

# GWL Moderate Portfolio 75/100



December 31, 2025

Canada Life segregated funds policy originally with Great-West Life

A portfolio fund aiming to provide income while also allowing for long-term growth.

## Is this fund right for you?

- You want investment income and you want your money to grow over time.
- You want to invest in both fixed-income funds and equity funds (up to 40 per cent).
- You're comfortable with a low to moderate level of risk.

### RISK RATING



**Fund category**  
Global Fixed Income Balanced

**Inception date**  
June 19, 2009

**Management expense ratio (MER)\***  
2.75%  
(December 31, 2024)

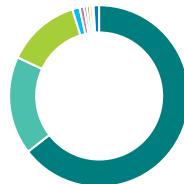
**Fund management**  
Portfolio Solutions Group

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



Asset allocation (%)

Domestic Bonds	34.0
US Equity	13.0
International Equity	8.4
Foreign Bonds	8.3
Canadian Equity	5.8
Cash and Equivalents	1.8
Other	28.7



Geographic allocation (%)

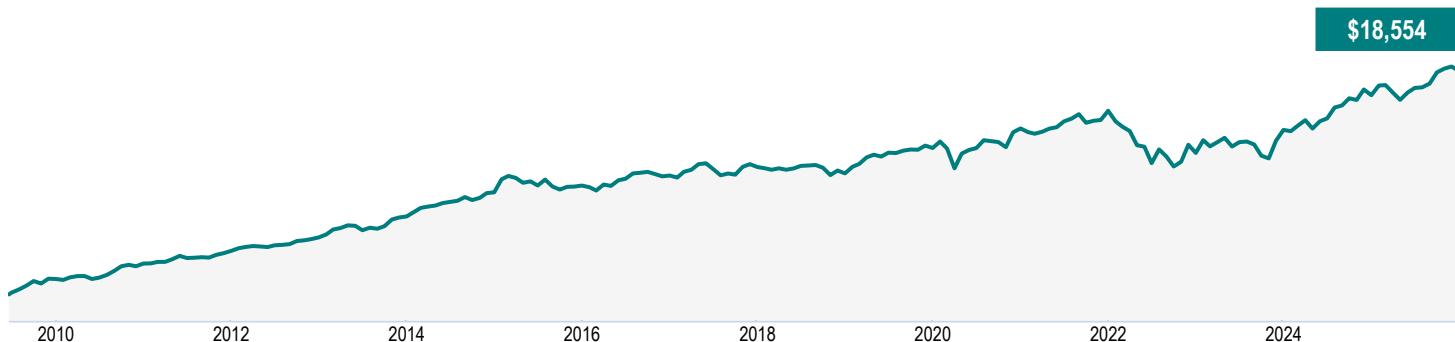
Canada	64.5
Multi-National	17.5
United States	13.2
North America	1.3
United Kingdom	0.8
France	0.5
Japan	0.5
Ireland	0.5
Netherlands	0.2
Other	1.0



Sector allocation (%)

Fixed Income	37.0
Mutual Fund	34.9
Technology	5.1
Financial Services	3.3
Healthcare	2.0
Consumer Services	2.0
Cash and Cash Equivalent	1.8
Industrial Goods	1.7
Consumer Goods	1.1
Other	11.1

## 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	12.9	Standard deviation	5.61%
Real Estate	7.2	Dividend yield	1.36%
Counsel Multi-Factor Canadian Equity Series S	5.8	Yield to maturity	-
Franklin Brandywine Global Fixed Income Investment Grade Fund	5.6	Duration (years)	-
Canada Life Global Opportunities+ Fund R	4.0	Coupon	-
Commercial (Retail & Office)	3.8	Average credit rating	-
GWL Canadian All Cap Value Fund (Mackenzie)	2.9	Average market cap (million)	\$1,073,631.1
Counsel Multi-Factor U.S. Equity Series S	2.6		
GWL International Equity (S)	2.4		
Mackenzie Unconstrained Fixed Income Fund A	2.2		
<b>Total allocation in top holdings</b>	<b>49.4</b>		

## Understanding returns

### Annual compound returns (%)

1 MO	3 MO	YTD	1 YR	3 YR	5 YR	10 YR	INCEPTION
<b>-0.89</b>	<b>0.32</b>	<b>5.29</b>	<b>5.29</b>	<b>6.37</b>	<b>2.56</b>	<b>2.74</b>	<b>3.81</b>

### Calendar year returns (%)

2025	2024	2023	2022	2021	2020	2019	2018
<b>5.29</b>	<b>8.15</b>	<b>5.70</b>	<b>-9.47</b>	<b>4.14</b>	<b>4.81</b>	<b>6.62</b>	<b>-1.63</b>

### Range of returns over five years (July 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
<b>6.42%</b>	<b>Jan. 2015</b>	<b>0.26%</b>	<b>Oct. 2022</b>	<b>3.10%</b>	<b>100.00%</b>	<b>139</b>	<b>0</b>

**Net assets (million)**  
\$153.9

**Price**  
\$18.55

**Number of holdings**  
2221

**Minimum initial investment**  
\$500

**Fund codes**  
FEL – CLGM005E  
DSC<sup>A</sup> – CLGM005F  
LSC – CLGM005H

Estate Protection –  
CLGR005E

## Contact information

### Customer service centre

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Corporate website:  
greatwestlife.com

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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.

<sup>^</sup>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.

<sup>†</sup>Soft capped - Contributions are no longer accepted to new investors., <sup>#</sup>Hard capped - Contributions are no longer accepted.

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