

LON Franklin Templeton Balanced Income 75/100 (PS1)



December 31, 2025

Canada Life segregated funds policy originally with London Life

A fund that aims to find balance between long-term growth and consistent income.

Is this fund right for you?

- You want investment income and you want your money to grow over time.
- You want to invest in a balance of Canadian fixed-income funds (no more than 45 per cent) and Canadian and foreign equity funds.
- You're comfortable with a low to moderate level of risk.

RISK RATING



Fund category
Canadian Neutral Balanced

Inception date
May 14, 2012

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

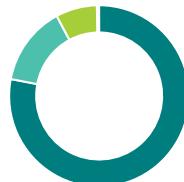
Fund management
Portfolio Solutions Group

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



Asset allocation (%)

Domestic Bonds	45.0
Canadian Equity	32.9
US Equity	14.2
International Equity	7.8
Other	0.1



Geographic allocation (%)

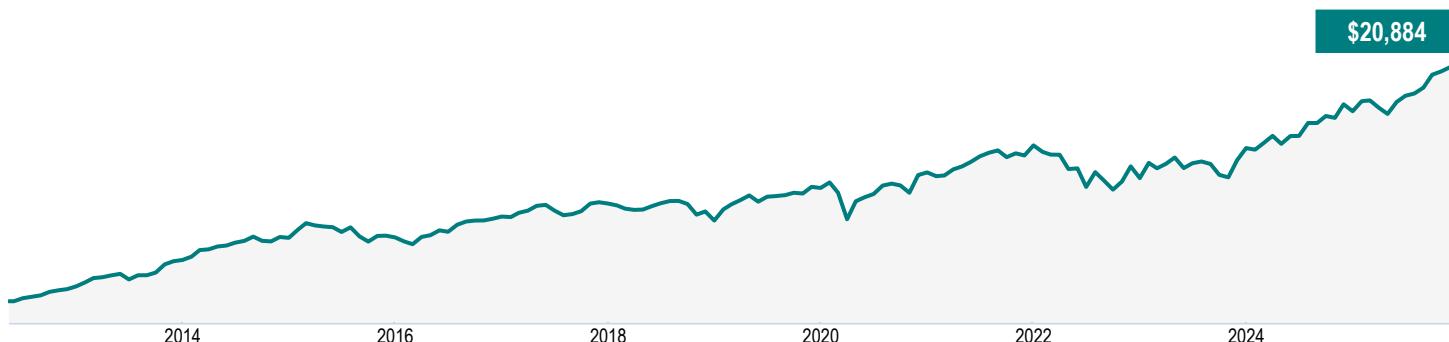
Canada	78.0
United States	14.2
Multi-National	7.4
Ireland	0.2
Bermuda	0.1
United Kingdom	0.1



Sector allocation (%)

Fixed Income	45.0
Mutual Fund	24.8
Exchange Traded Fund	7.4
Technology	7.2
Financial Services	5.1
Consumer Services	2.0
Energy	1.5
Basic Materials	1.5
Healthcare	1.4
Other	4.1

Growth of \$10,000 (since inception)



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Fund details (as of December 31, 2025)

Top holdings		%	Portfolio characteristics		Net assets (million)	
Franklin Canadian Bd Fd O		45.0	Standard deviation	7.08%	\$12.0	
Franklin ClearBridge Canadian Equity Fund O		24.8	Dividend yield	-	Price	\$20.88
London Life Int'l Equity Index ETF Fund		7.4	Yield to maturity	-	Number of holdings	599
NVIDIA Corp		1.1	Duration (years)	-	Minimum initial investment	\$100,000
Apple Inc		1.0	Coupon	-	Fund codes	
Microsoft Corp		0.9	Average credit rating	-	FEL – CLGV027E	
Royal Bank of Canada		0.7	Average market cap (million)	-	DSC^ – CLGV027F	
Shopify Inc Cl A		0.6			LSC – CLGV027H	
Amazon.com Inc		0.6				
Toronto-Dominion Bank		0.5				
Total allocation in top holdings		82.6				

Understanding returns

Annual compound returns (%)							
1 MO	3 MO	YTD	1 YR	3 YR	5 YR	10 YR	INCEPTION
-0.55	1.14	10.32	10.32	9.77	5.40	4.85	5.55
Calendar year returns (%)							
2025	2024	2023	2022	2021	2020	2019	2018
10.32	10.06	8.94	-8.89	7.92	4.76	11.12	-5.48

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
7.76%	May 2017	0.42%	March 2020	3.97%	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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