



Rates of return
December 31, 2025
Canada Life Segregated Fund Policies originally with London Life: Freedom Funds

Canada Life investment funds	Unit value \$	Inception date mm/dd/yyyy	1 MTH %	3 MTH %	YTD %	Annual compounded rates of return as of month end					
						1 YR %	2 YR %	3 YR %	5 YR %	10 YR %	Since inception %
Asset Allocation funds											
Conservative Profile	23.00	1999-10-18	-0.90	0.12	4.77	4.77	6.02	5.66	1.66	2.04	3.23
Moderate Profile	25.57	1999-10-18	-0.86	0.37	6.08	6.08	7.49	6.80	2.84	2.80	3.65
Balanced Profile	28.03	1999-10-18	-0.80	0.62	7.53	7.53	8.89	8.20	4.09	3.89	4.01
Advanced Profile	33.19	1999-10-18	-0.69	1.01	10.05	10.05	11.87	10.59	6.55	5.83	4.68
Aggressive Profile	40.12	1999-10-18	-0.64	1.30	11.73	11.73	13.97	12.25	8.22	6.94	5.45
Lifecycle Profile funds											
Income Profile	16.03	2006-12-04	-1.15	-0.21	4.60	4.60	5.93	5.68	1.52	2.12	2.51
2010 Profile	15.80	2006-12-04	-1.15	-0.19	4.70	4.70	5.99	5.73	1.54	2.16	2.43
2015 Profile	15.37	2006-12-04	-1.15	-0.21	4.60	4.60	5.93	5.68	1.52	2.11	2.28
2020 Profile	15.43	2006-12-04	-1.16	-0.25	4.42	4.42	5.75	5.51	1.37	2.11	2.30
2025 Profile	16.64	2006-12-04	-1.13	-0.25	4.51	4.51	6.17	5.90	2.22	2.73	2.71
2030 Profile	18.44	2006-12-04	-1.03	0.13	6.43	6.43	7.87	7.47	3.69	3.70	3.26
2035 Profile	20.74	2006-12-04	-0.91	0.44	8.31	8.31	10.02	9.16	5.58	4.92	3.90
2040 Profile	22.81	2006-12-04	-0.81	0.74	10.26	10.26	12.31	11.04	7.31	6.04	4.42
2045 Profile	23.72	2006-12-04	-0.75	1.05	12.01	12.01	14.06	12.33	8.14	6.60	4.64
2050 Profile	23.56	2006-12-04	-0.76	1.03	11.91	11.91	13.95	12.24	8.09	6.67	4.60
Cash and cash equivalent funds											
Money Market*	27.74	1988-11-01	0.11	0.32	1.67	1.67	2.62	2.97	2.02	1.11	2.78
Fixed income funds											
Diversified Fixed Income Profile	15.86	2001-11-05	-1.26	-0.72	1.14	1.14	2.01	2.82	-1.68	0.17	1.93
Canadian Core Bond	369.91	1961-12-31	-1.41	-0.74	1.01	1.01	1.97	2.90	-1.69	0.24	5.81
Mortgage	228.77	1969-07-31	-0.50	0.05	2.56	2.56	3.44	3.11	0.00	0.17	5.70
Government Bond	15.84	1998-07-27	-0.63	-0.30	1.52	1.52	2.08	2.45	-0.02	0.11	1.69
Canadian Core Plus Bond	17.38	1998-07-27	-1.26	-0.59	1.34	1.34	2.46	3.20	-1.71	0.20	2.04
Balanced funds											
Strategic Income II ¹	459.24	1988-01-29	-0.31	0.88	10.13	10.13	10.74	9.63	4.95	4.38	5.51
Canadian Growth Balanced II	27.64	1998-07-27	-0.82	-1.83	2.57	2.57	5.81	6.57	5.57	5.00	3.78
North American Balanced	26.50	1998-07-27	-0.88	0.07	7.60	7.60	9.85	8.94	5.31	4.57	3.62
Canadian Growth Balanced	30.06	1998-07-27	-0.82	-1.87	2.48	2.48	5.79	6.50	5.11	4.75	4.09
Strategic Income	31.97	1998-07-27	-0.32	0.85	10.01	10.01	10.63	9.52	5.53	4.28	4.33
Canadian Fixed Income Balanced II ¹	32.03	1998-07-27	-0.98	0.04	5.50	5.50	6.86	6.65	2.37	3.30	4.33
Canadian Fixed Income Balanced	30.59	1998-07-27	-1.04	-0.04	5.40	5.40	6.51	6.29	2.83	2.97	4.16
Canadian Stock Balanced	35.90	1998-07-27	-0.73	1.81	10.92	10.92	12.16	11.47	8.42	6.14	4.77
Global Strategic Income	25.23	2001-11-05	-1.44	-0.30	6.46	6.46	9.36	9.01	4.02	4.14	3.91
Fidelity Tactical Asset Allocation Income	28.64	1998-07-27	-0.69	1.04	7.90	7.90	8.56	7.95	2.83	3.40	3.91
Canadian Value Balanced	37.02	1998-07-27	-0.63	0.79	4.60	4.60	7.19	6.68	5.04	5.22	4.89
Canadian equity funds											
Canadian Equity Profile	40.49	2001-11-05	0.81	3.29	19.38	19.38	16.73	13.10	10.74	7.84	5.96
Equity Profile	26.11	2006-12-04	-0.49	1.42	14.99	14.99	16.43	14.49	9.47	7.78	5.17
Canadian Value Equity	1,430.11	1961-12-31	0.85	3.59	23.14	23.14	20.82	16.19	13.44	8.29	8.06
Canadian Focused Dividend	69.10	1998-07-27	1.24	3.12	20.23	20.23	16.82	12.77	11.67	8.32	7.30
Canadian Equity	33.73	1998-07-27	0.77	3.66	22.18	22.18	18.61	14.86	11.06	7.25	4.53
Canadian Growth	49.35	1998-07-27	0.77	3.59	22.18	22.18	18.52	14.28	11.96	8.57	5.99
Canadian Small-Mid Cap	56.29	1998-07-27	1.52	2.89	15.47	15.47	13.83	10.25	3.98	6.13	6.50
Canadian Dividend	54.01	1998-07-27	0.80	3.10	18.91	18.91	16.28	12.39	11.47	8.28	6.34
Canadian Focused Growth	37.13	1998-07-27	-0.80	0.44	9.90	9.90	11.41	10.64	7.92	7.61	4.90
Canadian Low Volatility	37.99	1998-07-27	0.90	4.17	19.14	19.14	20.09	14.71	11.77	7.99	4.99
Canadian Focused Stock	39.09	1998-07-27	-0.53	2.67	13.75	13.75	15.12	13.89	11.39	7.20	5.10
Canadian Focused Blended Equity	55.43	2001-11-05	1.03	6.62	26.28	26.28	22.88	17.19	12.93	9.93	7.35
Canadian Small Cap Growth	28.92	1998-07-27	1.47	4.23	28.77	28.77	21.14	16.71	9.87	5.80	3.95
Canadian Focused Value	51.72	1998-07-27	-0.14	1.82	8.37	8.37	10.51	9.03	8.89	7.45	6.17
Canadian SRI Equity	52.99	2001-11-05	0.76	3.37	22.07	22.07	18.29	14.20	11.86	8.62	7.15



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<i>Canadian specialty and alternative funds</i>											
Real Estate	33.22	1998-07-27	-0.07	-0.66	-1.09	-1.09	-2.36	-3.58	0.99	1.81	4.47
Precious Metals	146.53	1998-07-27	6.68	22.07	172.27	172.27	86.81	52.93	24.46	24.92	10.28
<i>North American funds</i>											
Global Small-Mid Cap Growth	47.67	2001-11-05	-2.41	-2.59	2.26	2.26	7.52	6.33	2.94	6.52	6.68
Science and Technology	102.62	2001-11-05	-3.37	-1.54	5.10	5.10	18.98	27.35	11.67	15.79	10.12
<i>Foreign equity funds</i>											
Global Equity Profile	28.84	2001-11-05	-1.55	-0.24	8.93	8.93	14.42	13.74	7.67	6.43	4.48
U.S. Growth	79.41	1988-01-01	-2.79	-3.65	-3.42	-3.42	6.87	8.63	5.93	7.06	5.60
Global Stock	24.06	1998-07-27	-1.86	2.52	5.93	5.93	15.92	16.34	8.15	6.87	3.25
Global Low Volatility	51.70	1998-07-27	-1.35	1.22	13.34	13.34	16.45	12.91	9.37	5.96	6.17
U.S. Mid Cap Growth	20.00	2001-11-05	-1.66	0.65	-1.85	-1.85	5.25	6.79	3.72	6.33	2.91
International Equity	28.66	1995-07-01	-0.43	0.04	17.13	17.13	12.14	12.22	4.87	5.07	3.51
International Stock	18.76	2001-11-05	-1.40	-0.77	8.42	8.42	10.63	10.12	3.21	2.81	2.64
Foreign Equity	34.77	2001-11-05	-1.60	0.63	6.99	6.99	13.98	12.36	6.62	5.41	5.30
U.S. All Cap Growth	65.99	1998-07-27	-3.18	-1.77	5.09	5.09	22.09	27.05	11.82	14.49	7.12
Global Growth Opportunities	27.26	1998-07-27	-2.45	-4.00	-3.08	-3.08	4.81	7.22	3.34	6.43	3.72
American Growth	45.40	1998-07-27	-3.60	-3.65	9.60	9.60	23.81	20.61	13.47	13.48	5.67
<i>Foreign specialty and alternative funds</i>											
Far East Equity	35.72	1998-07-27	1.27	3.41	21.65	21.65	18.19	11.62	2.26	4.41	4.75
Global Resources	84.92	1998-07-27	2.90	11.97	43.92	43.92	25.80	17.74	22.40	12.01	8.11
European Equity	14.66	1998-07-27	-1.24	1.90	14.41	14.41	13.81	14.02	6.78	3.18	1.41

Any amount that is allocated to a segregated fund is invested at the risk of the policyowner and may increase or decrease in value.

A description of the key features of Freedom Fund, Marketwatch, Freedom Fund RRIF, LIF or LRIF individual variable insurance contract is contained in the information folder, available from your Freedom 55 Financial Security Advisor.

The indicated rates of return for one, two, three, five and 10 year columns, as well as the 'Since inception' column, are annual compounded returns for the period ending December 31, 2025 including changes in the unit values but does not take into account redemption fees or other applicable charges payable by the policyowner.

The stated returns are net of investment management fees and operating expenses but does not reflect redemption fees or other charges. Therefore actual returns will be less than illustrated. **Please note that unit values and investment returns will fluctuate and past performance is not necessarily indicative of future performance.**

*Canada Life has waived fees for direct expenses and/or a portion of the investment management fee for the Money Market fund in some prior periods, but is not currently waiving these fees. Canada Life is not obligated to waive these fees and it may cease to do so at any time without notice.

*The estimate annualized current yield for the Money Market Fund ending December 31, 2025 is 1.203 per cent. This is an estimate annualized historical yield based on the average rate of total return of the fund over the past seven calendar days ending on December 31, 2025 and does not represent an actual one year return. The estimate annualized seven calendar day yield assumes the rate stays the same for one year.

¹ Effective May 27, 2022, this fund is not available for further contributions or switches into the fund. Existing holders of the fund can continue to hold it.