

Ternion Wealth Management Fixed Income Portfolio

March 2026

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

- Total number of holdings 9
- Portfolio Manager Rana Lee

Top 5 Holdings

| Name | Weight |
|---------------------------|--------|
| ISHRS 1-5Y LAD GOV BD ETF | 21.6% |
| ISHRS S&P/TSX CDN PFD ETF | 16.9% |
| ISHS CORE CDN S/T CRP ETF | 13.4% |
| ISHR CORE CDN S/T BND ETF | 11.8% |
| PURPOSE HI INT SVG FD ETF | 8.8% |



Rana Lee
Wealth Advisor
& Portfolio Manager



Ternion Wealth Management
Suite 3000, 475 Howe St. Vancouver, BC



604.623.6791



rana.lee@nbc.ca



www.ternionwealth.com

