

Factsheet

Canadian Short Duration Fixed Income Strategy

Key facts¹

Style Multidiscipline

Strategy inception May 2005

Benchmark FTSE Canada Short Term Bond Total Return Index

Investment philosophy²

We believe that there are ‘pockets of value’ in the Canadian short term bond market. Thorough credit and curve analysis enables us to identify and exploit these pockets of value in the pursuit of long-term returns, primarily investing in bonds with a maturity of less than five years while minimizing downside risk. Within this conservative framework we apply our creativity to generate innovative investment ideas, and develop state of the art portfolio management techniques, allowing us to remain at the forefront of the investment industry.

Managed by



Roshan Thiru, CFA
Began Career 2000



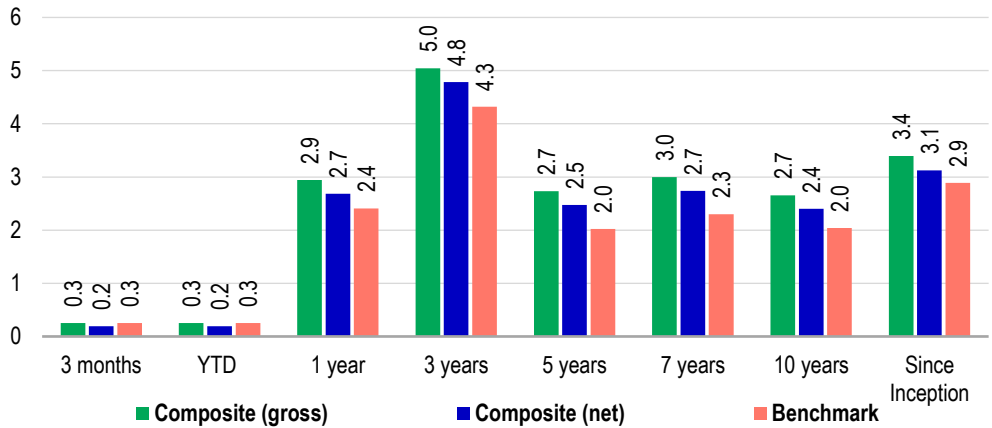
Altaf Nanji, CFA
Began Career 1998



Sivan Nair, CFA
Began Career 2003

Average annual total returns (%)

Returns as of March 31, 2026



Calendar year returns (%)

	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
Strategy Composite Gross	4.54	6.52	5.76	-3.02	-0.57	6.10	3.83	1.96	0.62	1.49
Strategy Composite Net	4.27	6.25	5.50	-3.26	-0.82	5.83	3.57	1.71	0.37	1.24
Benchmark	3.88	5.70	5.02	-4.04	-0.93	5.29	3.09	1.91	0.08	1.01

Gross performance results do not reflect the deduction of investment management fees and are net of commissions and foreign withholding tax. Changes in exchange rates may have adverse effects. Net performance results reflect the application of the highest incremental rate of the standard investment advisory fee schedule to gross performance results. Actual fees may vary depending on, among other things, the applicable fee schedule and portfolio size. Investment management fees are available upon request.

Past performance is not indicative of future results. Performance shown is the composite as of the date shown in CAD. Returns greater than one year are annualized. Inception Date: May 1, 2005.

Top 10 issuers (%)³

	Strategy (%)
Government Of Canada	12.39
Royal Bank of Canada	4.93
Canada Housing Trust No 1	4.70
Toronto-Dominion Bank	3.86
Equitable Bank	3.31
Rogers Communications Inc	2.30
Bank of Nova Scotia	2.22
Enbridge Inc	2.14
CPPIB Capital Inc	1.94
Province of Saskatchewan	1.69
Total	39.48

¹ The FTSE Canada Short Term Bond Index is a well diversified index of federal, provincial, municipal securities and corporate bonds with maturities between one and five years. ² This material contains information regarding the investment approach described and is not a complete description of the investment objectives, risks, policies, guidelines or portfolio management and research that supports this investment approach. There is no guarantee that investment objectives will be met. The investment process may change overtime. ³ **Representative portfolio characteristics** — Holdings, sector weightings, market capitalization and portfolio characteristics are subject to change at any time and are based on a representative portfolio, and may differ, sometimes significantly, from individual client portfolios. Top ten holdings information shown combines share listings from the same issuer, and related depository receipts, into a singular holding to accurately present aggregate economic interest in the referenced company.

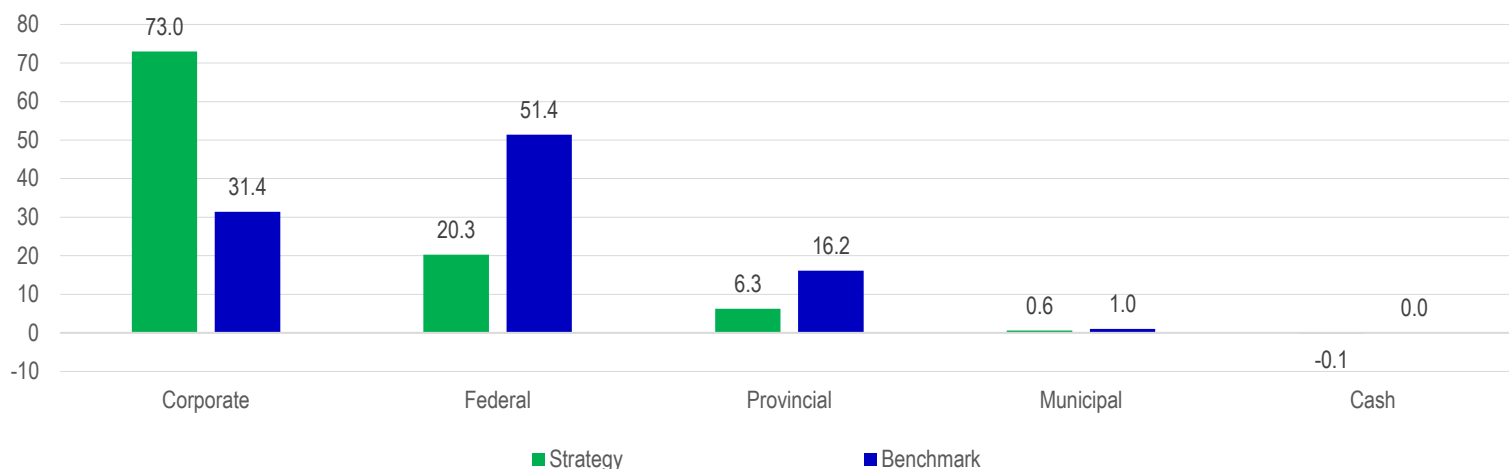
Portfolio characteristics³

	Strategy	Benchmark
Duration (years)	2.90	2.76
Average credit quality	A+/A	AA/AA-
Average yield to worst (%)	3.62	3.19
Average yield to maturity (%)	3.69	3.22

Credit quality (%)³

	Strategy	Benchmark
Aaa/AAA	26.33	53.46
Aa/AA	7.72	16.21
A	26.88	16.35
Baa/BBB	39.07	13.99

Credit ratings sourced from Moody's, S&P, Fitch and DBRS. Calculation methodology is subject to change and may differ from what is shown in client-specific materials.

Sector Allocation (%)³

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The indices referenced are broad-based securities market indices and used for illustrative purposes only. The indices cited are widely accepted benchmarks for investment performance within their relevant regions, sectors or asset classes, and represent non-managed investment portfolios.

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The strategy offers dynamic and diversified exposure to short-term government and investment-grade corporate debt, while seeking enhanced total return opportunities through an active approach to credit, sector and security selection, and yield curve management.

3 Representative portfolio characteristics — Holdings, sector weightings, market capitalization and portfolio characteristics are subject to change at any time and are based on a representative portfolio, and may differ, sometimes significantly, from individual client portfolios. Top ten holdings information shown combines share listings from the same issuer, and related depository receipts, into a singular holding to accurately present aggregate economic interest in the referenced company.