

# 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.

### RISK RATING



**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)



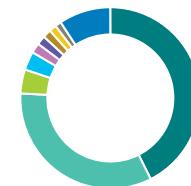
### Asset allocation (%)

|                      |      |
|----------------------|------|
| 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    |             | Net assets (million) |
|---|-------------|------------------------------|-------------|----------------------|
| Canada Life Canadian Core Plus Bond Fund A                    | 18.9        | Standard deviation           | 5.00%       | \$932.8              |
| 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         |                              |             |                      |
| <b>Total allocation in top holdings</b>                       | <b>65.2</b> |                              |             |                      |

## 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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Corporate website:  
[londonlife.com](http://londonlife.com)

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\*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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