

London Life Conservative Profile



December 31, 2025

Canada Life segregated funds policy originally with London Life

A portfolio fund aiming to provide regular income with low volatility.

Is this fund right for you?

- You want to protect your money from inflation while also protecting it from large swings in the market.
- You want to invest mainly in fixed-income funds (75 per cent).
- You're comfortable with a low level of risk.

Fund category
Global Fixed Income Balanced

Inception date
October 18, 1999

Management expense ratio (MER)*
2.66%
(December 31, 2024)

Fund management
Portfolio Solutions Group



How is the fund invested? (as of December 31, 2025)



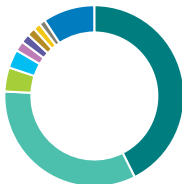
Asset allocation (%)

Domestic Bonds	43.9
Foreign Bonds	10.7
US Equity	9.4
International Equity	6.0
Canadian Equity	3.9
Cash and Equivalents	1.8
Income Trust Units	0.1
Other	24.2



Geographic allocation (%)

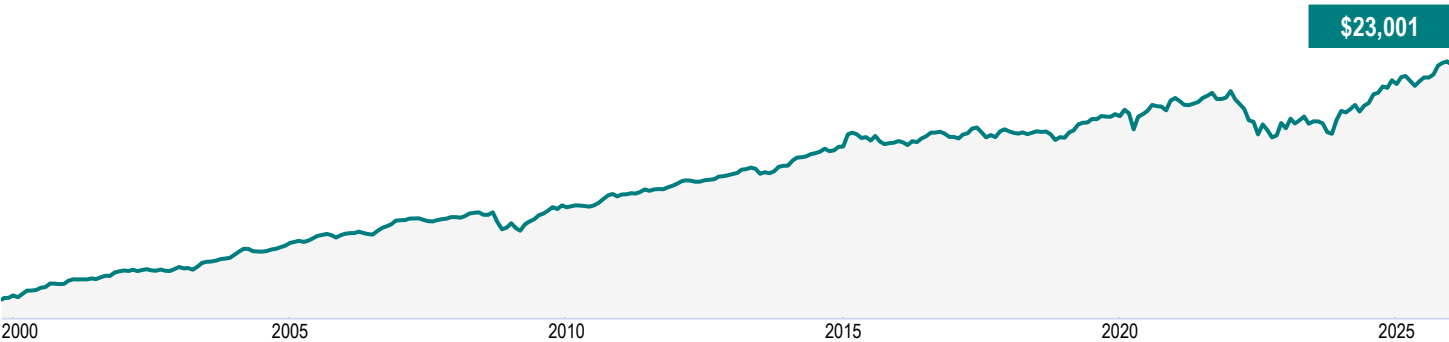
Canada	68.0
Multi-National	17.5
United States	9.5
North America	1.6
United Kingdom	0.6
Japan	0.4
Ireland	0.4
France	0.3
China	0.3
Other	1.4



Sector allocation (%)

Fixed Income	42.6
Mutual Fund	33.2
Technology	4.3
Financial Services	3.3
Cash and Cash Equivalent	1.8
Consumer Services	1.6
Healthcare	1.5
Industrial Goods	1.3
Basic Materials	1.1
Other	9.3

Growth of \$10,000 (since inception)



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Fund details (as of December 31, 2025)

Top holdings	%	Portfolio characteristics	
Canada Life Canadian Core Plus Bond Fund A	18.9	Standard deviation	5.00%
Canadian Core Fixed Income	17.2	Dividend yield	1.50%
Real Estate	5.6	Yield to maturity	-
Counsel Multi-Factor Canadian Equity Series S	4.1	Duration (years)	-
Canada Life Global Opportunities+ Fund R	4.0	Coupon	-
Franklin Brandywine Global Fixed Income Investment Grade Fund	3.5	Average credit rating	-
Mackenzie Unconstrained Fixed Income Fund A	3.4	Average market cap (million)	\$939,315.7
Commercial (Retail & Office)	3.2		
London Life International Bond (CLI)	3.0		
Industrial	2.3		
Total allocation in top holdings	65.2		

Net assets (million)
\$932.8

Price
\$23.00

Number of holdings
3721

Minimum initial investment
\$300

Fund codes
DSC^ – CLGZG023
NL – CLGZN023

Understanding returns

Annual compound returns (%)

1 MO	3 MO	YTD	1 YR	3 YR	5 YR	10 YR	INCEPTION
-0.90	0.12	4.77	4.77	5.66	1.66	2.04	3.23

Calendar year returns (%)

2025	2024	2023	2022	2021	2020	2019	2018
4.77	7.29	4.93	-9.56	1.80	5.00	6.30	-1.81

Range of returns over five years (November 01, 1999 - December 31, 2025)

Best return	Best period end date	Worst return	Worst period end date	Average Return	% of periods with positive returns	Number of positive periods	Number of negative periods
5.44%	Jan. 2005	-0.23%	Oct. 2022	2.85%	98.82%	252	3

Contact information

Customer service centre

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December 31, 2025

*For Partner series and Preferred partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your advisor. The MER doesn't include this fee.

^Deferred Sales Charge (DSC) purchase option is not available for new contributions given regulatory bans that came into effect June 1, 2023. For certain policies where DSC is the only sales charge option available, new contributions may be accepted. Additional disclosure may be required.

†Soft capped - Contributions are no longer accepted to new investors., ‡Hard capped - Contributions are no longer accepted.

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