LON 2045 Profile 75/75 (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)*
2.52%
(December 31, 2024)

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

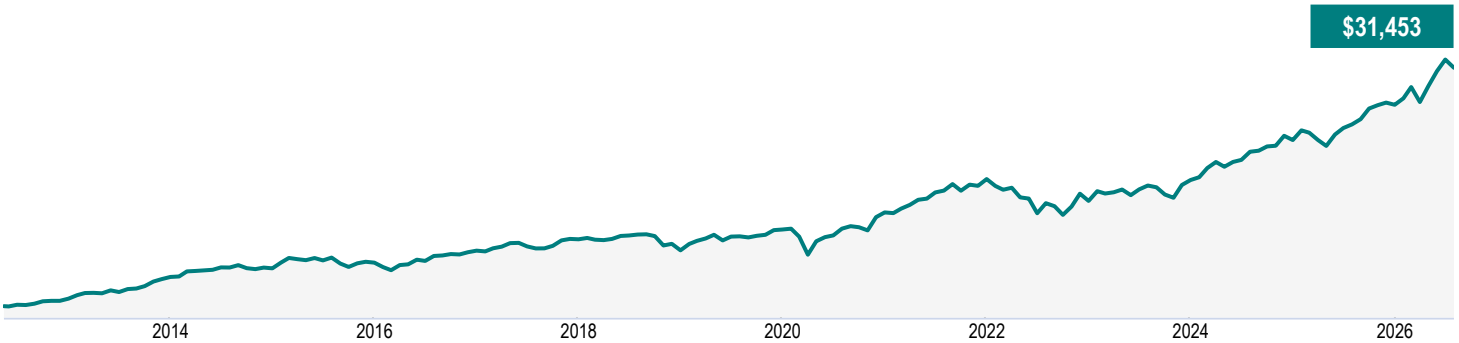
Geographic allocation (%)

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
Energy	5.7
Consumer Services	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
$31.45

Number of holdings
3136

Minimum initial investment
$500

Fund codes
FEL – CLGV014A
DSC^ – CLGV014B
LSC – CLGV014D

Understanding returns

Annual compound returns (%)

1 MO	3 MO	YTD	1 YR	3 YR	5 YR	10 YR	INCEPTION
-2.30	**5.59**	**11.84**	**19.32**	**14.68**	**9.04**	**8.04**	**8.40**

Calendar year returns (%)

2025	2024	2023	2022	2021	2020	2019	2018
12.71	**16.87**	**9.65**	**-9.17**	**16.27**	**9.09**	**12.48**	**-6.20**

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
11.27%	**March 2025**	**0.56%**	**March 2020**	**6.44%**	**100.00%**	**111**	**0**

Contact information

Customer service centre

Toll free:
1-877-566-5433

Corporate website:
londonlife.com

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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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