

Meritage Growth Plus Income Portfolio

F Series

Category: Canadian Equity Balanced



Investment Objective

To achieve a high current income and long-term capital appreciation 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 | At least 1 year | At least 3 years | At least 5 years |
|------------------|-----------------|------------------|-------------------------|

Fund volatility

| | | | | |
|-----|----------------------|--------|----------------|------|
| Low | Low to medium | Medium | Medium to high | High |
|-----|----------------------|--------|----------------|------|

| | |
|----------------------------------|--------------------|
| Minimum Initial Investment: | \$500 |
| Subsequent Investment: | \$50 |
| Systematic Investment: | \$25 |
| Distribution Frequency: | Monthly |
| Assets Under Management (\$M): | \$68.1 |
| Price per Unit: | \$7.49 |
| Inception Date: | September 25, 2006 |
| Value of \$10,000 over 10 years: | \$19,187 |
| Management Fee: | 0.85% |
| MER: | 1.16% |

Management Fee Reduction Plan¹

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% |

¹ 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 | NBC7425 |
| Deferred Sales Charge | NBC7525 |
| Low Sales Charge | NBC7625 |
| F Series | NBC7725 |

Portfolio Statistics

| | |
|--------------------|-------|
| Alpha | -0.01 |
| Beta | 0.96 |
| R-squared | 0.97 |
| Standard Deviation | 10.96 |
| Sharpe | 0.31 |

Portfolio Asset Mix* (% of Net Assets)



| | |
|---------------------------|-------|
| Canadian Equity | 48.98 |
| US Equity | 22.87 |
| International Equity | 14.11 |
| Other | 4.25 |
| Canadian Government Bonds | 3.69 |
| Canadian Corporate Bonds | 3.23 |
| Cash and Equivalents | 2.87 |

Geographic Allocation*

| | |
|----------------|--------|
| Canada | 61.90% |
| United States | 22.40% |
| Other | 6.42% |
| Ireland | 1.70% |
| United Kingdom | 1.59% |
| France | 1.48% |
| China | 1.24% |
| Taiwan | 1.20% |
| Japan | 1.06% |
| Switzerland | 1.01% |

Third-Party funds(%)

| | |
|---|-------|
| Beutel Goodman Canadian Dividend Fund | 21.24 |
| BMO Dividend Fund | 21.18 |
| RBC Canadian Dividend Fund | 20.99 |
| TD Global Equity Focused Fund - Investor Series | 5.88 |
| Capital Group Global Equity Fund (Canada) | 5.87 |
| Sun Life MFS Global Growth Fund | 5.79 |
| AGF American Growth Fund | 3.90 |
| CI Canadian Bond Fund | 3.70 |
| TD Canadian Core Plus Bond Fund | 3.59 |
| RBC Emerging Markets Equity Fund | 2.96 |

Sector Allocation*

| | |
|---------------------|--------|
| Financial Services | 28.33% |
| Other | 14.57% |
| Technology | 10.76% |
| Fixed Income | 9.60% |
| Energy | 7.92% |
| Consumer Services | 7.84% |
| Industrial Services | 7.53% |
| Healthcare | 5.53% |
| Consumer Goods | 4.10% |
| Basic Materials | 3.82% |

Calendar Returns (%)

| | YTD | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 |
|-----------|------|-------|------|-------|-------|------|-------|
| Portfolio | 0.15 | 15.11 | 9.37 | -6.70 | 19.19 | 3.48 | 16.11 |

Annualized Returns (%)

| Underlying Funds | 1 month | 3 months | 6 months | 1 year | 3 years | 5 years | 10 years | Since Inception | Inception Date |
|---|--------------|--------------|-------------|--------------|-------------|--------------|-------------|-----------------|----------------|
| Fixed Income | | | | | | | | | |
| CI Canadian Bond Fund | -0.85 | -0.07 | 2.39 | 9.62 | 4.29 | 1.23 | 2.57 | 4.45 | 11-01-2001 |
| RP Strategic Income Plus Fund Class | -0.25 | 0.58 | 1.96 | 7.21 | 4.27 | 3.82 | - | 3.47 | 04-14-2016 |
| Canadian Equities | | | | | | | | | |
| Beutel Goodman Canadian Dividend Fund | -0.82 | 0.69 | 3.46 | 13.43 | 7.01 | 12.70 | 8.33 | 9.31 | 03-31-2005 |
| BMO Dividend Fund | -0.11 | -1.84 | 4.19 | 18.47 | 8.95 | 12.72 | 8.88 | 8.38 | 03-05-2008 |
| RBC Canadian Dividend Fund | -0.06 | -1.22 | 3.31 | 16.67 | 8.41 | 15.08 | 8.90 | 8.53 | 09-06-2006 |
| Global Equities | | | | | | | | | |
| AGF American Growth Fund | -0.61 | -13.26 | -2.15 | 18.11 | - | - | - | 18.66 | 05-13-2022 |
| Capital Group Global Equity Fund (Canada) | -2.59 | -9.37 | -1.10 | 9.55 | 12.91 | 11.15 | 11.07 | 10.56 | 11-01-2002 |
| PH&N Overseas Equity Fund | -1.93 | -3.69 | 0.41 | 8.60 | 6.66 | 8.00 | 6.81 | 6.37 | 10-02-2002 |
| RBC Emerging Markets Equity Fund | -2.52 | -1.02 | 0.81 | 11.77 | 9.65 | 7.90 | 6.55 | 7.55 | 12-23-2009 |
| Sun Life MFS Global Growth Fund | -4.02 | -10.71 | -3.64 | 6.28 | 10.59 | 11.35 | 11.96 | 13.31 | 10-01-2010 |
| TD Global Equity Focused Fund - Investor Series | -1.63 | -9.28 | -0.61 | 9.85 | 13.23 | 13.78 | - | 11.33 | 09-13-2018 |
| Other | | | | | | | | | |
| Manulife Strategic Income Fund | -0.13 | 0.34 | 1.83 | 7.28 | 3.85 | 2.51 | 3.43 | 6.18 | 11-28-2005 |
| TD Canadian Core Plus Bond Fund | -1.00 | -0.77 | 1.26 | 7.86 | 2.36 | -0.32 | 0.91 | 2.90 | 09-04-2007 |
| Portfolio | -0.89 | -3.12 | 1.68 | 12.63 | 6.92 | 10.13 | 6.73 | 6.62 | |

*Underlying fund data are as of January 31, 2025.

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Disclosure

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