

LON Short-Term Bond 75/100 (PS1)



December 31, 2025

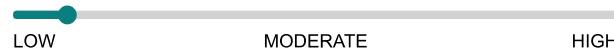
Canada Life segregated funds policy originally with London Life

A Canadian interest-income fund that aims to provide shorter-term growth with reduced volatility.

Is this fund right for you?

- You want to protect your money from inflation while also protecting it from large swings in the market.
- You want to invest in short-term Canadian fixed-income securities issued by governments and corporations, with some exposure to foreign fixed-income securities.
- You're comfortable with a low level of risk.

RISK RATING



Fund category
Canadian Short Term Fixed Income

Inception date
July 08, 2013

Management expense ratio (MER)*
1.45%
(December 31, 2024)

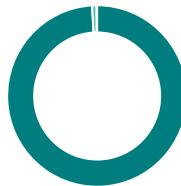
Fund management
Mackenzie Investments

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



Asset allocation (%)

Domestic Bonds	93.7
Cash and Equivalents	5.4
Foreign Bonds	0.9



Geographic allocation (%)

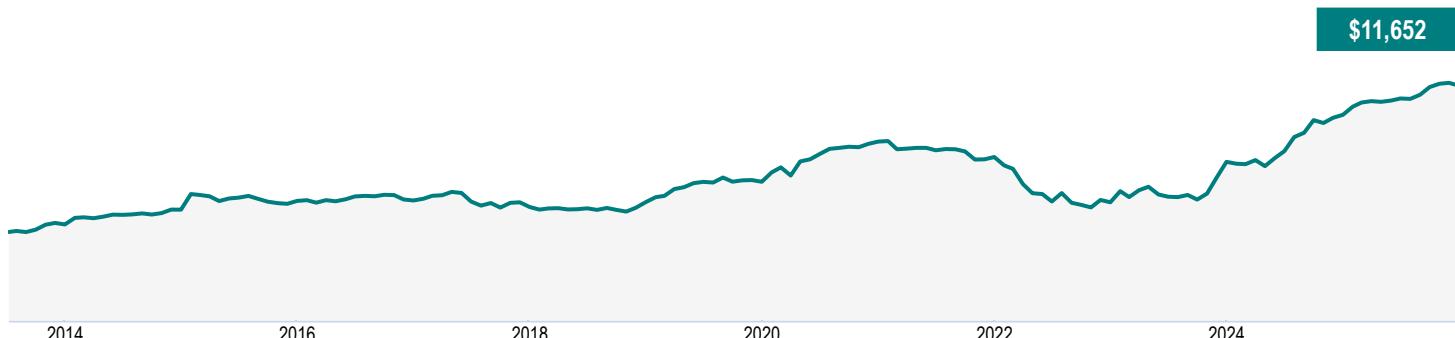
Canada	99.1
United States	0.8
Other	0.1



Sector allocation (%)

Fixed Income	94.6
Cash and Cash Equivalent	5.4

Growth of \$10,000 (since inception)



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Fund details (as of December 31, 2025)

Top holdings	%	Portfolio characteristics		Net assets (million)
Quebec Province 2.30% 01-Sep-2029	6.8	Standard deviation	2.19%	\$66.6
Canada Government 3.25% 01-Sep-2028	4.8	Dividend yield	5.52%	Price
Ontario Province 1.35% 02-Dec-2030	3.8	Yield to maturity	3.21%	\$11.65
Toronto-Dominion Bank 3.61% 10-Sep-2030	2.4	Duration (years)	2.89	Number of holdings
Ontario Province 2.05% 02-Jun-2030	2.3	Coupon	3.52%	365
Ontario Province 2.15% 02-Jun-2031	2.3	Average credit rating	A+	Minimum initial investment
Allied Properties REIT 4.31% 07-Apr-2027	2.0	Average market cap (million)	\$107,604.4	\$100,000
Alberta Province 1.65% 01-Jun-2031	1.9			Fund codes
Bank of America Corp 3.62% 16-Mar-2027	1.9			FEL – CLGV039E
Alberta Province 2.05% 01-Jun-2030	1.9			
Total allocation in top holdings	30.1			

Understanding returns

Annual compound returns (%)

1 MO	3 MO	YTD	1 YR	3 YR	5 YR	10 YR	INCEPTION
-0.28	0.12	2.90	2.90	4.08	1.12	1.19	1.23

Calendar year returns (%)

2025	2024	2023	2022	2021	2020	2019	2018
2.90	4.93	4.42	-4.71	-1.58	4.30	2.23	0.53

Range of returns over five years (August 01, 2013 - 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
1.53%	March 2025	-0.10%	Oct. 2022	0.73%	96.67%	87	3

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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