

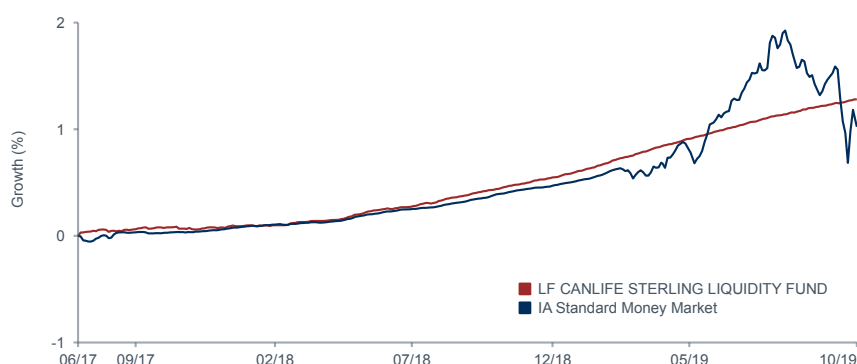
# LF CANLIFE STERLING LIQUIDITY FUND

## ABOUT THE FUND

The fund aims to provide a return in line with sterling money market rates combined with a high degree of capital security. The LF Canlife Sterling Liquidity Fund invests in high quality sterling denominated money market instruments, transferable securities and deposits which comply with the regulatory requirements for investment within a money market fund.

## FUND PERFORMANCE

From 30/06/2017 to 31/10/2019



## CUMULATIVE PERFORMANCE TO 31/10/19 (%)

	3 months	1 year	3 years	5 years
Fund	0.2	0.8	N/A	N/A
Sector index	-0.8	0.6	N/A	N/A
Quartile	1	1	N/A	N/A

## DISCRETE YEAR PERFORMANCE TO 30/09/19 (%)

30/09/18-30/09/19	30/09/17-30/09/18	30/09/16-30/09/17	30/09/15-30/09/16	30/09/14-30/09/15
0.8	0.3	N/A	N/A	N/A

## UNIT CLASS INFORMATION

Unit class	ISIN	Sedol	Ongoing Charge Figure (OCF)	Annual Management Charge (AMC)	Minimum initial investment*	Minimum top up*
I Acc	GB00BYW8XV16	BYW8XV1	0.15 %	0.15 %	£1,000,000	£100
I Inc	GB00BYW8XW23	BYW8XW2	0.15 %	0.15 %	£1,000,000	£100

\*Minimum investments only apply when investing directly with Canada Life Investments

## FUND MANAGERS



**STEVE MATTHEWS**

Fund Manager, Liquidity

Steve joined Canada Life Investments in 1996 and took on responsibility for the cash funds in 2002.

Since 2002, Steve's role has expanded to encompass managing on balance sheet assets and providing liquidity coverage for Canada Life and its subsidiaries.

Steve is a fellow of the Chartered Institute for Securities and Investments.



**ANDY HEAD**

Assistant Fund Manager

Andy joined Canada Life Investments' operations department in January 2003. He transferred into the Fixed Income team in October 2010 where he co-manages the liquidity funds and provides support for the Fixed Income managers.

Andy holds the Investment Management Certificate, an Advanced Certificate in Global Securities Operations and the Investment Administration Qualification. He is a Chartered Member of the Chartered Institute for Securities & Investment.

## FUND FACTS

Launch date	30/06/2017
Fund size	£533.8m
Number of holdings	145
Legal structure	OEIC
Dealing frequency	Daily (Midday)
Ex-dividend date	16th Aug and 16th Feb
Distribution date	15th Oct and 15th Apr
Base currency	Sterling
Domicile	UK
Sector	IA Standard Money Market
Benchmark	SONIA
Authorised Corporate Director	Link Fund Solutions Ltd, authorised and regulated by the FCA
Weighted Average Maturity (WAM)	74 days
Weighted Average Life (WAL)	144 days







An investment should not be contemplated until the risks of investment and tax implications have been considered fully. Past performance is not a guide to future performance. The value of investments may fall as well as rise and investors may not get back the amount invested. Income from investments may fluctuate.

All data expressed as at 31/10/2019 unless otherwise stated. Source of performance: FE, bid to bid with net income reinvested, share class = I Acc.







ASSET ALLOCATION	
Corporate Bonds - Floating	37.1%
Corporate Bonds - Fixed	23.2%
Time Deposits	10.7%
Commercial Paper	10.2%
Certificates of Deposit	6.8%
Money Market Funds	4.5%
Government Bonds / Supranationals	4.1%
Gilts and UK Tbills	2.8%
Cash (includes unsettled trades)	0.6%
<b>TOTAL</b>	<b>100.0%</b>

TOP 10 HOLDINGS	
Groupe BPCE	3.9%
Santander UK	3.6%
Sumitomo Mitsui Banking Corporation	3.3%
Commonwealth Bank Of Australia	3.2%
RaboBank	3.2%
National Australia Bank	2.8%
National Bank of Canada	2.8%
UK Treasury	2.8%
Bank Of Montreal	2.7%
Nordea Bank	2.7%

### BOND QUALITY

AAA	25.1%	
AA+	3.1%	
AA	9.8%	
AA-	31.4%	
A+	19.8%	
A	10.8%	

### BOND MATURITY

1 day	10.7%	
2-7 days	6.5%	
8-31 days	12.1%	
31-90 days	22.7%	
91-180 days	16.4%	
> 180 days	31.6%	

#### Risk warnings

Though this fund only has exposure to high quality counterparties, there is a risk that these counterparties may fail to meet their obligations. This may lead to the fund suffering income and capital losses.

In low or negative interest environments, there may be occasions where the charges incurred by the fund could reduce the income to zero and even erode capital.

For full details of the fund's risks, please see the latest prospectus and the Key Investor Information Document (KIID).

Other share classes are available.

This fund is a UCITS scheme and a standard variable net asset value (VNAV) money market fund (MMF). The MMF is not a guaranteed investment, nor does it receive external support to guarantee its liquidity. Unlike bank deposits, investment in MMFs can fluctuate and investor's capital is at risk.

Credit ratings are internal and assigned by Canada Life Investments. Ratings will generally be in line with the major external rating agencies and should not be higher than the highest of these. Canada Life Investments will assign ratings to bonds that do not have an external rating.

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