

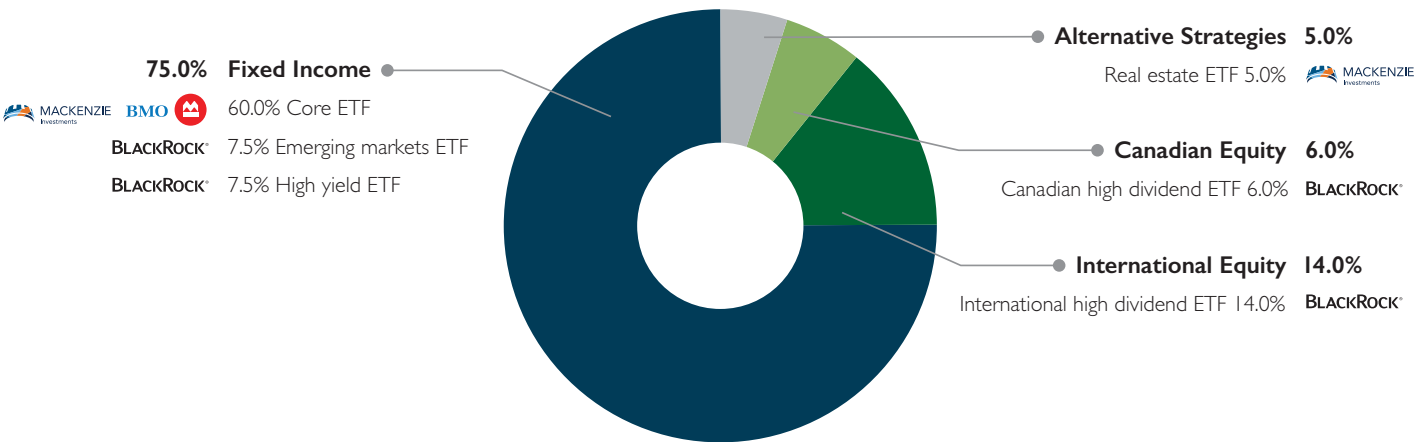
IPC Essentials Income Portfolio

The Portfolio is designed to provide a monthly income stream with an emphasis on capital preservation. The Portfolio's target asset mix is 74% fixed-income securities and 26% equity securities.

Key reasons to invest in this portfolio:

- Strategic asset allocation geared toward your investment risk profile.
- Structured to be a lower cost solution.

Target Portfolio Allocation¹



Performance (%) as at March 31, 2024

Period	1 mth	3 mth	6 mth	1 yr	3 yr	5 yr	10 yr	Inception Return
Series A	1.32	1.23	7.60	3.97	0.47	na	na	0.91

Performance (%) calendar year returns

Period	2019	2020	2021	2022	2023	YTD
Series A	8.47	-0.87	2.57	-8.53	5.34	1.23

Fees (%)

Series	Mgmt.	Admin.	MER
A	1.35	0.15	1.79
F	0.35	0.15	0.65
I	0.35	0.15	0.25

Fund codes

Series	
A	CGF 287
F	CGF 288
I	CGF 289

MER reflected is for September 30, 2023 and includes GST/HST.

Key data

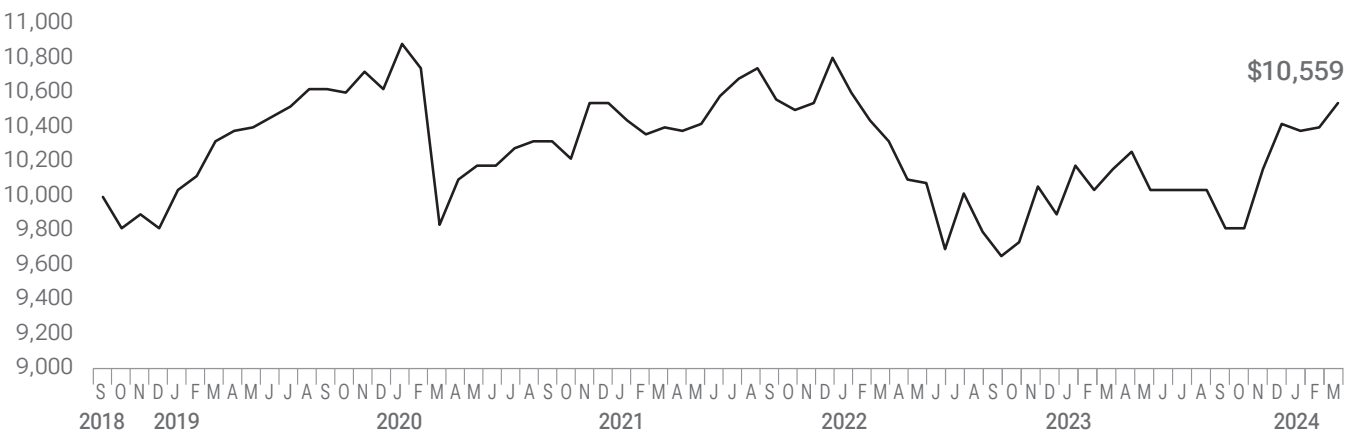
Fund type	Global fixed income balanced
Inception date	September 13, 2018
Distributions	A: \$0.035 F: \$0.040 I: \$0.045

Risk tolerance Low

Investment

Minimum	\$500
Subsequent	\$50
RRSP eligible	Yes

Historical performance current value of a \$10,000 investment



Top holdings as at March 31, 2024

Effective holdings of the Portfolio are held either directly, or through an underlying mutual fund.
Asset allocations reflected as a percentage of the Portfolio's net asset value.

Underlying ETFs/Holdings	% of NAV
BMO Aggregate Bond Index ETF	54.59
iShares Core MSCI Global Quality Dividend Index ETF	14.96
iShares Broad USD High Yield Corporate Bond ETF	8.94
iShares S&P/TSX Composite High Dividend Index ETF	7.99
iShares Emerging Markets Corporate Bond ETF	7.45
Mackenzie Canadian Short-Term Bond Index ETF	3.98
Mackenzie Developed Markets Real Estate Index ETF	2.00

¹ The asset allocation weights depicted above represent the neutral allocations for the Portfolio rather than the current allocation as of the date of publication. The neutral allocation may comprise of a combination of investments in equities, fixed income securities, securities that are designed to track a market index or other securities. Counsel Portfolio Services, the portfolio manager of IPC Essentials, has the discretion to change the allocation to certain asset classes. A summary of those historical changes is included on Page 2 of this document. Please read the Fund Facts and Simplified Prospectus before investing, available at www.ipcportfolios.ca.
Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated.
IPC Portfolio Services is a registered tradestyle of Investment Planning Counsel Inc., the parent company of Counsel Portfolio Services Inc.