



# Delivering for Canadians

2019 Public Accountability Statement

# Our Companies

## About Canada Life

On January 1, 2020, The Great-West Life Assurance Company, London Life Insurance Company and The Canada Life Assurance Company, and their holding companies, Canada Life Financial Corporation and London Insurance Group Inc., amalgamated into a single company – The Canada Life Assurance Company.

For over 170 years, we’ve been trusted by Canadians for keeping our promises and helping Canadians reach their full potential, every day. Today, as one united company, our customers continue to trust us to provide for their financial security needs and to deliver on the promises we have made.

United as one company, the products and services we provide Canadians operate under one strong brand name: Canada Life.

## About Great-West Lifeco

Great-West Lifeco is an international financial services holding company. Our business interests include life insurance, health insurance, retirement and investment services, asset management and reinsurance. Great-West Lifeco and our companies are members of the Power Corporation group of companies.

This Public Accountability Statement relates to the pre-amalgamation Canadian operations of The Canada Life Assurance Company, The Great-West Life Assurance Company and London Life Insurance Company; and to Canada Life Financial Corporation and The Canada Life Insurance Company of Canada. It also describes the corporate social responsibility activities of GLC Asset Management Group Ltd. and GWL Realty Advisors Inc.



## About Imagine Canada

In Canada, as an Imagine Caring Company, we support the principles of corporate citizenship and benchmarks for community investment established by Imagine Canada. We contribute a minimum of one percent of average pre-tax profits in support of non-profit, charitable and community organizations each year.

As an Imagine Caring Company for more than 30 years, we have contributed more than \$200 million to Canadian communities. This includes \$12.8 million in contributions in 2019.

# Presidents’ report

At Canada Life, our purpose is to improve the financial, physical and mental well-being of Canadians. We believe this is best achieved by working together with our customers, advisors, colleagues and the community.

For more than a century, our three companies – Great-West Life, London Life and Canada Life – have been trusted by Canadians for keeping our promises. In 2019, we were excited to combine our companies’ strengths under one united brand, Canada Life, to support Canadians’ potential from coast to coast.

Our success comes from building relationships. As you read through our 2019 Public Accountability Statement, you’ll gain a better understanding of our key priorities over the past year and how we’ve supported the communities where we live, work and play. From providing financial support for more than 700 community initiatives to being recognized as a leader in sustainability, we aim to make a positive impact for all Canadians.

By combining the amazing community and volunteer spirit of our people with the financial strength of our companies, we’re helping to create stronger communities across the country.

Our commitment to respecting the environment means taking a balanced, sustainable approach to everything we do. Whether it is with our employees, advisors or the community organizations we support, we mindfully limit our impact on the environment through reductions in energy, water, waste, and greenhouse gas emissions.

As we move forward and continue to build on our storied histories and deep roots as the new Canada Life, individuals, families, businesses and organizations can continue to count on us to keep the promises we make. We continue to act on these promises throughout the COVID-19 pandemic. From providing donations to local food banks and supporting small business in Canada, to helping customers weather financial or personal challenges, we’re tangibly assisting in this time of crisis.

Our employees are truly our greatest strength and our biggest asset. In the coming pages, you’ll see the ways we’re investing in and supporting them. You’ll also see how they’ve made a positive change in their communities.

Our accomplishments in 2019 were possible thanks to the support of many people and organizations. We hope this report will inspire you to give back wherever you live, because together, we can do more for Canadians, for each other and for the communities we love.



**Paul Mahon**  
President and  
Chief Executive Officer

**Jeff Macoun**  
President and  
Chief Operating Officer, Canada



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# Our values

Our purpose is to improve the financial, physical and mental well-being of Canadians. It's the driving force behind everything we do, and we believe we can do it best working together with our colleagues, customers, advisors and the community.

## Our commitment to corporate social responsibility

At Great-West Life, London Life and Canada Life, now together as the new Canada Life, we're focused on improving the financial, physical and mental well-being of Canadians.

Our companies have long histories and deep roots in our communities.

Over many decades, individuals, families, businesses and organizations have been able to count on us to deliver on the promises we make. We strive to be a socially responsible company that takes a proactive approach to ensure we make a positive impact in everything that we do.

Our customers across Canada trust us to provide for their financial security needs and to deliver on the promises we make. That trust is built on the dedication, skill and energy of our employees and financial security advisors and their commitment to our customers and to our communities.

### We're committed to:

- Putting the customer first in all we do
- Acting with integrity
- Building trust and partnership
- Fostering employee engagement
- Supporting our communities
- Committing ourselves to sustainability

### Our purpose

To improve the financial, physical and mental well-being of Canadians.

### Our vision

Customers are at the centre of what we do.





## 2019 at-a-glance

From vibrant communities and a healthy environment to financial security and protection against loss for individuals and families, here are some of the ways we contributed in 2019 to the financial, physical and mental well-being of Canadians.



**\$12.8M**  
contributed in community  
funding across Canada



**\$2.2M**  
raised by employees  
for charity



**11,521**  
employees & **19,159**  
distribution associates  
supporting our customers



**700+**  
education, health and  
wellness, arts, social  
services and community  
development initiatives



**\$3B**  
in salaries, commissions  
and taxes

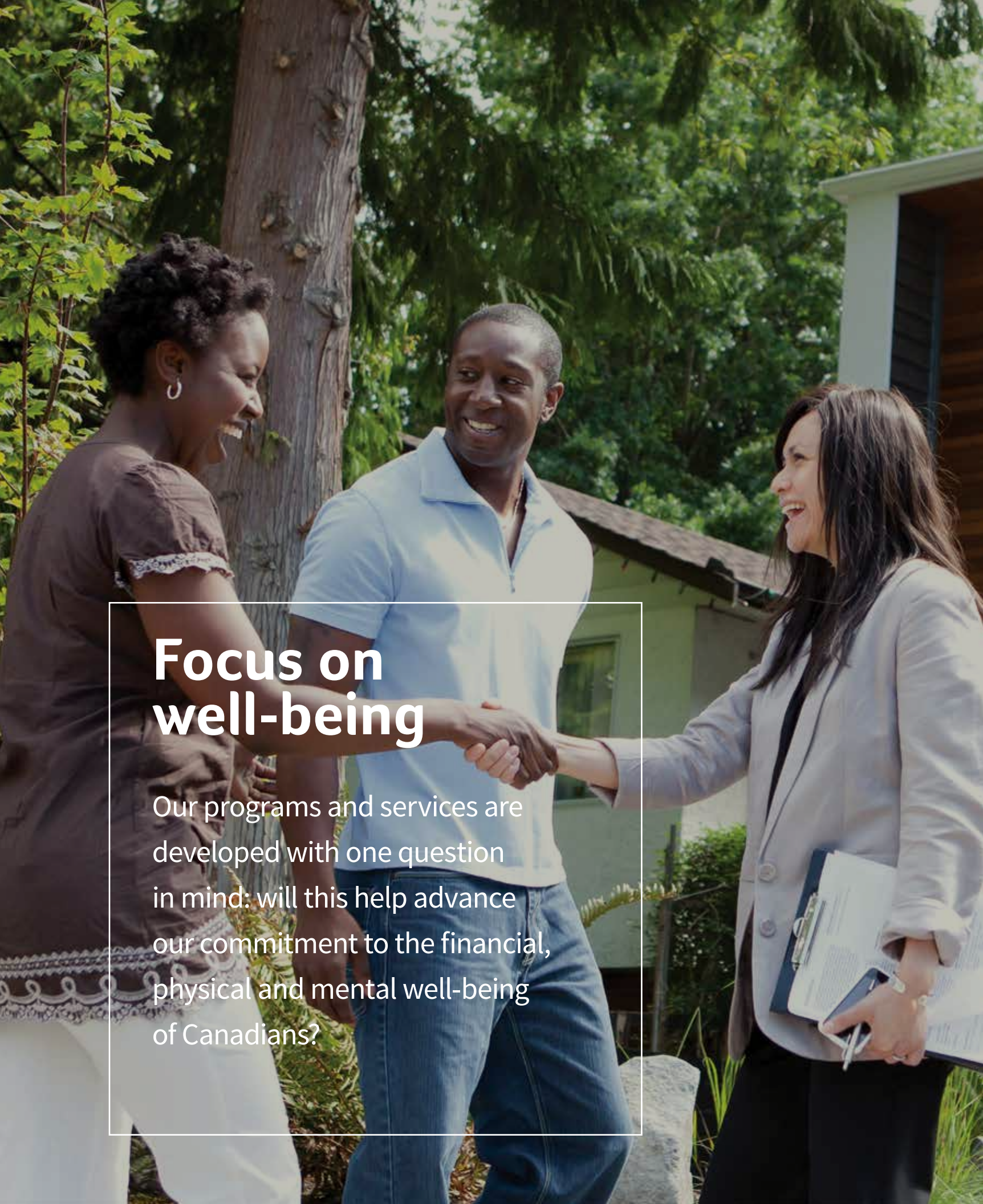


**17.3%**  
reduction in GHG emissions  
across our managed real  
estate portfolio 2013–2018



**\$9.7B**  
in benefits paid



A photograph of three people (two women and one man) shaking hands outdoors in front of a house and trees. The image is partially covered by a white text box on the left side.

## Focus on well-being

Our programs and services are developed with one question in mind: will this help advance our commitment to the financial, physical and mental well-being of Canadians?

## Mental well-being

### Addressing mental health in the workplace

**Workplace Strategies for Mental Health, compliments of Canada Life** (Workplace Strategies) was established in 2007 as The Great-West Life Centre for Mental Health in the Workplace. It rebranded this year and remains part of our commitment to Canadians' mental health. Through Workplace Strategies, we offer a range of tools and resources for employers and employees to protect psychological health and safety at work.

To celebrate the 10th anniversary of the Working Through It videos, Workplace Strategies debuted a refreshed series. The videos educate everyone about mental health and offer practical coping strategies for employees struggling at work, off work or as they return to work. The follow-up series better reflects changing times and checks in with some of the original contributors to see what new advice they would offer to viewers.



In March, Workplace Strategies launched the *Psychologically Safe Leader Assessment (PSLA)* – a free online tool helping managers assess their leadership strategies related to psychological health and safety. The PSLA draws on evidence indicating employees working for psychologically safe leaders are more likely to report higher job satisfaction and engagement, as well as better workplace relationships and mental well-being. Through the tool, leaders assess their strategies in five key areas: communication and collaboration, social intelligence, problem solving and conflict management, security and safety, and fairness and equality.

### Coping with stress in post-secondary education

Workplace Strategies is helping post-secondary students improve their mental well-being by better managing stress with *From Surviving to Thriving*. The free stress coping tool was piloted and reviewed by McMaster University and the revised version was tested by Queen's University. In the Queen's pilot project, student participants reported an immediate reduction of up to 11% in feelings of nervousness, as well as decreased feelings of hopelessness and depression. The tool also helps students know how and when to reach out for help. Universities and colleges across the country will provide the tool to their students on campus throughout the year. It's also available for free to anyone on the Workplace Strategies website.

### Navigating the mental health system

The Canadian Mental Health Association suggests 1 in 5 Canadians believe they needed mental healthcare in the past year, yet one-third of them did not get adequate help. Without help, people face incorrect diagnoses and longer recovery periods. To address this critical gap, we launched Teladoc Health's **Best Doctors Mental Health Navigator** services. This program



To date, we've invested over  
**\$12.1M**  
in Workplace Strategies for Mental Health and mental health-related initiatives, and more than  
**500,000**  
visitors browsed Workplace Strategies' free online tools and resources. In addition, we've made more than  
**\$5.9M**  
in charitable contributions to projects aligned with Workplace Strategies.



works with doctors and experts to help provide eligible plan members with the right diagnosis, outline an action plan and offer mental health system guidance. The service provides a needs-specific recommendation to those who've received a diagnosis, as well as access to clinical resources to answer simple questions related to mental health that may not require a full assessment or action plan. The services are available to plan members that are at least 18 years of age, that are part of a group benefit plan that includes traditional Best Doctors services, including our own employees.

**Best Doctors** coverage now includes the Extended Family Benefit at no additional cost to plan sponsors,

meaning members' parents and in-laws have access to the same Best Doctors services available to plan members and their dependents.

**Expanding access to effective treatments**

Last year, we became the first national insurer in Canada to offer **LifeWorks by Morneau Shepell's** industry-leading web-based Cognitive Behavioural Therapy platform (iCBT) to those using disability benefits. We expanded the program in 2019 and made it nationally available through a pilot with Mind Beacon. Individuals receive a therapist's guidance and clinical expertise, tailored to the needs of each member – all online.

**Physical well-being**

When it comes to physical well-being, our dual bottom line is to help plan members achieve intended health outcomes while protecting the sustainability of employer-sponsored benefit plans.

**Working to make medication affordable and accessible for all**

We're in full support of the federal government's work to reform national drug pricing regulations. We're confident the changes will help ensure better, more affordable access to prescription drugs. The reforms will also enable the life- and health-insurance industry to work with the government to further strengthen Canada's drug coverage system and contribute to future sustainability.

Closer to home, we are committed to advancing our **SMART drug plan** to assess whether new drugs are proportionate to the cost. The plan focuses on balancing plan sustainability and helping ensure plan members continue to have access to comprehensive coverage. The SMART assessment can determine if a drug is proportionate to the stage or progression of a disease or injury through pharmacoeconomic methods and principles, such as clinical effectiveness, safety, side effects and cost-effectiveness.

We're **negotiating lower drug prices** through our collaboration with some drug manufacturers, including lower prices on several specialty medications to address the rising cost of prescription drugs. These agreements can provide savings to plan members and plan sponsors and can be critical in determining if a drug is cost effective.



**\$3.8M**

to 226 health-focused initiatives



We were featured in the **Sanofi Canada Healthcare Survey 2019** in June. The unbiased survey results clearly illustrate our commitment to employees. It highlights the holistic approach we've taken towards wellness internally through flexible, comprehensive benefits.

**Keeping health and dental plans sustainable**

We're helping protect health and dental benefit plan sustainability through our collaboration with the **Canadian Life and Health Insurance Association (CLHIA)** and its member companies on the *Fraud = Fraud Program*, a consumer awareness campaign about benefits fraud.

Employer-sponsored benefit plans are integral to supporting the physical, financial and mental well-being of Canadians – but when someone commits benefits fraud, it raises the cost to the plan sponsor, which then increases plan members' premiums. People who commit benefits fraud generally may not realize that they're not only stealing from their insurance provider, they're stealing from their employer and coworkers, too.

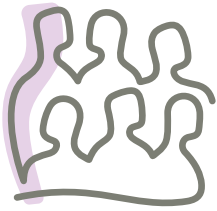
The *Fraud = Fraud Program* is an industry initiative sponsored by the CLHIA with the support of its member companies.

**Notifying employees in case of emergency**

In August, our Business Continuity program introduced a **new employee alert system**. In the event of an emergency threatening safety, business disruption, or other unforeseen circumstance, the Canada Life Employee Alert System is used to communicate with employees, contractors, and advisors through phone calls, texts and/or emails.

**Using technology to improve health outcomes**

**Health Connected®** launched in October. A mobile health and wellness platform, it's designed to meet the different needs of a multigenerational workforce. The data-driven health recommendations encourage users to take charge of their health and can help lower health care costs.



In a time of crisis, we're there for our communities. Our financial gifts to both **Life\*Spin** and **The Canadian Red Cross** helped address critical needs in their respective communities.

Our donation to Life\*Spin helped efforts to support dozens of families and a neighbourhood rebuild after a house explosion in London. Donations to the Canadian Red Cross were used for immediate and ongoing spring flood relief efforts, long-term recovery, resiliency and preparedness in Ontario, Quebec, New Brunswick and other regions.

# Financial well-being

Many Canadians are challenged to balance immediate financial responsibilities against longer-term goals, which can cause significant stress and impact mental health. Through our charitable contributions to financial literacy initiatives, research and technology investments, and work with financial planners, advisors and employers, we can help Canadians plan effectively and enjoy a lifetime of financial well-being.

## Rounding up your retirement savings

We’re helping Canadians become mindful buyers and savers in collaboration with **KOHO**. KOHO’s no-fee, full-service spending account is available to select group retirement savings plans. It pairs a prepaid, reloadable cashback card with an app giving users real-time insights into their spending habits and prompting behaviour changes. Plan members can deposit cashback rewards into their employer-sponsored retirement savings account. They can also choose to round every purchase up to the next dollar and save the difference, making saving for retirement an everyday event.

## Developing a retirement savings education program

We collaborated with Canadian author Robert Brown to develop an educational program for plan members based on his acclaimed bestseller, *Wealthening like Rabbits: An Original and Occasionally Hilarious Introduction to the World of Personal Finance*. It teaches beginner savers the advantages of starting to save early and compound interest. The tongue-in-cheek tone and playful graphics make it easy to learn important financial concepts.

## Saving while tackling student debt

According to the Canadian Federation of Students, Canadian post-secondary graduates with debt enter the workforce owing nearly \$27,000 on average, and it typically takes 10 years to repay, delaying saving for traditional life goals. Our flexible retirement savings program allows participating sponsors to help their members address both needs. As members pay down their debt, an employer-matched contribution goes into their group retirement and savings plan. **Indigo** was the first Canadian national employer to offer this program. The program has since expanded with positive results: one sponsor increased group retirement savings plan participation by 11%. The program continues to expand today.

## Simplifying insurance applications

**SimpleProtect™** – our digital insurance application tool – launched to all advisors who sell term, participating life and critical illness insurance. While we continue to make enhancements to the tool and plan to expand it to more insurance products, SimpleProtect simplifies the process to help Canadians get insurance protection faster – with applications completed in as little as 10 minutes.

## Increasing access to workplace health benefits

We launched **Flexbox™**, a solution for small business employers that helps increase the accessibility of employee group health benefits and taps a broader spectrum of previously underserved customers. Using a self-serve digital platform, employers can learn about group benefits at their convenience, and design a plan tailored to their budget and needs. Purchases can be made on the spot or through an advisor.

## Canadian Business Growth Fund

We’re proud to be a founding investor of the newly launched **Canadian Business Growth Fund (CBGF)** aimed at fostering innovation. Funded by Canada’s leading banks and insurance companies, CBGF will invest in Canadian entrepreneurs and provide businesses with the capital they need to grow domestically and globally. An advisory network has also been created to provide mentorship to help these businesses to achieve their full growth potential and write the next generation of Canadian business success stories.

## Promoting positive change with Responsible Investing

Considering environmental, social and governance (ESG) factors aren’t new to GLC Asset Management Group Ltd (GLC) – GLC’s Canadian SRI equity portfolio launched in 2000. Our wholly-owned asset management subsidiary incorporates responsible investing strategies into existing mandates and applies its disciplined investment processes for all the funds it

manages, including alternative asset class portfolios and asset allocation funds – specialty-type funds where few money managers speak to a formalized approach to responsible investing.

In 2019, GLC accelerated its efforts to increase knowledge and understanding of responsible investing (RI) practices and create resources to tackle common misconceptions around responsible investing.

GLC focused on helping advisors be knowledgeable and ready to address the needs of their clients by developing a robust advisor training module, expanding the GLC website resources on responsible investing to include podcasts, short videos, GLC’s RI policies, and articles such as, ‘Knocking down the 4 big myths of Responsible Investing’ on GLC’s News&Insights blog and in national industry publications.

By tackling the common myths of responsible investing head-on and providing clarity around various responsible investment approaches, GLC will be known as an asset manager that expertly incorporates ESG factors into its disciplined investment processes.

“Key to GLC’s ongoing commitment to responsible investing is promoting positive change to address the growing importance of ESG issues. Advisors who can speak knowledgeably, dispel common myths and confidently offer responsible investing options are providing relevant client solutions while adding opportunity to their business.”

—Ron Hanson, President and Chief Investment Officer, GLC Asset Management Group Ltd



# Economic highlights

In 2019 in Canada, our companies:

- Helped families cope with loss, paying out more than **\$2.5 billion** in life insurance benefits.
- Provided income for over **79,500** people who became disabled and could no longer work.
- Our participating life insurance products delivered over **\$1 billion** of policyholder dividends.
- Made **\$909 million** of annuity payments, helping Canadians fund their retirement with a secure income stream.
- Helped **approximately 30,000** employers provide benefits plans and more than **9,000** employers offer retirement savings plans for their employees.

## Employment across Canada

PROVINCE	REGULAR FULL TIME	REGULAR PART TIME	TEMP & CASUAL	2019 TOTAL
Alberta	443	9	15	467
British Columbia	451	9	15	475
Manitoba	3,124	100	122	3,346
New Brunswick	20	0	0	20
Newfoundland and Labrador	30	0	1	31
Nova Scotia	104	1	4	109
Ontario	5,293	60	197	5,550
Prince Edward Island	3	0	0	3
Quebec	894	23	21	938
Saskatchewan	565	7	10	582
Total	10,927	209	385	11,521

## Impact through taxes

2019 Income, Capital and Premium (in \$ thousands)

	INCOME AND CAPITAL TAXES	PREMIUM AND OTHER TAXES*	TOTAL
Federal Government:	188,676	40,751	229,427
Provincial Governments:			
British Columbia	9,670	43,097	52,767
Alberta	7,068	57,214	64,282
Saskatchewan	2,493	17,872	20,365
Manitoba	4,076	30,375	34,451
Ontario	37,220	200,660	237,880
Quebec	9,951	86,040	95,991
New Brunswick	1,950	6,311	8,261
Nova Scotia	2,469	11,430	13,899
Prince Edward Island	392	2,605	2,997
Newfoundland and Labrador	1,184	17,309	18,493
Territories	179	2,112	2,291
Other*	456	—	456
Total	265,784	515,776	781,560

\* Other Taxes includes GST/HST, provincial sales tax, business tax and property tax.



## New private debt & commercial mortgage loan fundings

January 1, 2019 to December 31, 2019

IN \$ THOUSANDS	\$0-\$24	\$25-\$99	\$100-249	\$250-499	\$500-999	\$1,000-\$4,999	\$5,000 & GREATER	TOTAL
	# OF ACCTS	# OF ACCTS	# OF ACCTS	# OF ACCTS	# OF ACCTS	# OF ACCTS	# OF ACCTS	# OF ACCTS
British Columbia	-	-	-	-	-	16,899	4	537,325
Alberta	-	-	-	-	-	6,210	2	427,060
Saskatchewan	-	-	-	-	-	-	2	20,082
Manitoba	-	-	-	-	-	7,762	3	132,147
Ontario	-	-	-	-	-	33,087	11	1,207,878
Quebec	-	-	-	-	-	-	4	133,056
New Brunswick	-	-	-	-	-	-	-	-
Nova Scotia	-	-	-	-	-	-	-	-
Prince Edward Island	-	-	-	-	-	-	-	-
Newfoundland and Labrador	-	-	-	-	-	-	-	-
Territories	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	63,958	20	2,457,548



## Operating with integrity

### Responsible oversight

Good corporate governance is important – to Canada Life, our shareholders, our policyholders, our employees, and the communities in which we operate. Good governance starts with our board of directors, which is responsible for the stewardship of Canada Life and oversight of its management, including its business plan, strategy, risk appetite and culture.

The foundation of Canada Life’s sound corporate governance is our corporate culture. Our ethical values and environment of accountability and transparency are established and maintained through a set of relationships between the board and its committees, management, shareholders, policyholders and other stakeholders. This governance model supports the board in carrying out this oversight role effectively – actively engaging in setting and monitoring long-term strategic goals and business objectives. Our strong corporate governance structure is key to our commitment to provide consistent returns for our shareholders and policyholders and to deliver on the promises we make to our customers.

We value, nurture and leverage diversity and inclusiveness. Our board believes diversity is important to ensure the necessary range of perspectives, experience and expertise required to achieve effective stewardship and management. This is formalized through a Board and Senior Management Diversity Policy, which explicitly recognizes the importance of diversity.

For more information on our corporate governance practices, including the independence of Directors, please refer to [greatwestlifeco.com](https://www.greatwestlifeco.com) > Who we are > Corporate Governance.



Our board provides oversight directly or through one of seven committees:

- Audit Committee
- Conduct Review Committee
- Governance and Nominating Committee
- Human Resources Committee
- Investment Committee
- Reinsurance Committee
- Risk Committee

## Doing what’s right: Our Code of Conduct

Ultimately, trust with our customers is maintained by our people, who must act with honesty and integrity each day. Our Code of Conduct (our Code) describes our company’s core values including *putting the customer first, acting with integrity, and building trust and partnership*. The Code also describes our company’s expectations to help our employees better understand their responsibilities and do what’s right. Together with supporting policies, procedures, and guidelines, our Code describes the legal and ethical standards we strive to uphold in all our actions.

Our Code is reviewed and acknowledged each year by all directors, officers and employees of our organization. We also conduct a communication and awareness program each year to help employees increase their knowledge of our Code and its application in day-to-day activities. Advisors and brokers must also comply with specialized Codes of Conduct in all their interactions on behalf of our company.

Employees are encouraged to speak up if they have questions or concerns about conduct that may violate the law, our Code, or company policies, procedures and guidelines. A confidential Ethics Hotline is available so employees can bring forward situations they believe are wrong or may violate our Code.

For more information on our Code, visit the ‘Consumer Information’ section of our websites.



Topics covered by our Code include:

- Our core values
- Doing what’s right, speaking up and addressing concerns
- Putting our customers first
- Managing risk, stewardship, steadfast integrity and combatting crime
- Fostering employee engagement
- Creating sustainable community impact



# Environment

We're committed to managing our environmental footprint for stronger, healthier communities across Canada. We work to limit our impact on the environment through reductions in energy, water, waste and GHG emissions.

## Investing in a sustainable future

Managing our environmental footprint is the right thing to do for employee, customer and community well-being. We're always looking for ways to reduce our environmental impact.

**GWL Realty Advisors** (GWLRA), Canada Life's real estate subsidiary, manages all our corporate campuses and over 300 additional Canadian properties. All of our corporate head offices participate in GWLRA's **Sustainability Benchmarking and Conservation Program** and they've set five-year reduction targets in energy, water, waste and greenhouse gas (GHG) emissions. In 2019, those targets were set anew.

In 2019, GWLRA was recognized by the **Global Real Estate Sustainability Benchmark** (GRESB) for its sustainability leadership. The company earned its fifth consecutive 'Green Star' and third consecutive '5star' ratings, and placed in the top 4% in the 'Global Diversified' category. Since 2015, GWLRA's GRESB score has increased by 18%. Moreover, Great-West Life's Canadian Real Estate Investment Fund No. 1 made its second GRESB submission in 2019, also ranking in the 'Global Diversified' category's top 4%.

Once again, Great-West Lifeco was recognized as a leader in managing its GHG emissions and climate change-related risks and opportunities, receiving an A- ranking from the **CDP** (formerly the Carbon Disclosure Project). GWLRA and international head office property and asset management teams worked to reduce GHGs through realistic and cost-effective projects, such as property retrofits, operational enhancements and through encouraging behaviour changes.



From 2013–2018, GWLRA office and residential portfolios reduced:

GHG emissions intensity by  
**17.3%**

Energy intensity by  
**8.7%**

Water intensity by  
**13.3%**

Waste to landfill by  
**16%**







## Green building certifications

Green building rankings and certifications are considered the best-practice standards for the design, construction and operation of high-performance and sustainable buildings. In 2019, our London office received *BOMA BEST Platinum* certification, making it the first of our buildings to earn this level of certification.

**BOMA Quebec** honoured our Montreal office at 1350/1360 René-Lévesque with *The Outstanding Building of the Year (TOBY®) Award*. The award recognizes excellence in building management

and all facets of operating, including community involvement and environmental and sustainability management.

Winnipeg's Building Blocks on Balmoral childcare centre received the *Canadian Green Building Award – Institutional [Small]* from SABMag (Sustainable Architecture & Building Magazine) for restoring the historic Milner House. It was also recognized as a catalyst in the revitalization of Winnipeg's West Broadway neighbourhood, addressing the area's need for a childcare facility.

## Reduce, reuse, recycle

We make it a priority to reduce paper usage.

In 2019, we launched an improved GroupNet app for plan members. Now, most expenses can conveniently be submitted online, including medical equipment, hospital and ambulance fees. **Lifestyles** members can submit photos or scanned receipts and supporting documents directly through the app. Users can also review coverage balances and sign up for claim direct deposits.

We issued approximately 1.1 million drug cards last year, which would be about two times taller than the CN Tower if stacked all together. To reduce our carbon footprint, we invited plan sponsors to switch to **digital drug cards** instead. Customers can find their drug card information online or on the *GroupNet™* app.

Our Group Customer division also introduced **e-enrollment for plan sponsors**. It allows new members to sign up in a matter of minutes on a mobile device or computer, eliminating paper applications and beneficiary forms. New members also receive a digital benefits card, if applicable to their plan.

As a member of the **Forest Stewardship Council (FSC)**, we're committed to using responsibly sourced paper and other forest products meeting FSC's strict environmental and social standards. This helps ensure we're protecting our forests, people and animals that call it home.

According to **Green Standards**, office moves and renovations send up to 10 million tonnes of corporate furniture, artwork, supplies, appliances and computers to North American landfills annually.

Since collaborating in 2009, we've worked on 143 projects together resulting in:

- 1,307 tonnes of material diverted from landfills; and
- 3,429 tonnes of CO<sub>2</sub> emissions reduced.

Through our 2019 projects, we've diverted 377 tonnes from landfills, equal to:

- Reducing gasoline consumption by 97,658 gallons;
- Growing 22,321 tree seedlings for 10 years; and
- Offsetting electricity use from 120 homes in one year.

“We're committed to managing our environmental footprint for stronger, healthier communities across Canada.”

—Paul Mahon, President and Chief Executive Officer, Great-West Lifeco



In 2019, our corporate offices recycled:

**80**  
tonnes of cardboard

**109**  
tonnes of organics  
(compost)

**998**  
tonnes of paper



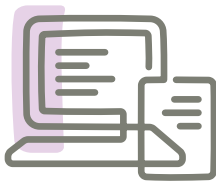
# Managing our environmental footprint

Total results from our corporate offices in Winnipeg, London, Toronto and Regina (2013–2019):



24.3%

reduction in GHG emissions intensity tCO<sub>2</sub>e/1000 sqft



5.4%

reduction in energy use intensity (ekWh/ft<sup>2</sup>)



13.3%

reduction in water consumption intensity (L/ft<sup>2</sup>)



45.7%

reduction in waste to landfill (tonnes)

## GWL Realty Advisors Real Estate Portfolio

GHG emissions intensity (2013–2018):

17.3%

overall portfolio reduction

22.5%

office portfolio reduction

3.9%

multi-residential portfolio reduction

# Earth-friendly initiatives

To address declining bee populations, in addition to our beehives in Winnipeg and Toronto, we installed beehives on our London and Montreal office roofs. Local beekeeping firms **Heff's Hives** in London, and **Alvéole** in Montreal, installed and maintain the hives. London hives are live-streamed via BEE-TV, so employees can watch the activity all year. Winnipeg, Toronto and London employees enjoyed hive tours and honey harvesting workshops. Toronto employees also planted a community garden, featuring nearly 30 varieties of flowers and herbs to support local butterflies and bees.

In Toronto, employees participated in a **Nature Conservancy of Canada** (NCC) workshop to build bee hotels for pollinators to rest and lay eggs. At the event, we announced a five-year pledge supporting NCC's *Conservation Volunteers* program, allowing them to connect Canadians with nature across the country and provide a meaningful, hands-on educational experience in some of our country's most precious natural areas.

As part of our ongoing sustainability commitment, we installed three electric vehicle charging stations in our employee parking lot in London and mounted rooftop solar panels as an alternate energy source.

To mark our first year as the new Canada Life, we planted a beautiful red maple legacy tree at our London office. Jeff Macoun, our President and COO, was joined by two London employees, as well as Mayor Ed Holder and ReForest London's Dean Sheppard, to pay tribute to our companies' rich histories. The symbolic maple leaf is fitting for our new brand, while the new tree signifies our past and future growth. Native to the London area, the red maple was chosen in consultation with **ReForest London**, which we've proudly supported since 2009. In that decade, our employees have planted more than 4,000 native trees and shrubs, including over 400 trees planted in September in recognition of our companies' combined histories.



In 2018–2019, **Earth Rangers** delivered 830 school assemblies across Canada, reaching more than 216,000 students and helped increase membership by 16%. Our commitment to the *Earth Rangers School Assembly Program* helped them visit First Nations communities to inspire students in Grade 1–6 to take conservation action. Developed in partnership with the Centre for Indigenous Environmental Resources, the program incorporates Indigenous traditional knowledge and cooperative, collective teaching styles. The program highlights the important contributions Indigenous people have made, and continue to make, to conservation and included a video message from a young Indigenous woman named Caitlyn discussing the many ways climate change is impacting her community of Nain in northern Labrador.



## Our workplaces

Putting customers at the centre of what we do is our company's vision, and it's our people who make it possible.

## Creating a winning culture

Our employees are our greatest strength and our biggest asset. They help drive us forward by creating exceptional customer and advisor experiences, and improving employee experience is one of our top priorities. We do this by continuing to improve our work environment and workspaces, tools and technology, people, programs, practices and policies.

In March, we led a listening tour where our senior leaders met with over 500 employees to listen to their issues. In September, we held our inaugural **Canada Life Roadshow**, where senior leaders presented over 35 sessions to employees across the country. Sessions touched on our business priorities, how we're investing in our employees, as well as tools and technology. It was also a chance for employees to ask questions and understand how we're working together to shape our organization's future.

In 2019, we introduced **Yearbook** – a digital way to celebrate employees' special career milestones or service anniversaries. Leaders and team members can sign a Yearbook and add a personal note of congratulations. People can also upload team photos and videos, helping to make Yearbook a great keepsake.

This year, we established an **HR Service Centre** to improve employee services. It's a faster and more intuitive way for employees to find the information they need through a user-friendly **Me Stuff** landing page on our intranet, **The Zone**. A new web form called **i-Sight** connects employees directly with the HR Service Centre and establishes a telephone line, which employees can call to get their questions answered directly by a live HR representative.





# Learning through new ways of working

Our new ways of working have helped us be stronger and better together. Through new technology, tools, processes and products, we've been able to collaborate and innovate more than ever – allowing us to improve the financial, physical and mental well-being of Canadians.

Back in 2018, we introduced our **Digital Labs** – multi-business area working groups that tackle special, time-sensitive projects and develop digital solutions. They continue to put our customers and advisors at the centre of each project, working with them every step of the way to ensure solutions are tailored to their needs.

Through our company-wide **Digital Workplace Program**, we're laying the foundation for a workplace where employees can work with anyone, from anywhere, on any device. In 2019, we upgraded most of our computers to Office 365, changing the way we work through more collaboration and flexibility. We also upgraded to the Windows 10 operating system, which helped boost productivity thanks to features like Cortana, the platform's digital assistant, and a start menu that provides quicker user access to the most commonly used apps.

We also began transitioning many of our meeting rooms to have Skype-based technology to seamlessly connect participants, both remotely and on-site. The easy-to-use software helps employees start discussions easily every time with just a few taps of their fingers.

In 2019, we introduced softphones to employees, which use a headset and software program for making phone calls through a computer. Softphones allow conference calls, voice mail and call forwarding.

During our first-ever **Hackathon**, over 80 employees from Winnipeg, London and Toronto competed in a single-day event where teams developed services, functions and products to improve business efficiency. We'll be assessing the top three ideas to determine if they're practical to implement.

Through our **Be Unstoppable** campaign, we encouraged employees to put forward their ideas to solve business problems. By using Skype instead of email to follow up on issues and questions, employees and leaders simplified the inquiry process, reducing time and costs in their areas, while improving the customer and advisor experience.



1,556

employees hired across Canada

1,937

employees moved to a new role

9.25%

voluntary turnover rate (not including retirements)

68%

of our workforce is female

46%

of our management is female

2,908

employees attended 124 workshops

93,150

training sessions completed by employees

3,835

employee continuing education applications approved

# Creating a more diverse and inclusive workplace

We believe diversity makes us a stronger and more successful company and we're committed to making our offices a great place to work for all employees.

Our **Diversity Leadership Council** is committed to helping include all employees, no matter their age, background or abilities. This culture makes our workplace a safe space where all employees can contribute to their full potential.

We were proud to support **Pink Shirt Day** on February 27. Our employees across Canada wore pink to show their support for anti-bullying and harassment.

To celebrate **International Women's Day** on March 8, our *Women in Leadership* groups organized an event in Toronto that was live-streamed to employees in London, Regina and Winnipeg. Guest speaker Camilla Sutton, President and Chief Executive Officer of Women in Capital Markets, discussed what

corporations and individuals can do to contribute to transform our culture and accelerate gender diversity in the financial industry.

Over the year, our new *Young Professionals* groups hosted activities to promote networking and mentorship for all ages, career levels and tenure. They led numerous drives for our United Way campaign through their *GenNext* affiliation.

In June, we celebrated **Pride Month** across Canada, raising the rainbow flag at our London, Toronto and Winnipeg office locations. Many Winnipeg, London and Regina employees walked in their respective city's Pride parades to show support for the LGBTQ2+ community. During *Canada Life Wear the Rainbow Day* on June 7, employees showcased their Pride through their colourful work outfits and shared pictures on social media.







On June 20, just ahead of **National Indigenous Peoples Day**, Jeff Macoun, our President and COO, announced a combined financial commitment of over \$500,000 to **Teach For Canada** and **Taking IT Global** to help the two organizations expand to Manitoba. Teach For Canada works with northern First Nations to recruit, prepare and support committed teachers, while Taking IT Global's *Connected North* program delivers immersive and interactive youth engagement services to remote, underserved Indigenous communities through high-definition two-way video communication and collaboration technology. Together, we're contributing to widen student success in the north.

We also reaffirmed our participation in the *Winnipeg Indigenous Accord* and announced our progress on projects that:

- Support Indigenous post-secondary awards, bursaries, internships and programs;
- Help provide leadership and mentorship programming; and
- Fund health and wellness projects in Manitoba.

*The Future is Accessible* was the theme for the **International Day of Persons with Disabilities** on December 3. To celebrate, our *Ability First* employee resource group held awareness events in Winnipeg, London and Toronto where community organizations supporting individuals with disabilities were invited to speak to employees.

## Staying well at work

We're proud to invest in our employees and help make it easier for them to take a more proactive approach to their financial, physical and mental well-being.

In 2019, we enhanced our employees' **Lifestyles** benefit plans. Major changes include increasing the amount we pay for our employees' benefits and adding psychotherapy coverage. Furthermore, we removed health and dental deductibles and added coverage for erectile dysfunction and fertility treatments. We also connected employees and their families to **Best Doctors®**, giving them access to professionals who can help find the best care for complex mental health issues and treatment.

Over 150 employees participated in a pilot **Student Debt Savings Program**, in collaboration with Group Customer, where employees pay down their student debt and we contribute to their registered retirement savings plan.

In support of **Mental Health Week** from May 6–12, employees helped spread the word about mental health. Many joined the conversation on social media using the **Canadian Mental Health Association's** *#GetLoud* hashtag.

To mark **World Mental Health Day** on October 10, Workplace Strategies for Mental Health launched updates to their *Working Through It* video series. The series follows up with many original, and a few new, contributors to share advice. Featuring real-life stories of employees' mental health journeys, it provides practical coping strategies for working through mental health pressures at work, off work or returning to work.



This year, our Winnipeg and Toronto offices were awarded **Fitwel® 1 Star ratings** by the Center for Active Design. We received top marks for the Winnipeg cafeteria and prepared food options, as well as our covered secure bicycle storage. In Toronto, we were lauded for hosting a popular weekly farmer's market and our community garden. Fitwel is the world's leading certification system that optimizes buildings for health and well-being.

According to **Canadian Blood Services**, 1 in 2 Canadians are eligible to donate blood products but only 1 in 60 gives. Additionally, 50% of Canadians will either need blood or know someone who will, in their lifetime. To address this need, employees donated 775 units of blood as part of our *Partners for Life* campaign in 2019.



# Educating our people

We encourage employees to invest in their careers. In addition to covering up to \$2,000 annually per employee for relevant continuing education, our **Learning Hub** offers online resources to help grow personal and professional skills.

We're pleased to provide workshops and programs that focus on change, leadership coaching, new leader onboarding and inclusion to help foster positive team experiences and success. In 2019, all employees had the opportunity to participate in unconscious bias training, which teaches ways to identify and challenge stereotypes or biases we may hold without even being aware.

Internship and co-op programs help students accelerate their careers and as of December, 183 students joined us on work placements. Programs are offered in several areas of the companies, including accounting and auditing, actuarial, human resources, investment, technology and digital strategy.

Our **Chartered Professional Accountant (CPA) program** is one of our cornerstone student programs. Students in Winnipeg and London can work with a team of CPAs and receive valuable mentorship and coaching in their studies and career.



Last year, more than 20,000 students from 150 colleges and universities across Canada voted for us as a Top 100 Employer. Specifically, students in health and medicine, business and liberal arts rated us as an ideal employer. These honours indicate we're successfully fostering an excellent corporate culture and continue to be an employer of choice for young professionals.



# Engaging employees in the community

Volunteering is an opportunity to spark change in the world by simply giving a little bit of time. It's a great way to build skills and make lasting connections while having fun and finding purpose.

Our employees are encouraged to give their time and expertise to a range of causes that help address many regional and local community priorities. Throughout the year, we support their participation in charitable fundraising team events such as runs, walks and bike rides, and encourage them to get hands-on with charity builds, our workplace drives, internal campaigns and more.

We proudly recognize the volunteer and fundraising efforts of our employees by providing financial support that adds to the impact of their collective and individual efforts. We recognize their leadership and commitment as ambassadors of our organization and caring members of communities across Canada, and encourage them to renew their commitment each year.

## United Way Centraide

Our annual **United Way Centraide** workplace campaign brings our employees together to help create lasting impact where we live and work.

Interactive employee fundraising activities and events took place in our workplaces across the country for two weeks in November – resulting in \$1.6 million raised. Combined with our \$1.7 million corporate donation, we collectively donated \$3.3 million to United Way Centraide across Canada.

Additionally, over 200 employees from our major centres volunteered during our annual United Way *Day of Caring* program. The 32 hands-on community projects ran the gamut from landscaping and construction to greenspace clean up and food preparation. Day of Caring activities are popular teambuilding opportunities that give employees a first-hand experience of the impact the United Way agency partners have in our communities.

On top of that, three employees participated in the *United Way Sponsored Employee Program* – a 16-week, full-time professional development opportunity. They served as an extension of their local United Way's campaign team, planning and implementing fundraising activities. They honed and contributed their project and time management, team building and customer relations skills – all for a great cause.

“I’m grateful Canada Life offers such a one of a kind program where I can learn in a hands-on way, beyond the textbook or classroom, to get my CPA designation. Not a lot of companies offer such a great program with practical work experience across different areas.”

—Judy Berg, CPA program student, and Staff Accountant, Individual Customer Finance



Community Volunteer Grants and Corporate Team programs

During National Volunteer Week, we awarded 98 **Community Volunteer Grants** for a total of \$93,000 to registered Canadian charities where our employees volunteer. Our employees also participated in numerous **Corporate Team** events across Canada, and we matched their fundraising efforts up to \$10,000 per event. In 2019, our 67 corporate teams raised over \$600,000, with 28 of them raising more than \$10,000. Together, we contributed more than \$1 million to charities that were personally meaningful to our employees.

This year, a new team, the London Life – Plaid for Brad, participated in *Push For Your Tush 2019 5K Walk/10K Run* for Colorectal Cancer Canada. The team raised over \$6,400 for colorectal cancer and local cancer care efforts, and with a company match of over \$6,400, they landed amongst the top five fundraising teams for the event. See a complete list of our Corporate Teams on page 52.



Commuter Challenge

During June’s **Commuter Challenge**, our employees logged over 28,000 kilometres biking, walking, taking public transit and carpooling to work. Commuter Challenge noted these clean commutes prevented over 3,900 kilograms of greenhouse gas emissions and diverted more than 2,200 litres of fuel.

Doors Open

We were pleased to welcome more than 3,000 **Doors Open Toronto** visitors to our iconic 330 University Ave. building to explore the vault and peruse historical company photos and artifacts. At **Doors Open London** visitors learned about the London Life and Canada Life companies’ past and could explore the city’s astronomical history through an exhibit by Western University’s Dr. Mark Tovey.



\$93,000

in Community Volunteer Grants awarded to charitable organizations where employees volunteer

\$600,000

raised by 67 corporate teams. We augmented their efforts through corporate contributions of over

\$410,000



Corporate Food Drive

In May, our employees came together and collected 78,000 pounds of food for our **National Corporate Food Drive** with a company match of \$1 for every three pounds of food collected, for an additional \$26,000 donation to Food Banks Canada. Altogether, our donations helped provide 156,000 meals for Canadians in need.

Habitat for Humanity

Four families received brand new homes thanks in part to Winnipeg, Toronto and London employees’ hard work. Over 200 volunteers picked up tools for a **Habitat for Humanity** build in their respective cities. Habitat for Humanity helps eliminate the poverty cycle through affordable homeownership, one house at a time.



School Supply Drive

In August, our employees across the country filled more than 1,100 backpacks and over 100 file-size boxes for our annual **School Supply Drive**. The drive helps ensure students have the tools they need for a successful start to the school year. In addition to supplies, nearly 70 pairs of shoes were also collected in Winnipeg and London. School supplies stayed in the communities in which they were collected and were distributed by local charitable organizations to students in need.



“To be part of a Habitat for Humanity project – even for a day – was a fulfilling experience. I met the soon-to-be homeowner and I worked alongside him on various tasks. I could honestly feel how excited he was for his new home. I’m proud that our company is part of this significant project in our community.”

—Romeo Dasmarinas, Manager, Portfolio Reporting, GWL Realty Advisors





## Community support

Supporting charitable organizations and initiatives across the country is one of the ways our companies give back to Canadians, yet it's more to us than simply writing a cheque.

## Building stronger communities together

Canada Life has a long history and deep roots in our communities. It's our honoured past that inspires our future. Individuals, families, businesses and organizations count on us to keep the promises we make. We care about Canadians and the communities they call home. We believe it's our responsibility to do what's right and make a positive impact in everything that we do.

*Stronger Communities Together™* is our national corporate citizenship program. We recognize the issues facing Canadians and the communities where they live can be complex, and often connected to each other. So, our approach looks at all the ways we can support communities to help them reach their potential, every day. Through *Stronger Communities Together*, we're working to improve the mental, physical and financial well-being of Canadians at the national, regional and local levels.

We work with organizations who are forward-thinking and collaborative. This is so we can better ensure that our efforts create positive change for the well-being of all Canadians. Together, we're creating better ways of thinking about the issues we're facing and creating new, coordinated and compassionate ways to fulfil our potential as a nation of possibility.

Our approach spans across several themes. We work to address complex issues like major health concerns, mental health, poverty, literacy and employability. We fund innovative programs that help a range of diverse and vulnerable people and communities, and provide greater access to education opportunities, the arts, nature or recreational programs. We contribute to initiatives that foster civic pride and volunteerism, develop leadership, and encourage community and economic development. Through all of this, we celebrate our heritage and diversity.

We believe that by collectively addressing issues, we can build *Stronger Communities Together*. But we also understand that community building takes more than simply writing a cheque. That's why we're proud our employees are connected through a shared sense of responsibility, showing their support through volunteering and workplace campaigns, as highlighted on page 33–35.

Through *Stronger Communities Together*, we're addressing key issues at a national level that will have a meaningful local impact. Here are just a few examples of how we're helping create positive change in communities across Canada.



Former president and CEO of Great-West Life and President of Power Financial, James W. Burns, was dedicated to his community and to making a positive impact on the well-being of Canadians from coast to coast to coast.

He passed away in early 2019 and to celebrate his life and accomplishments, Canada Life is proudly carrying on his legacy through significant donations to CancerCare Manitoba, the Manitoba Museum and the University of Manitoba, totaling more than \$1 million.



Empowering Canadians through financial literacy

The **Chartered Professional Accountants of Canada (CPA Canada)**’s award-winning financial literacy program empowers Canadians, from children to seniors, with the knowledge to make informed decisions and achieve their goals. We’ve provided almost \$1 million in support since becoming the *Financial Literacy Program National Development Sponsor* in 2014.

Our support has helped CPA Canada build a strong volunteer network with in-person workshops and digital training and resources. They’ve also doubled their educational resources to span nearly 50 relevant and emerging topics, including the Stretching Your Dollar series catering to low-to-moderate income Canadians and a program offering financial advice after a job loss, among many others.

The program draws upon the knowledge and expertise of more than 6,700 passionate CPA volunteers to deliver objective and free sessions across Canada with programming specifically designed for seniors, adolescents, parents, new Canadians, not-for-profits, students, entrepreneurs and remote communities. In 2019 alone, over 2,000 sessions were held with 50,000 Canadians attending workshops and more than 126,000 people accessing digital resources.

We’re also pleased to present the 2019 CPA Canada annual financial literacy conference, *Mastering Money*. Financial leaders came together to discuss everything from behavioral economics to best practices in Indigenous communities, and how those issues are shaping financial literacy.

“As a finance professional, I love the moment when I can see a tangible shift in someone’s money confidence. It’s so satisfying when one of my CPA Canada workshop attendees begins to understand the vocabulary and basics to make informed spending and saving decisions. I’m proud to lend my time and skills to these valuable, free workshops to help Canadians take better charge of their financial future.”

—Brigitte Lazarko, CPA, CA, Senior Director, Finance, GWL Realty Advisors

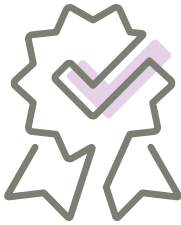
Powering UP Skills and literacy awards

According to the OECD Programme for the International Assessment of Adult Competencies (2013), 48% of Canadian adults’ literacy skills are less than high school level – and the lowest skilled may not be able to understand directions on a medication bottle. Workplace, family and community are important areas in life where developing essential skills can result in a more productive and more successful life experience. OECD research shows adults who have inadequate literacy skills are more likely to have poorer overall health, lower salaries, and lower levels of participation in their community.

To combat this, **ABC Life Literacy** develops free educational resources which range from teaching reading, writing and job skills, using computers, understanding government and accessing healthcare, and more. Since 2011, we’ve provided close to \$1.5 million to ABC Life Literacy to create two signature programs – the Canada Life *Literacy Innovation Awards* and *UP Skills for Work*.

These adult-focused literacy programs make a positive contribution to participants’ lives and the community. The *Literacy Innovation Awards* (LIA) honour innovative literacy programs and help build capacity of grassroots organizations. Since its inception in 2012, 40 LIAs have been awarded, totaling \$320,000 in funding to organizations like Family Services of Greater Vancouver. The B.C.-based organization won the top award this year for their Caring Neighbours’ Community Kitchens, which teaches health, food and financial skills to socially isolated individuals. The \$20,000 award will help them fund future programming. There are four honourable mention awards at \$5,000 each year.

*UP Skills for Work* offers free workshops and materials to help people build essential job competencies, including time management, teamwork and presentation skills. As the program’s founding supporter, we’ve worked with ABC Life Literacy to deliver hundreds of workshops and help more than 8,000 Canadians improve their employability.



“Your generous Indspire support allows me to focus on my studies and not worry about working as many hours as I can to support myself. It allows me to be the best student I possibly can be and work toward accomplishing my life-long goal of graduating university and set new goals.”

—Emily Huntinghawk, University of Regina HR management student and 2019 "Canada Life, Building Bright Futures Award" Recipient.

Our support for Indspire’s *Building Brighter Futures* program provides bursaries to 22 Indigenous university and college students just like Emily.



Improving access to education

High school graduation can help put people on a path to personal and professional success – but according to **Pathways to Education** (Pathways), over 300,000 youth in Canada are living in poverty and often face significant barriers to education that limit their chances of graduating from high school. Pathways works to break the cycle of poverty through education by providing youth with a holistic combination of academic, financial, social and one-on-one supports, including food vouchers, tutoring and career planning.

As the lead donor for their *Innovation Fund*, we’re helping to substantially expand programming to serve over 50,000 students nationwide. A pilot project this year saw four locations – Hamilton, Ottawa, Shawinigan and Vancouver – serve youth for the first time. In June, Pathways will celebrate the graduation of an estimated 1,000 students – the largest graduating cohort to date.

The model seems to be successful – in Winnipeg, since the program’s launch nearly a decade ago, graduation rates in the community that Pathways serves have more than tripled, from 20% to 64% (2017–18 school year).



Supporting youth mental health

We’re passionate about supporting mental health projects, particularly those supplementing the work of Workplace Strategies for Mental Health, compliments of Canada Life. That’s one of the reasons why we support **Kids Help Phone** – Canada’s only 24/7 bilingual support service for young people.

Our relationship began in 2013 when our employees selected Kids Help Phone as our Seasonal Gift recipient. Our support has now grown to over \$800,000 to help Kids Help Phone make a difference in young lives nationwide.



According to Kids Help Phone, each day over 1,000 young people reach out to Kids Help Phone for resources and professional counselling via telephone, Live Chat or text from coast to coast to coast. The Live Chat service allows youth to connect with a professional counsellor online, one-on-one, in an instant messaging conversation 24/7 whenever needed, in both English and French. This program includes Canada’s first-ever support service to answer texts by severity versus chronology, enabling youth-at-risk to receive priority assistance.

We’re proud to be among a group of leadership donors, who have helped fuel this innovation and enable Kids Help Phone to save lives across Canada.

Strengthening the charitable sector

**Volunteer Canada** provides local and national leadership and expertise on volunteerism to increase participation, quality and diversity of volunteer experiences.

We believe donating time and talent is a mutually beneficial gift – not only does it give back to a good cause and society, but it also pays personal dividends by helping individuals develop skills and experience, explore educational and career paths, and connect socially or spiritually with their community.

Volunteer contributions and experience benefit many, especially marginalized populations, who may feel excluded or unwelcome.

To address the need for volunteers and diversity, we’re supporting Volunteer Canada’s new national research project connecting newcomers, seniors, LGBTQ2+ people, at-risk youth, and people with disabilities with volunteering opportunities to help build diverse, inclusive communities. The program will help develop new tools to support more inclusive programs and encourage volunteering.

Puppy love for the holidays

Each year, we make a \$50,000-holiday donation to 1 of 3 charities selected by our employees. Instead of sending gifts, cards or making multiple, smaller charitable donations, we believe a single corporate contribution to a national charity makes the most impact at this special time of year. Our employees selected **National Service Dogs Canada** (NSD) as the

recipient of this year’s donation – our first seasonal gift under the new Canada Life brand.

Jeff Macoun, our President and COO, presented our cheque in December to NSD and the Tucker family, who use a trained service dog. NSD also brought some furry friends – including the puppies we named, Opal and Oakley – for attendees to interact with at the event in London.

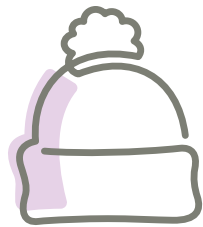
Our gift will support the charity’s breeding, training and placement program for certified intervention, companion and service dogs.

In addition to these national examples, we understand each community’s needs are unique to their geography, culture and population. Beginning on page 44, we highlight various regional initiatives we supported in 2019 that address the mental, physical and financial well-being of all Canadians.





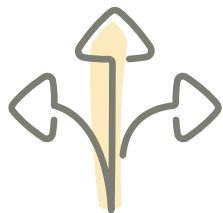
Hockey Helps the Homeless by the numbers



15  
tournaments in 15 cities



\$2.6M  
for charities during the  
2018–2019 season



50  
organizations  
supported



3,000  
players participated  
in the tournament



1,000  
people volunteered  
their time



300+  
sponsors  
committed funds



20,000+  
donors that contributed money  
to this important cause



Fighting poverty and homelessness

**Hockey Helps the Homeless** (HHTH) leverages Canada’s love for hockey to raise money and awareness for homeless support agencies through pro-am and collegiate level hockey tournaments across the country. As the *National Founding Sponsor*, we wholeheartedly believe in the organization’s mission that every Canadian should have a safe place to call home and the support that they need to thrive. Since these tournaments started in 1996, HHTH has raised more than \$16 million for local programs for people experiencing homelessness in communities across the country.



Our employees are making a difference in the lives of those experiencing homelessness. In the 2018–2019 season alone, our Canada Life teams consisted of 200 players who raised over \$130,000. Nationwide, more than 80 of our employees and advisors volunteered, and we proudly participated in nearly all local committees to lend a hand in planning these events.

In December, we helped HHTH kick-off the inaugural tournament in Winnipeg which raised over \$100,000 in support of local agencies Resource Assistance for Youth Inc., Willow Place and Red Road Lodge.

We care about Canadians from coast to coast to coast, which is why we’ve proudly supported Hockey Helps the Homeless for close to 15 years.



With our support for HHTH, we help make an impact on organizations across Canada like **Eva’s Initiative**. This season, Toronto’s Bay St. Tournament set a HHTH fundraising record and granted \$465,000 to the *Safe Shelter and Essential Supports program*. Eva’s provides young people experiencing homelessness access to a safe shelter, transitional housing, essential supports and programming to give them a fresh start. Youth work alongside Eva’s staff to develop a personalized action plan to achieve various short and long-term goals and work to transition out of homelessness permanently. Their emergency shelter provides safe lodging and 24/7 crisis support to meet immediate needs.



# British Columbia

 **475** employees  **\$48.6M** in payroll

At more than 600,000 patient visits a year, St. Paul’s Hospital is Western Canada’s largest health care centre. But as the population grows in Vancouver and British Columbia as a whole, so does the need for a bigger hospital. **St. Paul’s Foundation** is addressing this issue – by building a brand-new hospital three times larger than the current facility. We’re proud to support both the *New St. Paul’s* capital campaign, as well as *Lights of Hope* – the hospital’s flagship fundraising campaign and a popular holiday light display. Our funding goes toward the facility’s construction, purposefully designed to remove research and care barriers, whether at the lab or the patient’s bedside. The campus hosts acute and critical-care programs, primary care and specialized outpatient clinics, a mental health and substance use centre and state-of-the-art research facilities.

**Wavefront Centre for Communication Accessibility** says 1 in 10 people are impacted by some degree of hearing loss, making it one of the most pervasive, chronic conditions facing Canadians. The Vancouver organization works to create a society in which deaf, hard of hearing and hearing individuals can connect without barriers. Our commitment supports building a new facility designed to meet the needs of their rapidly growing client base. As the only centre of its kind in Western Canada, the new facility will provide needed programs and services conveniently under one roof. In 2018, they served 14,000 clients.

According to **KidSport Victoria**, over 50,000 low-income families live in Greater Victoria. Our support for KidSport Victoria enables low-income families to sign their child up for recreational sports. In Victoria alone, we helped remove financial barriers for more than 35 youth to join a team. Playing recreational

sports not only positively impacts a child’s physical and social health, it can also help prevent obesity and Type 2 diabetes, and teaches important goal setting and leadership skills.

In Kelowna, **Start Fresh Project Society** provides job training for people with a high capacity to work but who experience employment barriers due to mental health or other challenges. We support their *CAFE Program* which teaches job and life skills through cooking and sustainable farming. The program’s supportive and low-stress learning environment helps empower and inspire learners by gaining new skills and connecting with the community. Since their inception, CAFE has accepted more than 35 participants into the full program, taught over 40 at-risk youth through their accelerate youth partnership, and offered free classes to over 200 community members around the Okanagan.



**Arts Umbrella** believes young people who connect with the arts gain valuable abilities such as self-confidence, self-discipline and creative expression. Their *Media Arts Bursary Fund Program* assists Vancouver families in overcoming financial barriers to youth arts education. Our contribution provided over 140 children with education and mentorship from professional artist instructors and the use of state-of-the-art equipment. Students learn how to use digital media through classes in visual, applied and media arts.

# Alberta

 **467** employees  **\$41.8M** in payroll

According to the Mental Health Commission of Canada (2013), 1 in 5 Canadians will personally experience a mental health problem or illness in any given year. To help address this, *Access 24/7* – located across from the emergency department at the **Royal Alexandra Hospital**, one of Canada’s busiest emergency departments – offers a new approach to addiction and mental health. According to recent emergency department reports, more than 25,000 people came to Edmonton’s emergency departments in 2017–18 because of addiction and mental health issues. However, many individuals don’t necessarily need emergency care. Instead, they need crisis support and resources to help them improve their situation. Through our support for this new clinic, patients and families can access round-the-clock assessment, crisis counselling and support. The program is expected to shorten, simplify and ease the community’s access to mental healthcare.

According to a 2015 study by Alberta Health Services, approximately 1 in 2 Alberta residents will develop cancer in their lifetime. Our funding for the **Alberta Cancer Foundation** helps support the redevelopment and expansion of the *Calgary Cancer Centre*, which will be the largest cancer treatment centre in Canada. The Centre will integrate cancer rehabilitation into a patient’s care plan – before, during and after treatment. Cancer rehabilitation, a new and promising field for cancer patients, focuses on improving patients’ ability to do regular activities as they integrate back into a normal routine. The Calgary Cancer Centre will integrate rehabilitation in such a significant way, making the Centre a world-class facility in developing new breakthroughs in the field.

To engage Canadians with Indigenous Peoples’ stories and histories, **Fort Edmonton Park**’s expansion campaign is developing an exhibit called *The Indigenous Peoples Experience*. We’re supporting this exhibit which integrates Indigenous Peoples’ complex history with existing park spaces, highlighting their contributions and challenges, and illustrating events that shaped the Fort Edmonton area. The park will offer a living history experience rather than a static museum. Costumed interpreters will engage and perform for the guest, guiding patrons through Indigenous culture and stories. The exhibit is set to open in 2021.

The **University of Lethbridge**’s new state-of-the-art Science Commons brings school-age and university students, faculty and world-renowned researchers, and the community together to learn and collaborate. Our funding through the *SHINE Capital Campaign* helps support open and flexible labs, maker spaces and specialized outreach spaces. These facilities, which opened in September, allow the University to expand its science program and provide new and innovative programming.

We believe all students should be able to experience the arts to understand how performances can spark discussion and deepen understanding of social issues. Our support for **The Citadel Theatre** in Edmonton and **Theatre Calgary** doesn’t just allow students to experience a matinee performance – they also enjoy enrichment guides and talkback sessions with the cast. Last year, both theatres supported more than 30 student matinees and allowed over 18,000 students to experience live theatre – many for the first time.





# Saskatchewan

 **582** employees  **\$52M** in payroll

Being an honorary grandparent can help address loneliness, helplessness and boredom for seniors in long-term care – and children benefit by being exposed to the journey of aging. **Eden Care Communities Foundation’s Honorary Grandparents** connects seniors and children twice a week to socialize and share in a range of activities. Approximately 80 seniors and 75 children will benefit from this program which we’re proud to support since it aligns with our commitment to help Canadians improve their physical and mental well-being through all stages of life.

Through *Studio Sundays*, Regina’s **Mackenzie Art Gallery** is expanding the art experience to move from simply viewing art to engaging with art themes, topics and styles through hands-on activities. Our support helps families access gallery tours, storytelling and art-making programs each Sunday.

The **Globe Theatre** is a theatre-in-the-round style company that fosters Saskatchewan artists’ work. By supporting their *Reimagine Capital Campaign*, we’re helping to secure the future of the Globe Theatre as well as downtown Regina’s vibrant culture. All told, transforming the theatre into a larger, more accessible and energy-efficient space encourages professional arts growth in the province. Globe Theatre enriches the lives of more than 70,000 people every year through the main stage, second stage and touring productions, 30% of which travel from outside Regina.

Through the *Listen to Your Heart Campaign*, the **Victoria Hospital Foundation** in Prince Albert is working to improve the lives of cardiac patients by acquiring new technology and equipment. Directing our support to a portable X-ray machine, telemetry units, and two echo ultrasound beds helps ensure cardiac patients will have access to equipment that enables faster diagnosis and rapid treatment plans, as well as better quality of life after treatment.

According to the **Cancer Foundation of Saskatchewan**, on average approximately 2,000 new radiation treatments are started annually. That’s an estimated seven new patients every day, five days a week, 52 weeks a year. With the help of our support, the foundation will purchase two new CT simulators – one each in Regina and Saskatoon. Simulators determine the size, shape and number of treatment fields needed for each tumor. Treatment fields are designed to maximize the tumor’s radiation dosage and minimize the impact on healthy tissues, making CT simulators vital for planning radiation therapy.



# Manitoba

 **3,346** employees  **\$354.5M** in payroll

Art galleries allow people of all ages to experience different ways of life and periods in time. We’ve supported the **Winnipeg Art Gallery (WAG)** for more than 50 years and continue our commitment through *Canada Life Free Sundays@WAG*. Beginning in January 2020, the public can enjoy free admission, family programming and activities on the second Sunday of each month. Free Sundays also allow visitors to explore the FitzGerald exhibition in spring and the Inuit Art Centre opening in fall – both supported by Canada Life.

We’re working with the **University of Manitoba** to develop the leaders of tomorrow. Through our donation and continued partnership, the U of M has established the James W. Burns Leadership Institute at the Asper School of Business. The Institute aims to be a nationally recognized teaching and research institute focused exclusively on leadership development. As part of the Institute’s *President’s Student Leadership Program*, students from all faculties and other universities have the opportunity to develop world class leadership skills they can apply to their studies, in their future careers and in support of their communities.

This program is a year-long immersive learning experience where students engage with top leaders in business, academia, not-for-profit and government as they examine some of today’s most critical leadership issues and challenges. Students interact with leaders known for their impact and contributions to society, gaining insights that allow them to contribute to our province’s social and economic well-being. The program welcomed its first class of students in June 2019. The group of 16 women and 11 men represent 18 different fields of graduate and undergraduate study – from civil engineering to architecture and history, to political economy, nursing and business administration.

We support **CancerCare Manitoba Foundation** because we believe no life should be cut short by cancer, but until a cure is found, every penny and every effort counts. We’ve provided more than \$2.5 million to CancerCare Manitoba over the years in support of its bold vision to see a world free from the disease. We continue our longstanding support through our various employee initiatives and corporate contributions to assist CancerCare in their research and treatment services.

The **Health Sciences Centre Foundation** notes thoracic and esophageal cancer is the leading cause of cancer death in Manitoba. This guided our support for the *Wilf Taillieu Thoracic Surgery Clinic and Endoscopy Unit* at Health Sciences Centre, which opened in July. The new clinic helps reduce wait times for surgeries, treatment and care. In fact, the unit saw more than 50 patients in the first 11 days it was open – an increase from about seven patients per week before it was built.

Supporting bilingual, curriculum-based activities through **Festival du Voyageur’s School Program** provides students with hands-on exploration of voyageur life and history. We provided additional support to bring back dog sledding in celebration of their 50<sup>th</sup> anniversary. In total, 96,000 people attended the milestone festival.

In April, we announced our single largest gift to the **Manitoba Museum** in company history. Our donation through the *Bringing Our Stories Forward* capital campaign helps fund the museum’s renewal and gallery expansion, as well as develop and upgrade school programs for kindergarten through Grade 12 students.



Proudly presenting Honour 150. We’re honouring 150 volunteers in Manitoba for their outstanding contributions to the province and their communities, in celebration of Manitoba’s 150<sup>th</sup> anniversary.



## Ontario

 **5,550** employees  **\$619.9M** in payroll

In Thunder Bay, the *Canada Life Ingenuity Community Room* is part of **Lakehead University's Ingenuity Project**. This student incubator space supports innovation and integrative business and entrepreneurial education. With a focus on regional and national economic development, students use community resources and mentors to solve complex issues and effect positive social change in a professional working environment. The project fosters a start-up culture and contributes to a range of on-campus entrepreneurship activities.



North Bay's **Canadore College** launched new *Canada Life Mental Health Counselling Rooms* through our support for *The Village Capital Campaign*. The seven practice rooms are designed to imitate places and situations students will experience in their careers. Students, community members, Canada Life and

Canadore College employees enjoyed a mindfulness meditation class at the rooms' opening celebration in October.

**Connected North** uses video technology to virtually connect children in remote Indigenous communities with locally unavailable education resources. The program, managed by **TakingITGlobal**, provides students and teachers access to engaging and innovative content with hopes of increasing empowerment in school and in life. Our support helped enable Connected North to deliver over 600 sessions throughout Ontario and add two new communities during the 2018–19 school year.

Our funding for the **University of Ottawa Heart Institute Foundation's Bringing the Future Closer Campaign** supports new hybrid operating rooms. The multifunctional rooms give surgeons, cardiologists and imaging specialists space to work together with access to real-time cardiac imaging. The goal is to maximize patient care, improve overall outcomes and decrease time in the hospital. In the *Canada Life Critical Care Tower Classroom*, patients and families meet with their healthcare team to discuss surgical care, prevention and rehabilitation.

According to **Hospice Palliative Care Ontario**, each year, more than 16,000 hospice volunteers in Ontario dedicate thousands of hours to support patients and their families through end-of-life care. We supported Hospice Palliative Care Ontario's *Online Hospice Volunteer Training Program*, which provides access to standardized training for volunteers across the province. Volunteers help improve the quality of life and provide critical mental health support in hospice facilities and in the comfort of clients' homes.

Through the *Gifts of Love Campaign*, **St. Joseph's Villa Foundation** is building **Margaret's Place Hospice**, a 10-bed residential hospice and community outreach centre in St. Joseph's Villa to assist patients in all

stages of their end-of-life journey. Our support helps Margaret's Place Hospice provide onsite community outreach services, engage volunteers to provide services vital to hospice operations and provide meeting spaces.

According to a business case published by the London Community Dental Alliance, London's emergency rooms see an average of 99 cases of toothaches, abscesses and other issues per month. Dental emergency room visits are often the result of patients with low income unable to afford proper dental care. Poor oral health can lead to reduced overall health, chronic disease, poor mental health outcomes, and be a barrier to employment – all of which can make it difficult to break the cycle of poverty. To address this, the London Dental Alliance worked together with **Glen Cairn Community Resource Centre** to build the *Outreach Dental Clinic* and provide low or no-cost dental care to low-income patients. Our funding supports the clinic's construction, which is scheduled to begin in late Spring 2020.

In London, **Childcan** provides personalized, responsive and compassionate programs and services to families facing childhood cancer. Through their *Education Support Program*, volunteer tutors help children from Grade 1 to 10 catch up on schoolwork when they return to school after treatment. Our support helps provide convenient free tutoring to families, so they can focus their energy and resources on healing and health-related expenses.

The *Canada Life Education Program* at **Museum London** supports eight school programs, including *Making Art, Creating Community*, a week-long initiative for children attending underserved schools in partnership with two local school boards. Led by a Métis art educator, the program draws heavily on Indigenous knowledge and teachings to cultivate the whole person for lifelong learning and productivity.

During the 2018–19 school year, the eight education programs combined reached 16,000 kids.

**JAYU** shares human rights stories through the arts. As the major funder for newcomer opportunities, our support for the *iAM Youth Arts Empowerment Program* will pilot the program in their new Richmond Hill location – an area with many new Canadians. During the eight-week program, youth will follow the iAM curriculum, inspiring them to uncover, identify and document human rights and social justice in their communities through photography and media arts. These creative expressions are used to support mental health and development among marginalized youth and train them for the real-world workplace. Their goal is to reach 5,600 new participants by 2022.



In Toronto, **The Corporation of Massey Hall and Roy Thompson Hall** brings teaching artists together with newcomer women in a unique way to help improve their English skills. Our support for *Learning English Through Song (LETS)* helps women age 20 to 80 improve their language comprehension and pronunciation skills, build confidence, learn about Canadian culture, and enjoy social opportunities. The goal is to reach 100 women over 40 weekly meetings this year.



# Quebec

 **938** employees  **\$89.1M** in payroll

After demonstrating a link between physical activity and cognitive health, researchers at the **Montreal Heart Institute's EPIC Center** are studying cognitive disorders and dementia prevention. Our support for the EPIC Center helps create new labs and a research gym for studying cognitive changes associated with heart disease, including factors that can affect memory, language and judgement loss. This innovative research has the potential to change the lives of thousands of people by preventing brain decline associated with cardiovascular disease or dementia.

first of its kind. A full-time art therapist develops and supervises art therapy projects, working with over 450 organizations annually. The program also offers free times when the public can work with the art therapist in this innovative space.

We're the first corporate donor investing in **Opéra de Montréal's YO'péra project**, which brings together young people experiencing mental illness. The youth become artists and performers by creating a mini-opera inspired by an existing work. Leading them on an adventure of self-discovery, the program empowers them to reinvent themselves through creation and return to their community stronger. In 2019, 15 youth created a mini-opera inspired by Verdi's *Rigoletto* and in 2020, another 15 youth will create their own version of Mozart's *The Magic Flute*.

Since 2010, we've supported **Groupe communautaire L'itinéraire's** intergenerational project which helps build skills and confidence. Older mentors share magazine distribution, copy editing, public relations and finance expertise with younger participants who are experiencing homelessness. In celebration of the organization's 25<sup>th</sup> anniversary, five Canada Life employees participated in *Camelot d'un jour*. The yearly special event raises awareness of homelessness by joining artists and corporate employees with vendors to walk a mile in their shoes. The goal is to sell as many magazines as possible. Our team sold their allotted 50 magazines in one hour, contributing to *Camelot d'un jour's* record total of over 800 magazines sold. Sales proceeds help the vendors financially and provide support for the organization's many programs working to end homelessness.

**The Montreal Museum of Fine Arts Foundation (MMFA)/ Fondation du Musée des beaux-arts de Montréal** incorporates a therapeutic approach to art. Our support helps the MMFA develop their art therapy program and space called the *Art Hive*, which is the

# Atlantic Canada

 **163** employees  **\$15.03M** in payroll

In New Brunswick, the **Greater Moncton YMCA** has been a community meeting place since 1870. Over 21,000 people visit the facility annually as the city continues to grow. The *Building What Matters Capital Campaign* will build a new facility in the city's expanding, underserved North End. The new space includes an indoor splash park and fitness centre, gym and multi-purpose spaces, indoor track and universal change rooms. The new facility will expand its after school care program and create employment and volunteer opportunities. Construction has begun and the facility is expected to open in September 2020.

With the help of our support, the new YMCA facility will be able to create a healthy social, cultural and physical environment. It will also be able to play an important role in building a sense of belonging and in helping to achieve positive health outcomes in an underserved community.

**Janeway Children's Health and Rehabilitation Centre** is Newfoundland's only dedicated full-service pediatric health centre. Often, premature birth can result in the baby having multiple health conditions that involve an extended hospital stay, which can have a significant impact on the family and the child. We're contributing to the purchase of a *GE Healthcare Giraffe™ Shuttle™*, a specially designed cart and power source that connects to incubator beds, helping keep the tiniest patients safe, warm and comfortable during their stay in the neonatal intensive care unit. The shuttle can help reduce stress on preemies by eliminating the need to transfer them from bed to bed.



In Atlantic Canada, our support also focuses on accessibility and exposure to the arts. Our support for **Theatre New Brunswick, Theatre Nova Scotia**, and the **Neptune Theatre Foundation** in Nova Scotia not only gives students a chance to learn, but to get creative and develop a lifelong appreciation for theatre and performing arts.

The new **Discovery Centre** in Halifax opened its doors in February 2017, and we're proud to be among its many supporters. The new, larger facility provides hands-on, interactive exhibits and educational programming space, features five marquee galleries, a digital immersive dome and an innovation lab. However, it's much more than a family destination. It plays a key role in advancing Atlantic Canada's knowledge economy, contributing significantly to its social, cultural and economic landscape. As of July 2019, more than 300,000 visitors have come through their doors and they've delivered outreach programming to over 100,000 Nova Scotians.



# Appendix

## Corporate Teams 2019

### West Coast

Canadian Cancer Society of BC and Yukon  
*Daffodil Dash*, Vancouver  
Freedom 55 Financial  
  
Heart and Stroke Foundation  
*Big Bike Ride*, Vancouver  
Canada Life Healthy Hearts

### Prairies

CancerCare Manitoba  
*Challenge for Life 2.0*  
Heroic Feet of Great-West Life  
  
CancerCare Manitoba  
*Techapalooza*  
Great-West Life Top Secret Rosies  
  
CancerCare Manitoba &  
Children’s Hospital Foundation of Manitoba  
*FMG’s Manitoba Dragon Boat Festival*  
Canada Life Dragon Hearts  
  
Cerebral Palsy Association of Manitoba  
*Cerebral Palsy Bike Race*  
Great-West Life  
  
Children’s Rehabilitation Foundation  
*Cruisin’ Down the Crescent*  
Canada Life Team “Mara”velous  
  
Crohn’s & Colitis Canada  
*Gutsy Walk 2019*  
Great-West Life Gut Busters



Ducks Unlimited Canada  
*2019 Canada Life Ride to the Lake*  
Canada Life

KidSport Saskatchewan  
*KidSport Fun & Fitness Corporate Challenge-Regina*  
Best of Great-West Life  
Price is Right by Great-West Life  
  
Multiple Sclerosis Society of Canada, Manitoba Division  
*2019 MS Biking to the Viking*  
The Greatful Tread of Canada Life  
  
The Movement Centre of Manitoba Inc.  
*Winn\$tock 2019*  
Great-West Life’s 15<sup>th</sup> Anniversary Legacy Team  
  
Never Alone Foundation  
*Paws for a Cause*  
Canada Life Paws for Life



Nine Circles Community Health Centre  
*Red Ribbon Walk & Run 2019*  
Canada Life  
  
Terry Fox Foundation  
*Terry Fox Run*  
Team Galen – Canada Life  
  
Winnipeg Humane Society  
*Paws in Motion Walk*  
Canada Life Pledges 4 Paws

### Ontario

Autism Ontario  
*Bowl for Autism*  
London Life Pin Pals for Autism  
  
ALS Society of Canada  
*ALS London Walk to End ALS*  
London Life Walks for ALS

Big Brothers Big Sisters of London & Area  
*Bowl for Kids’ Sake*  
Canada Life

Brain Tumour Foundation of Canada  
*Brain Tumour Walk*  
London Life Be-Leaf-ers

ChildCan  
*10,000 Paces for 10,000 Faces*  
Canada Life – Team Ella Jean  
Canada Life – FC Teixeira

Colorectal Cancer Canada  
*Push Your Tush*  
London Life – Plaid for Brad

Community Living London  
*19<sup>th</sup> Annual Community in Motion:*  
*The Serious(ly) Fun Run*  
Canada Life Community

Crohn’s & Colitis Canada  
*Gusty Walk 2019*  
London Life’s Got Guts

Family Service Thames Valley  
*Hike for Happiness*  
London Life Hikes for Happiness



Heart and Stroke Foundation of Ontario  
*Big Bike Race*  
Canada Life, Ottawa  
Canada Life, Toronto  
Freedom 55 Financial, Pickering

Great-West Life’s GC Consultant Sales Office  
Great-West Life’s GC Toronto Advisors  
London Life’s Red Riders in the Hood

Humane Society London Middlesex  
*Bark in the Park*  
Canada Life Krazy K9s

London Health Sciences Foundation  
*Annual Walk of Champions*  
Canada Life Pirates of the Cure-abbean

London Health Sciences Foundation  
*London Run for Ovarian Cancer*  
London Life Team Tina

The Leukemia & Lymphoma Society of Canada –  
Greater Toronto Area Chapter  
*Light the Night Walk, London*  
TT’s London Life Lights

Jesse’s Journey  
*Walk to Defeat Duchenne*  
London Life – Coley’s Crew

Juvenile Diabetes Research Foundation of Canada –  
London Chapter  
*JDRF Ride to Cure Diabetes*  
Freedom 55 Financial

Kids Help Phone  
*Walk So Kids Can Talk*  
Freedom 55 Financial, Windsor

Make-A-Wish Southwestern Ontario  
*5K Foam Fest*  
Canada Life – Foam\_Fest

Make-A-Wish Southwestern Ontario  
*Go Blue! Go Bald!*  
London Life Wishmakers

Maryvale  
*Tim Horton’s Night Run*  
Simard & Associates for Freedom 55 Financial



Merrymount Family Support & Crisis Centre  
*London Corporate Challenge*  
Canada Life #LIFEGOALS  
Canada Life GenNext

Mission Services of London  
*Coldest Night of the Year*  
Freedom 55 Financial Freedom Walkers

Movember Canada  
*Movember, London*  
The Great-West Life Moustache Club

Multiple Sclerosis Society of Canada – Ontario Division  
*MS Bike Tour – Grand Bend to London*  
London Life Cycles

Multiple Sclerosis Society of Canada – Ontario Division  
*MS Walk, London*  
Buddies for Life – Team London Life

Niagara’s Cancer Care Run Foundation  
*Rankin Cancer Run*  
Freedom 55 Warriors

SARI Therapeutic Riding  
*Bowling for Ponies*  
London Life Alley Appaloosas

SickKids Foundation  
*Heatwave Beach Volleyball*  
Canada Life Bump to Thrill

Terry Fox Foundation  
*Terry Fox Run – Burlington*  
Freedom 55 Financial  
*Terry Fox Run – London*  
Team Canada Life

Thames Valley Children’s Centre  
*London Life Forest City Road Races*  
London Life

Toronto Humane Society  
*Women’s Appreciation Day*  
Canada Life Animal Lovers

The Princess Margaret Cancer Foundation  
*Road Hockey to Conquer Cancer*  
Freedom 55 Financial – Canada Life  
Freedom 55 – Canada Life  
Parkgate F55 – Canada Life

**Quebec**

Fondation Hopital Pierre-Boucher  
*2019 Defi des Peres Noel: The Challenge of the Santas*  
Carpediem London Life

Go le Grand Defi Inc.  
*Grande Defi Pierre Lavoie*  
Great-West Life #1

McGill Cancer Centre and Institut du cancer  
de Montréal  
*Defi Corportif Canderel*  
Canada Life Rebels/Rebelles de la Canada-Vie

Shriners Hospital for Children – Canada  
*Wonder Race*  
Canada Vie

Tremblant 24h Foundation  
*Tremblant 24h of Skiing, Montréal*  
Canada Vie – La vie en action  
Canada Vie – the Chill strikes back  
Canada Vie – Les PARTICIPANTS

**Atlantic**

Special Olympics New Brunswick  
*Motionball Marathon of Sport, Saint John*  
Freedom 55 Financial – Canada Life





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