CL Foreign Bond 75/100 (Flex)†

July 31, 2026

A global fixed-income fund seeking potential interest income.

Is this fund right for you?

- You want to protect your money from inflation while also protecting it from large swings in the market.
- You want to invest in bonds denominated in foreign currencies and issued by Canadian government agencies and international institutions.
- You're comfortable with a low to moderate level of risk.

RISK RATING

LOW MODERATE HIGH

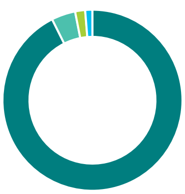
Fund category
Global Fixed Income

Inception date
January 24, 1994

Management expense ratio (MER)*
2.57%
(December 31, 2024)

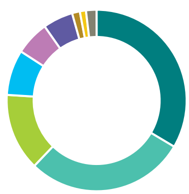
Fund management
Keyridge Asset Management Limited

How is the fund invested? (as of July 31, 2026)



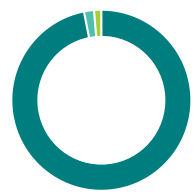
Asset allocation (%)

Foreign Bonds	92.7
Domestic Bonds	4.3
Cash and Equivalents	1.8
International Equity	1.3
Other	-0.1



Geographic allocation (%)

United States	33.5
Europe	28.7
Japan	13.8
United Kingdom	8.1
Germany	6.1
Canada	5.4
France	1.4
Australia	1.1
Other	1.9



Sector allocation (%)

Fixed Income	97.0
Cash and Cash Equivalent	1.8
Financial Services	1.3
Other	-0.1

Growth of $10,000 (since inception)

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Fund details (as of July 31, 2026)

Top holdings	%
United States Treasury 0.50% 10-31-2027	3.1
United States Treasury 1.75% 15-Nov-2029	2.4
Germany Government 2.40% 15-Nov-2030	2.1
Enel SPA 4.25% 01-01-2030	2.0
Legal & General Group PLC 7.125% 01-07-2033	1.8
Allianz SE 3.20% 10-30-2027	1.8
United States Treasury 2.75% 15-Nov-2042	1.8
United States Treasury 1.88% 15-Feb-2032	1.8
Zurich Finance (Ireland) Designated Activity Co. 3.00% 04-19-2031	1.7
United States Treasury 4.00% 30-Jun-2028	1.7
Total allocation in top holdings	**20.2**

Portfolio characteristics	
Standard deviation	4.88%
Dividend yield	5.15%
Yield to maturity	-
Duration (years)	-
Coupon	-
Average credit rating	-
Average market cap (million)	$151,952.7

Net assets (million)
$103.2

Price
$16.00

Number of holdings
135

Minimum initial investment
$1,000

Fund codes

DSC^ – CLGNF114

Understanding returns

Annual compound returns (%)

1 MO	3 MO	YTD	1 YR	3 YR	5 YR	10 YR	INCEPTION
-1.56	**1.46**	**-0.40**	**-0.15**	**2.85**	**-2.08**	**-1.53**	**1.46**

Calendar year returns (%)

2025	2024	2023	2022	2021	2020	2019	2018
2.11	**3.35**	**1.99**	**-13.03**	**-9.04**	**5.96**	**-0.99**	**4.02**

Range of returns over five years (February 01, 1994 - July 31, 2026)

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
9.04%	**Jan. 1999**	**-5.72%**	**Oct. 2007**	**1.05%**	**63.75%**	**211**	**120**

Contact information

Customer service centre

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Commentary and opinions are provided by Keyridge Asset Management Limited.

*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.

Canada Life is currently waiving a portion of the investment management fees on the High Interest Savings fund to target an estimated management expense ratio of 1.00%. Canada Life is not obligated to continue waiving these fees and it may cease to do so at any time without notice.

The 7-day annualized yield is based on the annualized total return of the fund over the past seven calendar days and does not represent an actual one-year return. It's important to note that 7-day annualized yield is not an indicator of future performance of the fund.

^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.