



**Investing
For Me**
The science of investing.

Sample Balanced Portfolio

March 31, 2018

			Target
<u>Current Investment Mix:</u>	<u>%</u>	<u>\$</u>	<u>%</u>
Fixed Income:	63.15%	\$85,339.31	70.00%
Growth:	30.35%	\$41,014.63	30.00%
Cash/Cash Equivalents:*	6.50%	\$8,788.68	0.00%
Totals:	100.00%	\$135,142.62	100.00%
Estimated Annual Income:	\$4,778.38	Preferred Shares:	\$28,530.50
		% of Portfolio:	21.11%
<u>Bond Maturities:</u>	\$		
Cash/Cash Equivalents:	\$8,789		
2017	\$0	2020	\$10,000
2018	\$7,000	2021	\$10,000
2019	\$7,500	2022	\$0
		2023	\$12,000
		2024	\$10,000
<u>Stock Market Sector Weightings:</u>			
Oil/Gas:	0.00%		
Renewable Energy:	1.53%	(Transalta Renewables)	
Financial Services:	6.60%	(BMO, Power Financial, Great-West Lifeco)	
Mining & Metals:	0.00%		
Gold & Precious Metals:	0.00%		
Industrial Products:	1.07%	(General Electric)	
Communications:	4.03%	(BCE Inc., Shaw Communications)	
Pipelines:	3.68%	(Transcanada, Enbridge)	
Utilities:	0.00%		
Consumer Staples:	4.80%	(George Weston Ltd., Procter & Gamble)	
Healthcare:	2.57%	(Johnson & Johnson)	
Real Estate:	0.00%		
Forestry:	0.00%		
Technology:	2.42%	(Open Text)	
Mutual Funds:	0.00%		
Exchange Traded Funds:	0.00%		
Inverse ETFs/Short Positions:	<u>3.65%</u>	(BetaPro S&P + S&P/TSX 60 Inverse ETF)	
Effective Market Exposure:	23.06%		

Sample Balanced Portfolio						March 31, 2018		
Quantity	Investment's Description	Credit Rating	Average Cost:	Book Value:	Current Price:	Market Value:	Annual Yield (%)	Est. Annual Income:
\$8,789	Cash Balance		\$1.00	\$8,788.68	\$1.00	\$8,788.68	0.00%	\$0.00
	<u>Bonds and GICs</u>							
\$7,000	TMX Group Ltd. 3.253% Bond, Matures: 03-Oct-2018	A (high)	\$100.76	\$7,052.92	\$100.67	\$7,046.69	3.10%	\$227.71
\$7,500	Province of Nova Scotia 4.15% Bond, Matures: 25-Nov-2019	A (high)	\$99.91	\$7,493.18	\$103.57	\$7,767.98	4.16%	\$311.25
\$10,000	Bell Canada 3.25% Bond, Matures: 17-Jun-2020	BBB (high)	\$97.87	\$9,786.85	\$101.41	\$10,140.60	3.58%	\$325.00
\$10,000	Bell Canada 2.0% Bond, Matures: 01-Oct-2021	BBB (high)	\$99.52	\$9,952.40	\$97.23	\$9,722.70	2.01%	\$200.00
\$12,000	Empire Life Insurance 2.87% Bond, Matures: 31-May-2023	A (low)	\$100.14	\$12,016.80	\$100.13	\$12,015.24	2.87%	\$344.40
\$10,000	Telus Corp. 3.35% Bond, Matures: 01-Apr-2024	BBB (high)	\$97.48	<u>\$9,748.14</u>	\$101.16	<u>\$10,115.60</u>	3.67%	<u>\$335.00</u>
	<i>Bond and GIC Totals:</i>			\$56,050.29		\$56,808.81	3.11%	\$1,743.36

Quantity	Investment's Description	Credit Rating	Average Cost:	Book Value:	Current Price:	Market Value:	Annual Yield (%)	Est. Annual Income:
<u>Preferred Shares:</u>								
210	IGM Financial Inc. 5.90% Preferred (IGM.PR.B)	Pfd-2 (high)	\$24.10	\$5,061.00	\$25.35	\$5,323.50	6.12%	\$309.75
250	George Weston Ltd 5.20% Preferred (WN.PR.D)	Pfd-3	\$20.69	\$5,172.50	\$24.20	\$6,050.00	6.28%	\$325.00
265	Canadian Utilities Ltd. 4.50% Preferred (CU.PR.G)	Pfd-2 (high)	\$23.75	\$6,293.75	\$21.42	\$5,676.30	4.74%	\$298.12
240	Westcoast Energy 5.20%%, Preferred (W.PR.M)	Pfd-2 (low)	\$25.00	\$6,000.00	\$25.83	\$6,199.20	5.20%	\$312.00
210	Power Corp. 4.60% Preferred (POW.PR.G)	Pfd-2	\$24.73	<u>\$5,193.30</u>	\$25.15	<u>\$5,281.50</u>	5.66%	<u>\$294.00</u>
<i>Preferred Share Totals:</i>				\$27,720.55		\$28,530.50	5.55%	\$1,538.87

Quantity	Investment's Description	Symbol	Average Cost:	Book Value:	Current Price:	Market Value:	Annual Yield(%):	Est. Annual Income:
<u>Common Shares:</u>								
<u>Financial Sector:</u>		6.60%						
34	Bank of Montreal	BMO	\$63.19	\$2,148.46	\$97.32	\$3,308.88	5.89%	\$126.48
81	Power Financial Corp.	PWF	\$29.30	\$2,373.30	\$32.26	\$2,613.06	5.87%	\$139.32
91	Great-West Lifeco Inc.	GWO	\$25.45	\$2,315.95	\$32.88	\$2,992.08	6.11%	\$141.60
				\$6,837.71	\$8,914.02			
<u>Industrial Sector:</u>		1.07%						
83	General Electric	GE	\$39.09	\$3,244.28	\$17.38	\$1,442.63	1.58%	\$51.37
<u>Communications Sector:</u>		4.03%						
54	BCE Inc.	BCE	\$31.36	\$1,693.44	\$55.44	\$2,993.76	9.63%	\$163.08
99	Shaw Communications Inc.	SJR.B	\$19.67	\$1,947.33	\$24.82	\$2,457.18	6.02%	\$117.32
				\$3,640.77	\$5,450.94			
<u>Pipeline Sector:</u>		3.68%						
53	Transcanada Corp.	TRP	\$37.93	\$2,010.29	\$53.28	\$2,823.84	7.28%	\$146.28
53	Enbridge Inc.	ENB	\$24.93	\$1,321.29	\$40.52	\$2,147.56	10.77%	\$142.25
				\$3,331.58	\$4,971.40			
<u>Renewable Energy:</u>		1.53%						
175	TransAlta Renewables	RNW	\$14.70	\$2,572.50	\$11.85	\$2,073.75	6.39%	\$164.49

Quantity	Investment's Description	Symbol	Average Cost:	Book Value:	Current Price:	Market Value:	Annual Yield(%):	Est. Annual Income:
<i>Consumer Staples Sector:</i>		<i>4.80%</i>						
35	George Weston Ltd.	WN	\$75.59	\$2,645.65	\$103.72	\$3,630.20	2.41%	\$63.70
28	Procter & Gamble	PG	\$115.70	<u>\$3,239.55</u>	\$102.22	<u>\$2,862.26</u>	3.07%	\$99.59
				\$5,885.20		\$6,492.46		
<i>Healthcare Sector:</i>		<i>2.57%</i>						
21	Johnson & Johnson	JNJ	\$151.56	\$3,182.84	\$165.24	\$3,469.97	2.86%	\$90.98
<i>Technology Sector:</i>		<i>2.42%</i>						
73	Open Text Corporation	OTEX	\$43.86	\$3,201.78	\$44.82	\$3,271.86	1.55%	\$49.70
<i>Inverse ETFs/Short Positions:</i>		<i>3.65%</i>						
500	BetaPro S&P/TSX 60 Inverse ETF	HIX	\$6.62	\$3,310.00	\$6.44	\$3,220.00	0.00%	\$0.00
60	BetaPro S&P 500 Inverse ETF	HIU	\$29.39	<u>\$1,763.40</u>	\$28.46	<u>\$1,707.60</u>	0.00%	\$0.00
				\$5,073.40		\$4,927.60		
<i>Stock Market Investments:</i>				\$36,970.06		\$41,014.63	4.05%	\$1,496.15
<i>Investment Portfolio Totals:</i>				\$129,529.57		\$135,142.62	3.69%	\$4,778.38

Bond pricing = The 'Bid' price on the last trading day in the period. Data provided by Bondview.

Stock market data = closing trade on the last trading day in the period. Data provided by [Google Finance](#)

U.S. share prices expressed in Cdn \$

Exchange Rate: U.S.\$1.00 = Cdn\$1.2894

Income Payment Schedule
Balanced Investment Portfolio

March 31, 2018

Investment's Description	January	February	March	April	May	June	July	August	September	October	November	December
Bonds & GICs												
TMX Group Ltd. .253% Bond, Matures: 03-Oct-2018				\$113.86							\$113.86	
Province of Nova Scotia .15% Bond, Matures: 25-Nov-2019					\$155.63						\$155.63	
Bell Canada Inc. .25% Bond, Matures: 17-June-2020						\$162.50						\$162.50
Bell Canada Inc. .00% Bond, Matures: 01-Oct-2021				\$100.00						\$100.00		
Empire Life Insurance .87% Bond, Matures: 31-May-2023					\$172.20						\$172.20	
Telus Corp 3.35% Bond Matures: 01-Apr-2024				\$167.50						\$167.50		
Preferred Shares:												
IGM Financial Inc. 5.90% Non-Cum. (IGM.PR.B)	\$77.44			\$77.44			\$77.44			\$77.44		
George Weston Ltd. 5.20%, Ser.IV (WN.PR.D)	\$81.25			\$81.25			\$81.25			\$81.25		
Canadian Utilities Ltd. 4.50%, Ser DD (CU.PR.G)			\$74.53			\$74.53			\$74.53			\$74.53
Power Corp. 4.60% Non-Cum. (POW.PR.G)	\$73.50			\$73.50			\$73.50			\$73.50		
Westcoast Energy 5.20%, Ser. 12, (W.PR.M)	\$78.00			\$78.00			\$78.00			\$78.00		
Common Shares:												
Bank of Montreal		\$31.62			\$31.62			\$31.62			\$31.62	
Power Financial Corp.		\$34.83			\$34.83			\$34.83			\$34.83	
Great-West Lifeco Inc.			\$35.40			\$35.40			\$35.40			\$35.40
General Electric			\$12.84			\$12.84			\$12.84			\$12.84
BCE Inc.	\$40.77			\$40.77			\$40.77			\$40.77		
Shaw Communications Inc.	\$9.78	\$9.78	\$9.78	\$9.78	\$9.78	\$9.78	\$9.78	\$9.78	\$9.78	\$9.78	\$9.78	\$9.78
Transcanada Corp.	\$36.57			\$36.57			\$36.57			\$36.57		
Enbridge Inc.			\$35.56			\$35.56			\$35.56			\$35.56
TransAlta Renewables Inc	\$13.71	\$13.71	\$13.71	\$13.71	\$13.71	\$13.71	\$13.71	\$13.71	\$13.71	\$13.71	\$13.71	\$13.71
Investment's Description	January	February	March	April	May	June	July	August	September	October	November	December
George Weston Ltd.	\$15.93			\$15.93			\$15.93			\$15.93		
Procter & Gamble			\$24.90			\$24.90			\$24.90			\$24.90
Johnson & Johnson			\$22.75			\$22.75			\$22.75			\$22.75
Open Text Corp.			\$12.42			\$12.42			\$12.42			\$12.42
Total Monthly Income:	\$426.94	\$89.93	\$241.88	\$808.29	\$417.76	\$404.38	\$426.94	\$89.93	\$241.88	\$808.29	\$417.76	\$404.38
	\$4,778.38											

** U.S.dividends expressed in Cdn\$.