

# Meritage Conservative Income Portfolio

F Series

Category: Canadian Fixed Income Balanced



## Investment Objective

To achieve a current income and some capital appreciation over the medium-term by investing primarily in a diverse mix of fixed income and equity mutual funds. The Portfolio may from time to time make direct investments in Canadian and foreign equity and fixed-income securities.

## Fund Details

### Investment horizon

Less than 1 year	<b>At least 1 year</b>	At least 3 years	At least 5 years
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### Fund volatility

<b>Low</b>	Low to medium	Medium	Medium to high	High
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Minimum Initial Investment:	\$500
Subsequent Investment:	\$50
Systematic Investment:	\$25
Distribution Frequency:	Monthly
Assets Under Management (\$M):	\$87.9
Price per Unit:	\$8.08
Inception Date:	September 25, 2006
Value of \$10,000 over 10 years:	\$13,718
Management Fee:	0.70%
MER:	0.95%

## Management Fee Reduction Plan<sup>1</sup>

For High Net Worth investors  
Amount Applicable

Level	to the level*	Reduction
1	First \$250,000	0.050%
2	Next \$250,000	0.100%
3	In excess of \$500,000	0.150%

<sup>1</sup> Subject to satisfying one of the Plan admissibility criteria.

\* The levels apply according to the market value of the assets.

## Available Fund Code:

### Trust Portfolios

Advisor Series	
Initial Sales Charge	NBC7421
Deferred Sales Charge	NBC7521
Low Sales Charge	NBC7621
F Series	NBC7721

## Portfolio Statistics

Alpha	-0.01
Beta	0.95
R-squared	0.97
Standard Deviation	7.59
Sharpe	-0.32

## Portfolio Asset Mix\* (% of Net Assets)



## Third-Party funds(%)

TD Canadian Core Plus Bond Fund	31.25
CI Canadian Bond Fund	30.80
RBC Canadian Dividend Fund	7.50
BMO Dividend Fund	7.42
RP Strategic Income Plus Fund Class	6.55
Manulife Strategic Income Fund	6.53
NBI Sustainable Canadian Short Term Bd ETF (NSSB)	5.01
Capital Group Global Equity Fund (Canada)	4.94

## Geographic Allocation\*

Canada	82.30%
United States	11.45%
Other	2.71%
United Kingdom	1.19%
Europe	0.81%
Bermuda	0.37%
France	0.36%
India	0.27%
Indonesia	0.27%
Taiwan	0.27%

## Sector Allocation\*

Fixed Income	76.44%
Financial Services	6.50%
Cash and Cash Equivalent	3.78%
Other	3.43%
Energy	2.37%
Industrial Services	2.22%
Technology	1.94%
Consumer Services	1.56%
Healthcare	0.95%
Basic Materials	0.81%

## Calendar Returns (%)

	YTD	2024	2023	2022	2021	2020	2019
Portfolio	7.60	7.60	7.18	-10.90	2.97	7.66	10.31

## Annualized Returns (%)

Underlying Funds	1 month	3 months	6 months	1 year	3 years	5 years	10 years	Since Inception	Inception Date
<b>Fixed Income</b>									
CI Canadian Bond Fund	-0.67	0.26	5.12	5.46	0.49	2.02	2.72	4.46	11-01-2001
NBI Sustainable Canadian Short Term Bd ETF (NSSB)	0.42	1.02	4.66	6.97	-	-	-	3.63	02-10-2022
RP Strategic Income Plus Fund Class	-0.59	-0.29	3.59	4.43	2.01	2.67	-	3.43	04-14-2016
TD Canadian Core Plus Bond Fund	-0.80	-0.13	4.55	4.06	-1.51	-0.05	1.10	2.94	09-04-2007
<b>Canadian Equities</b>									
BMO Dividend Fund	-3.55	2.05	12.49	18.59	6.84	9.28	9.13	8.39	03-05-2008
RBC Canadian Dividend Fund	-2.62	2.38	13.76	19.28	8.95	11.13	9.07	8.62	09-06-2006
<b>Global Equities</b>									
Capital Group Global Equity Fund (Canada)	0.91	6.05	9.11	29.45	6.15	11.90	12.80	11.01	11-01-2002
<b>Other</b>									
Manulife Strategic Income Fund	-0.52	-0.94	3.71	4.67	0.95	2.30	3.66	6.21	11-28-2005
<b>Portfolio</b>	<b>-0.97</b>	<b>0.57</b>	<b>5.85</b>	<b>7.60</b>	<b>0.91</b>	<b>2.64</b>	<b>3.21</b>	<b>3.90</b>	

\*Underlying fund data are as of September 30, 2024.

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## Disclosure

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