

LON Real Return Bond 75/75 (PP)

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.

Fund category

Canadian Inflation Protected Fixed Income

Inception date

July 09, 2018

Management

expense ratio (MER)*

-

Fund management

Canada Life

RISK RATING



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



Asset allocation (%)

Domestic Bonds	98.9
Cash and Equivalents	1.1



Geographic allocation (%)

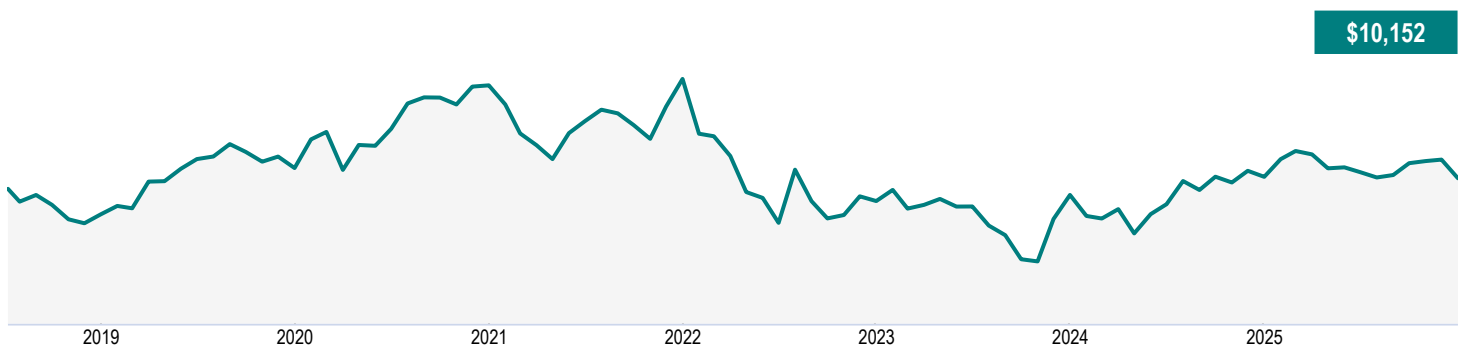
Canada	100.0
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Sector allocation (%)

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	%
Canada Government 4.00% 01-Dec-2031	14.3
Canada Government 1.50% 01-Dec-2044	12.8
Canada Government 2.00% 01-Dec-2041	12.2
Canada Government 1.25% 01-Dec-2047	11.3
Canada Government 3.00% 01-Dec-2036	10.7
Canada Government 4.25% 01-Dec-2026	9.2
Canada Government 0.50% 01-Dec-2050	9.0
Ontario Province 2.00% 01-Dec-2036	8.2
Quebec Province 4.50% 01-Dec-2026	3.9
Quebec Province 4.25% 01-Dec-2031	3.4
Total allocation in top holdings	95.0

Portfolio characteristics	
Standard deviation	7.73%
Dividend yield	-
Yield to maturity	1.60%
Duration (years)	11.65
Coupon	2.48%
Average credit rating	AA+
Average market cap (million)	-

Net assets (million)

-

Price
\$10.15

Number of holdings
14

Minimum initial
investment
\$100,000

Fund codes
FEL – CLGW041A

Understanding returns

Annual compound returns (%)

1 MO	3 MO	YTD	1 YR	3 YR	5 YR	10 YR	INCEPTION
-2.58	-2.10	-0.20	-0.20	1.10	-2.45	-	0.20

Calendar year returns (%)

2025	2024	2023	2022	2021	2020	2019	2018
-0.20	2.63	0.89	-15.19	0.80	11.57	6.92	-

Range of returns over five years (August 01, 2018 - 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
0.57%	Dec. 2023	-2.45%	Dec. 2025	-0.94%	10.00%	3	27

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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