GWL Moderate Portfolio 100/100

October 31, 2026

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

LOW | MODERATE | HIGH

Fund category
Global Fixed Income Balanced

Inception date
October 05, 2009

Management expense ratio (MER)*
3.02%
(December 31, 2024)

Fund management
Portfolio Solutions Group

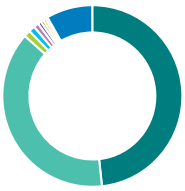
How is the fund invested? (as of September 30, 2026)

Asset allocation (%)

Domestic Bonds	30.1
US Equity	17.4
International Equity	11.4
Foreign Bonds	10.3
Canadian Equity	10.2
Cash and Equivalents	1.2
Other	19.4

Geographic allocation (%)

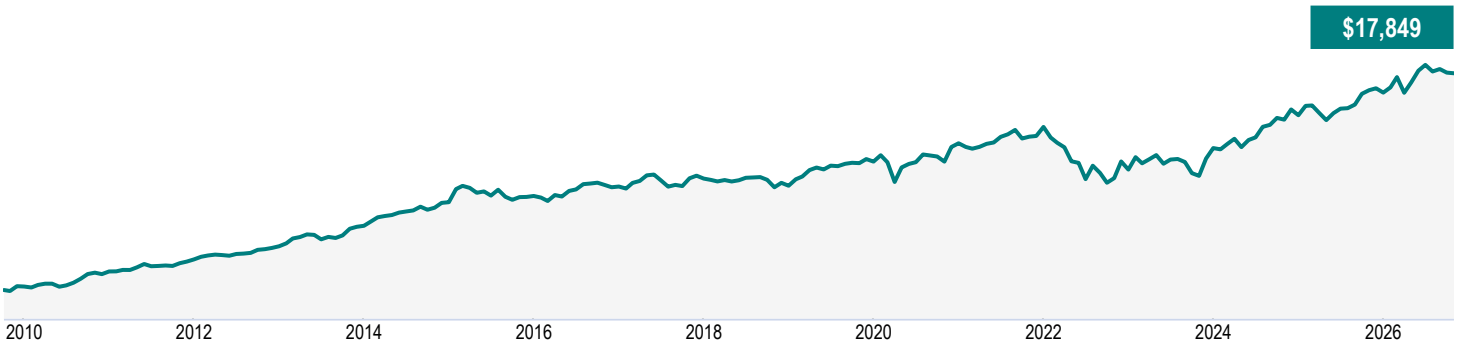
Canada	45.4
Multi-National	23.5
United States	18.1
North America	11.2
United Kingdom	0.3
Ireland	0.2
Japan	0.2
France	0.2
Norway	0.2
Other	0.7



Sector allocation (%)

Fixed Income	48.3
Mutual Fund	38.2
Cash and Cash Equivalent	1.2
Technology	1.1
Financial Services	0.9
Healthcare	0.6
Consumer Goods	0.5
Consumer Services	0.5
Industrial Goods	0.4
Other	8.3

Growth of $10,000 (since inception)



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Fund details

As of September 30, 2026

Top holdings	%
Canadian Core Fixed Income	9.9
Real Estate	7.2
Counsel Multi-Factor U.S. Equity Series S	7.1
U.S. All-Cap Growth	6.4
Franklin Brandywine Global Fixed Income Investment Grade Fund	5.6
Counsel Multi-Factor Canadian Equity Series S	5.1
Canada Life Global Opportunities+ Fund R	4.0
Commercial (Retail & Office)	3.8
GWL Can Focused Gro 75/75	2.6
GWL Canadian All Cap Value Fund (Mackenzie)	2.6
Total allocation in top holdings	**54.3**

As of September 30, 2026

Portfolio characteristics	
Standard deviation	5.48%
Dividend yield	-
Yield to maturity	-
Duration (years)	-
Coupon	-
Average credit rating	-
Average market cap (million)	-

Net assets (million)
$144.2

Price
$18.65

Number of holdings
801

Minimum initial investment
$500

Fund codes
FEL – CLGM005I
DSC^ – CLGM005J
LSC – CLGM005L

Understanding returns

Annual compound returns (%)

1 MO	3 MO	YTD	1 YR	3 YR	5 YR	10 YR	INCEPTION
-0.13	**-0.36**	**4.08**	**3.56**	**8.09**	**2.79**	**2.60**	**3.45**

Calendar year returns (%)

2025	2024	2023	2022	2021	2020	2019	2018
5.01	**7.86**	**5.42**	**-9.71**	**3.86**	**4.53**	**6.34**	**-1.84**

Range of returns over five years (November 01, 2009 - October 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
6.24%	**Jan. 2015**	**0.01%**	**Oct. 2022**	**2.81%**	**100.00%**	**145**	**0**

Contact information

Customer service centre

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October 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.

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