

# LON Fidelity Moderate Income 100/100 (PS1)

December 31, 2025

Canada Life segregated funds policy originally with London Life

A fund that aims to provide interest income with the potential for longer-term growth.

## Is this fund right for you?

- You want investment income with the potential for long-term growth.
- You want to invest mainly in fixed-income funds with a smaller portion in Canadian and foreign equity funds.
- You're comfortable with a low to moderate level of risk.

### RISK RATING



### Fund category

Canadian Fixed Income Balanced

### Inception date

May 14, 2012

### Management

expense ratio (MER)\*

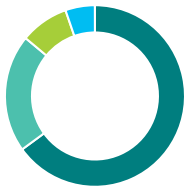
2.46%

(December 31, 2024)

### Fund management

Portfolio Solutions Group

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



### Asset allocation (%)

Domestic Bonds	65.0
Canadian Equity	21.0
US Equity	8.7
International Equity	5.3



### Geographic allocation (%)

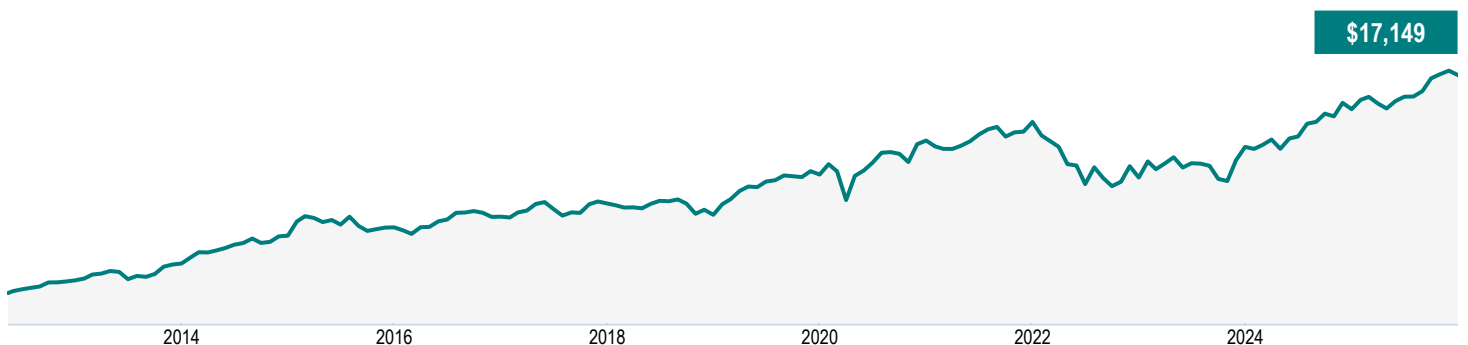
Canada	86.0
United States	8.7
Multi-National	5.3
Ireland	0.1
Other	-0.1



### Sector allocation (%)

Fixed Income	65.0
Mutual Fund	26.3
Financial Services	2.5
Technology	2.1
Basic Materials	0.9
Energy	0.8
Consumer Services	0.7
Industrial Services	0.5
Consumer Goods	0.3
Other	0.9

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



# LON Fidelity Moderate Income 100/100 (PS1)

December 31, 2025

## Fund details (as of December 31, 2025)

Top holdings	%
London Life Canadian Bond (Fidelity)	65.0
Fidelity Canadian Systematic Equity Inst Trust	15.8
London Life U.S. Equity (F)	5.3
London Life Intl Equ (F)	5.3
Royal Bank of Canada	0.5
Shopify Inc Cl A	0.4
Toronto-Dominion Bank	0.3
NVIDIA Corp	0.3
Apple Inc	0.2
Microsoft Corp	0.2
<b>Total allocation in top holdings</b>	<b>93.3</b>

Portfolio characteristics	
Standard deviation	6.14%
Dividend yield	-
Yield to maturity	-
Duration (years)	-
Coupon	-
Average credit rating	-
Average market cap (million)	-

**Net assets (million)**  
\$24.6

**Price**  
\$17.15

**Number of holdings**  
600

**Minimum initial investment**  
\$100,000

**Fund codes**  
FEL – CLGV019I  
DSC^ – CLGV019J  
LSC – CLGV019L

## Understanding returns

### Annual compound returns (%)

1 MO	3 MO	YTD	1 YR	3 YR	5 YR	10 YR	INCEPTION
-0.85	0.61	6.98	6.98	7.54	2.71	3.50	4.04

### Calendar year returns (%)

2025	2024	2023	2022	2021	2020	2019	2018
6.98	8.36	7.29	-11.68	4.07	8.02	10.52	-2.89

## 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
5.23%	May 2017	0.93%	March 2020	3.11%	100.00%	104	0

## Contact information

**Customer service centre**

Toll free:  
1-877-566-5433

Corporate website:  
londonlife.com

# LON Fidelity Moderate Income 100/100 (PS1)

December 31, 2025

\*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.

Distribution of the chart, history standard and short-term reports are not permitted without including the fund profile long-term report. Important information about London Life's segregated funds is found in the information folder, available from a Freedom 55 Financial representative. **Any amount that is allocated to a segregated fund is invested at the risk of the policyholder and may increase or decrease in value.** Reports produced using this web site are for information purposes only. London Life, Quadrus Investment Services Ltd., and their affiliates, representatives, and third party content providers do not warrant the accuracy, completeness, or timeliness of this website or any content, and shall not be responsible for investment decisions, damages, or other losses resulting from the use of this website or its content. The only true report on unit values is the periodic statement prepared and sent by London Life or Quadrus Investment Services Ltd. The indicated rates of return are annual compounded returns as of the date indicated and include changes in unit value and reinvestment of all distributions. The investment management fee has been deducted. Funds are available through a segregated funds policy issued by London Life. London Life and design are trademarks of London Life Insurance Company.

Financial information provided by Fundata Canada Inc.

©Fundata Canada Inc. All rights reserved.

