

# Counsel Retirement Accumulation Portfolio Series F

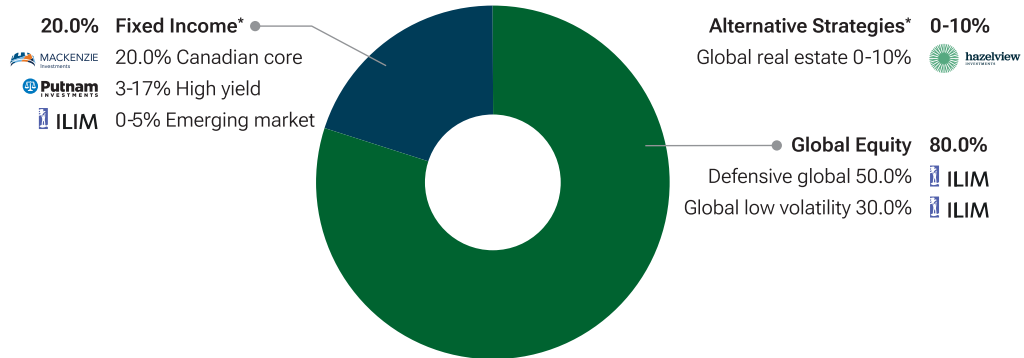
October 31, 2024

A globally diversified portfolio that seeks to provide long-term capital growth with the potential for capital accumulation by aiming to reduce the impact of sustained periods of negative performance from investment markets. The portfolio invests in global fixed-income securities and equity securities, either directly or through securities of other investment funds.

## Is this portfolio right for you?

- Provides opportunity for capital growth and income with a conservative level of investment risk.
- Seeks to provide protection from sustained periods of market volatility.
- Monthly distributions.

## Neutral portfolio allocation<sup>1</sup>



\*Target range is shown for these allocations because the neutral weight is 0%.

## Annualized performance (%)

| Period   | 1 mth | 3 mths | 6 mths | 1 yr | 3 yr | 5 yr | 10 yr | Inception return |
|----------|-------|--------|--------|------|------|------|-------|------------------|
| Series F | 0.0   | 2.5    | 11.1   | 25.7 | 5.9  | 6.8  | -     | 7.5              |

## Key data

|                |                        |
|----------------|------------------------|
| Fund type      | Global Equity Balanced |
| Fund code      | CGF259                 |
| Inception date | January 12, 2016       |
| Mgmt. fee      | 0.90%                  |
| Admin. fee     | 0.15%                  |
| MER            | 1.19%                  |

## Performance (%) calendar year returns

| Period   | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022  | 2023 | YTD  |
|----------|------|------|------|------|------|------|------|------|-------|------|------|
| Series F | -    | -    | -    | 11.5 | -3.2 | 15.4 | 2.7  | 15.9 | -12.9 | 12.1 | 16.4 |

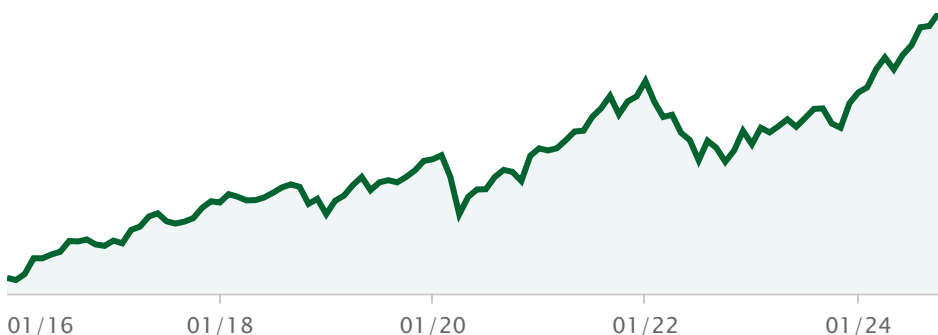
## Distribution frequency

|               |         |
|---------------|---------|
| Income        | Monthly |
| Capital gains | Annual  |
| Distributions | \$0.69  |

Distributions represent the annual distributions paid during 2023

## Historical performance (%) Current value of \$10,000

**\$18,977**



## Risk tolerance

Low to Medium

## Portfolio characteristics

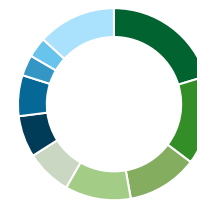
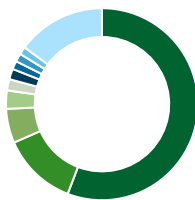
|                       |      |
|-----------------------|------|
| Dividend yield        | 2.6% |
| Yield to maturity     | 5.1% |
| Duration (years)      | 6.0  |
| Average credit rating | BBB  |

## Investment

| Min.    | Subsq. | RRSP eligible |
|---------|--------|---------------|
| \$1,000 | \$100  | Yes           |

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How the fund is invested<sup>2</sup> as at Aug 31, 2024



| Asset allocation     | (%)  | Geographic allocation | (%)  | Sector allocation        | (%)  |
|----------------------|------|-----------------------|------|--------------------------|------|
| US Equity            | 50.3 | United States         | 56.1 | Technology               | 20.3 |
| International Equity | 28.7 | Canada                | 12.7 | Fixed Income             | 15.0 |
| Domestic Bonds       | 8.4  | Japan                 | 5.8  | Financial Services       | 11.9 |
| Foreign Bonds        | 6.6  | United Kingdom        | 3.1  | Healthcare               | 11.1 |
| Cash and Equivalents | 3.5  | Switzerland           | 1.9  | Real Estate              | 7.7  |
| Canadian Equity      | 1.7  | Germany               | 1.8  | Consumer Goods           | 7.0  |
| Income Trust Units   | 0.7  | France                | 1.4  | Consumer Services        | 6.9  |
|                      |      | Taiwan                | 1.4  | Cash and Cash Equivalent | 3.5  |
|                      |      | China                 | 1.3  | Industrial Goods         | 3.4  |
|                      |      | Other                 | 15.0 | Other                    | 13.2 |

## Top holdings

| Underlying funds/holdings                    | (%) of NAV |
|--|------------|
| Counsel Defensive Global Equity              | 54.1       |
| Counsel Global Low Volatility Equity         | 24.1       |
| Counsel Canadian Core Fixed Income           | 9.3        |
| Counsel North American High Yield Bond       | 5.8        |
| Counsel Global Real Estate                   | 5.2        |
| iJP Morgan EM Local Currency Bond ETF (LEMB) | 1.4        |

| Top equity holdings                    | (%) of NAV |
|--|------------|
| Apple Inc                              | 3.2        |
| NVIDIA Corp                            | 2.7        |
| Microsoft Corp                         | 2.7        |
| Amazon.com Inc                         | 1.2        |
| Alphabet Inc Cl A                      | 0.8        |
| Eli Lilly and Co                       | 0.7        |
| Taiwan Semiconductor Manufactrg Co Ltd | 0.7        |
| Visa Inc Cl A                          | 0.7        |
| UnitedHealth Group Inc                 | 0.7        |
| Mastercard Inc Cl A                    | 0.7        |

| Top fixed income holdings                   | (%) of NAV |
|---|------------|
| Ontario Province 4.15% 02-Jun-2034          | 0.7        |
| Canada Government 3.00% 01-Jun-2034         | 0.4        |
| Canada Government 2.75% 01-Dec-2055         | 0.3        |
| Quebec Province 4.40% 01-Dec-2055           | 0.3        |
| Quebec Province 4.45% 01-Sep-2034           | 0.3        |
| Canada Government 0.50% 01-Dec-2050         | 0.2        |
| Alberta Province 3.10% 01-Jun-2050          | 0.2        |
| Portage Capital Corp. 9.07% 05-Feb-2026     | 0.2        |
| Canada Government 2.75% 01-Jun-2033         | 0.2        |
| Canada Housing Trust No 1 1.90% 15-Sep-2026 | 0.1        |

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## Why Invest with Counsel Portfolios

Our Portfolio Management team builds and maintains our portfolios based on in-depth analysis to align to a broad range of investor risk profiles. We take an unbiased approach when choosing our money managers by incorporating a proprietary and disciplined methodology for researching and selecting independent asset managers from across the globe. Each manager is monitored and held accountable to their mandate to help ensure our investors have the best chance at achieving their financial goals.

<sup>1</sup>The asset allocation weights depicted above represent the neutral allocations for the fund and may differ from the current allocation. The neutral allocation may comprise a combination of investments in equities, fixed income securities, securities that are designed to track a market index or other securities. Canada Life Investment Management Ltd., the portfolio manager of the fund, has the discretion to change the allocation without prior notice. <sup>2</sup>Effective holdings of the fund are held either directly, or through an underlying mutual fund. Asset allocations reflected are as a percentage of the fund's net asset value. Individual securities held by ETFs are not reflected in the Fund's Top Holdings listings. 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. For information on the fund or any underlying Counsel funds, please read the Fund Facts, Simplified Prospectus and/or other reporting documents before investing, available at [www.counselportfolios.ca](http://www.counselportfolios.ca). All third-party marks are used with permission.

Note: Occasionally, a negative value may be reported for Cash holdings that reflects the sale of securities and/or redemption transactions that have not settled at month end.

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