# GWL Core Moderate 100/100 (PS1)

October 31, 2026

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

LOW — MODERATE — HIGH

**Fund category**
Canadian Neutral Balanced

**Inception date**
May 14, 2012

**Management expense ratio (MER)***
2.30%

**Fund management**
Portfolio Solutions Group

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

### Asset allocation (%)

| | |
|---|---|
| Domestic Bonds | 60.0 |
| Canadian Equity | 22.8 |
| US Equity | 10.4 |
| International Equity | 6.0 |
| Income Trust Units | 0.4 |
| Cash and Equivalents | 0.3 |
| Other | 0.1 |

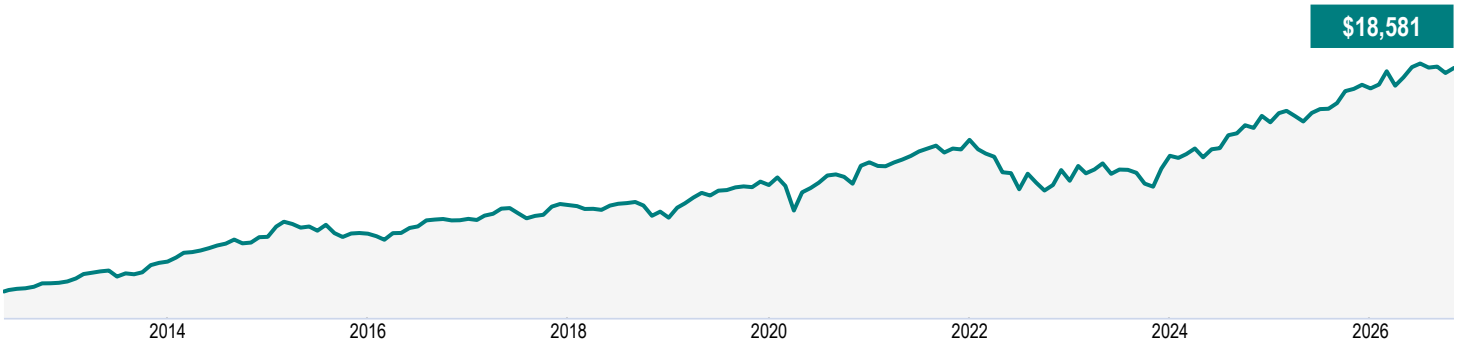
### Geographic allocation (%)

| | |
|---|---|
| North America | 60.0 |
| Canada | 23.3 |
| United States | 10.5 |
| Japan | 1.0 |
| Ireland | 0.8 |
| United Kingdom | 0.7 |
| Switzerland | 0.5 |
| France | 0.5 |
| Germany | 0.4 |
| Other | 2.3 |

### Sector allocation (%)

| | |
|---|---|
| Fixed Income | 60.0 |
| Financial Services | 11.2 |
| Technology | 6.6 |
| Energy | 5.0 |
| Basic Materials | 4.3 |
| Industrial Services | 2.4 |
| Industrial Goods | 2.3 |
| Consumer Services | 2.3 |
| Healthcare | 1.9 |
| Other | 4.0 |

## Growth of $10,000 (since inception)



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## Fund details

As of September 30, 2026

| Top holdings | % |
|---|---|
| Canadian Core Fixed Income | 60.0 |
| Royal Bank of Canada | 2.2 |
| Toronto-Dominion Bank | 1.5 |
| Agnico Eagle Mines Ltd | 1.1 |
| Canadian Pacific Kansas City Ltd | 0.9 |
| Canadian Natural Resources Ltd | 0.9 |
| Bank of Montreal | 0.8 |
| Microsoft Corp | 0.8 |
| Canadian Imperial Bank of Commerce | 0.8 |
| Manulife Financial Corp | 0.8 |
| **Total allocation in top holdings** | **69.8** |

As of September 30, 2026

| Portfolio characteristics | |
|---|---|
| Standard deviation | 5.92% |
| Dividend yield | 1.89% |
| Yield to maturity | - |
| Duration (years) | - |
| Coupon | - |
| Average credit rating | - |
| Average market cap (million) | $675,779.2 |

**Net assets (million)**
$8.6

**Price**
$18.58

**Number of holdings**
755

**Minimum initial investment**
$500

**Fund codes**
FEL – CLGO014I
DSC^ – CLGO014J
LSC – CLGO014L

## Understanding returns

### Annual compound returns (%)

| 1 MO | 3 MO | YTD | 1 YR | 3 YR | 5 YR | 10 YR | INCEPTION |
|---|---|---|---|---|---|---|---|
| **1.05** | **-0.07** | **4.41** | **4.52** | **9.83** | **3.71** | **3.86** | **4.38** |

### Calendar year returns (%)

| 2025 | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 |
|---|---|---|---|---|---|---|---|
| **7.89** | **8.45** | **6.72** | **-9.93** | **5.77** | **6.19** | **9.77** | **-3.64** |

## Range of returns over five years (June 01, 2012 - 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 |
|---|---|---|---|---|---|---|---|
| **5.59%** | **May 2017** | **0.81%** | **March 2020** | **3.35%** | **100.00%** | **114** | **0** |

## Contact information

**Customer service centre**

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*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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