

LON 2020 Profile 75/100 (PS1)



December 31, 2025

Canada Life segregated funds policy originally with London Life

A fund aiming to provide a balance of long-term growth and current income through to its target date.

Is this fund right for you?

- You want investment income and want your money to grow over time.
- You want to invest in equity and fixed-income funds by London Life. Over time, this profile fund will gradually increase its allocation of fixed-income fund units while reducing its allocation of equity fund units to provide the potential for stable growth
- You're comfortable with a low to moderate level of risk.

RISK RATING



Fund category
Short Term Target Date Portfolio

Inception date
May 14, 2012

Management expense ratio (MER)*
2.41%
(December 31, 2024)

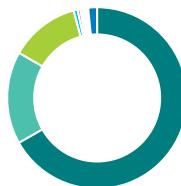
Fund management
Portfolio Solutions Group

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



Asset allocation (%)

Domestic Bonds	48.3
Foreign Bonds	12.9
US Equity	12.4
Canadian Equity	9.1
International Equity	7.7
Cash and Equivalents	1.4
Income Trust Units	0.2
Other	8.0



Geographic allocation (%)

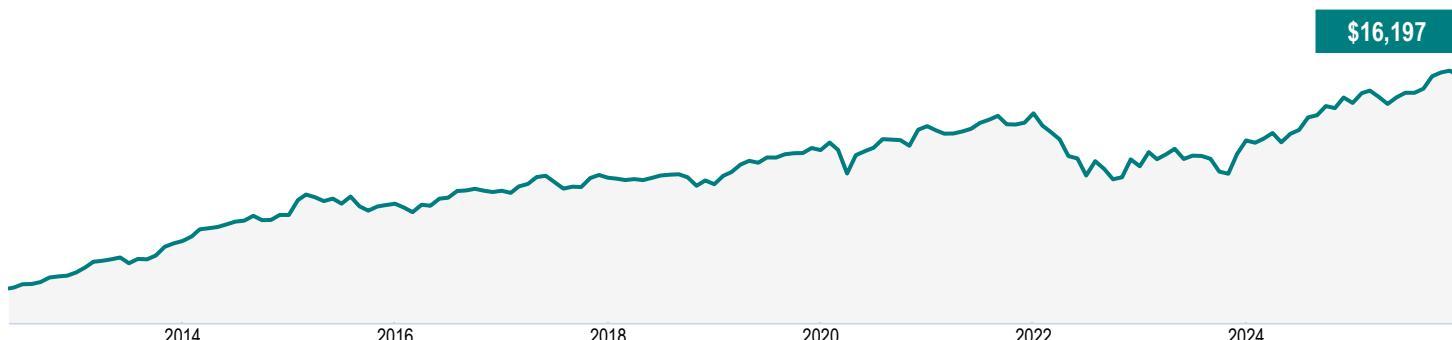
Canada	66.8
Multi-National	16.5
United States	12.5
United Kingdom	0.7
Japan	0.5
Ireland	0.4
France	0.4
Taiwan	0.3
China	0.3
Other	1.6



Sector allocation (%)

Fixed Income	43.8
Mutual Fund	26.5
Technology	5.9
Financial Services	5.6
Consumer Services	2.3
Basic Materials	2.0
Healthcare	1.9
Industrial Goods	1.8
Energy	1.7
Other	8.5

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	22.9	Standard deviation	5.43%	\$104.4
Canadian Core Fixed Income	19.9	Dividend yield	1.64%	Price \$16.20
Mackenzie Unconstrained Fixed Income Fund A	5.0	Yield to maturity	-	Number of holdings 3732
Franklin Brandywine Global Fixed Income Investment Grade Fund	4.0	Duration (years)	-	Minimum initial investment \$100,000
London Life International Bond (CLI)	3.0	Coupon	-	Fund codes
Real Estate	2.5	Average credit rating	-	FEL – CLGV003E
London Life Intl Equity (S)	2.2	Average market cap (million)	\$833,033.5	DSC^ – CLGV003F
Commercial (Retail & Office)	2.1			LSC – CLGV003H
Industrial	1.5			
Mackenzie GQE Emerging Markets Fund Series A	1.4			
Total allocation in top holdings	64.5			

Understanding returns

Annual compound returns (%)							
1 MO	3 MO	YTD	1 YR	3 YR	5 YR	10 YR	INCEPTION
-1.12	-0.12	4.95	4.95	6.05	1.89	2.64	3.60
Calendar year returns (%)							
2025	2024	2023	2022	2021	2020	2019	2018
4.95	7.65	5.57	-10.25	2.55	4.99	7.66	-1.44

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
5.82%	May 2017	0.03%	Oct. 2022	2.50%	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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