

# LON Unconstrained Fixed Income 75/75



December 31, 2025

Canada Life segregated funds policy originally with London Life

A fixed-income fund seeking to provide positive returns over a market cycle 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 fixed-income securities from anywhere in the world.
- You're comfortable with a low to moderate level of risk.

RISK RATING



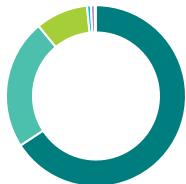
**Fund category**  
Multi-Sector Fixed Income

**Inception date**  
October 19, 2015

**Management expense ratio (MER)\***  
2.36%  
(December 31, 2024)

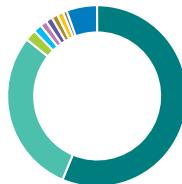
**Fund management**  
Mackenzie Investments

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



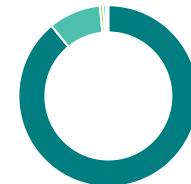
Asset allocation (%)

Foreign Bonds	65.9
Domestic Bonds	23.2
Cash and Equivalents	9.4
Canadian Equity	0.7
US Equity	0.7
International Equity	0.2
Other	-0.1



Geographic allocation (%)

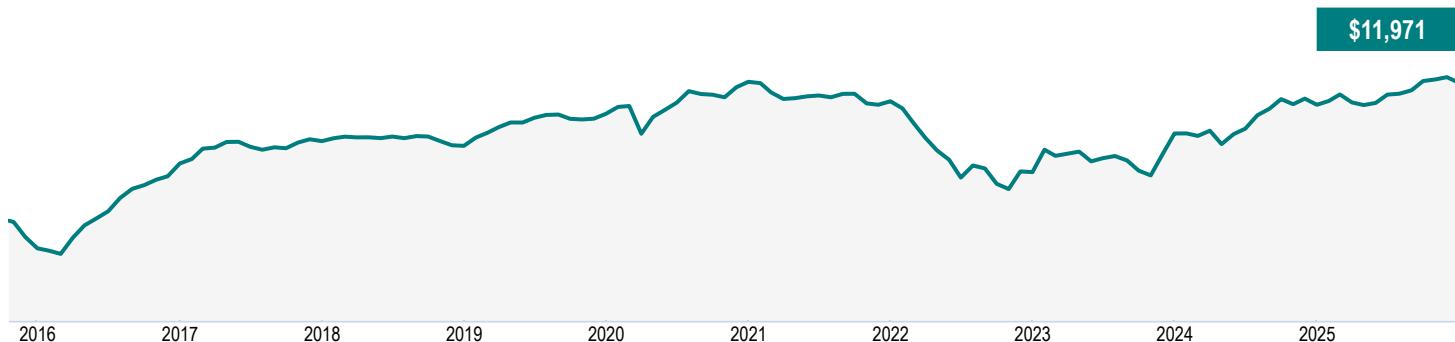
United States	56.3
Canada	29.4
Brazil	2.0
North America	1.5
Mexico	1.2
New Zealand	1.2
Peru	1.1
South Africa	1.1
Europe	0.7
Other	5.5



Sector allocation (%)

Fixed Income	89.1
Cash and Cash Equivalent	9.4
Consumer Goods	0.6
Utilities	0.5
Financial Services	0.2
Telecommunications	0.2

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



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

Top holdings		%	Portfolio characteristics			Net assets (million)
Cash and Cash Equivalents		6.9	Standard deviation		3.83%	\$363.1
United States Treasury 4.63% 15-Feb-2055		3.7	Dividend yield		2.94%	Price
United States Treasury 4.25% 15-May-2035		3.3	Yield to maturity		5.45%	\$11.97
Canada Government 3.50% 01-Sep-2029		2.4	Duration (years)		5.84	Number of holdings
United States Treasury 3.50% 15-Feb-2033		1.9	Coupon		5.05%	3069
United States Treasury 4.63% 15-Feb-2035		1.9	Average credit rating		BBB+	Minimum initial investment
Brazil Government 10.00% 01-Jan-2027		1.5	Average market cap (million)		\$50,862.8	\$500
Mackenzie High Quality Floating Rate Fund Series R		1.5				Fund codes
New Zealand Government 4.25% 15-May-2034		1.2				FEL – CLGT045A
Mexico Government 7.75% 23-Nov-2034		1.1				DSC^ – CLGT045B
<b>Total allocation in top holdings</b>		<b>25.4</b>				LSC – CLGT045D

## Understanding returns

### Annual compound returns (%)

1 MO	3 MO	YTD	1 YR	3 YR	5 YR	10 YR	INCEPTION
<b>-0.67</b>	<b>-0.21</b>	<b>2.70</b>	<b>2.70</b>	<b>3.83</b>	<b>-0.02</b>	<b>2.23</b>	<b>1.78</b>

### Calendar year returns (%)

2025	2024	2023	2022	2021	2020	2019	2018
<b>2.70</b>	<b>3.65</b>	<b>5.16</b>	<b>-8.65</b>	<b>-2.32</b>	<b>3.97</b>	<b>4.14</b>	<b>-0.60</b>

## Range of returns over five years (November 01, 2015 - 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>4.57%</b>	<b>Jan. 2021</b>	<b>-1.23%</b>	<b>Oct. 2022</b>	<b>0.65%</b>	<b>55.56%</b>	<b>35</b>	<b>28</b>

## Contact information

### Customer service centre

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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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