

# Counsel Monthly Income Portfolio Series FB

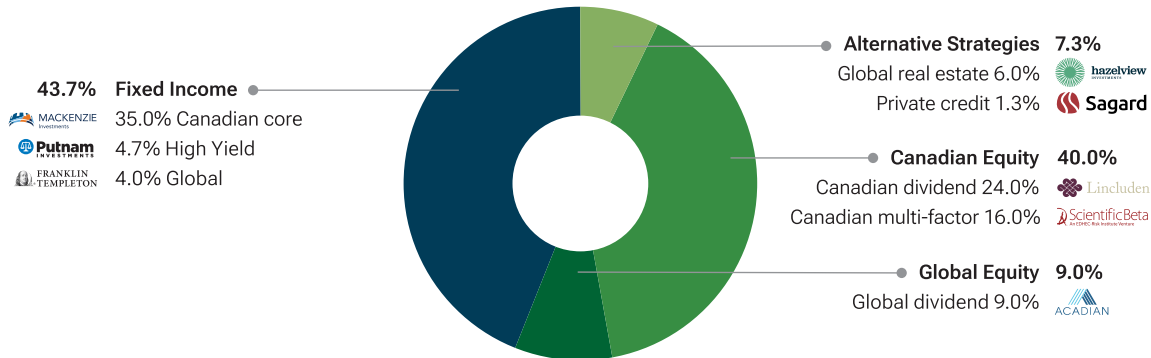
October 31, 2024

A diversified portfolio that seeks to provide a regular stream of income with the potential for modest long-term capital growth by investing primarily in Canadian and U.S. higher-yielding fixed-income securities, income trusts, convertible securities, mortgage-backed securities and money market instruments, either directly or through securities of other mutual funds. The portfolio also invests in Canadian and foreign common and preferred equity securities.

## Is this portfolio right for you?

- Designed to provide a regular income stream with the potential for modest long-term capital growth.
- Offers access to multiple income sources including capital gains, dividends and interest-paying securities.
- Monthly distributions.

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



The asset allocation weights depicted above represent the neutral allocations as at November 1, 2024.

## Annualized performance (%)

Period	1 mth	3 mths	6 mths	1 yr	3 yr	5 yr	10 yr	Inception return
Series FB	-0.6	2.6	9.4	19.9	4.6	5.3	-	5.1

## Performance (%) calendar year returns

Period	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	YTD
Series FB	-	-	-	7.2	-3.4	11.5	1.4	13.2	-7.0	8.5	10.3

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



## Key data

Fund type	Canadian Neutral Balanced
Fund code	CGF715
Inception date	November 28, 2016
Mgmt. fee	0.95%
Admin. fee	0.15%
MER	0.97%

## Distribution frequency

Income	Monthly
Capital gains	Annual
Distributions	\$0.53

Distributions represent the annual distributions paid during 2023

## Risk tolerance

Low to Medium

## Portfolio characteristics

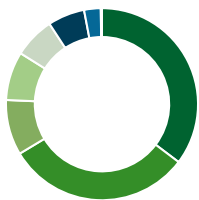
Dividend yield	3.5%
Yield to maturity	4.4%
Duration (years)	6.9
Average credit rating	A-

## Investment

Min.	Subsq.	RRSP eligible
\$500	\$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	(%)
Canadian Equity	35.3	Canada	73.4	Fixed Income	39.2
Domestic Bonds	31.1	United States	16.0	Financial Services	12.6
US Equity	9.3	Japan	1.0	Mutual Fund	7.0
Foreign Bonds	8.2	Switzerland	1.0	Real Estate	6.9
International Equity	6.9	China	0.9	Cash and Cash Equivalent	6.2
Cash and Equivalents	6.2	Taiwan	0.9	Consumer Services	5.9
Income Trust Units	2.8	Australia	0.8	Energy	5.2
Other	0.2	Italy	0.5	Technology	3.2
		Norway	0.4	Basic Materials	2.4
		Other	5.5	Other	11.5

## Top holdings

Underlying funds/holdings	(%) of NAV
Counsel Canadian Core Fixed Income	35.1
Counsel Canadian Dividend	16.0
Counsel Multi-Factor Canadian Equity	14.7
Counsel Global Dividend	11.9
IPC Canadian Equity	7.0
Counsel North American High Yield Bond	6.8
Counsel Global Real Estate	5.6
Counsel Global Fixed Income	3.0

Top equity holdings	(%) of NAV
Toronto-Dominion Bank	1.3
Royal Bank of Canada	1.3
Manulife Financial Corp	0.9
Hydro One Ltd	0.9
TC Energy Corp	0.9
BCE Inc	0.8
Canadian Imperial Bank of Commerce	0.8
Loblaw Cos Ltd	0.8
Bank of Nova Scotia	0.8
Canadian Tire Corp Ltd Cl A	0.8

Top fixed income holdings	(%) of NAV
Ontario Province 4.15% 02-Jun-2034	2.6
Canada Government 3.00% 01-Jun-2034	1.7
Canada Government 2.75% 01-Dec-2055	1.2
Quebec Province 4.40% 01-Dec-2055	1.0
Quebec Province 4.45% 01-Sep-2034	1.0
Canada Government 0.50% 01-Dec-2050	0.8
Alberta Province 3.10% 01-Jun-2050	0.7
Canada Government 2.75% 01-Jun-2033	0.6
Canada Housing Trust No 1 1.90% 15-Sep-2026	0.6
Ontario Province 4.60% 02-Dec-2055	0.5

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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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