# **ShortFinancial**



#### Pension 65/35

#### Jul 11, 2013 - Sep 30, 2021 CAD (MB25)

| YEAR | JAN    | FEB    | MAR    | APR    | MAY    | JUN    | JUL    | AUG    | SEP    | ост    | NOV    | DEC    | ANNUAL |
|------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| 2021 | -1.56% | 0.42%  | 1.08%  | 0.76%  | 2.29%  | 1.36%  | -0.58% | 1.35%  | -0.13% | -      | -      | -      | 5.03%  |
| 2020 | 3.57%  | -2.71% | -6.84% | 1.52%  | 2.20%  | 1.27%  | 2.31%  | 2.49%  | -2.52% | -0.32% | 3.74%  | -0.33% | 3.91%  |
| 2019 | 3.56%  | 0.89%  | 2.36%  | 2.66%  | -0.09% | 0.63%  | -0.04% | 1.82%  | 0.13%  | -1.05% | 1.46%  | 0.09%  | 13.04% |
| 2018 | 1.75%  | -1.23% | -0.76% | 0.04%  | 1.12%  | 0.22%  | -0.18% | 2.83%  | -0.11% | -4.26% | -0.02% | -4.35% | -5.07% |
| 2017 | 0.08%  | 1.98%  | 1.43%  | 1.32%  | 1.77%  | -0.33% | -0.17% | 0.75%  | 1.35%  | 3.84%  | 1.61%  | -1.09% | 13.19% |
| 2016 | -4.88% | -2.11% | 0.21%  | 1.40%  | -0.57% | 3.21%  | 2.90%  | -1.81% | 0.76%  | -2.83% | 1.74%  | 0.60%  | -1.67% |
| 2015 | 4.93%  | 1.93%  | 0.39%  | -4.24% | 1.81%  | -0.87% | 4.17%  | -3.90% | -0.89% | 0.52%  | 1.66%  | -0.08% | 5.12%  |
| 2014 | 1.90%  | 4.11%  | -0.73% | -1.49% | 0.50%  | 1.31%  | 0.35%  | 1.56%  | -0.74% | 1.33%  | 2.53%  | 0.19%  | 11.21% |
| 2013 | -      | -      | -      | -      | -      | -      | 1.65%  | -1.23% | 1.85%  | 3.20%  | 2.20%  | 1.29%  | 9.23%  |

Performance numbers are calculated in base currency of the holding over the range: Jul 11, 2013 - Sep 30, 2021. Performance numbers above could represent partial month or year calculations based on the time frame selected.

#### **Trailing Performance**

| NAME                    | CAGR  | YTD    | 1Y     | 3Y    | 5Y    |
|-------------------------|-------|--------|--------|-------|-------|
| Pension 65/35           | 6.39% | 5.03%  | 8.25%  | 4.14% | 5.69% |
| S&P/TSX COMPOSITE INDEX | 5.93% | 15.13% | 24.49% | 7.68% | 6.39% |

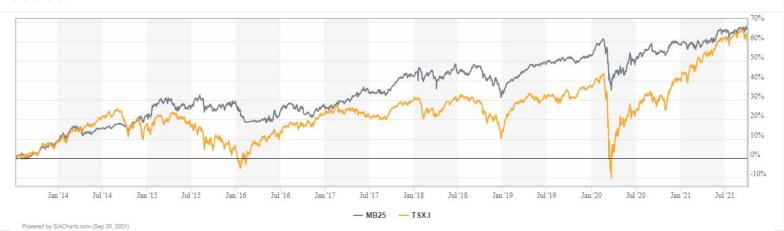
Performance numbers are calculated in CAD over the range: Jul 11, 2013 - Sep 30, 2021.

#### Drawdown Analysis

| NAME                    | DEPTH   | LENGTH | RECOVERY | VALLEY     |
|-------------------------|---------|--------|----------|------------|
| S&P/TSX COMPOSITE INDEX | -37.43% | 1      | 11       | 03/23/2020 |
| S&P/TSX COMPOSITE INDEX | -24.36% | 16     | 29       | 01/20/2016 |
| S&P/TSX COMPOSITE INDEX | -16.82% | 5      | 9        | 12/24/2018 |
| Pension 65/35           | -16.32% | 1      | 15       | 03/23/2020 |
| Pension 65/35           | -11.69% | 6      | 12       | 12/24/2018 |

The largest 5 drawdowns of at least 10% that have recovered to the previous peak over the range Jul 11, 2013 to Sep 30, 2021.

## **Growth Chart**



#### Risk/Reward Analysis

| NAME                    | SYM   | ANN STD | WIN MONTHS | AVG M<br>GAIN | AVG M LOSS | MDD     | STD   | SHARPE | ALPHA | BETA | CORR | R2    | TTM YIELD |
|-------------------------|-------|---------|------------|---------------|------------|---------|-------|--------|-------|------|------|-------|-----------|
| Pension 65/35           | MB25  | 7.18%   | 64.65%     | 1.69%         | -1.57%     | -16.32% | 2.07% | 0.80   | 1.05  | 0.37 | 0.61 | 36.40 | 0.00%     |
| S&P/TSX COMPOSITE INDEX | TSX.I | 11.78%  | 66.67%     | 2.14%         | -2.67%     | -49.99% | 3.40% | 0.49   | 0.00  | 1.00 | 1.00 | 97.99 | -         |

Calculations are performed in the base currency of each holding over the range: Jul 11, 2013 - Sep 30, 2021. Either the TSX.I or SPX.I are used as comparison benchmark based on currency of holding.

# **ShortFinancial**



#### Pension 65/35

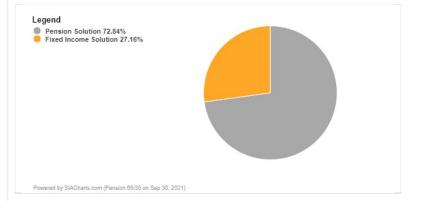
### Jul 11, 2013 - Sep 30, 2021 CAD (MB25)

#### **Holdings Analysis**

| VALUE        | WEIGHT | EQUITY NAME           | SYMBOL | SECTOR  | PRICE       | ACB/S       | G/L    | TTM YIELD | YTD    | 1M     | 3M    | 1Y     | 3Y    |
|--------------|--------|-----------------------|--------|---------|-------------|-------------|--------|-----------|--------|--------|-------|--------|-------|
| \$0.00       | 0.00%  | CASH                  |        |         | -           | -           | -      | -         | -      | -      | -     | -      | -     |
| \$121,247.68 | 72.84% | Pension Solution      | MA02   | MyModel | \$18,653.49 | \$10,000.00 | 86.53% | 0.00%     | 7.64%  | -0.25% | 0.59% | 12.06% | 4.53% |
| \$45,208.66  | 27.16% | Fixed Income Solution | MA04   | MyModel | \$12,916.76 | \$10,000.00 | 29.17% | 0.00%     | -1.37% | 0.17%  | 0.72% | -0.81% | 3.13% |

Total: \$ 166.456.35 CAD

Values and calculations are performed in CAD as of Sep 30, 2021. Gain/Loss calculation is computed using the base currency of the model.



#### **Company Disclaimer**

The performance presented in this portfolio report is hypothetical and does not represent a specific client account. Details regarding actual returns of an investment account are available from the client's advisor. Distribution of this report is intended to be made only to those individuals with sophisticated investment knowledge.

Performance is calculated using month-end market values of the model portfolio. Since we use a model portfolio to calculate performance there are no client initiated cash flows (deposits/withdrawals) to account for. Performance is calculated by dividing the change in the model portfolio's market value by the model portfolio's market value at the beginning of the performance period. Also, any and all income generated by the portfolio's holdings are held within the model portfolio in cash and is accounted for in the portfolio's month-end market value - this results in a total return measure of the model's performance.

Returns for periods less than 1 year are shown as periodic returns while returns for periods greater than 1 year are annualized. Returns do not include fees and actual returns experienced by an investor may differ from those shown. Past performance is not a guarantee of future results.

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