

Balanced

ACCOUNT DETAILS

REFERENCE FUND CATEGORY



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**CANADIAN FIXED INCOME
BALANCED**

INCEPTION DATE

NOVEMBER 2024

REFERENCE FUND VALUE

\$42.5M¹

PROJECTED MER (%)

2.60% SERIES D & E (75/75)

2.80% SERIES G (75/100)

RISK TOLERANCE

LOW TO MODERATE

¹As of December 2024.

²Registered Investment Accounts offer returns tied to the reference fund performance, however, it is not the same as purchasing units of the fund.

³Performance information is based on Series D as of December 31, 2023, and represents the actual performance of the underlying reference fund net of fees.

⁴Backdated return estimates were calculated by applying our current asset allocation model to previous periods while using actual returns for the underlying individual funds. The performance numbers vary due to the differences in the underlying fees of each series. Performance data shown is using the 75/75 guarantee product. This information should only be used as an estimate of what these funds would have provided for returns over the periods shown.

Summary of the Investment Account

The Balanced (Louisbourg) investment account is based on the performance of the Louisbourg Balanced Fund².

Investment Objectives & Strategies

The fundamental investment objective of the fund is to achieve long-term capital growth consistent with reasonable safety and income by investing its assets in a diversified portfolio of primarily high-quality Canadian fixed-income vehicles, Canadian and foreign common shares, and convertible equivalents, as well as, from time to time, foreign bonds and, to a lesser extent, short-term securities.

PERFORMANCE³

Compound Returns

1 year ⁴	3 years ⁴	5 years ⁴	10 years	Inception
11.66%	5.18%	6.13%	-	-

Annual Returns

2024 ⁴	2023 ⁴	2022 ⁴	2021 ⁴	2020	2019	2018	2017	2016
11.66%	9.90%	-5.16%	10.29%	-	-	-	-	-

REFERENCE FUND COMPOSITION

Asset Mix¹

International Equity	7.25%
US Equity	14.38%
Canadian Equity	35.30%
Fixed Income	36.04%
Cash & Other	7.03%

