

LON Mortgage 100/100

December 31, 2025

Canada Life segregated funds policy originally with London Life



A Canadian mortgage fund seeking to provide a high level of income while maintaining stability over the longer term.

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 in mortgages on Canadian properties, diversified by both type and location.
- You're comfortable with a low level of risk.

RISK RATING



Fund category
Canadian Short Term Fixed Income

Inception date
October 05, 2009

Management expense ratio (MER)*
2.53%
(December 31, 2024)

Fund management
Canada Life Investment Management

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



Asset allocation (%)

Domestic Bonds	10.3
Cash and Equivalents	7.3
Other	82.4



Geographic allocation (%)

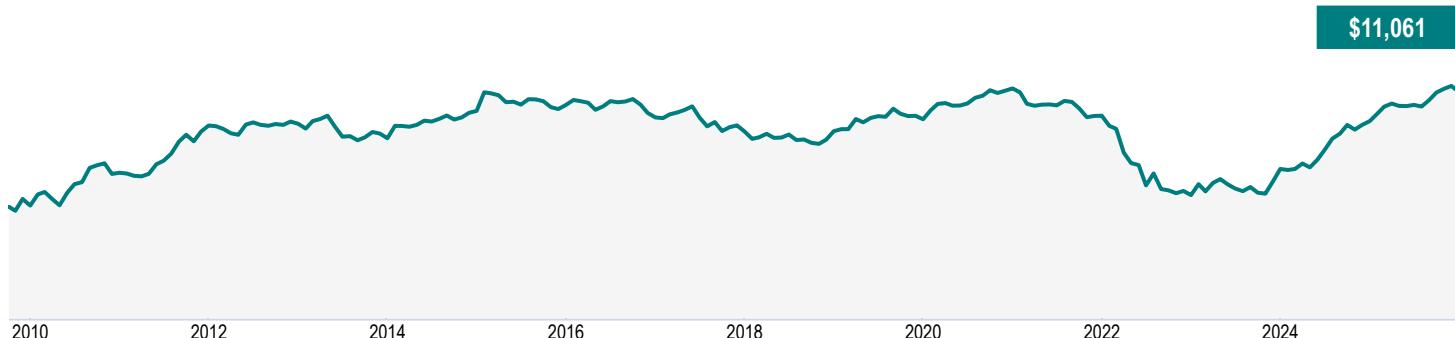
Canada	100.0
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Sector allocation (%)

Fixed Income	92.7
Cash and Cash Equivalent	7.3

Growth of \$10,000 (since inception)



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Fund details (as of December 31, 2025)

Top holdings		%	Portfolio characteristics		Net assets (million)	
Commercial (Retail & Office)		32.0	Standard deviation	1.76%	\$993.5	
Industrial		22.6	Dividend yield	-	Price	
Residential		13.8	Yield to maturity	-	\$11.06	
Apartments		13.2	Duration (years)	-	Number of holdings	
Bonds		10.3	Coupon	-	7	
Cash & Short Term		7.3	Average credit rating	-	Minimum initial investment	
Other Mortgages		0.8	Average market cap (million)	-	\$500	
Total allocation in top holdings		100.0				

Understanding returns

Annual compound returns (%)

1 MO	3 MO	YTD	1 YR	3 YR	5 YR	10 YR	INCEPTION
-0.51	0.04	2.50	2.50	3.05	-0.06	0.11	0.62

Calendar year returns (%)

2025	2024	2023	2022	2021	2020	2019	2018
2.50	4.27	2.39	-6.77	-2.27	2.64	1.03	0.03

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
1.84%	March 2015	-1.19%	June 2022	0.04%	43.70%	59	76

Net assets (million)
\$993.5

Price
\$11.06

Number of holdings
7

Minimum initial investment
\$500

Fund codes
FEL – CLGT036I
DSC^ – CLGT036J
LSC – CLGT036L

Contact information

Customer service centre

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Corporate website:
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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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