LON 2045 Profile 75/75

August 31, 2026

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 growt
- You're comfortable with a moderate level of risk.

RISK RATING

LOW — MODERATE — HIGH

Fund category
2045 Target Date Portfolio

Inception date
October 05, 2009

Management expense ratio (MER)*
3.04%
(December 31, 2024)

Fund management
Portfolio Solutions Group

How is the fund invested? (as of June 30, 2026)

Asset allocation (%)

US Equity	41.2
Canadian Equity	23.7
International Equity	22.9
Cash and Equivalents	2.4
Domestic Bonds	0.7
Income Trust Units	0.6
Foreign Bonds	0.1
Other	8.4

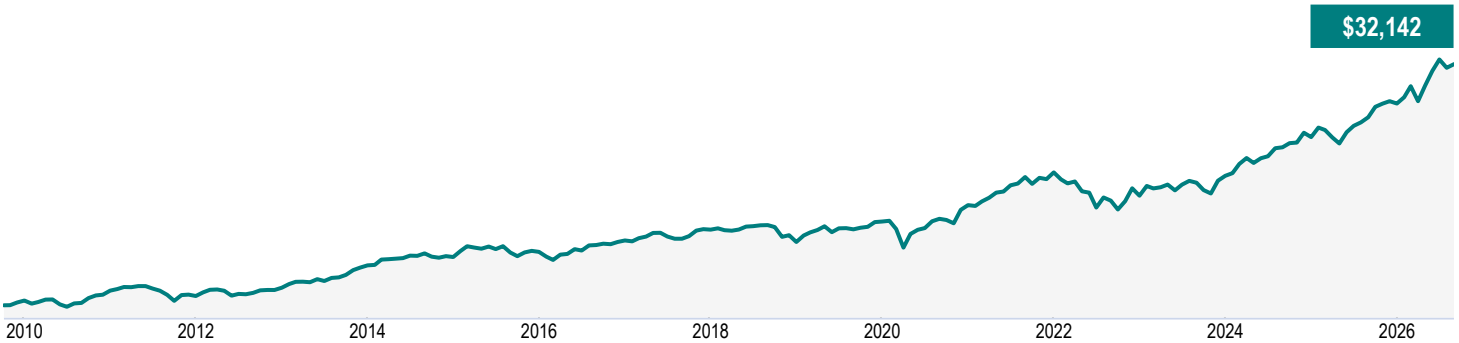
Geographic allocation (%)

United States	41.3
Canada	35.0
Multi-National	8.6
Taiwan	2.1
Korea, Republic Of	1.8
United Kingdom	1.8
Japan	1.4
China	1.3
Ireland	1.0
Other	5.7

Sector allocation (%)

Technology	20.7
Financial Services	14.4
Mutual Fund	11.7
Basic Materials	6.0
Industrial Goods	5.8
Energy	5.8
Consumer Services	5.8
Healthcare	5.2
Consumer Goods	4.1
Other	20.5

Growth of $10,000 (since inception)



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Fund details (as of June 30, 2026)

Top holdings	%
Real Estate	7.8
London Life Intl Equity (S)	5.8
Mackenzie GQE US Mid Cap Equity Fund Series A	3.0
Royal Bank of Canada	2.1
Apple Inc	1.8
NVIDIA Corp	1.8
Toronto-Dominion Bank	1.5
Alphabet Inc Cl A	1.5
Amazon.com Inc	1.4
Mackenzie Asian Small-Mid Cap Fund Series R	1.4
Total allocation in top holdings	**28.1**

Portfolio characteristics	
Standard deviation	8.72%
Dividend yield	1.47%
Yield to maturity	-
Duration (years)	-
Coupon	-
Average credit rating	-
Average market cap (million)	$884,092.0

Net assets (million)
$746.8

Price
$32.14

Number of holdings
3211

Minimum initial investment
$500

Fund codes
FEL – CLGT014A
DSC^ – CLGT014B
LSC – CLGT014D

Understanding returns

Annual compound returns (%)

1 MO	3 MO	YTD	1 YR	3 YR	5 YR	10 YR	INCEPTION
1.04	**1.96**	**12.66**	**17.88**	**14.78**	**8.10**	**7.54**	**7.15**

Calendar year returns (%)

2025	2024	2023	2022	2021	2020	2019	2018
12.12	**16.26**	**9.08**	**-9.64**	**15.66**	**8.52**	**11.88**	**-6.70**

Range of returns over five years (November 01, 2009 - August 31, 2026)

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
10.69%	**March 2025**	**0.00%**	**March 2020**	**6.12%**	**99.30%**	**142**	**1**

Contact information

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Commentary and opinions are provided by Portfolio Solutions Group.

*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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