

PI FINANCIAL
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Exchange Traded Fund (ETF) Portfolios

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At PI Financial Corp. we have created three model portfolios using Exchange Traded Funds (ETF). These portfolios are designed to provide investors with broad diversification and investment performance at a reasonable cost. To reduce currency risk, ETFs that provide currency hedging are employed. Leveraged ETFs are excluded entirely. Investors may choose to replicate the portfolios completely, or incorporate some of the ideas and themes.

PI Core Balanced ETF Portfolio

The **PI Core Balanced ETF Portfolio** seeks to generate long term capital growth through a combination of equity and fixed-income ETFs. In addition to asset class diversification, the Core Balanced ETF Portfolio is geographically diversified through investments in ETFs that provide exposure to both developed and emerging economies. The portfolio is low turnover and is re-balanced semi-annually. On occasion, trades may occur monthly if a strategic change is recommended with respect to asset allocation, geographic distribution, and/or fixed-income components.

The Core Balanced ETF Portfolio is best used as the Core foundation of portfolios and can be effectively combined with individual stocks and/or managed products to seek market outperformance. For some investors, the Core ETF Balanced Portfolio can stand alone offering a pure index approach to investing.

PI Growth ETF Portfolio

The **PI Growth ETF Portfolio** seeks to outperform the benchmark indices using broad-based equity ETFs to establish core positions. Actively managed sector, commodity-based, and/or country specific ETFs are designed to enhance returns. The broad-based component will remain fully invested at all times, and the active component can hold cash if needed. The portfolio will always be at least 50% invested in equity markets in order to provide some equity exposure at all times. As opportunities present themselves, the active component will be fully invested providing 100% market exposure.

PI Balanced Income ETF Portfolio

The **PI Balanced Income ETF Portfolio** incorporates a balanced approach between equities and fixed-income ETFs designed to maximize current yield with monthly and quarterly income. The balanced approach provides some diversification and capital preservation while still offering inflation protection with the growth component. Income is derived from Canadian dividends, interest income, and a combination of capital gains and return of capital which is unique to the ETF structure. The resulting income is beneficially taxed providing investors with an attractive yield on their investment.

For more information, contact me today.

Proven. Insight.
Professional. Integrity.

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