

Canada Life Risk-Managed Conservative Income Portfolio

canada life

June 30, 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.



Fund category
Global Fixed Income Balanced

Inception date
November 04, 2020

Management expense ratio (MER)
1.94%
(March 31, 2025)

Fund management
Irish Life Investment Managers Limited

How is the fund invested? (as of April 30, 2025)



Asset allocation (%)

Domestic Bonds	33.2
US Equity	19.2
Cash and Equivalents	15.9
Foreign Bonds	15.8
Canadian Equity	8.0
International Equity	5.1
Income Trust Units	0.2
Other	2.6



Geographic allocation (%)

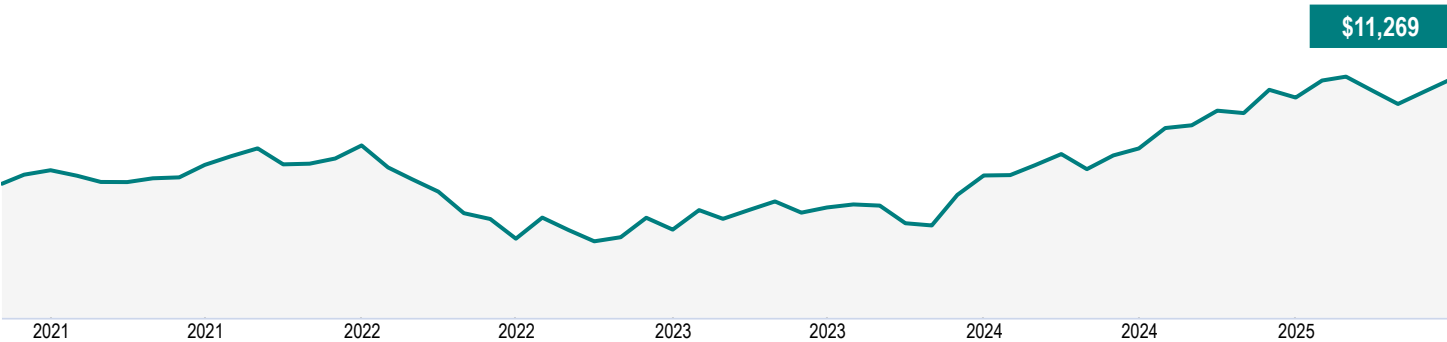
Canada	54.5
United States	33.6
Mexico	1.5
United Kingdom	1.1
Ireland	0.8
Japan	0.7
Brazil	0.6
Argentina	0.5
France	0.5
Other	6.2



Sector allocation (%)

Fixed Income	51.5
Cash and Cash Equivalent	10.9
Technology	8.0
Financial Services	6.5
Mutual Fund	5.0
Consumer Services	3.1
Healthcare	2.7
Consumer Goods	2.1
Energy	2.0
Other	8.2

Growth of \$10,000 (since inception)



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Fund details (as of April 30, 2025)

Top holdings	%
Canada Life Fixed Income Fund Series R	36.1
Canada Life Risk Reduction Pool Series R	18.0
Canada Life Global Multi-Sector Bond Fund A	15.9
Canada Life Money Market Fund Series R	5.0
Mackenzie Canadian Equity Index ETF (QCN)	4.5
Canada Life Global All Cap Equ Fd A	4.0
Canada Life Canadian Growth Fund A	3.5
Canada Life Global Equity Fund A	2.5
Canada Life Global Tactical Fund I Series	2.5
Mackenzie US High Yield Bond Index ETF C\$Hgd (QHY)	2.0
Total allocation in top holdings	94.0

Portfolio characteristics	
Standard deviation	5.5%
Dividend yield	1.9%
Yield to maturity	5.0%
Duration (years)	7.0
Coupon	4.6%
Average credit rating	A

Net assets (million)
\$34.4

Price
\$13.33

Number of holdings
4983

Minimum initial investment
\$500

Fund codes
FEL – MAX7818
DSC^ – MAX7918
LSC^ – MAX8018

Understanding returns

Annual compound returns (%)

1 MO	3 MO	YTD	1 YR	3 YR	5 YR	10 YR	INCEPTION
1.3	1.2	2.0	8.0	6.5	-	-	2.6

Calendar year returns (%)

2024	2023	2022	2021	2020	2019	2018	2017
9.4	7.0	-9.8	3.0	-	-	-	-

Range of returns over five years

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
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Data not available based on date of inception

Contact information

Customer service centre

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Corporate website:
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[^]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.

[†]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. 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. offered exclusively through Quadrus Investment Services Ltd., IPC Investment Corporation and IPC Securities Corporation.

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