

LON Unconstrained Fixed Income 100/100 (PS1)

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.



Fund category
Multi-Sector Fixed Income

Inception date
October 19, 2015

Management expense ratio (MER)*
2.06%
(December 31, 2024)

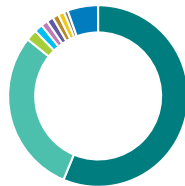
Fund management
Mackenzie Investments

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



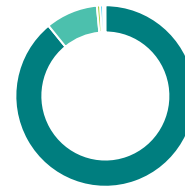
Asset allocation (%)

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



Geographic allocation (%)

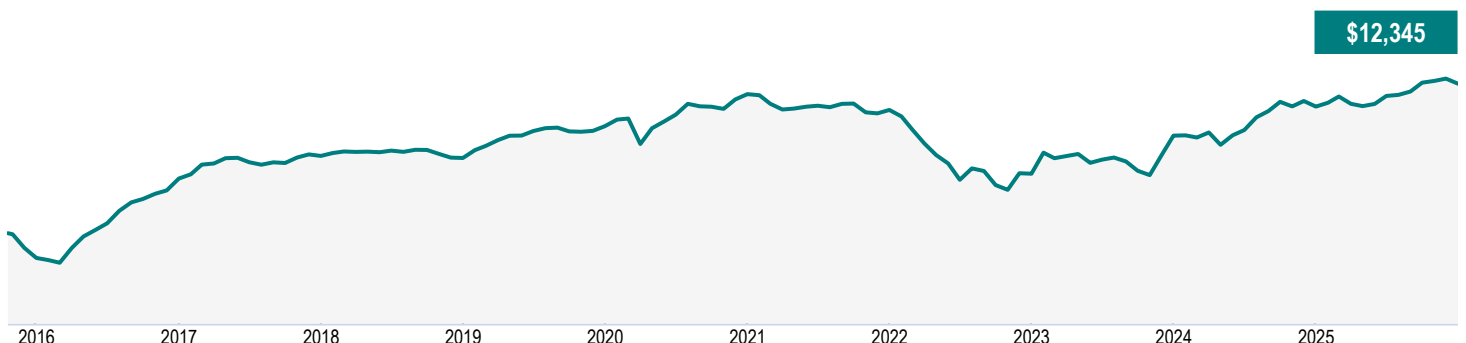
United States	56.3
Canada	29.4
Brazil	2.0
North America	1.5
Mexico	1.2
New Zealand	1.2
South Africa	1.1
Peru	1.1
Europe	0.7
Other	5.5



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	%
Cash and Cash Equivalents	6.9
United States Treasury 4.63% 15-Feb-2055	3.7
United States Treasury 4.25% 15-May-2035	3.3
Canada Government 3.50% 01-Sep-2029	2.4
United States Treasury 3.50% 15-Feb-2033	1.9
United States Treasury 4.63% 15-Feb-2035	1.9
Brazil Government 10.00% 01-Jan-2027	1.5
Mackenzie High Quality Floating Rate Fund Series R	1.5
New Zealand Government 4.25% 15-May-2034	1.2
Mexico Government 7.75% 23-Nov-2034	1.1
Total allocation in top holdings	25.4

Portfolio characteristics	
Standard deviation	3.83%
Dividend yield	2.94%
Yield to maturity	5.45%
Duration (years)	5.84
Coupon	5.05%
Average credit rating	BBB+
Average market cap (million)	\$50,862.8

Net assets (million)
\$363.1

Price
\$12.35

Number of holdings
3069

Minimum initial investment
\$100,000

Fund codes
FEL – CLGV045I
DSC^ – CLGV045J
LSC – CLGV045L

Understanding returns

Annual compound returns (%)

1 MO	3 MO	YTD	1 YR	3 YR	5 YR	10 YR	INCEPTION
-0.64	-0.13	3.00	3.00	4.13	0.27	2.54	2.09

Calendar year returns (%)

2025	2024	2023	2022	2021	2020	2019	2018
3.00	3.95	5.47	-8.38	-2.04	4.30	4.47	-0.29

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
4.90%	Jan. 2021	-0.92%	Oct. 2022	0.96%	71.43%	45	18

Contact information

Customer service centre

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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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