

LON 2040 Profile 75/100



December 31, 2025

Canada Life segregated funds policy originally with London Life

A fund aiming to provide a balance of long-term growth and current income through to its target date.

Is this fund right for you?

- You want investment income and want your money to grow over time.
- You want to invest in equity and fixed-income funds by London Life. Over time, this profile fund will gradually increase its allocation of fixed-income fund units while reducing its allocation of equity fund units to provide the potential for stable growth
- You're comfortable with a moderate level of risk.

RISK RATING



Fund category
2040 Target Date Portfolio

Inception date
October 05, 2009

Management expense ratio (MER)*
3.12%
(December 31, 2024)

Fund management
Portfolio Solutions Group

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



Asset allocation (%)

US Equity	29.1
Canadian Equity	22.8
International Equity	21.6
Domestic Bonds	11.8
Foreign Bonds	2.3
Cash and Equivalents	2.3
Income Trust Units	0.6
Other	9.5



Geographic allocation (%)

Canada	45.8
United States	29.3
Multi-National	15.1
United Kingdom	1.5
Japan	1.1
Ireland	1.0
China	0.8
France	0.8
Taiwan	0.7
Other	3.9



Sector allocation (%)

Mutual Fund	16.6
Technology	13.8
Financial Services	13.1
Fixed Income	11.6
Consumer Services	5.6
Basic Materials	4.9
Healthcare	4.5
Industrial Goods	4.4
Energy	4.3
Other	21.2

Growth of \$10,000 (since inception)



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Fund details (as of December 31, 2025)

Top holdings		%	Portfolio characteristics		Net assets (million)
Real Estate		7.9	Standard deviation	7.22%	\$620.8
Canada Life Canadian Core Plus Bond Fund A		6.6	Dividend yield	1.61%	Price
London Life Intl Equity (S)		4.9	Yield to maturity	-	\$26.49
Mackenzie Global Small-Mid Cap Fund Series A		4.4	Duration (years)	-	Number of holdings
Canadian Core Fixed Income		3.7	Coupon	-	3591
Mackenzie GQE Emerging Markets Fund Series A		3.1	Average credit rating	-	Minimum initial investment
Franklin Brandywine Global Fixed Income Investment Grade Fund		2.1	Average market cap (million)	\$820,922.3	\$500
Apple Inc		2.0			Fund codes
Royal Bank of Canada		1.8			FEL – CLGT013E
Alphabet Inc Cl A		1.4			DSC^ – CLGT013F
Total allocation in top holdings		37.9			LSC – CLGT013H

Understanding returns

Annual compound returns (%)

1 MO	3 MO	YTD	1 YR	3 YR	5 YR	10 YR	INCEPTION
-0.81	0.74	10.26	10.26	11.04	7.31	6.04	6.18

Calendar year returns (%)

2025	2024	2023	2022	2021	2020	2019	2018
10.26	14.40	8.54	-9.76	15.20	8.01	11.06	-6.03

Range of returns over five years (November 01, 2009 - 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
9.73%	March 2025	0.05%	March 2020	5.62%	100.00%	135	0

Contact information

Customer service centre

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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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