

LON Fidelity Balanced Income 100/100



December 31, 2025

Canada Life segregated funds policy originally with London Life

A fund that aims to find balance between long-term growth and consistent income.

Is this fund right for you?

- You want investment income and you want your money to grow over time.
- You want to invest in a balance of Canadian fixed-income funds (no more than 45 per cent) and Canadian and foreign equity funds.
- You're comfortable with a low to moderate level of risk.

RISK RATING



Fund category
Canadian Neutral Balanced

Inception date
October 05, 2009

Management expense ratio (MER)*
3.19%
(December 31, 2024)

Fund management
Portfolio Solutions Group

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



Asset allocation (%)

Domestic Bonds	45.0
Canadian Equity	32.9
US Equity	13.6
International Equity	8.4
Other	0.1



Geographic allocation (%)

Canada	78.0
United States	13.6
Multi-National	8.3
Bermuda	0.1
Ireland	0.1
Other	-0.1



Sector allocation (%)

Fixed Income	45.0
Mutual Fund	41.3
Financial Services	3.9
Technology	3.3
Basic Materials	1.3
Energy	1.3
Consumer Services	1.0
Industrial Services	0.7
Healthcare	0.5
Other	1.7

Growth of \$10,000 (since inception)



LON Fidelity Balanced Income 100/100

December 31, 2025

Fund details (as of December 31, 2025)

Top holdings		%	Portfolio characteristics		Net assets (million)	
London Life Canadian Bond (Fidelity)		45.0	Standard deviation	6.94%	\$34.1	
Fidelity Canadian Systematic Equity Inst Trust		24.8	Dividend yield	-	Price	\$21.93
London Life U.S. Equity (F)		8.3	Yield to maturity	-	Number of holdings	600
London Life Intl Equ (F)		8.3	Duration (years)	-	Minimum initial investment	\$500
Royal Bank of Canada		0.7	Coupon	-	Fund codes	
Shopify Inc Cl A		0.6	Average credit rating	-	FEL – CLGT029I	
Toronto-Dominion Bank		0.5	Average market cap (million)	-	DSC^ – CLGT029J	
NVIDIA Corp		0.4			LSC – CLGT029L	
Apple Inc		0.4				
Microsoft Corp		0.3				
Total allocation in top holdings		89.3				

Understanding returns

Annual compound returns (%)

1 MO	3 MO	YTD	1 YR	3 YR	5 YR	10 YR	INCEPTION
-0.60	1.23	9.99	9.99	9.73	4.85	4.69	4.95

Calendar year returns (%)

2025	2024	2023	2022	2021	2020	2019	2018
9.99	11.11	8.11	-11.41	8.26	7.25	12.83	-4.66

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
7.10%	July 2015	0.42%	March 2020	4.38%	100.00%	135	0

Contact information

Customer service centre

Toll free:
1-877-566-5433

Corporate website:
londonlife.com

LON Fidelity Balanced Income 100/100

December 31, 2025

*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.

Distribution of the chart, history standard and short-term reports are not permitted without including the fund profile long-term report. Important information about London Life's segregated funds is found in the information folder, available from a Freedom 55 Financial representative. **Any amount that is allocated to a segregated fund is invested at the risk of the policyholder and may increase or decrease in value.** Reports produced using this web site are for information purposes only. London Life, Quadrus Investment Services Ltd., and their affiliates, representatives, and third party content providers do not warrant the accuracy, completeness, or timeliness of this website or any content, and shall not be responsible for investment decisions, damages, or other losses resulting from the use of this website or its content. The only true report on unit values is the periodic statement prepared and sent by London Life or Quadrus Investment Services Ltd. The indicated rates of return are annual compounded returns as of the date indicated and include changes in unit value and reinvestment of all distributions. The investment management fee has been deducted. Funds are available through a segregated funds policy issued by London Life. London Life and design are trademarks of London Life Insurance Company.

Financial information provided by Fundata Canada Inc.

©Fundata Canada Inc. All rights reserved.

