

Common Sense Funds



Primerica Life Insurance Company of Canada ("Primerica")
All information is as at December 31, 2018

Asset Builder IV

QUICK FACTS

Date fund created:	January 1994
Total value on December 31, 2018:	\$980,499 (000's)
Net Asset Value per Unit:	\$ 29.32
Number of Units Outstanding:	33,445,775
Management Expense Ratio (MER):	2.58%
Portfolio Turnover Rate:	0.82%
Portfolio manager:	AGF Investments Inc.
Investment manager:	Highstreet Asset Management
Minimum Investment	
Initial Lump Sum:	\$ 500.00
Subsequent Lump Sum Purchases:	\$ 50.00
Pre-Authorized Chequing Plan:	\$ 25.00

WHAT DOES THE FUND INVEST IN?

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

Top 10 Investments

Government of Canada Bonds various maturities	38.3%
Government of Canada, 0.50%, 2/1/2019	5.0%
Royal Bank of Canada	1.8%
Bank of Nova Scotia	1.5%
Nutrien Ltd.	1.3%
Suncor Energy Inc.	1.3%
Canadian National Railway Co.	1.3%
Brookfield Asset Management Inc.	1.3%
Manulife Financial Corp.	1.3%
The Walt Disney Company	1.2%

Total % of fund **54.3%**

Total Investments: 85

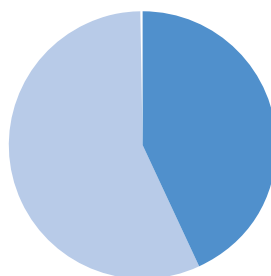
ARE THERE ANY GUARANTEES?

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

WHO IS THIS FUND FOR?

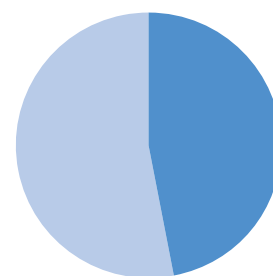
This fund may be right for a person seeking the potential for a high level of long-term growth while preserving capital and who is comfortable with the ups and downs of the market.

INVESTMENT TYPE



■ 43.3% Bonds
■ 56.8% Equities

GEOGRAPHIC LOCATION*



■ 46.1% Canadian
■ 51.9% Foreign
* Equity investments

HOW HAS THE FUND PERFORMED?

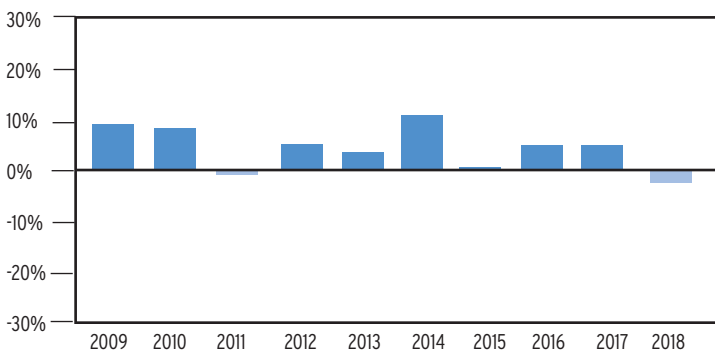
The section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted. It's important to note that this doesn't tell you how the fund will perform in the future. Also, the fund performance does not consider your personal tax situation.

Average return

A person who invested \$1,000 in the fund 10 years ago would now have \$1,624. That works out to an average return of 5.0% a year.

Year-by-year returns

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



HOW RISKY IS IT?

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



Asset Builder IV

HOW MUCH DOES IT COST?

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

1. SALES CHARGES

Primerica offers this fund on a Deferred Sales Charge basis only.

HOW IT WORKS

- ◆ When you buy the fund, Primerica pays your Representative a commission based on the amount you purchase.
- ◆ No sales charges are payable by you when you buy the fund.
- ◆ You can sell up to 10% of your units each year without paying a sales charge.
- ◆ If you sell more than 10% of your units in a year, you will pay a sales charge depending on how long you have held the units.
- ◆ No sales charges are payable on a Death Benefit or at Maturity.
- ◆ The sales charge you pay is based on the original purchase amount, not the value of the funds on the day you sell them.
- ◆ If you sell units, the units will be sold in the order you have purchased them.

2. ONGOING FUND EXPENSES

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

Common Sense Fund Asset Builder IV is offered with a 75% Death Benefit /Maturity guarantee. The MER is 2.58%. For details about how the guarantee works, please see the "What is the Guaranteed Maturity Value" and "What is the Guaranteed Death Benefit" sections of the Information Folder and Contract.

TRAILING COMMISSION

For the first 7 years after you purchase units in the fund, Primerica pays your representative a trailing commission each year of up to 0.40% of the value of those units. If you hold units for more than 7 years in the fund, Primerica will pay your representative a trailing commission each year of up to 0.80% of the value of those units for as long as you own the fund.

3. OTHER FEES

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

WHAT YOU PAY

If you sell within:	%
1 year of buying	5.75%
2 years of buying	5.00%
3 years of buying	4.25%
4 years of buying	3.50%
5 years of buying	2.75%
6 years of buying	2.00%
7 years of buying	1.25%
After 7 years	0%

WHAT IF I CHANGE MY MIND?

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

FOR MORE INFORMATION:

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

Primerica Life Insurance Company of Canada

1050-55 Standish Crt. Mississauga, Ontario L5N 0G3

Phone: (800) 463-9997 (English)

(800) 463-7774 (French)

E-mail: csf.enquiries@primerica.com