# LON 2045 Profile 75/100 (PS1)

July 31, 2026

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 growt
- You're comfortable with a moderate level of risk.

RISK RATING

LOW — MODERATE — HIGH

**Fund category**
2045 Target Date Portfolio

**Inception date**
May 14, 2012

**Management expense ratio (MER)***
2.63%
(December 31, 2022)

**Fund management**
Portfolio Solutions Group

## How is the fund invested? (as of June 30, 2026)

### Asset allocation (%)

| | |
|---|---|
| US Equity | 38.2 |
| International Equity | 26.0 |
| Canadian Equity | 23.7 |
| Cash and Equivalents | 2.3 |
| Domestic Bonds | 0.7 |
| Income Trust Units | 0.6 |
| Foreign Bonds | 0.1 |
| Other | 8.4 |

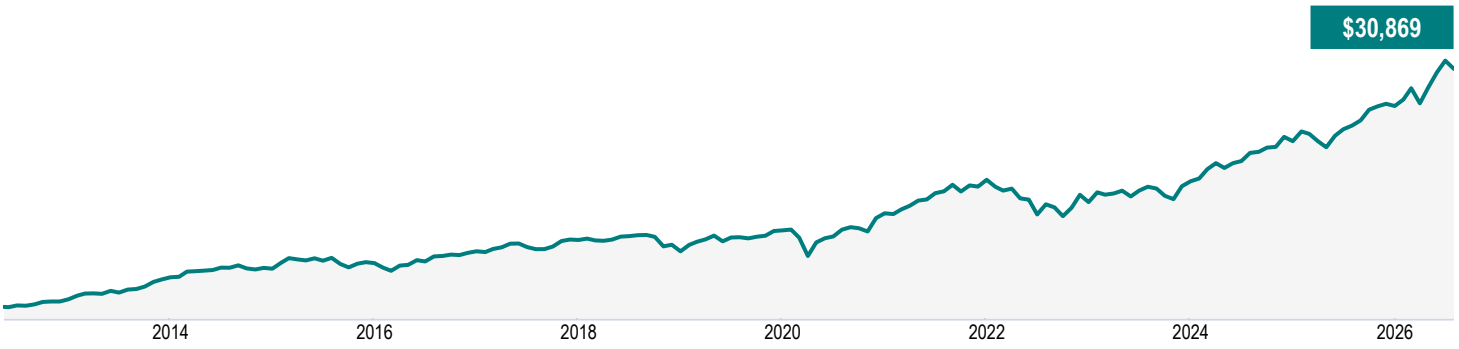
### Geographic allocation (%)

| | |
|---|---|
| United States | 38.4 |
| Canada | 34.8 |
| Multi-National | 15.2 |
| United Kingdom | 1.8 |
| Japan | 1.4 |
| Taiwan | 1.0 |
| Ireland | 1.0 |
| Korea, Republic Of | 0.9 |
| France | 0.8 |
| Other | 4.7 |

### Sector allocation (%)

| | |
|---|---|
| Technology | 19.0 |
| Mutual Fund | 15.4 |
| Financial Services | 13.8 |
| Basic Materials | 5.9 |
| Consumer Services | 5.7 |
| Energy | 5.7 |
| Industrial Goods | 5.6 |
| Healthcare | 5.1 |
| Consumer Goods | 4.0 |
| Other | 19.8 |

## Growth of $10,000 (since inception)



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## Fund details (as of June 30, 2026)

| Top holdings | % |
|---|---|
| Real Estate | 7.8 |
| London Life Intl Equity (S) | 5.8 |
| Mackenzie Global Small-Mid Cap Fund Series A | 5.4 |
| Mackenzie GQE Emerging Markets Fund Series A | 3.7 |
| Royal Bank of Canada | 2.1 |
| Apple Inc | 1.8 |
| NVIDIA Corp | 1.8 |
| Toronto-Dominion Bank | 1.5 |
| Alphabet Inc Cl A | 1.5 |
| Amazon.com Inc | 1.4 |
| **Total allocation in top holdings** | **32.8** |

| Portfolio characteristics | |
|---|---|
| Standard deviation | 8.79% |
| Dividend yield | 1.44% |
| Yield to maturity | - |
| Duration (years) | - |
| Coupon | - |
| Average credit rating | - |
| Average market cap (million) | $893,463.9 |

**Net assets (million)**
$740.0

**Price**
$30.87

**Number of holdings**
3136

**Minimum initial investment**
$500

**Fund codes**
FEL – CLGV014E
DSC^ – CLGV014F
LSC – CLGV014H

## Understanding returns

### Annual compound returns (%)

| 1 MO | 3 MO | YTD | 1 YR | 3 YR | 5 YR | 10 YR | INCEPTION |
|---|---|---|---|---|---|---|---|
| **-2.31** | **5.56** | **11.77** | **19.18** | **14.55** | **8.92** | **7.90** | **8.25** |

### Calendar year returns (%)

| 2025 | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 |
|---|---|---|---|---|---|---|---|
| **12.58** | **16.74** | **9.53** | **-9.27** | **16.14** | **8.97** | **12.36** | **-6.28** |

## Range of returns over five years (June 01, 2012 - July 31, 2026)

| 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 |
|---|---|---|---|---|---|---|---|
| **11.14%** | **March 2025** | **0.42%** | **March 2020** | **6.30%** | **100.00%** | **111** | **0** |

## Contact information

**Customer service centre**

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*Commentary and opinions are provided by Portfolio Solutions Group.*

*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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