

LON Core Moderate 100/100 (PS1)



December 31, 2025

Canada Life segregated funds policy originally with London Life

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

Is this fund right for you?

- You want investment income and you want your money to grow over time.
- You want to invest mainly in units of Canadian fixed-income funds of London Life and include a significant investment in Canadian and foreign equity funds (40 per cent).
- 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)*
2.29%
(December 31, 2024)

Fund management
Portfolio Solutions Group

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



Asset allocation (%)

Domestic Bonds	60.0
Canadian Equity	22.4
US Equity	10.6
International Equity	6.2
Cash and Equivalents	0.4
Income Trust Units	0.4

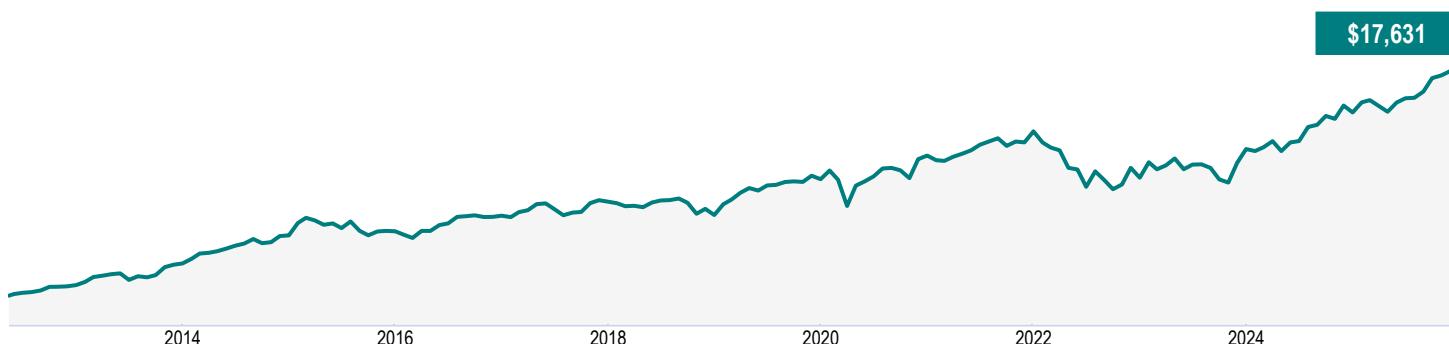
Geographic allocation (%)

Canada	83.0
United States	10.6
Multi-National	4.0
Ireland	0.7
France	0.3
Switzerland	0.2
Bermuda	0.2
United Kingdom	0.2
Taiwan	0.2
Other	0.6

Sector allocation (%)

Mutual Fund	64.0
Financial Services	10.3
Technology	5.9
Energy	3.9
Basic Materials	3.8
Consumer Services	2.5
Industrial Services	2.2
Healthcare	1.5
Industrial Goods	1.4
Other	4.5

Growth of \$10,000 (since inception)



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Fund details (as of December 31, 2025)

Top holdings		%	Portfolio characteristics			Net assets (million)
Canadian Core Fixed Income		60.0	Standard deviation		6.33%	\$24.1
London Life International Equity (Put)		4.0	Dividend yield		2.00%	Price \$17.63
Royal Bank of Canada		2.1	Yield to maturity		-	Number of holdings 732
Toronto-Dominion Bank		1.4	Duration (years)		-	Minimum initial investment \$100,000
Agnico Eagle Mines Ltd		0.8	Coupon		-	Fund codes
Bank of Montreal		0.8	Average credit rating		-	FEL – CLGV020I
Shopify Inc Cl A		0.8	Average market cap (million)		\$594,079.6	DSC^ – CLGV020J
Canadian Imperial Bank of Commerce		0.8				LSC – CLGV020L
Canadian Natural Resources Ltd		0.8				
Microsoft Corp		0.7				
Total allocation in top holdings		72.2				

Understanding returns

Annual compound returns (%)

1 MO	3 MO	YTD	1 YR	3 YR	5 YR	10 YR	INCEPTION
-0.79	0.55	7.88	7.88	7.77	3.49	3.73	4.25

Calendar year returns (%)

2025	2024	2023	2022	2021	2020	2019	2018
7.88	8.41	7.03	-10.23	5.65	5.83	9.69	-3.48

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
5.59%	May 2017	0.78%	March 2020	3.19%	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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