

## FUND OVERVIEW

The Fund invests in the Harbour Growth & Income Fund. The underlying fund invests mostly in Canadian shares and bonds.

## FUND DETAILS

Inception date	October 1998
Total net assets (\$CAD) As at 2019-10-31	\$1.4 million
NAVPS As at 2019-12-11	\$18.5796
MER (%) As at 2019-06-30	2.98
Management fee (%)	2.150
Asset class	Canadian Balanced
Currency	CAD
Minimum investment	\$500 initial / \$50 additional

### Risk rating<sup>3</sup>

Low	Low to moderate	Moderate	Moderate to high	High
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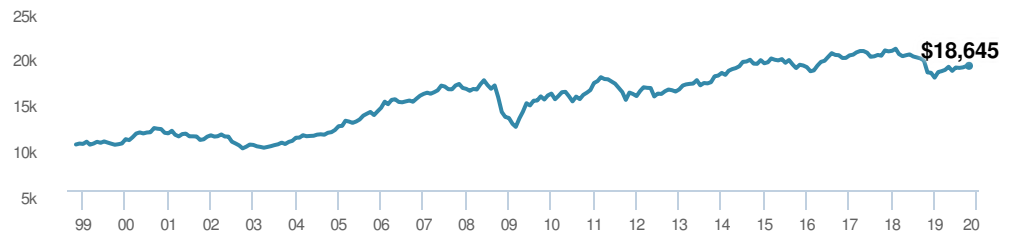
## FUND CODES

Basic 75/75	ISC 8803 DSC 8831 LL 8859
Full 100/100	ISC 8719 DSC 8747 LL 8775

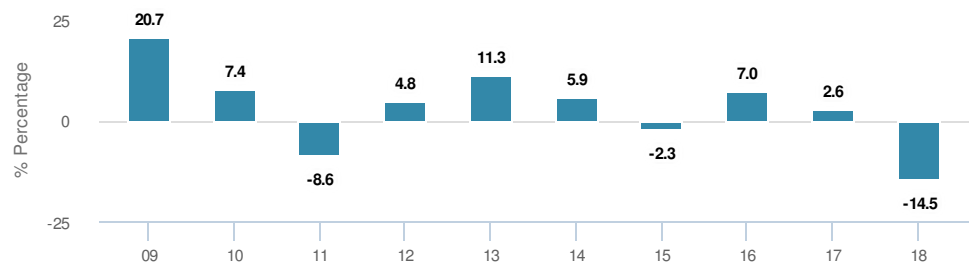
## PERFORMANCE <sup>1</sup>

As at 2019-10-31

Growth of \$10,000 (since inception date)



## Calendar year performance



## Average annual compound returns

YTD	1 Mo	3 Mo	6 Mo	1 Y	3 Y	5 Y	10 Y	Inception*
7.5%	0.1%	1.2%	0.6%	4.0%	-1.5%	-0.2%	2.2%	2.9%

\*Since inception date

## PORTFOLIO ALLOCATIONS <sup>2</sup>

As at 2019-10-31

Asset allocation (%)	Sector allocation (%)
Canadian Equity 28.35%	Fixed Income 40.87%
Canadian Government Bonds 27.38%	Financial Services 17.87%
Canadian Corporate Bonds 11.51%	Other 11.87%
International Equity 11.47%	Consumer Goods 7.74%
US Equity 11.45%	Energy 4.30%
Commodities 4.07%	Basic Materials 4.30%
Cash and Equivalents 3.16%	Utilities 3.65%
Foreign Government Bonds 1.60%	Healthcare 3.38%
Income Trust Units 0.60%	Cash and Cash Equivalent 3.16%
Other 0.41%	Consumer Services 2.86%

Geographic allocation (%)
Canada 68.70%
United States 15.75%
Other 7.11%
France 2.14%
Switzerland 1.82%
Japan 1.69%
Korea, Republic Of 0.85%
United Kingdom 0.82%
Netherlands 0.58%
Cayman Islands 0.54%

## TOP HOLDINGS

As at 2019-10-31

	Sector	(%)
1. Canada Government 2.00% 01-Jun-2028	Fixed Income	7.44%
2. SPDR Gold Trust ETF (GLD)	Exchange Traded Fund	4.07%
3. Manulife Financial Corp	Diversified Financial Services	3.99%
4. Bank of Nova Scotia	Banking	3.30%
5. Quebec Province 2.50% 01-Sep-2026	Fixed Income	2.31%
6. Ontario Province 2.90% 02-Jun-2028	Fixed Income	2.02%
7. Ontario Province 2.60% 02-Jun-2025	Fixed Income	1.96%
8. Ontario Province 2.90% 02-Jun-2049	Fixed Income	1.63%
9. Suncor Energy Inc	Diversified Energy	1.49%
10. Corby Spirit and Wine Ltd	Food, Beverage and Tobacco	1.44%
11. Ontario Province 2.70% 02-Jun-2029	Fixed Income	1.38%
12. Total SA	Oil and Gas Production	1.29%
13. Quebec Province 3.10% 01-Dec-2051	Fixed Income	1.26%
14. Nestle SA	Food, Beverage and Tobacco	1.21%
15. Canada Government 1.50% 01-Aug-2021	Fixed Income	1.19%

## MANAGEMENT TEAM



Signature Global Asset Managements is among the largest portfolio management teams in Canada, managing a full range of global and Canadian income, equity and balanced mandates. Chief Investment Officer Eric Bushell was named Morningstar Fund Manager of the Decade in 2010. Signature Global Asset Management is a division of CI Investments Inc. Certain funds associated with Signature Global Asset Management are sub-advised by CI Global Investments Inc., a firm registered with the U.S. Securities and Exchange Commission and an affiliate of CI Investments Inc.



Eric Bushell



Robert Lyon



John Shaw

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<sup>1</sup> Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus before investing. The indicated rates of return are the historical annual compounded total returns (net of fees and expenses payable by the fund) including changes in security value and reinvestment of all dividends/distributions and do not take into account sales, redemption, distribution or optional charges or income taxes payable by any securityholder that would have reduced returns. Mutual funds are not guaranteed, their values change frequently, and past performance may not be repeated.

<sup>2</sup> Portfolio allocations will fluctuate over the life of the mutual fund as the portfolio holdings and market value of each security changes. The portfolio manager(s) may change the portfolio allocations in some or all of the sectors.

<sup>3</sup> The risk level of a fund has been determined in accordance with a standardized risk classification methodology in National Instrument 81-102, that is based on the fund's historical volatility as measured by the 10-year standard deviation of the fund's returns. Where a fund has offered securities to the public for less than 10 years, the standardized methodology requires that the standard deviation of a reference mutual fund or index that reasonably approximates the fund's standard deviation be used to determine the fund's risk rating. Please note that historical performance may not be indicative of future returns and a fund's historical volatility may not be indicative of future volatility.

<sup>4</sup> Please refer to the fund's simplified prospectus for distribution information.

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