

LON Moderate Profile 100/100 (PS1)



December 31, 2025

Canada Life segregated funds policy originally with London Life

A portfolio fund aiming to provide income while also allowing for long-term growth.

Is this fund right for you?

- You want investment income and you want your money to grow over time.
- You want to invest in both fixed-income funds and equity funds (up to 40 per cent).
- You're comfortable with a low to moderate level of risk.

RISK RATING



Fund category
Global Fixed Income Balanced

Inception date
May 14, 2012

Management expense ratio (MER)*
2.54%
(December 31, 2024)

Fund management
Portfolio Solutions Group

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



Asset allocation (%)

Domestic Bonds	35.6
US Equity	12.7
International Equity	8.3
Foreign Bonds	8.2
Canadian Equity	5.7
Cash and Equivalents	1.9
Income Trust Units	0.1
Other	27.5

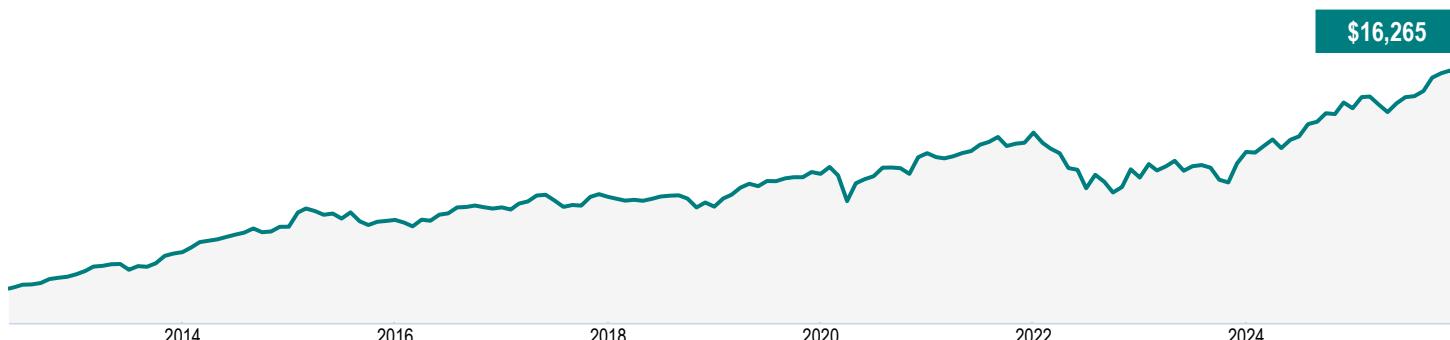
Geographic allocation (%)

Canada	65.0
Multi-National	16.3
United States	12.8
North America	1.3
United Kingdom	0.8
Japan	0.5
Ireland	0.5
China	0.4
France	0.4
Other	2.0

Sector allocation (%)

Fixed Income	35.3
Mutual Fund	33.3
Technology	5.9
Financial Services	4.5
Consumer Services	2.2
Healthcare	2.0
Cash and Cash Equivalent	1.9
Industrial Goods	1.8
Basic Materials	1.5
Other	11.6

Growth of \$10,000 (since inception)



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Fund details (as of December 31, 2025)

Top holdings	%	Portfolio characteristics		Net assets (million)
Canada Life Canadian Core Plus Bond Fund A	14.9	Standard deviation	5.43%	\$1,359.0
Canadian Core Fixed Income	13.3	Dividend yield	1.52%	
Real Estate	6.3	Yield to maturity	-	
Counsel Multi-Factor Canadian Equity Series S	5.8	Duration (years)	-	
Canada Life Global Opportunities+ Fund R	4.0	Coupon	-	
Franklin Brandywine Global Fixed Income Investment Grade Fund	3.2	Average credit rating	-	
Commercial (Retail & Office)	2.8	Average market cap (million)	\$917,460.3	
Counsel Multi-Factor U.S. Equity Series S	2.7			
London Life Intl Equity (S)	2.4			
London Life International Bond (CLI)	2.4			
Total allocation in top holdings	57.8			

Understanding returns

Annual compound returns (%)							
1 MO	3 MO	YTD	1 YR	3 YR	5 YR	10 YR	INCEPTION
-0.84	0.43	6.33	6.33	7.04	3.08	3.07	3.63
Calendar year returns (%)							
2025	2024	2023	2022	2021	2020	2019	2018
6.33	9.16	5.68	-9.05	4.32	4.55	7.76	-2.27

Range of returns over five years (June 01, 2012 - 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
4.91%	May 2017	0.46%	Oct. 2022	2.55%	100.00%	104	0

Contact information

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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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