

GWL Core Conservative Growth 75/100 (PS1)



December 31, 2025

Canada Life segregated funds policy originally with Great-West Life

A fund that seeks to provide interest income with the potential for long-term growth.

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 Canadian fixed-income funds of Great-West Life with a smaller portion in its Canadian and foreign equity funds (30 per cent).
- You're comfortable with a low to moderate level of risk.

RISK RATING



Fund category
Canadian Fixed Income Balanced

Inception date
May 14, 2012

Management expense ratio (MER)*
2.04%
(December 31, 2024)

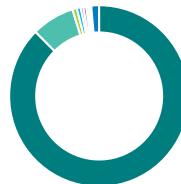
Fund management
Portfolio Solutions Group

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



Asset allocation (%)

Domestic Bonds	70.0
Canadian Equity	17.1
US Equity	7.5
International Equity	4.6
Cash and Equivalents	0.4
Income Trust Units	0.3
Other	0.1



Geographic allocation (%)

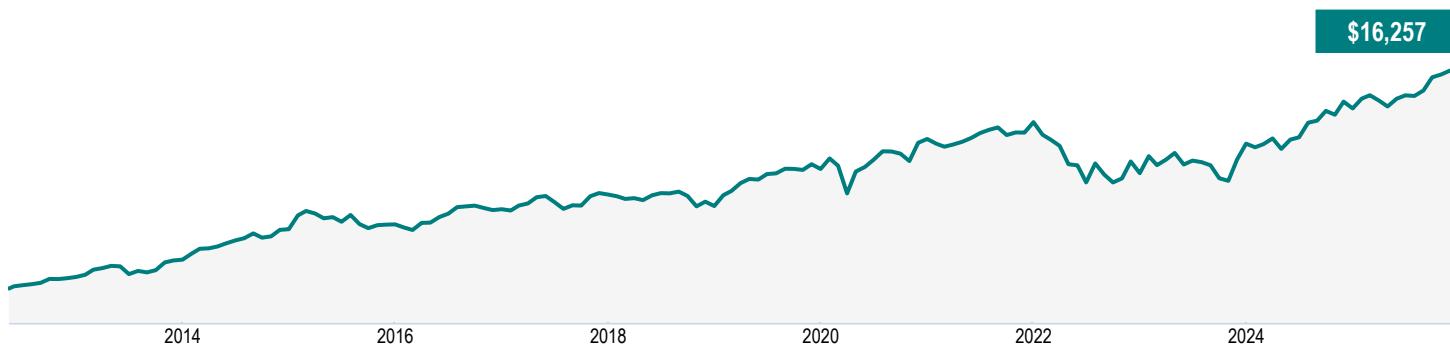
Canada	87.5
United States	7.7
United Kingdom	0.8
Ireland	0.7
France	0.5
Japan	0.5
Switzerland	0.4
Netherlands	0.3
Bermuda	0.2
Other	1.4



Sector allocation (%)

Mutual Fund	70.0
Financial Services	8.4
Technology	4.5
Energy	3.1
Basic Materials	3.1
Consumer Services	2.0
Industrial Services	1.8
Industrial Goods	1.6
Healthcare	1.5
Other	4.0

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	70.0	Standard deviation	6.11%	\$8.9
Royal Bank of Canada	1.6	Dividend yield	2.04%	Price
Toronto-Dominion Bank	1.0	Yield to maturity	-	\$16.26
Agnico Eagle Mines Ltd	0.7	Duration (years)	-	Number of holdings
Bank of Montreal	0.6	Coupon	-	755
Canadian Imperial Bank of Commerce	0.6	Average credit rating	-	Minimum initial investment
Shopify Inc Cl A	0.6	Average market cap (million)	\$519,121.0	\$100,000
Canadian Natural Resources Ltd	0.6			Fund codes
Manulife Financial Corp	0.6			FEL – CLGO013E
Microsoft Corp	0.5			DSC^ – CLGO013F
Total allocation in top holdings	76.8			LSC – CLGO013H

Understanding returns

Annual compound returns (%)

1 MO	3 MO	YTD	1 YR	3 YR	5 YR	10 YR	INCEPTION
-0.91	0.30	6.29	6.29	6.68	2.46	3.18	3.63

Calendar year returns (%)

2025	2024	2023	2022	2021	2020	2019	2018
6.29	7.27	6.48	-10.08	3.44	6.53	8.77	-2.66

Range of returns over five years (June 01, 2012 - 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
4.79%	May 2017	0.81%	Sept. 2023	2.78%	100.00%	104	0

Contact information

Customer service centre

Toll free:
1-800-665-5758

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.

[^]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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