

GWL Money Market DSC



December 31, 2025

Canada Life segregated funds policy originally with Great-West Life

A fund seeking to protect your money from inflation in the short term.

Is this fund right for you?

- You want to protect your money from inflation while maintaining quick access to it.
- You want your money to grow in the short term.
- You're comfortable with a low level of risk.

Fund category
Canadian Money Market

Inception date
April 30, 1989

Management expense ratio (MER)*
1.34%
(December 31, 2024)

7 day annualized yield
1.20%
(January 13, 2026)

Fund management
Mackenzie Investments



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



Asset allocation (%)

Cash and Equivalents	91.9
Domestic Bonds	8.0
Other	0.1



Geographic allocation (%)

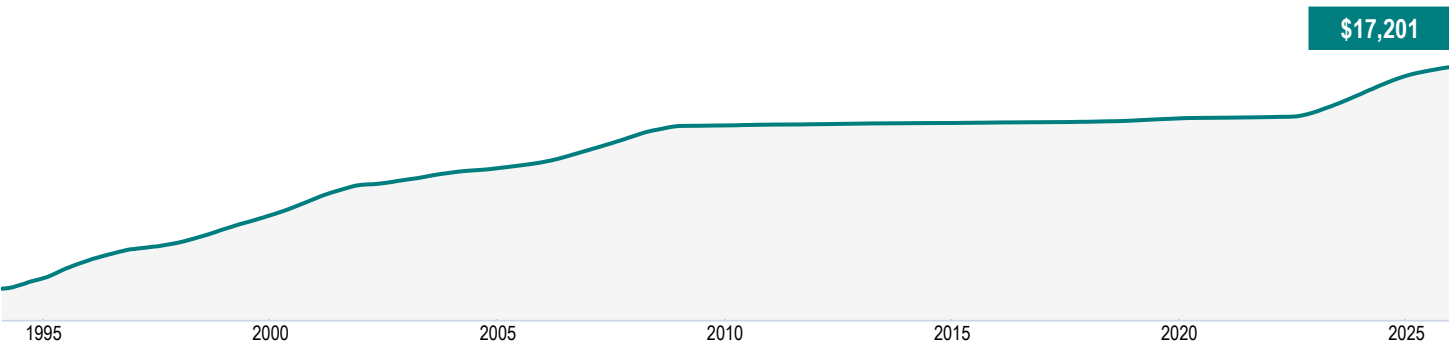
Canada	100.0
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Sector allocation (%)

Cash and Cash Equivalent	91.9
Fixed Income	8.0
Other	0.1

Growth of \$10,000 (since inception)



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Fund details (as of December 31, 2025)

Top holdings	%
Canadian Imperial Bank Commrce 19-Mar-2026	6.2
OVERNIGHT DEPOSITS	4.5
The Bank of Nova Scotia Floating Rate	4.3
Royal Bank of Canada 5.34% 23-Jun-2026	4.0
Province of Quebec 0.00% 12-Mar-2026	3.6
BMW Canada Inc 4.86% 06-Apr-2026	3.4
Canadian Imperial Bank of Commerce Floating Rate	3.4
Bank of Montreal 1.55% 28-Apr-2026	3.3
Royal Bank of Canada Floating Rate	3.3
AIMCo Realty Investors LP 2.20% 04-Nov-2026	3.1
Total allocation in top holdings	39.1

Portfolio characteristics	
Standard deviation	0.28%
Dividend yield	-
Yield to maturity	2.64%
Duration (years)	0.94
Coupon	3.09%
Average credit rating	AA
Average market cap (million)	-

Net assets (million)
\$89.1

Price
\$246.93

Number of holdings
97

Minimum initial investment
\$300

Fund codes
DSC^ – CLGTJ026

Understanding returns

Annual compound returns (%)

1 MO	3 MO	YTD	1 YR	3 YR	5 YR	10 YR	INCEPTION
0.11	0.33	1.71	1.71	3.00	2.04	1.12	1.71

Calendar year returns (%)

2025	2024	2023	2022	2021	2020	2019	2018
1.71	3.62	3.69	1.10	0.13	0.15	0.45	0.26

Range of returns over five years (January 31, 1994 - 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
3.78%	April 1999	0.08%	Dec. 2017	1.45%	100.00%	324	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.

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