

# LON Real Return Bond 75/75



December 31, 2025

Canada Life segregated funds policy originally with London Life

A Canadian fixed-income fund that provides opportunities for moderate income generation as well as longer-term inflation protection.

## 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 Canadian real-return bonds issued by governments, with some exposure to foreign fixed-income securities.
- You're comfortable with a low to moderate level of risk.

### RISK RATING



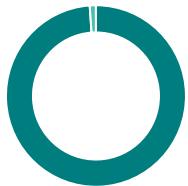
**Fund category**  
Canadian Inflation Protected Fixed Income

**Inception date**  
July 08, 2013

**Management expense ratio (MER)\***  
2.10%  
(December 31, 2024)

**Fund management**  
Canada Life

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



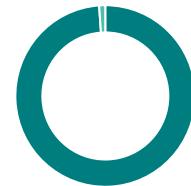
### Asset allocation (%)

Domestic Bonds	98.9
Cash and Equivalents	1.1



### Geographic allocation (%)

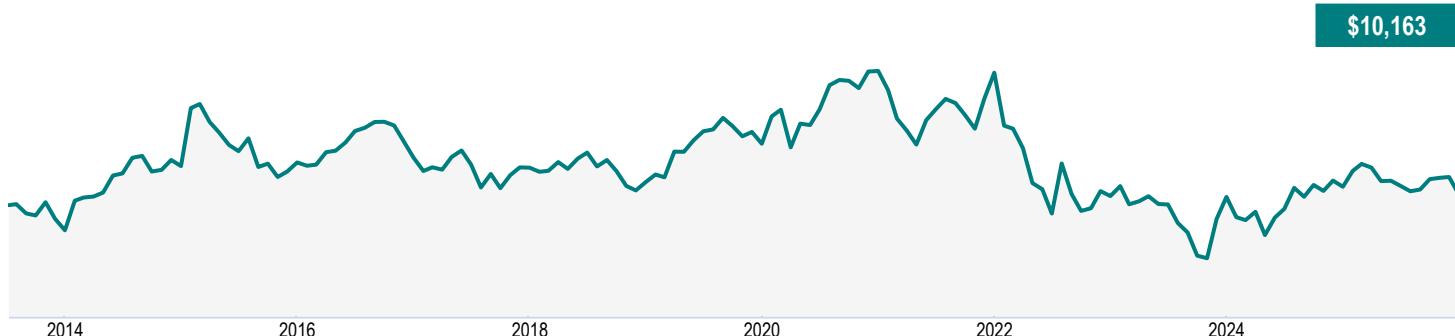
Canada	100.0
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### Sector allocation (%)

Fixed Income	98.9
Cash and Cash Equivalent	1.1

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



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

Top holdings	%	Portfolio characteristics		Net assets (million)
Canada Government 4.00% 01-Dec-2031	14.3	Standard deviation	7.73%	\$575.2
Canada Government 1.50% 01-Dec-2044	12.8	Dividend yield	-	Price
Canada Government 2.00% 01-Dec-2041	12.2	Yield to maturity	1.60%	\$10.16
Canada Government 1.25% 01-Dec-2047	11.3	Duration (years)	11.65	Number of holdings
Canada Government 3.00% 01-Dec-2036	10.7	Coupon	2.48%	14
Canada Government 4.25% 01-Dec-2026	9.2	Average credit rating	AA+	Minimum initial investment
Canada Government 0.50% 01-Dec-2050	9.0	Average market cap (million)	-	\$500
Ontario Province 2.00% 01-Dec-2036	8.2			Fund codes
Quebec Province 4.50% 01-Dec-2026	3.9			FEL – CLGT041A
Quebec Province 4.25% 01-Dec-2031	3.4			DSC^ – CLGT041B
<b>Total allocation in top holdings</b>	<b>95.0</b>			LSC – CLGT041D

## Understanding returns

Annual compound returns (%)							
1 MO	3 MO	YTD	1 YR	3 YR	5 YR	10 YR	INCEPTION
<b>-2.67</b>	<b>-2.35</b>	<b>-1.22</b>	<b>-1.22</b>	<b>0.07</b>	<b>-3.44</b>	<b>-0.49</b>	<b>0.13</b>
Calendar year returns (%)							
2025	2024	2023	2022	2021	2020	2019	2018
<b>-1.22</b>	<b>1.57</b>	<b>-0.13</b>	<b>-16.05</b>	<b>-0.23</b>	<b>10.43</b>	<b>5.82</b>	<b>-2.15</b>

## 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
<b>2.82%</b>	<b>Nov. 2020</b>	<b>-3.44%</b>	<b>Dec. 2025</b>	<b>-0.26%</b>	<b>46.67%</b>	<b>42</b>	<b>48</b>

## Contact information

### Customer service centre

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1-877-566-5433

Corporate website:  
[londonlife.com](http://londonlife.com)

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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.

<sup>^</sup>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.

<sup>†</sup>Soft capped - Contributions are no longer accepted to new investors., <sup>#</sup>Hard capped - Contributions are no longer accepted.

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