

Fund facts

as at December 31, 2025

Asset class: Fixed income

Fund code: S079

Asset category: Canadian bond

Fund inception date: January 2004

Segregated fund size: \$708.86 million

Underlying fund: TD Emerald Canadian Bond Index Fund

Underlying fund size: \$3.18 billion

Yield to maturity: 3.50%

Duration: 6.93

Fee details: Sign in to

MyCanadaLifeAtWork.com and go to Info Centre > Fund reviews and fees

Total fund operating expenses

2024	2023	2022
0.047%	0.053%	0.053%

Volatility meter

The fund is less volatile than the average across all asset classes.



The fund is less volatile than the average within the fund's asset class.

Investment manager

TD Asset Management Inc.

Investment management style

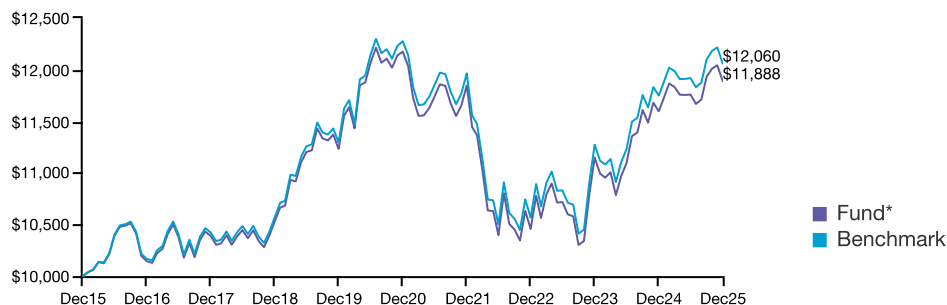
TDAM specializes in indexed, or passive, management of equities and bonds. The major advantages of indexing are consistent relative performance, diversification, minimizing manager risk and lower costs. Investment management costs (management fees, transaction costs, custody and market impact) are considerably less for indexing than for active management.

Fund objective

Mirrors the returns of the FTSE Canada Universe Bond Index. The Fund mainly invests in federal, provincial and municipal government bonds, along with some corporate bonds. The overall average credit quality of the Fund is AA, with no individual bond issue rated below A.

Historical performance as at December 31, 2025

This graph shows how a \$10,000 investment in this fund, on December 17, 2015 would be worth \$11,888 on December 16, 2025; compared to the benchmark which would be worth \$12,060 over that time period. Benchmark: 100% FTSE Canada Universe Bond Index



Compound returns as at December 31, 2025

	3 mth	1 year	2 year**	3 year**	4 year**	5 year**	10 year**
Fund*	-0.35%	2.51%	3.26%	4.37%	0.09%	-0.48%	1.74%
Benchmark	-0.32%	2.64%	3.43%	4.51%	0.20%	-0.35%	1.89%

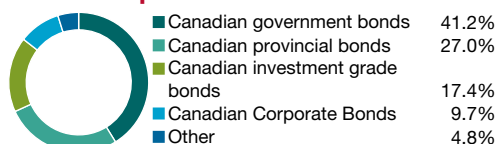
** Stated on an annualized basis

Calendar year returns

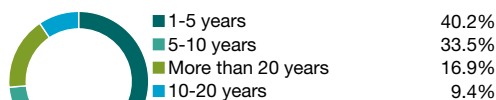
	YTD	2024	2023	2022	2021	2020
Fund*	2.51%	4.02%	6.61%	-11.73%	-2.70%	8.39%
Benchmark	2.64%	4.23%	6.69%	-11.69%	-2.54%	8.68%

* Any performance shown prior to the fund's inception date is that of the underlying fund and is considered representative of this fund's performance.

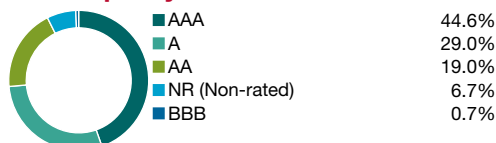
Bond composition



Bond term



Credit quality



Top holdings as at December 31, 2025

Gov. of Canada, 3%, 2/1/2027	2.1%
Gov. of Canada, 3.25%, 12/1/2035	2.0%
Gov. of Canada, 2.75%, 9/1/2030	1.8%
Gov. of Canada, 3.25%, 6/1/2035	1.5%
Gov. of Canada, 4%, 3/1/2029	1.3%
Gov. of Canada, 3.25%, 12/1/2034	1.2%
Gov. of Canada, 3%, 6/1/2034	1.2%
Gov. of Canada, 3.5%, 9/1/2029	1.2%
Gov. of Canada, 1.5%, 12/1/2031	1.2%
Gov. of Canada, 2.75%, 3/1/2030	1.2%
Total	14.7%

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