

GWL Conservative Portfolio DSC



August 31, 2026

Canada Life segregated funds policy originally with Great-West Life

A portfolio fund aiming to provide regular income with low 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 mainly in fixed-income funds (75 per cent).
- You're comfortable with a low level of risk.

RISK RATING



Fund category

Global Fixed Income Balanced

Inception date

September 24, 1996

Management

expense ratio (MER)*

2.39%

(December 31, 2024)

Fund management

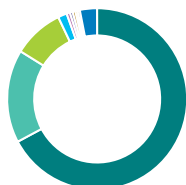
Portfolio Solutions Group

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



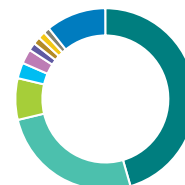
Asset allocation (%)

Domestic Bonds	38.9
US Equity	12.9
Foreign Bonds	11.6
Cash and Equivalents	7.4
Canadian Equity	7.2
International Equity	6.0
Other	16.0



Geographic allocation (%)

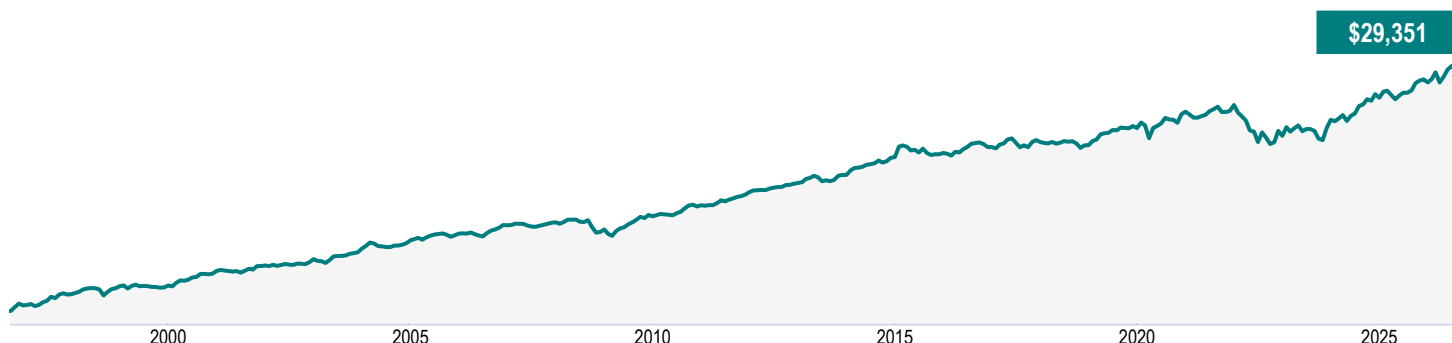
Canada	67.2
United States	16.6
Multi-National	9.1
North America	1.6
United Kingdom	0.6
Japan	0.5
Taiwan	0.5
France	0.4
Korea, Republic Of	0.4
Other	3.1



Sector allocation (%)

Fixed Income	45.5
Mutual Fund	25.8
Cash and Cash Equivalent	7.4
Technology	2.8
Financial Services	2.6
Consumer Services	1.4
Healthcare	1.3
Consumer Goods	1.3
Energy	1.1
Other	10.8

Growth of \$10,000 (since inception)



GWL Conservative Portfolio DSC

August 31, 2026

Fund details (as of June 30, 2026)

Top holdings	%
Canadian Core Fixed Income	14.5
Franklin Brandywine Global Fixed Income Investment Grade Fund	6.5
Real Estate	6.3
Cash and Cash Equivalents	5.8
Commercial (Retail & Office)	4.7
U.S. All-Cap Growth	4.5
Industrial	2.5
Residential	2.2
GWL Can Focused Gro 75/75	1.8
GWL Canadian All Cap Value Fund (Mackenzie)	1.8
Total allocation in top holdings	50.6

Portfolio characteristics	
Standard deviation	5.22%
Dividend yield	1.88%
Yield to maturity	-
Duration (years)	-
Coupon	-
Average credit rating	-
Average market cap (million)	\$415,966.8

Net assets (million)
\$136.7

Price
\$543.00

Number of holdings
4087

Minimum initial investment
\$300

Fund codes
DSC^ – CLGTJ004

Understanding returns

Annual compound returns (%)

1 MO	3 MO	YTD	1 YR	3 YR	5 YR	10 YR	INCEPTION
0.35	-0.01	3.67	6.07	6.32	2.16	2.27	3.66

Calendar year returns (%)

2025	2024	2023	2022	2021	2020	2019	2018
4.52	6.97	5.37	-9.32	2.06	5.32	5.88	-1.08

Range of returns over five years (October 01, 1996 - August 31, 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
6.00%	Feb. 2014	-0.01%	Oct. 2022	3.21%	99.67%	299	1

Contact information

Customer service centre

Toll free:
1-800-665-5758

Corporate website:
greatwestlife.com

GWL Conservative Portfolio DSC

August 31, 2026

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.

Distribution of the chart, history standard and short-term reports are not permitted without including the fund profile long-term report. Important information about Great-West Life's segregated funds is found in the information folder, available from a Great-West Life representative. **Any amount that is allocated to a segregated fund is invested at the risk of the contract holder and may increase or decrease in value.**

Reports produced using this web site are for information purposes only. Great-West Life, Quadrus Investment Services Ltd., and their affiliates, representatives, and third party content providers do not warrant the accuracy, completeness, or timeliness of this website or any content, and shall not be responsible for investment decisions, damages, or other losses resulting from the use of this website or its content. The only true report on unit values is the periodic statement prepared and sent by the company. The indicated rates of return are annual compounded returns as of the date indicated and include changes in unit value and reinvestment of all distributions. The investment management fee has been deducted. Funds are available through a segregated funds policy issued by Great-West Life. Great-West Life and the key design are trademarks of The Great-West Life Assurance Company.

Financial information provided by Fundata Canada Inc.

©Fundata Canada Inc. All rights reserved.

