

LON Fidelity Moderate Income 75/75 (PS1)



April 30, 2026

Canada Life segregated funds policy originally with London Life

A fund that aims to provide interest income with the potential for longer-term growth.

Is this fund right for you?

- You want investment income with the potential for long-term growth.
- You want to invest mainly in fixed-income funds with a smaller portion in Canadian and foreign equity funds.
- You're comfortable with a low to moderate level of risk.

RISK RATING



FUNDGRADE A+
ACHIEVED FOR THE YEAR 2025

Fund category
Canadian Fixed Income Balanced

Inception date
May 14, 2012

Management expense ratio (MER)*
2.24%
(December 31, 2024)

Fund management
Portfolio Solutions Group

How is the fund invested? (as of March 31, 2026)



Asset allocation (%)

| | |
|----------------------|------|
| Domestic Bonds | 65.0 |
| Canadian Equity | 20.5 |
| US Equity | 8.7 |
| International Equity | 5.3 |
| Cash and Equivalents | 0.4 |
| Income Trust Units | 0.1 |



Geographic allocation (%)

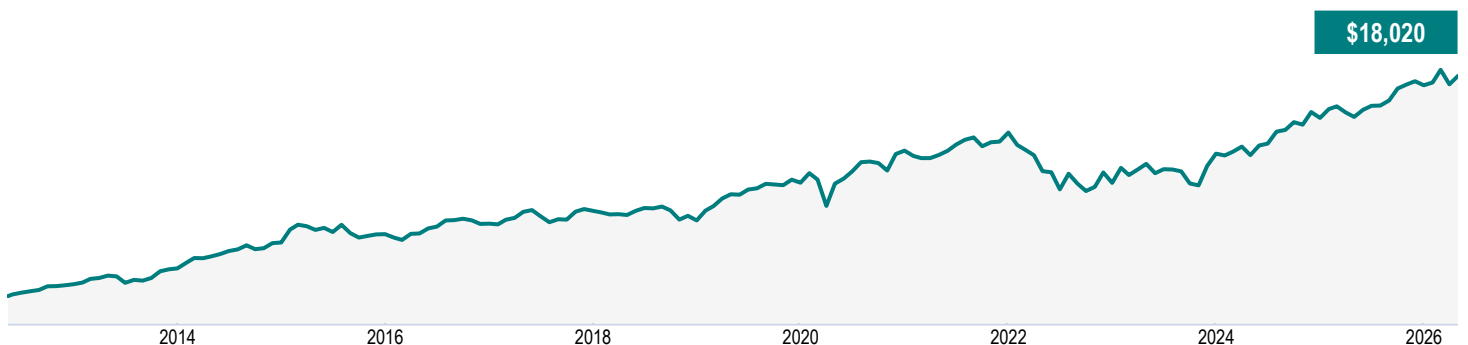
| | |
|----------------|------|
| Canada | 85.9 |
| United States | 8.7 |
| Multi-National | 5.3 |
| Ireland | 0.1 |
| Bermuda | 0.1 |
| Other | -0.1 |



Sector allocation (%)

| | |
|---------------------|------|
| Fixed Income | 65.0 |
| Mutual Fund | 10.5 |
| Financial Services | 7.3 |
| Basic Materials | 4.4 |
| Energy | 3.5 |
| Technology | 2.9 |
| Industrial Services | 1.7 |
| Consumer Services | 1.5 |
| Industrial Goods | 0.8 |
| Other | 2.4 |

Growth of \$10,000 (since inception)



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Fund details (as of March 31, 2026)

| Top holdings | % |
|-----------------------------------------|-------------|
| London Life Canadian Bond (Fidelity) | 65.0 |
| London Life U.S. Equity (F) | 5.3 |
| London Life Intl Equ (F) | 5.3 |
| Royal Bank of Canada | 1.7 |
| Toronto-Dominion Bank | 1.1 |
| Shopify Inc Cl A | 1.1 |
| Agnico Eagle Mines Ltd | 1.0 |
| Bank of Montreal | 0.7 |
| Suncor Energy Inc | 0.7 |
| TC Energy Corp | 0.7 |
| Total allocation in top holdings | 82.6 |

| Portfolio characteristics | |
|------------------------------|-------------|
| Standard deviation | 6.14% |
| Dividend yield | 1.85% |
| Yield to maturity | - |
| Duration (years) | - |
| Coupon | - |
| Average credit rating | - |
| Average market cap (million) | \$363,628.6 |

Net assets (million)

\$24.4

Price

\$18.02

Number of holdings

626

Minimum initial investment

\$500

Fund codes

FEL – CLGV019A

DSC^A – CLGV019B

LSC – CLGV019D

Understanding returns

Annual compound returns (%)

| 1 MO | 3 MO | YTD | 1 YR | 3 YR | 5 YR | 10 YR | INCEPTION |
|------|------|------|------|------|------|-------|-----------|
| 1.72 | 1.34 | 1.92 | 9.03 | 6.74 | 3.55 | 3.91 | 4.31 |

Calendar year returns (%)

| 2025 | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 |
|------|------|------|--------|------|------|-------|-------|
| 7.20 | 8.58 | 7.53 | -11.48 | 4.30 | 8.27 | 10.77 | -2.67 |

Range of returns over five years (June 01, 2012 - 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 |
|-------------|----------------------|--------------|-----------------------|----------------|------------------------------------|----------------------------|----------------------------|
| 5.47% | May 2017 | 1.15% | March 2020 | 3.35% | 100.00% | 108 | 0 |

Contact information

Customer service centre

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Commentary and opinions are provided by Portfolio Solutions Group.

*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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