

SOLINVEST.CA

## SOLINVEST BALANCED APPROACH

March 31, 2025

### Investment objective

A diversified approach to creating passive income and capital appreciation.

### Investment profile

This is a diversified portfolio balances targeted income and growth strategies. The portfolio is held in Canadian and US currencies.

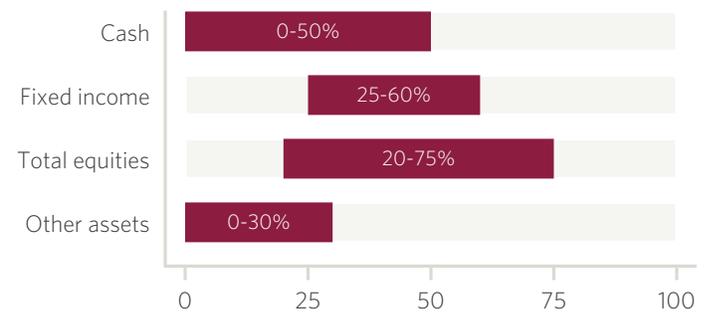
### Investment strategy

Equities are selected from the Solinvest Quantitative model for earnings revisions, surprise expectations, sustainable dividends, and value metrics. Fixed income holdings are diversified among bonds, debentures, preferred shares, ETFs and alternative income strategies. Exchange Traded Funds and alternative investments are employed to access international markets and low correlation strategies to lower volatility.

### Portfolio facts

Investment manager: Coreen Sol  
 Investment approach: Balanced  
 Return objective: Income/Capital Appreciation  
 Risk profile: Medium  
 Portfolio inception: May 1, 2014  
 Benchmark: 40% FTSE Canadian Universe Bond Index; 25% S&P/TSX Composite Index; 25% S&P500 Index; 10% FTSE Canada 91-Day T-Bill Index

### Asset allocation



### Annualized returns

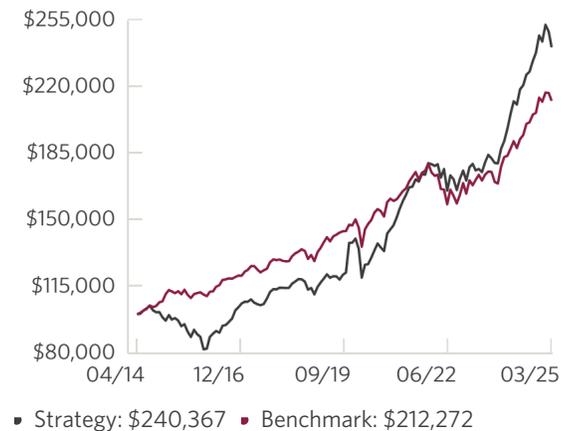
Performance (%)	3 Mths	6 Mths	1 Yr	3 Yrs	5 Yrs	10 Yrs	Since inception
<b>Strategy</b>	-1.3	3.1	13.4	10.3	15.0	9.5	8.4
<b>Benchmark</b>	0.2	3.6	11.1	7.0	9.4	6.6	7.1

### Calendar year returns

Performance (%)	YTD	2024	2023	2022	2021	2020	2019	2018
<b>Strategy</b>	-1.3	27.4	12.2	-5.1	24.0	5.1	24.6	-2.3
<b>Benchmark</b>	0.2	16.0	11.8	-8.8	11.5	9.5	14.7	-0.4

Performance shown in Canadian dollars before the deduction of fees and expenses.

### Growth of \$100,000



Performance returns are based on composite of CIBC Wood Gundy Advisor Managed Accounts ("AMA") invested in an investment strategy managed by the AMA Portfolio Manager.

The performance returns are geometrically linked and calculated by weighting each account's monthly performance against its market value at the beginning of each month as represented by the market value at the opening of the first business day of each month. Performance returns are gross of investment management fees, and other expenses, if any.

Individual AMA performance results may differ from those in this document due to the above and other factors such as an account's size, the length of time an AMA strategy has been held, cash flows in and out of the individual account, trade execution timing, market conditions and movements, trading prices, foreign exchange rates, specific client constraints, and constraints against purchasing securities of related and connected issuers to CIBC Wood Gundy.

Past performance may not be repeated and is not indicative of future results. This document is prepared for informational purposes only and is subject to change without notice.

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