



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

Sample Income Portfolio

June 30, 2018

| | <u>%</u> | <u>\$</u> | <u>Target</u> <u>%</u> |
|---------------------------------------|---------------|--------------------|---------------------------|
| <u>Current Investment Mix:</u> | | | |
| Fixed Income: | 87.42% | \$117,680.27 | 100.00% |
| Growth: | 0.00% | \$0.00 | 0.00% |
| Cash/Cash Equivalents:* | <u>12.58%</u> | <u>\$16,931.33</u> | <u>0.00%</u> |
| Totals: | 100.00% | \$134,611.60 | 100.00% |

| | | | |
|---------------------------------|------------|--------------------------|-------------|
| Estimated Annual Income: | \$4,165.98 | Preferred Shares: | \$27,810.00 |
| | | % of Portfolio: | 20.66% |

| <u>Bond Maturities:</u> | <u>\$</u> | | |
|--------------------------------|-----------|-------------|----------|
| Cash/Cash Equivalents: | \$16,931 | 2021 | \$10,000 |
| | | 2022 | \$12,000 |
| 2018 | \$6,000 | 2023 | \$12,000 |
| 2019 | \$11,000 | 2024 | \$12,000 |
| 2020 | \$15,000 | 2026 | \$12,000 |

Stock Market Sector Weightings:

| | |
|--------------------------------------|--------------|
| Oil/Gas: | 0.00% |
| Financial Services: | 0.00% |
| Mining & Metals: | 0.00% |
| Gold & Precious Metals: | 0.00% |
| Industrial Products: | 0.00% |
| Communications: | 0.00% |
| Pipelines: | 0.00% |
| Utilities: | 0.00% |
| Consumer Staples: | 0.00% |
| Consumer Discretionary: | 0.00% |
| Real Estate: | 0.00% |
| Forestry: | 0.00% |
| Technology: | 0.00% |
| Mutual Funds: | 0.00% |
| Exchange Traded Funds: | 0.00% |
| Inverse ETFs/Short Positions: | <u>0.00%</u> |
| Effective Market Exposure: | <u>0.00%</u> |

| Sample Income Portfolio | | | | | | | | 30-Jun-2018 |
|-------------------------|--|---------------|---------------|-------------|----------------|---------------|------------------|---------------------|
| Quantity | Investment's Description | Credit Rating | Average Cost: | Book Value: | Current Price: | Market Value: | Annual Yield(%): | Est. Annual Income: |
| \$16,931 | Cash Balance | | \$1.00 | \$16,931.33 | \$1.00 | \$16,931.33 | 0.00% | \$0.00 |
| | <u>Bonds and GICs</u> | | | | | | | |
| \$6,000 | TMX Group Limited 3.253% Bond, Matures: 03-Oct-2018 | A (high) | \$100.76 | \$6,045.40 | \$100.31 | \$6,018.60 | 3.10% | \$195.18 |
| \$11,000 | Province of Nova Scotia 4.15% Bond, Matures: 25-Nov-2019 | A (high) | \$99.91 | \$10,990.10 | \$102.94 | \$11,322.85 | 4.16% | \$456.50 |
| \$15,000 | Bell Canada 3.25% Bond, Matures: 17-Jun-2020 | BBB (high) | \$97.87 | \$14,680.28 | \$101.10 | \$15,165.30 | 3.58% | \$487.50 |
| \$10,000 | Coast Capital Savings CU 1.75% GIC, Matures: 31-Mar-2021 | AAA | \$100.00 | \$10,000.00 | \$100.00 | \$10,000.00 | 1.75% | \$175.00 |
| \$12,000 | Telus Corp. 2.35% Bond, Matures: 28-Mar-2022 | BBB (high) | \$100.57 | \$12,067.94 | \$97.82 | \$11,738.04 | 2.34% | \$282.00 |
| \$12,000 | Empire Life Insurance 2.87% Bond, Matures: 31-May-2023 | A (low) | \$100.14 | \$12,016.92 | \$100.00 | \$12,000.36 | 2.87% | \$344.40 |
| \$12,000 | Telus Corp. 3.35% Bond, Matures: 01-Apr-2024 | BBB (high) | \$97.48 | \$11,697.76 | \$100.46 | \$12,055.44 | 3.67% | \$402.00 |

| Quantity | Investment's Description | Credit Rating | Average Cost: | Book Value: | Current Price: | Market Value: | Annual Yield(%): | Est. Annual Income: |
|----------|--|-----------------|---------------|---------------------|----------------|---------------------|------------------|---------------------|
| \$12,000 | Bank of Nova Scotia 2.62% Bond, Matures: 02-Dec-2026 | AA (low) | \$100.17 | <u>\$12,020.16</u> | \$96.41 | <u>\$11,569.68</u> | 2.62% | <u>\$314.40</u> |
| | Bond and GIC Totals: | | | \$89,518.56 | | \$89,870.27 | 2.97% | \$2,656.98 |
| | Preferred Shares: | | | | | | | |
| 220 | IGM Financial Inc. 5.90%, Preferred (IGM.PR.B) | Pfd-2 (high) | \$24.10 | \$5,302.00 | \$25.44 | \$5,596.80 | 6.12% | \$324.50 |
| 250 | George Weston Ltd. 5.20%, Preferred (WN.PR.D) | Pfd-3 | \$20.69 | \$5,172.50 | \$23.90 | \$5,975.00 | 6.28% | \$325.00 |
| 210 | Power Corp. 4.60%, Preferred (POW.PR.G) | Pfd-2 (high) | \$24.73 | \$5,193.30 | \$25.12 | \$5,275.20 | 5.66% | \$294.00 |
| 210 | Westcoast Energy 5.20%%, Preferred (W.PR.M) | Pfd-2 (low) | \$25.00 | \$5,250.00 | \$25.66 | \$5,388.60 | 5.20% | \$273.00 |
| 260 | Canadian Utilities Ltd. 4.50%, Preferred (CU.PR.G) | Pfd-2 | \$23.75 | <u>\$6,175.00</u> | \$21.44 | <u>\$5,574.40</u> | 4.74% | <u>\$292.50</u> |
| | Preferred Share Totals: | | | \$27,092.80 | | \$27,810.00 | 5.57% | \$1,509.00 |
| | Investment Portfolio Totals: | | | \$133,542.69 | | \$134,611.60 | 3.12% | \$4,165.98 |

Bond pricing = Bid Price on the last trading day in the period. Bond data provided by Bondview.

Stock market data = Last trading price for the last trading day in the period. Provided by Google Finance

| | | | | | | | | | | | | |
|------------------------------------|---------------|--|--|--|--|--|--|--|--|--|--|--|
| Income Payment Schedule | | | | | | | | | | | | |
| Income Investment Portfolio | June 30, 2018 | | | | | | | | | | | |

| Investment's Description | January | February | March | April | May | June | July | August | September | October | November | December |
|--------------------------|---------|----------|-------|-------|-----|------|------|--------|-----------|---------|----------|----------|
|--------------------------|---------|----------|-------|-------|-----|------|------|--------|-----------|---------|----------|----------|

Bonds:

| | | | | | | | | | | | | |
|------------------------------------|--|--|----------|----------|----------|----------|--|--|----------|----------|--|----------|
| TMX Group Ltd. | | | | \$97.59 | | | | | | \$97.59 | | |
| 3.253%, Bond, Matures: 03-Oct-2018 | | | | | | | | | | | | |
| Province of Nova Scotia | | | | | \$228.25 | | | | | \$228.25 | | |
| 4.15%, Bond, Matures: 25-Nov-2019 | | | | | | | | | | | | |
| Bell Canada | | | | | | \$243.75 | | | | | | \$243.75 |
| 3.25%, Bond, Matures: 17-June-2020 | | | | | | | | | | | | |
| Coast Capital Savings CU | | | \$175.00 | | | | | | | | | |
| 1.75% GIC, Matures: 31-Mar-2021 | | | | | | | | | | | | |
| Telus Corp, | | | \$141.00 | | | | | | \$141.00 | | | |
| 2.35% Bond, Matures: 28-Mar-2022 | | | | | | | | | | | | |
| Empire Life Insurance | | | | | \$172.20 | | | | | \$172.20 | | |
| 2.87% Bond, Matures: 31-May-2023 | | | | | | | | | | | | |
| Telus Corp | | | | \$201.00 | | | | | | \$201.00 | | |
| 3.35%, Bond, Matures: 01-Apr-2024 | | | | | | | | | | | | |
| Bank of Nova Scotia | | | | | | \$157.20 | | | | | | \$157.20 |
| 2.62% Bond, Matures: 02-Dec-2026 | | | | | | | | | | | | |

Preferred Shares:

| | | | | | | | | | | | | |
|--------------------------------|---------|--|---------|---------|--|---------|---------|--|---------|---------|--|---------|
| IGM Financial Inc. | \$81.13 | | | \$81.13 | | | \$81.13 | | | \$81.13 | | |
| 5.90% Non-Cum. (IGM.PR.B) | | | | | | | | | | | | |
| George Weston Ltd. | \$81.25 | | | \$81.25 | | | \$81.25 | | | \$81.25 | | |
| 5.20%, Ser.IV (WN.PR.D) | | | | | | | | | | | | |
| Canadian Utilities Ltd. | | | \$73.13 | | | \$73.13 | | | \$73.13 | | | \$73.13 |
| 4.50%, Ser DD,(CU.PR.G)) | | | | | | | | | | | | |
| Power Corp. | \$73.50 | | | \$73.50 | | | \$73.50 | | | \$73.50 | | |
| 4.60%, Ser.C,(POW.PR.G) | | | | | | | | | | | | |
| Westcoast Energy | \$68.25 | | | \$68.25 | | | \$68.25 | | | \$68.25 | | |
| 5.20%, Ser. 12, (W.PR.M) | | | | | | | | | | | | |

| | | | | | | | | | | | | |
|------------------------------|-------------------|--------|----------|----------|----------|----------|----------|--------|----------|----------|----------|----------|
| Total Monthly Income: | \$304.13 | \$0.00 | \$389.13 | \$602.72 | \$400.45 | \$474.08 | \$304.13 | \$0.00 | \$214.13 | \$602.72 | \$400.45 | \$474.08 |
| | \$4,165.98 | | | | | | | | | | | |