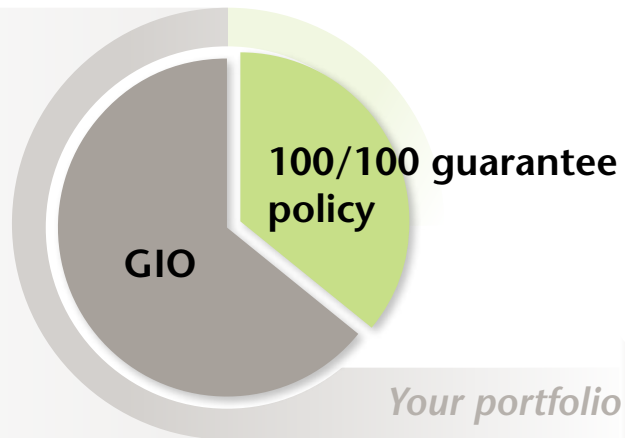


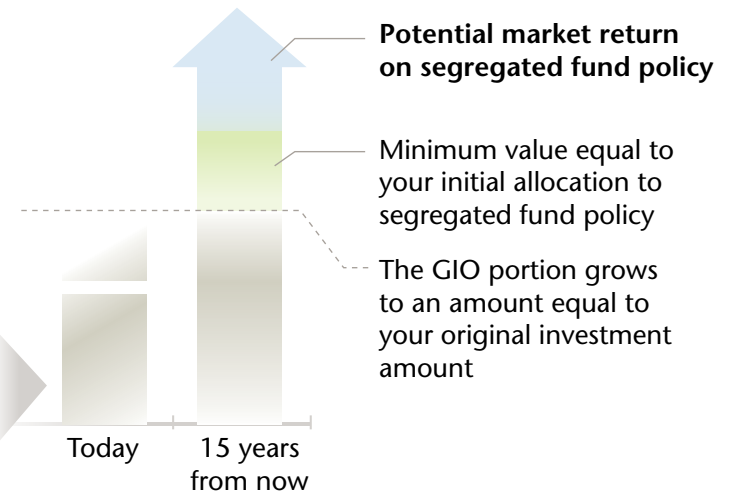
Conservation plus: Combine guaranteed products to protect your investment and achieve return

Divide your investment

- London Life segregated fund policy (100/100 guarantee)
 - 100 per cent maturity guarantee*
 - 100 per cent death benefit guarantee**
- Guaranteed interest option (GIO)
 - Principal guarantee
 - Interest rate guarantee



The result: protection and return



* The maturity guarantee amount is the sum of 100 per cent of the premiums made to the policy for 15 years or more, and 75 per cent of premiums made for less than 15 years.

**100 per cent of the premiums allocated to a 100/100 policy for all premium years when the annuitant is age 79 or younger at the start of the premium year



A description of the key features of the segregated fund policy is contained in the information folder.
Any amount that is allocated to a segregated fund is invested at the risk of the policyowner and may increase or decrease in value.