



CastleMoore Saver Portfolio

September 2024



Investment Objectives

- Preservation of capital with interest income, and the potential to generate capital gains when interest rates move lower.

Investment Strategies

- Invest in assets with longer-term maturities when interest rates are falling and shorter-term maturities when interest rates are rising. Investable assets include Canadian denominated fixed Income (Fed, Prov, “BB” Corp), convertibles, and index-linked notes.

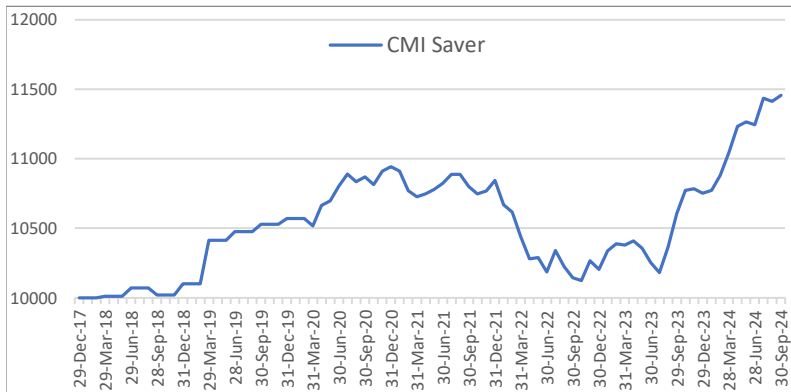
What are the Primary Risks?*

- Changes to interest rates.

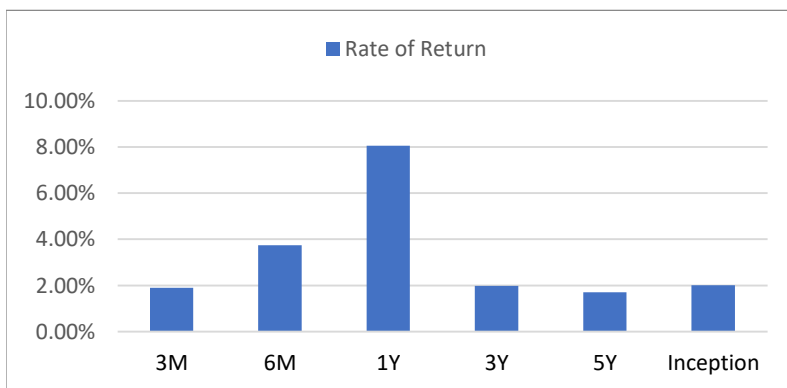
Who Should Invest?

- This portfolio is appropriate for GIC and bond investors and/or for the “fixed income” portion of a balanced portfolio.

North America	Europe	Balanced	Long/Short
Asia	Global	Equity	Fixed Income
Relative	Absolute - Low Risk	Active < 90 Days	Active > 90 Days
Absolute - Medium Risk	Absolute - High Risk	Passive < 90 Days	Passive > 90 Days



Key Measures	
Statistic	CMI SAVER
3M Rate of Return	1.90%
6M Rate of Return	3.74%
1Y Rate of Return	8.05%
3Y Annual Rate of Return	1.99%
5Y Annual Rate of Return	1.71%
Rate of Return since Inception (Dec 29, 2017)	2.01%
Annual Volatility	0.92%



Top Holdings	
Asset Name	Weight
Hydro One Bond	21.10%
Canadian Cash	13.40%
iShares Core Canadian Long Term Bond Index ETF	11.30%
Rogers Communications Bond	9.50%
Invesco CurrencyShares Swiss Franc Trust	7.50%
BMO Emerging Markets Bond Hedged to CAD Index	7.00%
Harvest Healthcare Leaders Income ETF, A	6.90%
Fidelity Long/Short Mutual Fund	6.40%
Global X Active Preferred Share ETF	6.20%
Vanguard Health Care Index Fund ETF	5.20%

The Government Bond Index benchmark is the iShare Core Canadian Government Bond Index

All performance figures and values are net of management and performance fees. Returns are calculated using a time weighted calculation, include currency effects and consolidate accounts under the portfolio model which may include off model holdings. Data is provided by Ndex Systems Inc..

*All investments involve risk. Past performance is not an indicator or guarantee of future performance. The value of securities can change from day to day and due to many variables including but not limited to, market and economic conditions, interest rates, currency fluctuations, inflation and political events.