



Carpe Diem basket

Portfolio manager commentary

The Carpe Diem basket offers investors a blue-chip, North American equity portfolio. The Carpe Diem basket delivered solid one year performance, up 19.89%; and up 12.73% annualized since inception (Aug 2018).

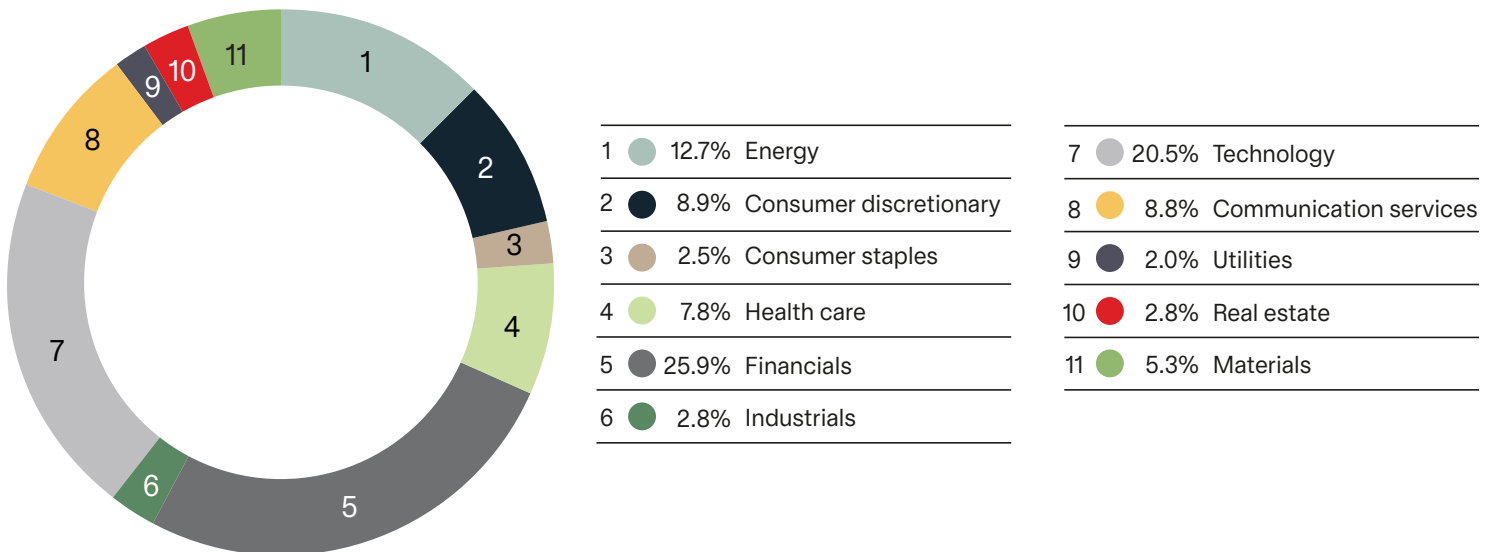
The Carpe Diem basket's strong performance came primarily from the energy, financial and technology stock selections. Despite the global geopolitical unrest, the North American stock markets had a strong year. Looking ahead, investors should focus on corporate earnings growth and broadening stock leadership.

The Carpe Diem basket's diversified allocation across 21 blue-chip companies and 3 ETFs provides a robust foundation for navigating these uncertainties. By maintaining exposure to both growth and income sectors, the portfolio is well-positioned to capture upside while mitigating risk. In this environment, investors are encouraged to buy the dips, utilize dollar cost averaging, and remain patient for opportunities to emerge.

Carpe Diem basket details as of March 31, 2026

- Asset Allocation 38.39% Canada / 59.05% U.S. / 2.56% Cash
- 21 blue-chip North American companies and 3 ETFs
- Dividend yield 2.19%
- Inception date & value, August 1, 2018 \$50,007
- March 31, 2026 value \$124,236

Stock allocation



Carpe Diem basket



Canadian holdings		U.S. holdings	
2.2%	ROGERS	6.5%	ALPHABET
4.5%	CENOVUS ENERGY	5.2%	AMAZON
4.5%	SUNCOR ENERGY	3.5%	MCDONALDS
3.5%	TC ENERGY GROUP	2.4%	PEPSICO
3.3%	INTACT FINANCIAL GROUP	4.6%	JP MORGAN CHASE
3.2%	MANULIFE FINANCIAL	4.1%	VISA
5.4%	ROYAL BANK	3.3%	JOHNSON & JOHNSON
4.5%	TD BANK	2.7%	UNION PACIFIC CORP
2.7%	SHOPIFY	6.3%	APPLE
1.9%	BROOKFIELD INFRA	7.5%	MICROSOFT
2.7%	CI CANADIAN REIT	3.5%	NVIDIA
2.6%	CASH	4.3%	HARVEST HLTHCARE ETF
		5.2%	BMO NSD100 EQ HDG ETF

Source: Crœsus

Quarterly transaction summary

Sold: Partial CENOVUS

Bought: Partial HARVEST HEALTHCARE ETF, Partial MICROSOFT

Source: Crœsus

Time-weighted gross portfolio performance	1 year	3 years	5 years	7 years	Since inception (August 1, 2018)
Carpe Diem	19.89%	16.99%	12.11%	13.20%	12.73%

Source: Croesus

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