

# GWL Core Moderate 100/100



December 31, 2025

Canada Life segregated funds policy originally with Great-West Life

A fund that aims to find balance between consistent income and 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 mainly in units of Canadian fixed-income funds of Great-West Life and include a significant investment in Canadian and foreign equity funds (40 per cent).
- You're comfortable with a low to moderate level of risk.

### RISK RATING



**Fund category**  
Canadian Neutral Balanced

**Inception date**  
October 05, 2009

**Management expense ratio (MER)\***  
2.82%  
(December 31, 2024)

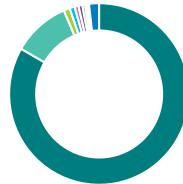
**Fund management**  
Portfolio Solutions Group

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



### Asset allocation (%)

Domestic Bonds	60.0
Canadian Equity	22.9
US Equity	10.0
International Equity	6.2
Cash and Equivalents	0.5
Income Trust Units	0.4



### Geographic allocation (%)

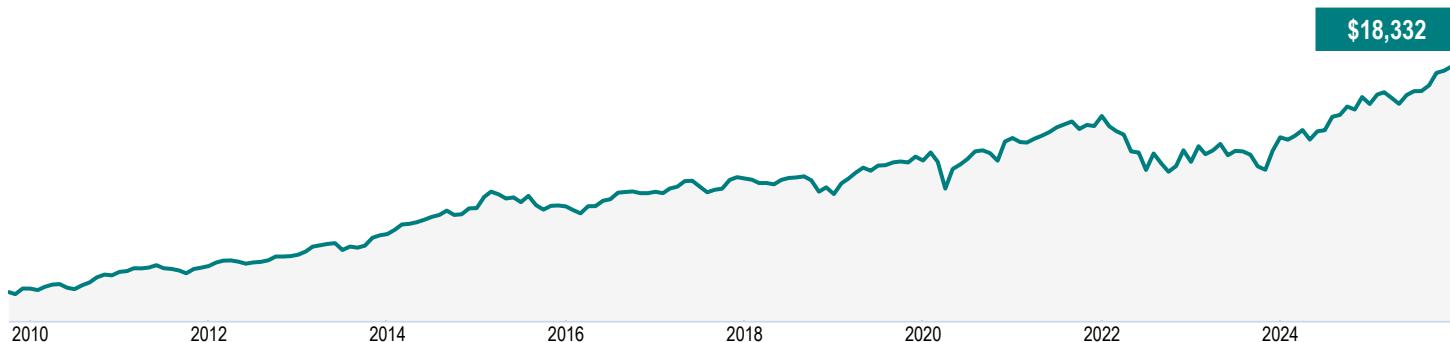
Canada	83.3
United States	10.3
United Kingdom	1.1
Ireland	0.9
Japan	0.7
France	0.7
Switzerland	0.5
Netherlands	0.4
Germany	0.3
Other	1.8



### Sector allocation (%)

Mutual Fund	60.0
Financial Services	11.2
Technology	5.9
Basic Materials	4.1
Energy	4.1
Consumer Services	2.7
Industrial Services	2.4
Industrial Goods	2.1
Healthcare	2.0
Other	5.5

## 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	60.0	Standard deviation	6.46%	\$9.1
Royal Bank of Canada	2.2	Dividend yield	2.04%	Price \$18.33
Toronto-Dominion Bank	1.4	Yield to maturity	-	Number of holdings 755
Agnico Eagle Mines Ltd	0.9	Duration (years)	-	Minimum initial investment \$500
Bank of Montreal	0.8	Coupon	-	Fund codes
Canadian Imperial Bank of Commerce	0.8	Average credit rating	-	FEL – CLGM014I
Shopify Inc Cl A	0.8	Average market cap (million)	\$519,119.9	DSC^ – CLGM014J
Canadian Natural Resources Ltd	0.8			LSC – CLGM014L
Manulife Financial Corp	0.7			
Microsoft Corp	0.7			
<b>Total allocation in top holdings</b>	<b>69.1</b>			

## Understanding returns

Annual compound returns (%)							
1 MO	3 MO	YTD	1 YR	3 YR	5 YR	10 YR	INCEPTION
<b>-0.83</b>	<b>0.46</b>	<b>7.35</b>	<b>7.35</b>	<b>7.15</b>	<b>3.02</b>	<b>3.32</b>	<b>3.80</b>
Calendar year returns (%)							
2025	2024	2023	2022	2021	2020	2019	2018
<b>7.35</b>	<b>7.91</b>	<b>6.19</b>	<b>-10.37</b>	<b>5.24</b>	<b>5.67</b>	<b>9.22</b>	<b>-4.11</b>

## 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
<b>6.21%</b>	<b>Feb. 2015</b>	<b>0.31%</b>	<b>March 2020</b>	<b>3.27%</b>	<b>100.00%</b>	<b>135</b>	<b>0</b>

## Contact information

### Customer service centre

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Corporate website:  
[greatwestlife.com](http://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.

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.**

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