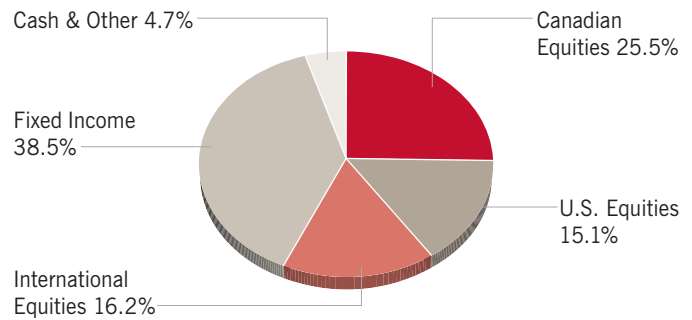


# CUMIS Institutional Balanced Fund (FT)



## INVESTOR PROFILE

Suited for investors seeking a balanced fund that is well diversified by asset class, geography and investment management style.

## INVESTMENT OBJECTIVE

Long-term capital appreciation which is to be maximized within the risk parameters of the portfolio

## INVESTMENT STRATEGY

- The Trust is a pooled fund designed to provide unit-holders with exposure to four traditional asset classes – Canadian, U.S. and international equities and fixed income securities in a single investment vehicle.
- The Trust is a strategic mix of domestic and foreign securities employing the multi-style expertise of three professional investment managers: Bissett, Franklin and Templeton.
- The Trust invests in a mix of segregated securities and pooled investments.
- A strategic asset mix approach, broadly 60% equities and 40% fixed income is applied for the long-term. Tactical shifts are made to the strategic asset mix periodically based on present market conditions.
- The primary objective of the Fixed Income is to generate above average return by constructing a laddered portfolio typically overweight in high quality provincial and corporate bonds over federal government issues.
- The equity portion employs a bottom-up discipline to identify high quality companies with good potential for long-term price appreciation.

## FUND FACTS

as at Dec. 31, 2019

Fund type:	Balanced Fund
Fund size:	\$6.2 Million
Fund inception date:	April 2014
Underlying fund name:	FT Institutional Balanced Trust
Underlying fund size:	\$376.2 Million
Underlying fund inception date:	October 1996
Number of holdings:	251
Volatility rating:	Moderate to High
Benchmark:	Custom Franklin Templeton Institutional Balanced Trust Index

## TOP TEN HOLDINGS

as at Dec. 31, 2019

Franklin International Core Equity Fund, Class O	14.1%
Franklin Canadian Core Equity Fund, Class O	13.9%
Franklin U.S. Core Equity Fund, Class O	10.5%
Templeton Global Bond Fund, Class O	6.3%
Franklin U.S. Rising Dividends Fund, Class O	4.2%
Templeton Emerging Markets Fund, Class O	3.1%
Franklin U.S. Opportunities Fund, Class O	2.5%
Province of Ontario 3.150% 02Jun2022	1.4%
Brookfield Asset Management Inc., Cat. A	1.3%
Templeton Global Smaller Cos. Fund, Class O	1.2%
<b>Total Percentage of Fund</b>	<b>58.5%</b>

## RATES OF RETURN

Fund	Annual Returns to Dec. 31 (%)†										Annualized Returns to Dec. 31, 2019 (%)†					
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	Qtr	YTD	1 yr	3 yr	5 yr	10 yr
<b>Fund</b>	14.3	1.2	11.0	19.3	9.9	4.6	9.6	7.2	-3.7	12.3	2.6	12.3	12.3	5.0	5.8	8.4
<b>Benchmark</b>	11.4	-0.2	7.2	12.2	10.7	4.6	7.8	8.4	-2.3	15.7	2.6	15.7	15.7	7.0	6.7	7.4

† Rate of return is for the institutional series of units in which this fund is invested.

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