

LON Fidelity Moderate Income 75/75 (PS1)

December 31, 2025

Canada Life segregated funds policy originally with London Life

A fund that aims to provide interest income with the potential for longer-term growth.

Is this fund right for you?

- You want investment income with the potential for long-term growth.
- You want to invest mainly in fixed-income funds with a smaller portion in Canadian and foreign equity funds.
- You're comfortable with a low to moderate level of risk.

RISK RATING



Fund category

Canadian Fixed Income Balanced

Inception date

May 14, 2012

Management

expense ratio (MER)*

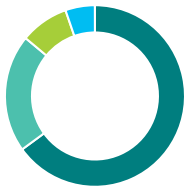
2.24%

(December 31, 2024)

Fund management

Portfolio Solutions Group

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



Asset allocation (%)

Domestic Bonds	65.0
Canadian Equity	21.0
US Equity	8.7
International Equity	5.3



Geographic allocation (%)

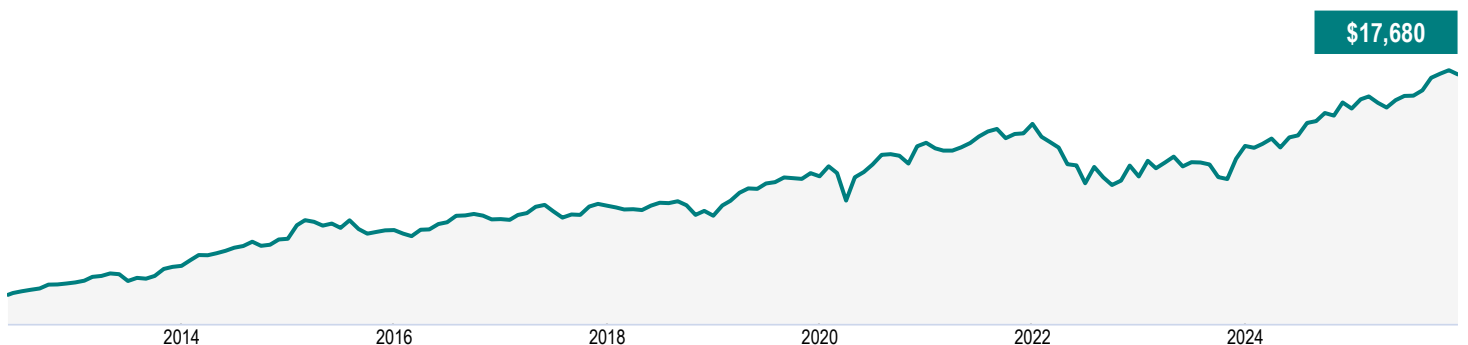
Canada	86.0
United States	8.7
Multi-National	5.3
Ireland	0.1
Other	-0.1



Sector allocation (%)

Fixed Income	65.0
Mutual Fund	26.3
Financial Services	2.5
Technology	2.1
Basic Materials	0.9
Energy	0.8
Consumer Services	0.7
Industrial Services	0.5
Consumer Goods	0.3
Other	0.9

Growth of \$10,000 (since inception)



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Fund details (as of December 31, 2025)

Top holdings	%
London Life Canadian Bond (Fidelity)	65.0
Fidelity Canadian Systematic Equity Inst Trust	15.8
London Life U.S. Equity (F)	5.3
London Life Intl Equ (F)	5.3
Royal Bank of Canada	0.5
Shopify Inc Cl A	0.4
Toronto-Dominion Bank	0.3
NVIDIA Corp	0.3
Apple Inc	0.2
Microsoft Corp	0.2
Total allocation in top holdings	93.3

Portfolio characteristics	
Standard deviation	6.15%
Dividend yield	-
Yield to maturity	-
Duration (years)	-
Coupon	-
Average credit rating	-
Average market cap (million)	-

Net assets (million)
\$24.6

Price
\$17.68

Number of holdings
600

Minimum initial investment
\$100,000

Fund codes
FEL – CLGV019A
DSC^ – CLGV019B
LSC – CLGV019D

Understanding returns

Annual compound returns (%)

1 MO	3 MO	YTD	1 YR	3 YR	5 YR	10 YR	INCEPTION
-0.83	0.66	7.20	7.20	7.77	2.94	3.73	4.27

Calendar year returns (%)

2025	2024	2023	2022	2021	2020	2019	2018
7.20	8.58	7.53	-11.48	4.30	8.27	10.77	-2.67

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
5.47%	May 2017	1.15%	March 2020	3.34%	100.00%	104	0

Contact information

Customer service centre

Toll free:
1-877-566-5433

Corporate website:
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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