canada life | Investment Management™

FUND FACTS
Canada Life Investment Management Ltd.

# Canada Life Global Strategic Income Fund - F5 Series

**August 17, 2026**

This document contains key information you should know about Canada Life Global Strategic Income Fund - F5 Series. You can find more detailed information in the fund's simplified prospectus. Ask your representative for a copy, contact Canada Life Investment Management Ltd. ("CLIML") at 1-844-730-1633 or visit www.canadalifeinvest.ca.
**Before you invest in any fund, consider how the fund would work with your other investments and your tolerance for risk.**

## Quick facts

| | | | |
|---|---|---|---|
| **Fund codes:** | No load [MAX2237] | **Fund manager:** | Canada Life Investment Management Ltd. |
| **Date series started:** | December 7, 2015 | **Portfolio manager:** | Canada Life Investment Management Ltd. |
| **Total value of the fund on June 30, 2026:** | $179.1 million | **Sub-advisor(s):** | Mackenzie Financial Corporation |
| **Management expense ratio (MER):** | 0.81% | **Distributions:** | Monthly, at annual rate of 5%<br>Automatically reinvested unless cash election made |
| | | **Minimum investment:** | $500 initial<br>Where subsequent investment for all series must be at least $100 per account and $25 per fund<br>These amounts may change from time to time, and may also be waived by CLIML. |

## What does the fund invest in?

The fund seeks current income with the potential for long-term capital growth by investing primarily in fixed income and/or income-oriented equities from issuers anywhere in the world, either directly or through other mutual funds. The fund will generally invest 30% to 70% of its assets in any one asset class, but may invest 0% to 100% of its assets in any one asset class.

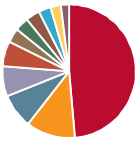
The charts below give you a snapshot of the fund's investments on June 30, 2026. The fund's investments will change.

**Top 10 investments** (June 30, 2026)

| | | |
|---|---|---|
| 1. | Cash and cash equivalents | 3.4% |
| 2. | United States Treasury 4.38% 05-15-2034 | 3.3% |
| 3. | NVIDIA Corp. | 3.1% |
| 4. | Bundesrepublik Deutschland Bundesanleihe 2.60% 08-15-2035 | 2.7% |
| 5. | Alphabet Inc. | 2.4% |
| 6. | United States Treasury 4.13% 02-15-2036 | 2.3% |
| 7. | Apple Inc. | 2.3% |
| 8. | Taiwan Semiconductor Manufacturing Co. Ltd. | 2.0% |
| 9. | Government of New Zealand 0.25% 05-15-2028 | 1.8% |
| 10. | Johnson & Johnson | 1.8% |
| Total percentage of top 10 investments | | 25.1% |
| Total number of investments | | 159 |

**Investment mix** (June 30, 2026)

Regional Allocation



| | |
|---|---|
| 49.0% | United States |
| 12.1% | Other |
| 8.4% | Canada |
| 7.6% | Germany |
| 6.1% | United Kingdom |
| 3.4% | Japan |
| 3.4% | Cash and cash equivalents |
| 3.4% | France |
| 3.1% | Spain |
| 2.5% | Brazil |
| 2.0% | Taiwan |
| -1.0% | Other assets (liabilities) |

Sector Allocation

| | |
|---|---|
| 27.6% | Foreign government bonds |
| 15.4% | Information technology |
| 14.1% | Other |
| 7.4% | Financials |
| 7.2% | Industrials |
| 6.9% | Corporate bonds |
| 6.2% | Health care |
| 4.5% | Consumer staples |
| 4.3% | Consumer discretionary |
| 4.0% | Communication services |
| 3.4% | Cash and cash equivalents |
| -1.0% | Other assets (liabilities) |

## How risky is it?

The value of the fund can go down as well as up. You could lose money.

One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility".

In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. Funds with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

### Risk rating

CLIML has rated the volatility of this fund as **low to medium**.

This rating is based on how much the fund's returns have changed from year to year. It doesn't tell you how volatile the fund will be in the future. The rating can change over time. A fund with a low risk rating can still lose money.

| Low | **Low to medium** | Medium | Medium to high | High |
|---|---|---|---|---|

For more information about the risk rating and specific risks that can affect the fund's returns, see the "What are the Risks of Investing in the Fund?" section of the fund's simplified prospectus.

### No guarantees

Like most mutual funds, this fund doesn't have any guarantees. You may not get back the amount of money you invest.

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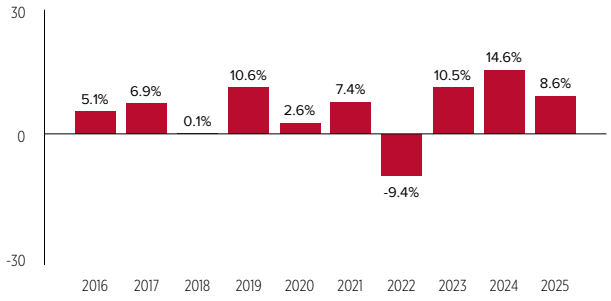
## How has the fund performed?

This section tells you how F5 Series securities of the fund have performed over the past 10 years. Returns are after expenses have been deducted. These expenses reduce returns.

### Year-by-year returns

This chart shows how F5 Series securities of the fund performed in each of the past 10 years. The fund dropped in value in 1 of the 10 years. The range of returns and change from year to year can help you assess how risky the fund has been in the past. It does not tell you how the fund will perform in the future.




### Best and worst 3-month returns

This table shows the best and worst returns for F5 Series securities of the fund in a 3-month period over the past 10 years. The best and worst 3-month returns could be higher or lower in the future. Consider how much of a loss you could afford to take in a short period of time.

| | Return | 3 months ending | If you invested $1,000 at the beginning of the period |
|---|---|---|---|
| **Best return** | 7.6% | January 31, 2024 | Your investment would rise to $1,076 |
| **Worst return** | -9.2% | March 31, 2020 | Your investment would drop to $908 |

### Average return

A person who invested $1,000 in F5 Series securities of the fund 10 years ago would have had $1,786 as of June 30, 2026. This is equal to an annual compounded return of approximately 6.0%.

## Who is this fund for?

### Investors who:

- are looking for a global balanced fund to hold as part of their portfolio
- want a medium-term investment
- can handle the volatility of stock and bond markets
- want to receive a monthly cash flow

## A word about tax

In general, you'll have to pay income tax on any money you make on a fund. How much you pay depends on the tax laws where you live and whether or not you hold the fund in a registered plan such as a Registered Retirement Savings Plan or a Tax-Free Savings Account.

Keep in mind that if you hold your fund in a non-registered account, fund distributions are included in your taxable income, whether you get them in cash or have them reinvested.

## How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell F5 Series securities of the fund. The fees and expenses – including any commissions – can vary among series of a fund and among funds.

Higher commissions can influence representatives to recommend one investment over another. Ask about other funds and investments that may be suitable for you at a lower cost.

### 1. Sales charges

You can only buy this series of the fund under the no load purchase option. No sales charges are payable by you under this purchase option.

### 2. Fund expenses

You don't pay these expenses directly. They affect you because they reduce the fund's returns.

As of March 31, 2026, the fund's expenses were 0.89% of its value. This equals $8.90 for every $1,000 invested.

| | Annual rate (as a % of the fund's value) |
|---|---|
| **Management expense ratio (MER)**<br>This is the total of the management fee (including the trailing commission), fixed administration fee and fund costs. | 0.81% |
| **Trading expense ratio (TER)**<br>These are the fund's trading costs. | 0.08% |
| **Fund expenses** | **0.89%** |

### More about the trailing commission

No trailing commission.

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## 3. Other fees

You may have to pay other fees when you buy, hold, sell or switch securities of the fund.

| Fee | What you pay |
|---|---|
| **Switch fees** | If you switch between series of the fund or to another Canada Life Fund, you may pay your representative's firm a switch fee of 0-2%, subject to the following exception – no switch fee is payable when you switch between F Series, F5 Series and F8 Series securities. |
| **Inappropriate short-term trading fee** | A fee of 2% of the amount switched or redeemed will be charged by the fund for inappropriate short-term trading. |
| **Excessive short-term trading fee** | A fee of 1% of the amount switched or redeemed will be charged by the fund if you invest in the fund for less than 30 days and your trading is part of a pattern of short-term trading that CLIML believes is detrimental to fund investors. |
| **F5 Series fee** | As part of your fee-for-service or wrap program sponsored by a Principal Distributor or Authorized Dealer, you will be required to pay your representative's firm directly an asset-based fee, which is negotiable. |

## What if I change my mind?

Under securities law in some provinces and territories, you have the right to:

- withdraw from an agreement to buy mutual fund securities within two business days after you receive a simplified prospectus or Fund Facts document, or
- cancel your purchase within 48 hours after you receive confirmation of the purchase.

In some provinces and territories, you also have the right to cancel a purchase, or in some jurisdictions, claim damages, if the simplified prospectus, Fund Facts document or financial statements contain a misrepresentation. You must act within the time limit set by the securities law in your province or territory.

For more information, see the securities law of your province or territory or ask a lawyer.

## For more information

Contact CLIML or your representative for the fund's simplified prospectus and other disclosure documents. These documents and the Fund Facts make up the fund's legal documents.

**Canada Life Investment Management Ltd.**
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To learn more about investing in mutual funds, see the brochure **Understanding mutual funds**, which is available on the website of the Canadian Securities Administrators at www.securities-administrators.ca.

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