

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)*

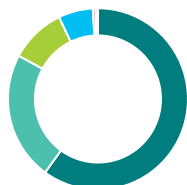
2.82%

(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 (%)

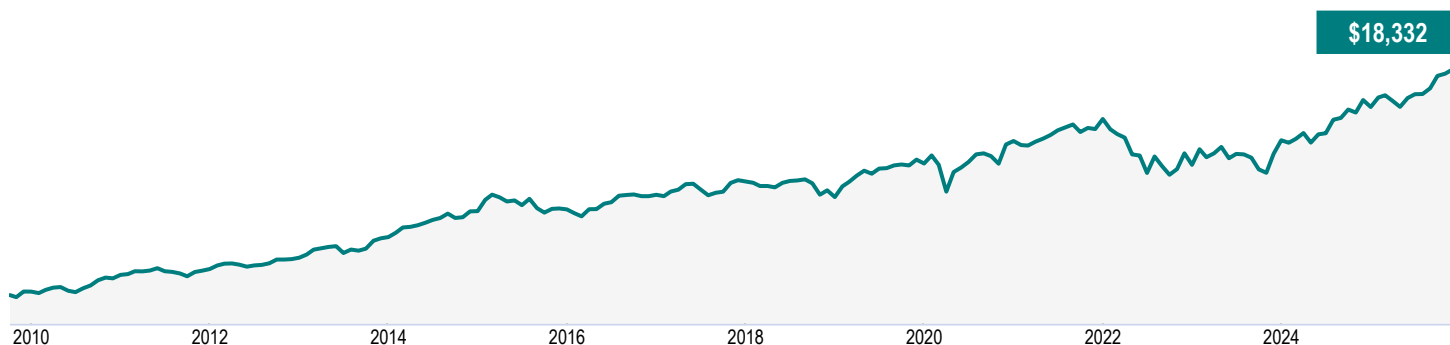
Canada	83.3
United States	10.3
United Kingdom	1.1
Ireland	0.9
Japan	0.7
France	0.7
Switzerland	0.5
Netherlands	0.4
Germany	0.3
Other	1.8



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	%
Canadian Core Fixed Income	60.0
Royal Bank of Canada	2.2
Toronto-Dominion Bank	1.4
Agnico Eagle Mines Ltd	0.9
Bank of Montreal	0.8
Canadian Imperial Bank of Commerce	0.8
Shopify Inc Cl A	0.8
Canadian Natural Resources Ltd	0.8
Manulife Financial Corp	0.7
Microsoft Corp	0.7
Total allocation in top holdings	69.1

Portfolio characteristics	
Standard deviation	6.46%
Dividend yield	2.04%
Yield to maturity	-
Duration (years)	-
Coupon	-
Average credit rating	-
Average market cap (million)	\$519,119.9

Net assets (million)

\$9.1

Price

\$18.33

Number of holdings

755

Minimum initial

investment

\$500

Fund codes

FEL – CLGM014I

DSC^ – CLGM014J

LSC – CLGM014L

Understanding returns

Annual compound returns (%)

1 MO	3 MO	YTD	1 YR	3 YR	5 YR	10 YR	INCEPTION
-0.83	0.46	7.35	7.35	7.15	3.02	3.32	3.80

Calendar year returns (%)

2025	2024	2023	2022	2021	2020	2019	2018
7.35	7.91	6.19	-10.37	5.24	5.67	9.22	-4.11

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
6.21%	Feb. 2015	0.31%	March 2020	3.27%	100.00%	135	0

Contact information

Customer service centre

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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.

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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