.2%	5.7%	5.7%	5.6%	3.8%	
Balanced Profile									
DiscoverLife		0.2%	2.5%	11.8%	6.1%	6.6%	6.3%	3.0%	
Living Life		1.0%	3.3%	12.5%	6.9%	7.4%	7.1%	3.8%	
Advanced Profile									
DiscoverLife		0.2%	2.6%	14.5%	7.5%	8.0%	7.7%	3.4%	
Living Life		0.9%	3.3%	15.2%	8.3%	8.8%	8.4%	4.1%	

Disclaimers and Notes

The following returns are not annualized:

1 month = one month credited return

The following credited returns are compounded annualized returns:

1 Year, 3 Year, 5 Year, and 10 Year

The rate of return displayed indicates the increase in account value if the deposit was made at the beginning of the time period and there are no subsequent transactions. Past performance is not indicative of future returns. Any amounts allocated to an index-linked account may earn positive or negative returns. As a result, if an index-linked account has been elected, the total account value may fluctuate upward or downward at the policyowner's risk.

The three Profile credited returns are currently calculated using:

	Moderate Profile	Balanced Profile	Advanced Profile
Canadian Equity	26%	34%	45%
Canadian Bond	15%	10%	20%
American Equity	14%	16%	21%
World Equity	0%	10%	14%
ARO - Average Rate Interest Option	45%	30%	0%
	100%	100%	100%

The weightings of the components of the Profiles are subject to change without notice and the Profiles returns are calculated assuming daily rebalancing.

All credited returns shown include changes in value in the underlying index value in Canadian dollars and are net of any applicable expenses (reductions in the return) Bonus interest or persistency bonuses are NOT included.

The expenses (reductions in returns) which offset the costs associated with the Index-linked account will vary by product type and Index-linked account. These interest options are not sponsored, endorsed, sold or promoted by the owner of the investment market index. Neither Great-West Life, nor the index owner, makes any representation about the advisability of selecting these interest options. The display of other trademarks does not imply a license of any kind has been granted. All

Index-linked accounts
Summary of credited returns
Returns calculated assuming Level Monthly Deposits

Rates of Return as of		January 31, 2017							
	<u>Expenses (Reduction in Return)</u>	<u>1 month</u>	<u>3 months</u>	<u>1 year</u>	<u>3 year</u>	<u>5 year</u>	<u>7 year</u>	<u>10 year</u>	
Success Equity Index Account									
Success		1.4%	5.1%	20.3%	5.5%	5.6%	4.6%	3.9%	
Canadian Equity Index-Linked Account									
DiscoverLife	2.57%	1.5%	5.6%	22.7%	6.8%	6.9%	5.6%	4.5%	
Living Life	2.57%	2.3%	6.4%	23.4%	7.6%	7.6%	6.4%	5.2%	
Canadian Bond Index-Linked Account									
DiscoverLife	2.32%	-1.1%	-6.9%	-13.7%	-1.8%	0.0%	1.4%	2.5%	
Living Life	2.32%	-0.4%	-6.1%	-12.9%	-1.0%	0.7%	2.2%	3.3%	
American Equity Index-Linked Account									
DiscoverLife	2.82%	-1.2%	3.2%	15.5%	12.0%	15.8%	15.5%	12.2%	
Living Life	2.82%	-0.4%	4.0%	16.3%	12.7%	16.6%	16.3%	12.9%	
World Equity Index-Linked Account									
DiscoverLife	3.07%	-0.3%	3.4%	12.9%	7.2%	10.9%	10.6%	8.0%	
Living Life	3.07%	0.5%	4.2%	13.7%	8.0%	11.7%	11.4%	8.7%	
Moderate Profile									
DiscoverLife		0.1%	1.0%	6.4%	4.2%	5.0%	4.9%	4.3%	
Living Life		0.9%	1.8%	7.2%	5.0%	5.7%	5.6%	5.1%	
Balanced Profile									
DiscoverLife		0.2%	2.2%	10.3%	5.5%	6.6%	6.3%	-2.7%	
Living Life		1.0%	2.9%	11.0%	6.3%	7.4%	7.1%	-1.9%	
Advanced Profile									
DiscoverLife		0.2%	2.2%	11.9%	6.4%	8.0%	7.7%	6.4%	
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