



Continuum target risk funds

Want to take the guesswork out of choosing investment options?
We can help.

A Continuum target risk fund is:



Easy to choose

Pick one Continuum fund that matches your comfort with risk. That's it!



Managed to minimize risks

The fund is made up of different types of investments to help manage a variety of risks, including the ups and downs of the market.



Hands off

Professionals manage and regularly adjust the mix of investments in the fund to match your comfort with risk.

A fund tailored to your comfort with risk
= One easy way to save for retirement

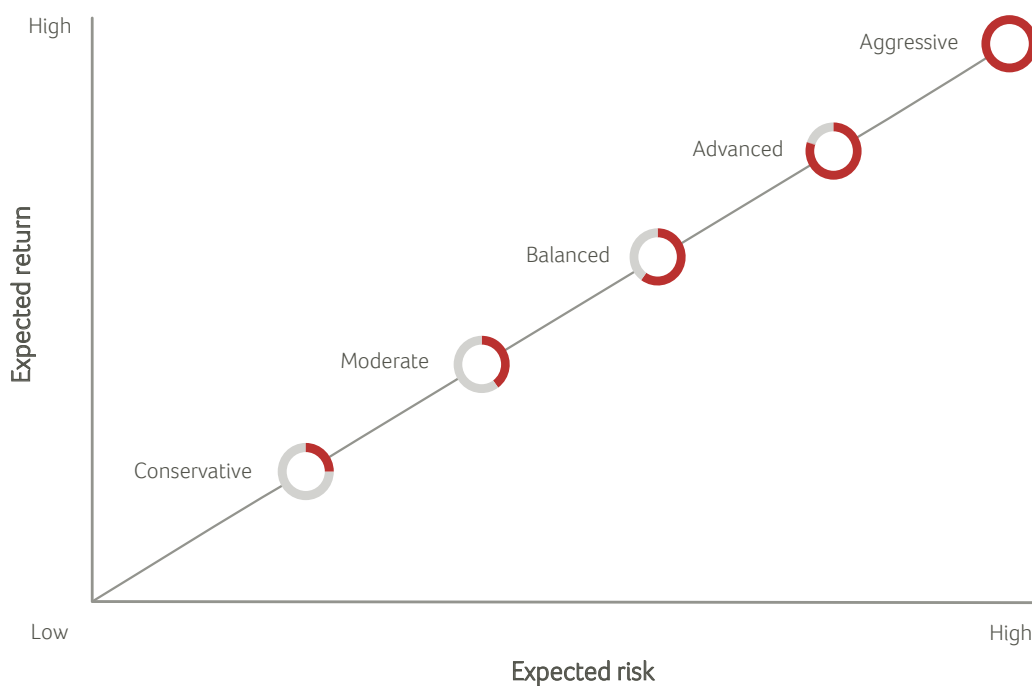


How a Continuum fund works

Your target risk fund is designed to match your comfort with risk.

The fund holds a mix of equities and fixed income investments from different investment managers and countries. The conservative portfolio is made up of less equity and more fixed income investments. The aggressive portfolio has more equities.

Target risk funds



For illustration purposes only, the above chart illustrates the approximate percentages of holdings. The actual asset percentages will vary.

May not be appropriate for non-registered plans

A Continuum target risk fund may not be an appropriate option for non-registered plans. That's because it might create taxable capital gains or losses when the fund is regularly rebalanced to match your comfort with risk.

Selecting a Continuum fund is easy

Step 1

Find out what level of risk you're comfortable with.

Five Continuum funds are designed to match five investor types in the investment personality questionnaire.

Before you choose a fund, you need to complete the questionnaire to find out what type of investor you are.

You can complete the questionnaire online as part of the Plan your retirement tool when you sign in to grsaccess.com.

Step 2

Use this table to choose the fund that matches your investment personality.

Your target risk fund is made up of different types of investments so you only need to choose one.

For example, if your investment personality score is between 165 and 199, you should choose the Advanced Continuum Fund.

If your investment personality questionnaire score is between:	Your target risk fund is:	The fund is suitable for:	Mix of investments	
105 or less	Conservative	Investors who are concerned about market ups and downs and prefer a regular income stream	Fixed income 75% Equity 25%	 <p style="writing-mode: vertical-rl; transform: rotate(180deg);">Risk meter</p> <p>88-7052</p>
106 to 135	Moderate	Investors who are willing to accept small market ups and downs to achieve some long-term investment growth and prefer more income than growth	Fixed income 60% Equity 40%	
136 to 164	Balanced	Investors who prefer investment stability but understand market ups and downs are necessary to achieve long-term growth	Fixed income 40% Equity 60%	
165 to 199	Advanced	Investors who want long-term growth and some protection from market ups and downs	Fixed income 20% Equity 80%	
200 or more	Aggressive	Investors who want long-term growth and aren't worried when the markets go up and down	Equity 100%	

The target risk funds are continually reviewed and periodically rebalanced. As a result, the target asset mix, the underlying funds and the number of underlying funds may change.

Over time, your savings goals, personal circumstances and the level of risk you're comfortable with will change.

It's a good idea to complete the investment personality questionnaire regularly or whenever your personal circumstances change significantly, for example: marriage, promotion, etc.

Step 3

There are three ways to let us know your Continuum fund choice:

- Complete an application form
- Sign in to grsaccess.com
- Call us at 1-800-724-3402

**Continuum target
risk fund** – one fund
makes your retirement
savings easy



Find current and detailed information about Continuum target risk funds when you sign in to grsaccess.com. Fund reports are under Investments.