

# Counsel Focus Balanced Portfolio Series I

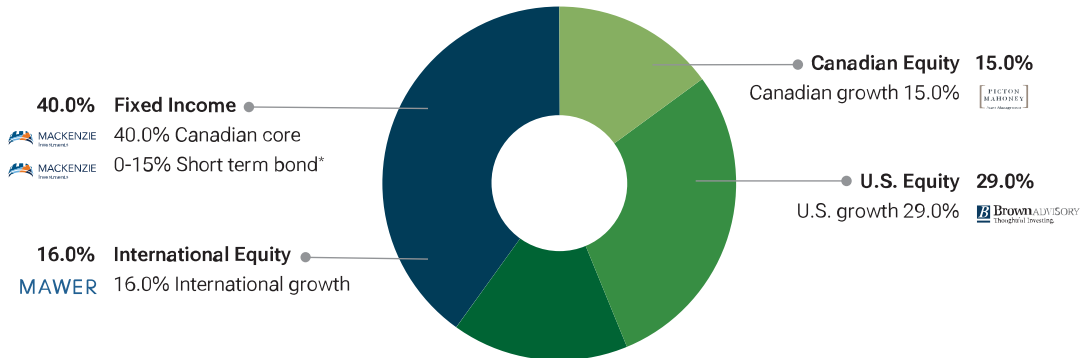
October 31, 2024

A diversified portfolio that seeks to provide investors with a portfolio designed to achieve a balance of long-term capital appreciation and income. The portfolio will invest either directly, or through securities of other investment funds, in equity and fixed-income securities of a variety of Canadian, U.S. and international issuers.

## Is this portfolio right for you?

- Provides access to global neutral balanced fund that is designed to provide long-term growth potential through a concentrated selection of globally diversified, high conviction, growth-oriented large-cap equities.
- Fixed income allocation provides stability.
- 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 I | -0.1  | 2.1    | 9.5    | 23.0 | 4.2  | -    | -     | 6.1              |

## Performance (%) calendar year returns

| Period   | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022  | 2023 | YTD  |
|----------|------|------|------|------|------|------|------|------|-------|------|------|
| Series I | -    | -    | -    | -    | -    | -    | -    | 10.8 | -15.7 | 17.1 | 12.1 |

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



## Key data

|                |                         |
|----------------|-------------------------|
| Fund type      | Global Neutral Balanced |
| Fund code      | CGF525                  |
| Inception date | October 19, 2020        |
| Mgmt. fee      | 0.75%                   |
| Admin. fee     | 0.15%                   |
| MER            | 0.17%                   |

## Distribution frequency

|               |         |
|---------------|---------|
| Income        | Monthly |
| Capital gains | Annual  |
| Distributions | \$0.30  |

*Distributions represent the annual distributions paid during 2023*

## Risk tolerance

Low to Medium

## Portfolio characteristics

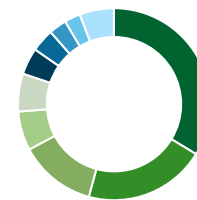
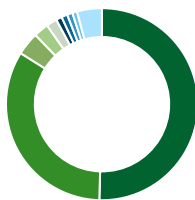
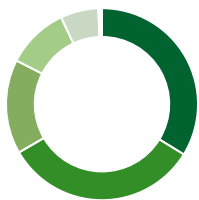
|                       |      |
|-----------------------|------|
| Dividend yield        | 2.2% |
| Yield to maturity     | 3.9% |
| Duration (years)      | 7.2  |
| Average credit rating | A    |

## 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        | (%)  |
|----------------------|------|-----------------------|------|--------------------------|------|
| Domestic Bonds       | 33.8 | Canada                | 50.5 | Fixed Income             | 33.8 |
| US Equity            | 32.9 | United States         | 33.5 | Technology               | 20.6 |
| International Equity | 15.9 | United Kingdom        | 3.9  | Financial Services       | 13.0 |
| Canadian Equity      | 10.5 | Japan                 | 2.5  | Healthcare               | 6.6  |
| Cash and Equivalents | 6.4  | Netherlands           | 1.8  | Cash and Cash Equivalent | 6.4  |
| Income Trust Units   | 0.3  | Denmark               | 1.0  | Consumer Services        | 4.5  |
| Foreign Bonds        | 0.1  | Ireland               | 1.0  | Industrial Services      | 3.9  |
| Other                | 0.2  | France                | 0.9  | Basic Materials          | 3.0  |
|                      |      | Italy                 | 0.8  | Energy                   | 2.7  |
|                      |      | Other                 | 4.2  | Other                    | 5.8  |

## Top holdings

| Underlying funds/holdings          | (%) of NAV |
|------------------------------------|------------|
| Counsel Canadian Core Fixed Income | 35.1       |
| Counsel U.S. Growth Equity         | 33.3       |
| Counsel International Growth       | 16.5       |
| Counsel Canadian Growth            | 12.0       |
| Counsel Short Term Bond            | 3.3        |

| Top equity holdings          | (%) of NAV |
|------------------------------|------------|
| NVIDIA Corp                  | 2.7        |
| Microsoft Corp               | 2.3        |
| Amazon.com Inc               | 2.0        |
| ServiceNow Inc               | 1.5        |
| Intuit Inc                   | 1.5        |
| Visa Inc Cl A                | 1.3        |
| KKR & Co Inc                 | 1.3        |
| Alphabet Inc Cl A            | 1.2        |
| Progressive Corp             | 1.2        |
| Monolithic Power Systems Inc | 1.2        |

| 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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