

WOOD GUNDY

RIG LEGACY TOTAL BALANCED

June 30, 2025

Investment objective

The Total Balanced portfolio is managed using a disciplined and active investment process, based on a combination of quantitative and bottom-up fundamental factors that combines both value and growth styles.

Investment profile

- Seeking exposure to fixed income and Canadian and global equities
- Seeking income and long-term growth
- Plan to hold investments medium to long-term

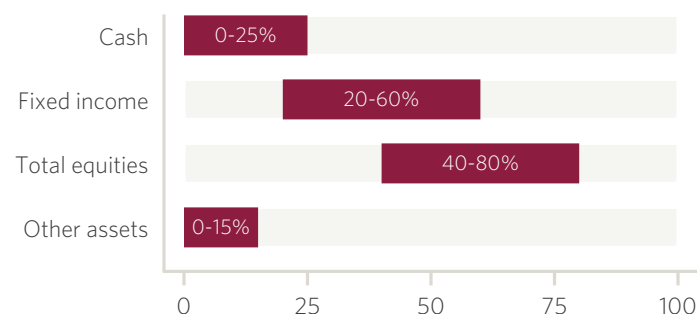
Investment strategy

Quantitative screening process is overlaid with fundamental research from a number of different sources. The portfolio offers a blend of unique investment philosophies and style diversification based on a combination of Dividend Growth, Earnings Growth, and from Special Situations that are identified through fundamental research.

Portfolio facts

Investment manager:	Lyle Rouleau
Investment approach:	Fundamental and Quantitative
Return objective:	Income & Growth
Risk profile:	Moderate
Portfolio inception:	March 1, 2014
Benchmark:	30% FTSE Canada Universe Bond Index; 30% S&P/TSX Composite Index; 30% S&P 500 Index; 10% S&P/TSX Preferred Share Index

Asset allocation



Annualized returns

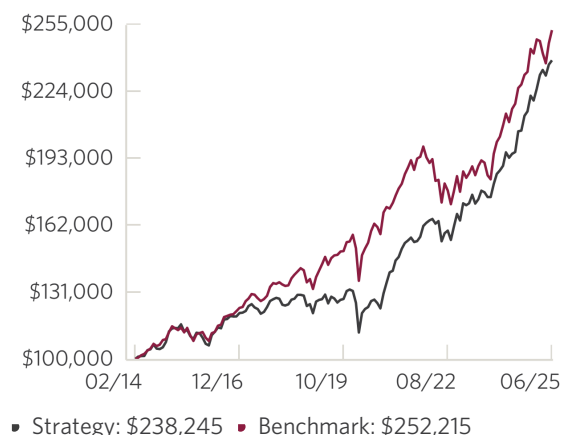
Performance (%)	3 Mths	6 Mths	1 Yr	3 Yrs	5 Yrs	10 Yrs	Since inception
Strategy	1.9	8.5	21.7	15.5	14.0	7.8	8.0
Benchmark	4.4	4.5	15.6	13.5	10.4	8.4	8.5

Calendar year returns

Performance (%)	YTD	2024	2023	2022	2021	2020	2019	2018
Strategy	8.5	18.3	13.1	1.6	19.4	2.4	9.0	-5.5
Benchmark	4.5	20.5	13.0	-10.5	16.4	10.3	16.6	-1.7

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.

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