

# IPC Private Wealth Visio Income Pool Series I

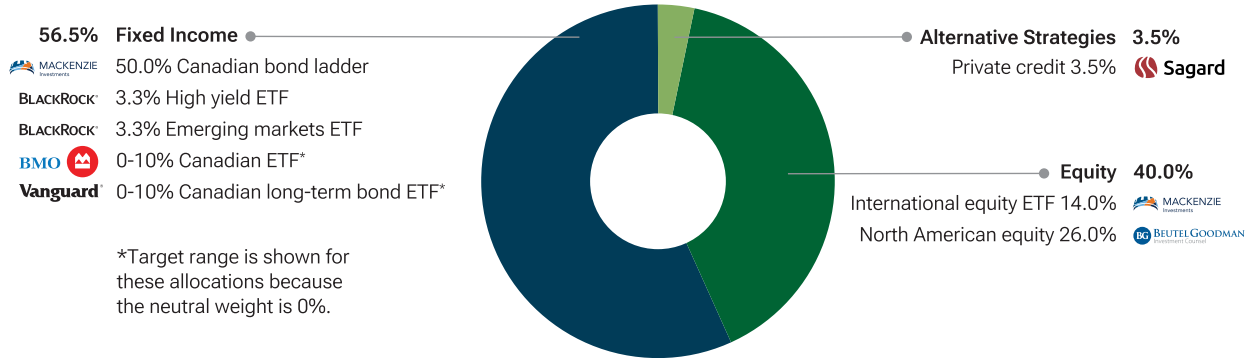
October 31, 2024

The pool seeks to provide investors with regular income with some emphasis on capital preservation and the potential for modest capital growth by investing either directly, or through securities of other investment funds, in equity and fixed-income securities of a variety of North American and international issuers.

## Is this portfolio right for you?

- 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 I	-0.8	1.3	6.1	14.9	4.9	-	-	5.3

## Key data

Fund type	Global Fixed Income Balanced
Fund code	CGF516
Inception date	November 6, 2020
Mgmt. fee	0.75%
Admin. fee	0.15%
MER	0.24%

## Performance (%) calendar year returns

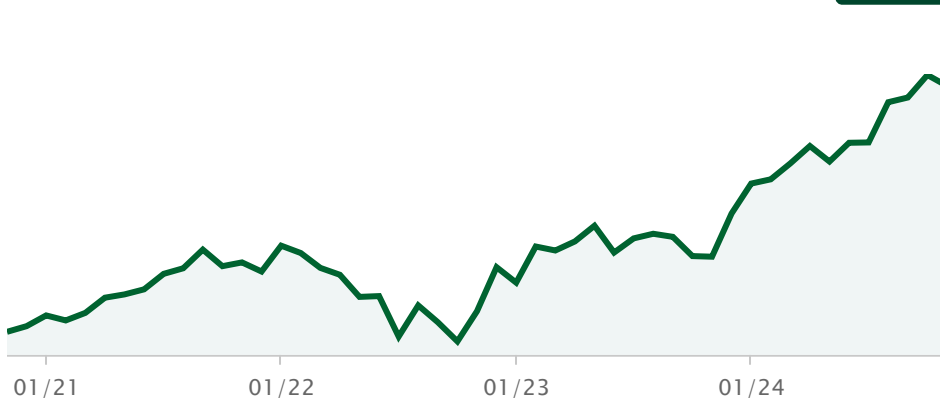
Period	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	YTD
Series I	-	-	-	-	-	-	-	6.4	-3.2	8.8	8.0

## Distribution frequency

Income	Monthly
Capital gains	Annual
Distributions	\$0.35

Distributions represent the annual distributions paid during 2023

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



## Risk tolerance

Low

## Portfolio characteristics

Dividend yield	3.2%
Yield to maturity	4.2%
Duration (years)	2.8
Average credit rating	A-

## Investment

Min.*	Subsq.	RRSP eligible
\$150,000	\$100	Yes

# IPC Private Wealth Visio Income Pool Series I

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



Asset allocation	(%)	Geographic allocation	(%)	Sector allocation	(%)
Domestic Bonds	35.2	Canada	60.3	Fixed Income	49.5
Canadian Equity	15.5	United States	26.1	Cash and Cash Equivalent	9.7
Foreign Bonds	14.2	Japan	3.1	Financial Services	9.6
US Equity	12.8	United Kingdom	1.8	Consumer Goods	5.1
International Equity	12.4	Switzerland	1.2	Consumer Services	4.9
Cash and Equivalents	9.7	France	1.2	Technology	3.8
Income Trust Units	0.1	Australia	1.0	Healthcare	3.7
		Germany	1.0	Telecommunications	3.7
		Netherlands	0.7	Industrial Services	2.9
		Other	3.4	Other	7.2

## Top holdings

Underlying funds/holdings	(%) of NAV
IPC Private Wealth Visio Core Fixed Income	44.1
IPC Private Wealth Visio North American Equity	29.0
Mackenzie International Equity Index ETF (QDX)	12.5
iShares Broad USD High Yield Corp Bond ETF (USHY)	10.0
iShares JP Morgan EM Corp Bond ETF (CEMB)	4.4

Top equity holdings	(%) of NAV
Royal Bank of Canada	1.7
Toronto-Dominion Bank	1.6
Kimberly-Clark Corp	1.5
BlackRock Inc	1.4
eBay Inc	1.4
CGI Inc Cl A	1.3
Metro Inc	1.3
Colliers International Group Inc	1.3
PPG Industries Inc	1.3
Rogers Communications Inc Cl B	1.2

Top fixed income holdings	(%) of NAV
Canada Government 3.25% 01-Sep-2028	14.4
Ontario Province 2.60% 02-Jun-2027	3.5
Choice Properties REIT 2.85% 21-May-2027	2.0
Rogers Communications Inc 3.80% 01-Dec-2026	2.0
Canadian Imperial Bank Commrce 1.70% 15-Jul-2026	1.8
Manulife Bank of Canada 2.86% 16-Feb-2027	1.8
BCI QuadReal Realty 2.55% 24-Jun-2026	1.8
LS000009	1.8
Bank of Nova Scotia 2.62% 02-Dec-2026	1.7
Dollarama Inc 1.87% 08-Jul-2026	1.7

# IPC Private Wealth Visio Income Pool Series I

How the fund is invested as at Aug 31, 2024

## Investment holdings

Domestic Bonds	(%) of NAV
Canada Government 3.25% 01-Sep-2028	14.4
Ontario Province 2.60% 02-Jun-2027	3.5
Choice Properties REIT 2.85% 21-May-2027	2.0
Rogers Communications Inc 3.80% 01-Dec-2026	2.0
Manulife Bank of Canada 2.86% 16-Feb-2027	1.8
Canadian Imperial Bank Commrce 1.70% 15-Jul-2026	1.8
BCI QuadReal Realty 2.55% 24-Jun-2026	1.8
Bank of Nova Scotia 2.62% 02-Dec-2026	1.7
Dollarama Inc 1.87% 08-Jul-2026	1.7
Pembina Pipeline Corp 3.71% 11-Aug-2026	1.7
Telus Corp 4.80% 15-Dec-2028	1.6
Ontario Province 2.70% 02-Jun-2029	1.2
Total	35.2

Canadian Equity	(%) of NAV
Royal Bank of Canada	1.7
Toronto-Dominion Bank	1.6
CGI Inc Cl A	1.3
Metro Inc	1.3
Colliers International Group Inc	1.3
Rogers Communications Inc Cl B	1.2
Sun Life Financial Inc	1.2
Canadian National Railway Co	1.1
Canadian Tire Corp Ltd Cl A	1.1
Alimentation Couche-Tard Inc	1.0
CAE Inc	1.0
Restaurant Brands International Inc	1.0
Magna International Inc	0.7
Total	15.5

Foreign Bonds	(%) of NAV
iShares Broad USD High Yield Corp Bond ETF (USHY)	10.0
iShares JP Morgan EM Corp Bond ETF (CEMB)	4.4
Total	14.4

US Equity	(%) of NAV
Kimberly-Clark Corp	1.5
BlackRock Inc	1.4
eBay Inc	1.4
PPG Industries Inc	1.3
Merck & Co Inc	1.2
American Express Co	1.2
Comcast Corp Cl A	1.2
Masco Corp	1.1
Qualcomm Inc	0.9
Cummins Inc	0.9
Amgen Inc	0.8
Total	12.9

International Equity	(%) of NAV
Mackenzie International Equity Index ETF (QDX)	12.5
Total	12.5

Cash and Equivalents	(%) of NAV
Cash and Equivalents	9.6
Total	9.6
<b>TOTAL</b>	<b>100%</b>

# IPC Private Wealth Visio Income Pool Series I

## 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.

\*Minimum purchase for IPC Private Wealth Visio Pools is \$150,000 per household.

<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.

Distribution of the chart, history standard and short-term reports are not permitted without including the fund profile long-term report. Commissions, trailing commissions, management fees, and expenses all may be associated with mutual fund investments. Please read the prospectus before investing. The performance data provided assumes reinvestment of distributions only and does not take into account sales, redemption, distribution, or optional charges or income taxes payable by any securityholder that would have reduced returns. Mutual fund securities are not covered by the Canada Deposit Insurance Corporation or by any other government deposit insurer. There can be no assurances that the fund will be able to maintain its net asset value per security at a constant amount or that the full amount of your investment in the fund will be returned to you. Past performance may not be repeated. Reports produced using this website are for information purposes only. Canada Life Investment Management Ltd., and their affiliates, representatives, and third-party content providers do not warrant the accuracy, completeness, or timeliness of this website or any content, and shall not be responsible for investment decisions, damages, or other losses resulting from the use of this website or its content. The only true report on unit values is the periodic statement prepared and sent by the mutual fund company. Counsel mutual funds are managed by Canada Life Investment Management Ltd., a wholly owned indirect subsidiary of The Canada Life Assurance Company ("Canada Life"). Canada Life is a majority owned subsidiary of Great-West Lifeco Inc. (TSX: GWO) and a member of the Power Corporation of Canada group of companies.