



## Portfolio Products

### *A Diversified Portfolio in one Mutual Fund*

A Mutual Fund is a single product that contains many underlying securities such as stocks, bonds, and cash instruments. A Portfolio Product is a fund of funds, where a single product contains many underlying Mutual Funds within it and is designed to operate as a stand-alone portfolio unto itself.

A single Portfolio Product can house thousands of stocks, bonds, and other financial instruments. A management team continually monitors and adjusts the portfolio to adapt to changing market conditions, allowing for active and responsive investment management at all times.

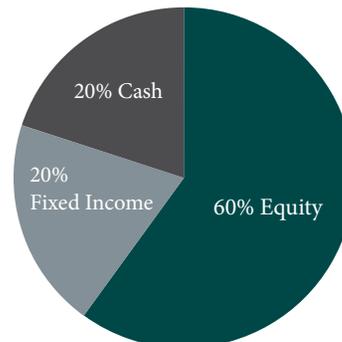
*\*An illustration of what a possible Portfolio Product might look like:*

### ABC Global Balanced Portfolio

10% - 15%	ABC Canadian Large Cap Fund	(Equity)
10% - 15%	ABC US Dividend Fund	(Equity)
10% - 15%	ABC Global Equity Fund	(Equity)
5% - 10%	ABC Canadian Small Cap Fund	(Equity)
5% - 15%	ABC Global Small Cap Fund	(Equity)
5% - 20%	ABC Tactical Asset Allocation Fund	(Balanced)
5% - 20%	ABC Canadian Bond Fund	(Fixed Income)
5% - 20%	ABC Global Bond Fund	(Fixed Income)
0% - 25%	ABC Canadian Money Market	(Cash)

This portfolio might have a neutral mix of 75% equity, and 25% in fixed income/cash. While the management team can swing that mix of equity and fixed income to 90/10 if they feel it's time to take on more risk, or more conservatively to 60/40 if they feel the need to lower the risk of the portfolio.

Portfolio Products are typically offered in a series, with various different options on a sliding scale in regards to investment risk.



### What Are the Advantages?

- Typically rebalanced on a regular basis
- Various risk profiles to suit most investors
- Less maintenance and transfers on the client's behalf
- Provides peace of mind in knowing your investments are actively managed whether you're involved or not
- High levels of diversification in many asset classes
- Corporate Class and T-SWP programs often available for maximum flexibility with regards to taxation
- Often comes with high net worth options with management fee discounts

*Portfolio Products can be used to make up the entire portfolio by itself, or they can be used as the 'core' of the portfolio, with additional funds used tactically.*