

GWL Conservative Portfolio 75/75



December 31, 2025

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
October 05, 2009

Management expense ratio (MER)*
2.39%
(December 31, 2024)

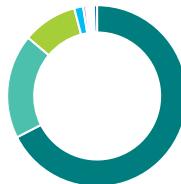
Fund management
Portfolio Solutions Group

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



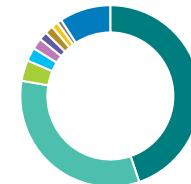
Asset allocation (%)

Domestic Bonds	41.1
Foreign Bonds	11.0
US Equity	9.5
International Equity	6.0
Canadian Equity	4.1
Cash and Equivalents	2.0
Other	26.3



Geographic allocation (%)

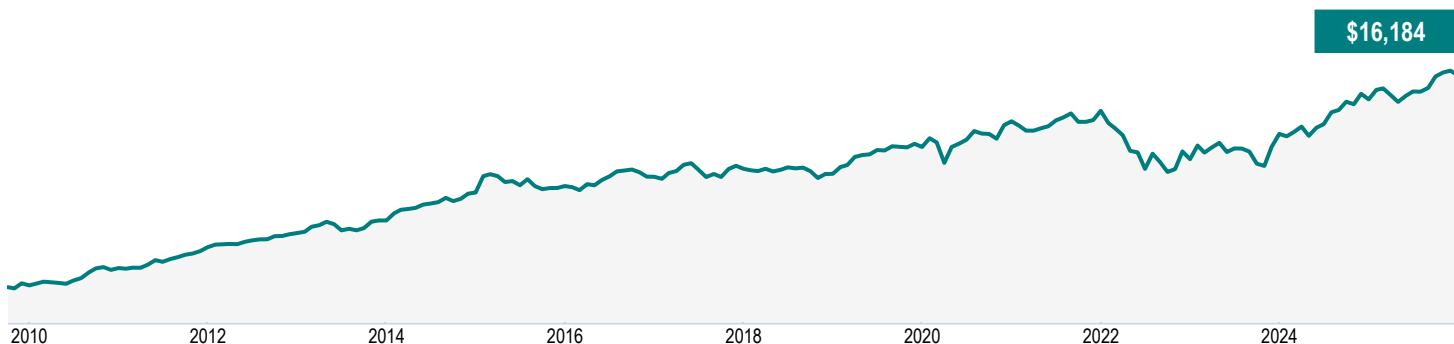
Canada	67.5
Multi-National	18.6
United States	9.8
North America	1.6
United Kingdom	0.5
France	0.4
Ireland	0.4
Japan	0.4
Netherlands	0.2
Other	0.6



Sector allocation (%)

Fixed Income	44.8
Mutual Fund	32.9
Technology	3.7
Financial Services	2.4
Cash and Cash Equivalent	2.0
Healthcare	1.5
Consumer Services	1.5
Industrial Goods	1.2
Consumer Goods	0.8
Other	9.2

Growth of \$10,000 (since inception)



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Fund details (as of December 31, 2025)

Top holdings		%	Portfolio characteristics		Net assets (million)
Canadian Core Fixed Income		16.8	Standard deviation	5.13%	\$144.5
Franklin Brandywine Global Fixed Income Investment Grade Fund		6.5	Dividend yield	1.37%	Price
Real Estate		6.3	Yield to maturity	-	\$16.85
Commercial (Retail & Office)		4.7	Duration (years)	-	Number of holdings
Counsel Multi-Factor Canadian Equity Series S		4.1	Coupon	-	2221
Canada Life Global Opportunities+ Fund R		4.0	Average credit rating	-	Minimum initial investment
Mackenzie Unconstrained Fixed Income Fund A		3.4	Average market cap (million)	\$1,068,244.2	\$500
Industrial		2.6			Fund codes
Canada Government 3.25% 01-Jun-2035		2.3			FEL – CLGM004A
Residential		2.1			DSC^ – CLGM004B
Total allocation in top holdings		52.8			LSC – CLGM004D

Understanding returns

Annual compound returns (%)							
1 MO	3 MO	YTD	1 YR	3 YR	5 YR	10 YR	INCEPTION
-0.86	0.19	4.52	4.52	5.61	1.74	2.25	3.01
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 (November 01, 2009 - 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
5.55%	Jan. 2015	-0.01%	Oct. 2022	2.46%	99.26%	134	1

Contact information

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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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