

Ternion Wealth Management Fixed Income Portfolio

June 2025

TWM Fixed Income

The Fixed Income Portfolio seeks to achieve income and capital preservation by investing primarily in Canadian government and corporate fixed income and asset-back securities, large cap publicly traded company preferred shares and quality short-term paper. It aims to generate a lower volatility return by investments in Government fixed-income securities, Canadian preferred shares, Canadian investment grade corporate debt instruments and Canadian bond index ETF's with strategic allocation in various durations, sectors and instrument type based on macro views.

Top 5 Holdings

Name	Weight
ISHRS 1-5Y LAD GOV BD ETF	22.3%
ISHRS S&P/TSX CDN PFD ETF	16.7%
ISHS CORE CDN S/T CRP ETF	13.9%
ISHR CORE CDN S/T BND ETF	12.2%
PURPOSE HI INT SVG FD ETF	9.0%

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

- Blended yield 3.3% *
- Bond average weighted duration 1.62
- Total number of holdings 8
- Portfolio Manager Rana Lee

* Blended yield is not fixed and may vary over time. It is based on current market values and may change as prices fluctuate



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