

LON Canadian Low Volatility 75/100



April 30, 2026

Canada Life segregated funds policy originally with London Life

A Canadian low-volatility fund that seeks long-term growth.

Is this fund right for you?

- You want your money to grow over a longer term.
- You want a smoother ride over the long term and are looking to protect against downside risk when investing in the Canadian equity market.
- You're comfortable with a moderate level of risk.

RISK RATING



FUNDGRADE A+*
ACHIEVED FOR THE YEAR 2025

Fund category
Canadian Equity

Inception date
October 05, 2009

Management expense ratio (MER)*
2.91%
(December 31, 2024)

Fund management
Mackenzie Investments

How is the fund invested? (as of April 30, 2026)



Asset allocation (%)

| | |
|----------------------|------|
| Canadian Equity | 96.0 |
| Income Trust Units | 2.5 |
| Cash and Equivalents | 1.5 |



Geographic allocation (%)

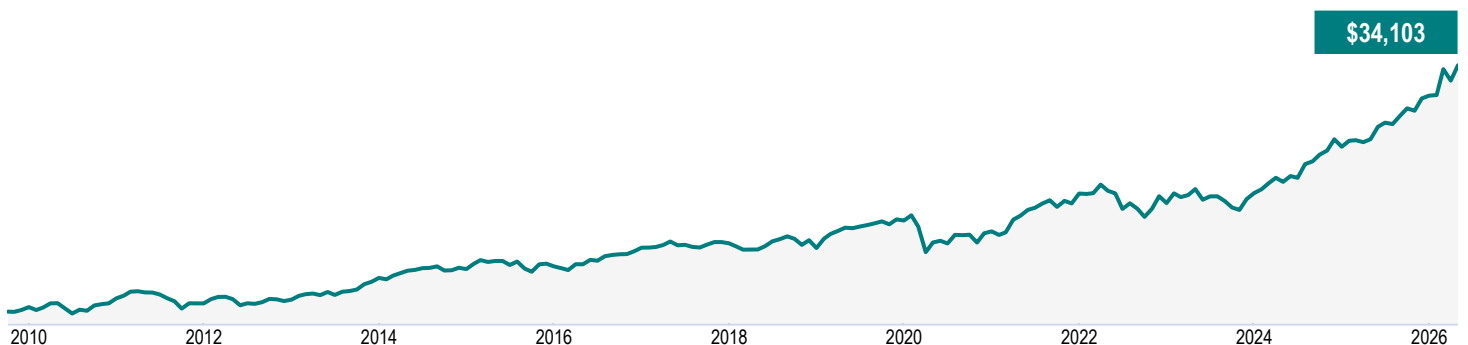
| | |
|---------------|------|
| Canada | 99.9 |
| United States | 0.2 |
| Other | -0.1 |



Sector allocation (%)

| | |
|---------------------|------|
| Financial Services | 28.3 |
| Energy | 15.6 |
| Basic Materials | 11.9 |
| Consumer Services | 10.2 |
| Industrial Services | 8.4 |
| Utilities | 7.5 |
| Consumer Goods | 4.9 |
| Healthcare | 3.2 |
| Telecommunications | 2.9 |
| Other | 7.1 |

Growth of \$10,000 (since inception)



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Fund details (as of April 30, 2026)

| Top holdings | % |
|---|-------------|
| Toronto-Dominion Bank | 4.3 |
| Bank of Nova Scotia | 4.0 |
| Hydro One Ltd | 3.1 |
| Canadian Imperial Bank of Commerce | 3.1 |
| Suncor Energy Inc | 2.9 |
| George Weston Ltd | 2.9 |
| National Bank of Canada | 2.9 |
| Enbridge Inc | 2.8 |
| Bank of Montreal | 2.7 |
| Canadian National Railway Co | 2.7 |
| Total allocation in top holdings | 31.4 |

| Portfolio characteristics | |
|------------------------------|------------|
| Standard deviation | 9.71% |
| Dividend yield | 2.35% |
| Yield to maturity | - |
| Duration (years) | - |
| Coupon | - |
| Average credit rating | - |
| Average market cap (million) | \$72,877.3 |

Net assets (million)
\$65.5

Price
\$34.10

Number of holdings
84

Minimum initial investment
\$500

Fund codes
FEL – CLGT068E
DSC^ – CLGT068F
LSC – CLGT068H

Understanding returns

Annual compound returns (%)

| 1 MO | 3 MO | YTD | 1 YR | 3 YR | 5 YR | 10 YR | INCEPTION |
|-------------|-------------|-------------|--------------|--------------|--------------|-------------|-------------|
| 4.60 | 9.35 | 9.52 | 26.93 | 15.75 | 11.97 | 8.83 | 7.69 |

Calendar year returns (%)

| 2025 | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 |
|--------------|--------------|-------------|--------------|--------------|--------------|--------------|--------------|
| 19.14 | 21.04 | 4.68 | -4.30 | 20.72 | -5.60 | 16.56 | -2.77 |

Range of returns over five years (November 01, 2009 - April 30, 2026)

| 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 |
|---------------|----------------------|--------------|-----------------------|----------------|------------------------------------|----------------------------|----------------------------|
| 13.68% | Feb. 2026 | 1.26% | March 2020 | 6.38% | 100.00% | 139 | 0 |

Contact information

Customer service centre

Toll free:
1-877-566-5433

Corporate website:
londonlife.com

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Commentary and opinions are provided by Mackenzie Investments.

*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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