

LON Diversified Fixed Income Profile 75/75

December 31, 2025

Canada Life segregated funds policy originally with London Life

A fixed-income fund seeking 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 in a variety of fixed-income segregated funds, which, in turn, invest in a broad range of fixed-income investments including bonds, debentures, mortgages and cash.
- You're comfortable with a low level of risk.

RISK RATING



Fund category

Canadian Core Plus Fixed Income

Inception date

October 05, 2009

Management

expense ratio (MER)*

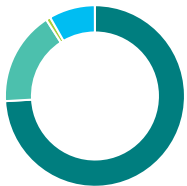
2.18%

(December 31, 2024)

Fund management

Portfolio Solutions Group

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



Asset allocation (%)

| | |
|----------------------|------|
| Domestic Bonds | 74.1 |
| Foreign Bonds | 16.8 |
| Cash and Equivalents | 0.8 |
| Other | 8.3 |



Geographic allocation (%)

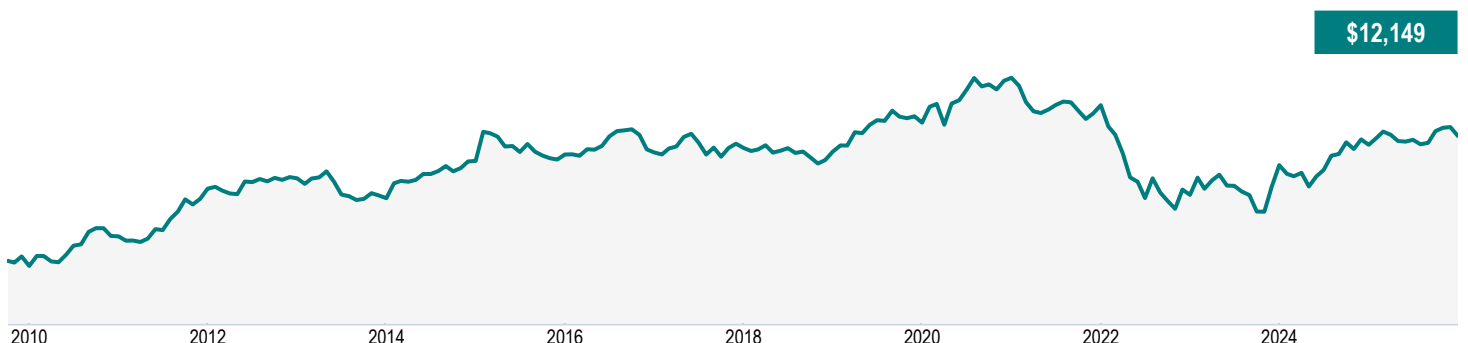
| | |
|----------------|------|
| Canada | 80.7 |
| Multi-National | 16.8 |
| North America | 2.5 |



Sector allocation (%)

| | |
|--------------------------|------|
| Fixed Income | 64.9 |
| Mutual Fund | 34.3 |
| Cash and Cash Equivalent | 0.8 |

Growth of \$10,000 (since inception)



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Fund details (as of December 31, 2025)

| Top holdings | % |
|---|-------------|
| Canada Life Canadian Core Plus Bond Fund A | 31.0 |
| Canadian Core Fixed Income | 29.3 |
| Mackenzie Unconstrained Fixed Income Fund A | 5.5 |
| London Life International Bond (CLI) | 5.0 |
| Franklin Brandywine Global Fixed Income Investment Grade Fund | 5.0 |
| Commercial (Retail & Office) | 3.2 |
| Private Credit (N) | 2.5 |
| Industrial | 2.3 |
| Residential | 1.4 |
| Apartments | 1.3 |
| Total allocation in top holdings | 86.5 |

| Portfolio characteristics | |
|------------------------------|-------|
| Standard deviation | 5.06% |
| Dividend yield | - |
| Yield to maturity | - |
| Duration (years) | - |
| Coupon | - |
| Average credit rating | - |
| Average market cap (million) | - |

Net assets (million)
\$70.5

Price
\$12.15

Number of holdings
209

Minimum initial investment
\$500

Fund codes
FEL – CLGT035A
DSC^ – CLGT035B
LSC – CLGT035D

Understanding returns

Annual compound returns (%)

| 1 MO | 3 MO | YTD | 1 YR | 3 YR | 5 YR | 10 YR | INCEPTION |
|-------|-------|------|------|------|-------|-------|-----------|
| -1.25 | -0.69 | 1.26 | 1.26 | 2.94 | -1.57 | 0.27 | 1.21 |

Calendar year returns (%)

| 2025 | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 |
|------|------|------|--------|-------|------|------|-------|
| 1.26 | 3.01 | 4.58 | -12.16 | -3.59 | 6.24 | 4.19 | -0.52 |

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 |
|-------------|----------------------|--------------|-----------------------|----------------|------------------------------------|----------------------------|----------------------------|
| 3.97% | March 2015 | -1.82% | Oct. 2022 | 0.73% | 65.93% | 89 | 46 |

Contact information

Customer service centre

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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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