

Ternion Wealth Management Fixed Income Portfolio

December 2025

TWM Fixed Income

The Fixed Income Portfolio is designed to preserve capital and generate stable income by investing primarily in Canadian government and corporate bonds, preferred shares of large-cap public companies, asset-backed securities, and high-quality short-term instruments. With a value-driven approach, it aims to deliver lower-volatility returns through strategic allocation across durations, sectors, and instrument types, guided by macroeconomic insights.

Portfolio Parameters

- Canadian investment grade corporate, federal, provincial, municipal government debt securities.
- Canadian bond index Exchange Traded Funds (ETF's) or like securities.
- Cash & short-term paper of Canadian Governments and Canadian banks.
- Investment grade, BBB and P2 (low) or better debt ratings.
- No leverage and short-selling permitted.

Portfolio Information

- Bond average weighted duration 1.62
- Total number of holdings 9
- Portfolio Manager Rana Lee

Top 5 Holdings

Name	Weight
ISHRS 1-5Y LAD GOV BD ETF	21.7%
ISHRS S&P/TSX CDN PFD ETF	17.1%
ISHS CORE CDN S/T CRP ETF	13.5%
ISHR CORE CDN S/T BND ETF	11.9%
PURPOSE HI INT SVG FD ETF	8.8%



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