

# Canada Life Risk-Managed Conservative Income Portfolio F



December 31, 2025

The Fund's primary focus is to provide a moderate level of income with the potential for some capital growth, while seeking to reduce portfolio volatility.

## Is this fund right for you?

- A person who is investing for the medium to longer term while seeking the potential for income along with the potential for some growth and is comfortable with low risk.
- Since the fund invests in stocks and bonds its value is affected by changes in interest rates and by stock prices, which can rise and fall in a short period of time.
- You're comfortable with a low level of risk.

### RISK RATING



**Fund category**  
Global Fixed Income Balanced

**Inception date**  
November 04, 2020

**Management expense ratio (MER)**  
0.80%  
(September 30, 2025)

**Fund management**  
Keyridge Asset Management

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



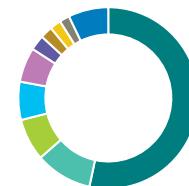
Asset allocation (%)

Domestic Bonds	33.2
US Equity	19.7
Foreign Bonds	17.8
Cash and Equivalents	11.8
Canadian Equity	8.0
International Equity	7.0
Income Trust Units	0.1
Other	2.4



Geographic allocation (%)

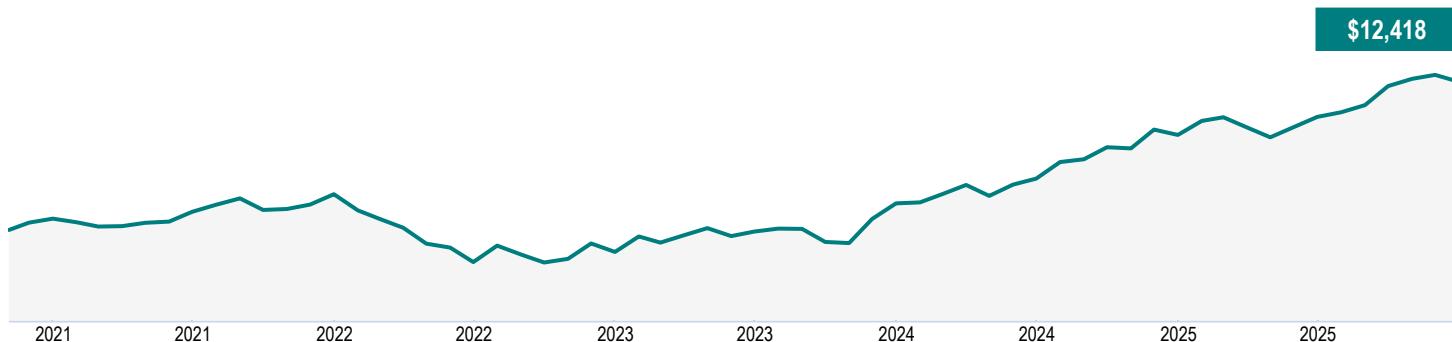
Canada	51.2
United States	34.2
Multi-National	2.5
Mexico	1.4
Brazil	1.3
United Kingdom	1.1
Ireland	0.8
Argentina	0.8
France	0.5
Other	6.2



Sector allocation (%)

Fixed Income	53.4
Technology	10.2
Mutual Fund	7.5
Cash and Cash Equivalent	6.8
Financial Services	6.2
Consumer Services	2.7
Healthcare	2.2
Consumer Goods	2.0
Basic Materials	1.8
Other	7.2

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



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## Fund details (as of October 31, 2025)

Top holdings		%	Portfolio characteristics		Net assets (million)
Canada Life Money Market Fund Series R		5.0	Standard deviation	5.0%	\$35.5
Cash and Cash Equivalents		3.9	Dividend yield	1.6%	Price
Canada Life Global Equity Fund R		2.5	Yield to maturity	4.5%	\$14.14
NVIDIA Corp		1.5	Duration (years)	7.0	Number of holdings
Microsoft Corp		1.4	Coupon	4.6%	4989
iShares 20 Plus Year Treasury Bond ETF (TLT)		1.4	Average credit rating	A	Minimum initial investment
United States Treasury F/R 30-Apr-2027		1.3	Average market cap (million)	\$1,311,060.3	\$500
United States Treasury 28-Nov-2025		1.3			Fund codes
Apple Inc		1.2			NL – MAX8218
Brazil Government 10.00% 01-Jan-2033		0.8			
<b>Total allocation in top holdings</b>		<b>20.3</b>			

## Understanding returns

### Annual compound returns (%)

1 MO	3 MO	YTD	1 YR	3 YR	5 YR	10 YR	INCEPTION
-0.9	0.6	7.5	7.5	8.8	4.1	-	4.3

### Calendar year returns (%)

2025	2024	2023	2022	2021	2020	2019	2018
7.5	10.7	8.2	-8.9	3.9	-	-	-

## Range of returns over five years (December 01, 2020 - 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
4.4%	Nov. 2025	4.0%	Dec. 2025	4.2%	100.0%	2	0

## Contact information

### Customer service centre

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## F

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<sup>†</sup>Deferred Sales Charge (DSC) and Low Load Deferred Sales Charge (LSC) purchase options is closed to new investments given regulatory bans put in place for these purchase options that came into effect June 1, 2022.

<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. For money market fund reports: The current yield is an annualized historical yield based on the seven-day period ended on the date noted above and does not represent an actual one-year return. Reports produced using this website are for information purposes only. Canada Life Investment Management Ltd., and their affiliates, representatives, and third party content providers do not warrant the accuracy, completeness, or timeliness of this website or any content, and shall not be responsible for investment decisions, damages, or other losses resulting from the use of this website or its content. The only true report on unit values is the periodic statement prepared and sent by the mutual fund company. Important information about Canada Life Mutual Funds is found in Fund Facts. Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. The indicated rates of return are the historical annual compounded total returns including changes in unit value and reinvestment of all distributions and does not take into account sales, redemption, distribution or optional charges or income taxes payable by any unitholder that would have reduced returns. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated. Money market fund units are not covered by the Canada Deposit Insurance Corporation or by any other government deposit insurer. There can be no assurances that the fund will be able to maintain its net asset value per unit at a constant amount or that the full amount of your investment in the fund will be returned to you. Past performance of the funds may not be repeated. Canada Life Mutual Funds are managed by Canada Life Investment Management Ltd. The funds are distributed by Quadrus Investment Services Ltd., IPC Investment Corporation, and IPC Securities Corporation, and may also be available through other authorized dealers in Canada.

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