

LON European Equity 75/100 (PS1)



December 31, 2025

Canada Life segregated funds policy originally with London Life

A value European equity fund seeking long-term growth.

Is this fund right for you?

- You want your money to grow over a longer term.
- You want to invest in companies located or active in Western and Eastern Europe and whose shares are principally traded on European stock exchanges.
- You're comfortable with a moderate level of risk.

RISK RATING



Fund category
European Equity

Inception date
May 14, 2012

Management expense ratio (MER)*
2.81%
(December 31, 2024)

Fund management
Setanta Asset Management Limited

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



Asset allocation (%)

| | |
|----------------------|------|
| International Equity | 94.4 |
| US Equity | 4.4 |
| Cash and Equivalents | 1.2 |



Geographic allocation (%)

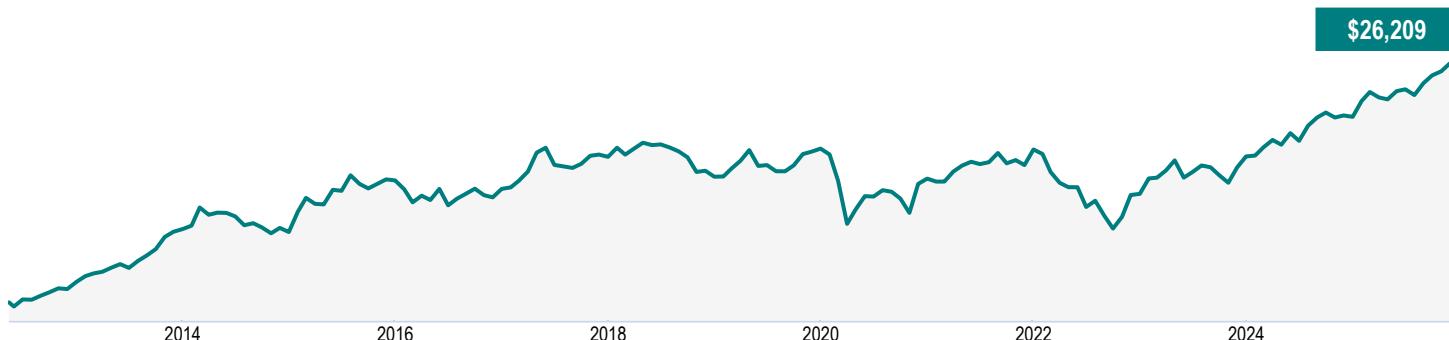
| | |
|----------------|------|
| Ireland | 26.1 |
| France | 13.1 |
| Switzerland | 12.1 |
| Germany | 8.9 |
| United Kingdom | 8.2 |
| Netherlands | 8.0 |
| Denmark | 6.3 |
| Italy | 5.0 |
| United States | 4.4 |
| Other | 7.9 |



Sector allocation (%)

| | |
|---------------------|------|
| Healthcare | 24.7 |
| Industrial Goods | 14.8 |
| Consumer Goods | 14.6 |
| Financial Services | 13.9 |
| Technology | 10.0 |
| Energy | 8.5 |
| Real Estate | 5.7 |
| Industrial Services | 3.9 |
| Consumer Services | 2.8 |
| Other | 1.1 |

Growth of \$10,000 (since inception)



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Fund details (as of December 31, 2025)

| Top holdings | % | Portfolio characteristics | | Net assets (million) |
|---|-------------|------------------------------|-------------|----------------------------|
| Bank of Ireland Group PLC | 6.6 | Standard deviation | 9.41% | \$32.5 |
| ASML Holding NV | 6.3 | Dividend yield | 2.39% | Price |
| Eni SpA | 5.0 | Yield to maturity | - | \$26.21 |
| Legrand SA | 4.2 | Duration (years) | - | Number of holdings |
| Roche Holding AG - Partcptn | 4.2 | Coupon | - | 38 |
| Nestle SA Cl N | 4.1 | Average credit rating | - | Minimum initial investment |
| Steris PLC | 4.1 | Average market cap (million) | \$130,742.9 | \$100,000 |
| Deutsche Boerse AG Cl N | 3.9 | | | Fund codes |
| Ryanair Holdings PLC - ADR | 3.9 | | | FEL – CLGV097E |
| Crh PLC | 3.9 | | | DSC^ – CLGV097F |
| Total allocation in top holdings | 46.2 | | | LSC – CLGV097H |

Understanding returns

Annual compound returns (%)

| 1 MO | 3 MO | YTD | 1 YR | 3 YR | 5 YR | 10 YR | INCEPTION |
|-------|------|-------|-------|-------|------|-------|-----------|
| -1.21 | 1.99 | 14.81 | 14.81 | 14.41 | 7.15 | 3.58 | 7.32 |

Calendar year returns (%)

| 2025 | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 |
|-------|-------|-------|--------|-------|--------|-------|-------|
| 14.81 | 13.61 | 14.82 | -14.93 | 10.86 | -10.05 | 10.40 | -6.85 |

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 |
|-------------|----------------------|--------------|-----------------------|----------------|------------------------------------|----------------------------|----------------------------|
| 16.33% | May 2017 | -5.06% | Sept. 2022 | 3.58% | 72.12% | 75 | 29 |

Contact information

Customer service centre

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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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