

## Spieß McGlade Team Recommended Funds



Mutual Fund	PAC	1 Year	2 Year	3 Year	5 Year	10 Year	Risk *	MER
Performance as of 12-29-2017	Number	(%)	(%)	(%)	(%)	(%)		(%)

### Lifecycle Funds

Our top recommendation for most payroll and pre-authorized contribution plans are "Lifecycle" or "Target Date" funds. These funds automatically rebalance over time. They become more conservative (and management fees decrease) as you approach retirement. Our favourites are the Fidelity Clearpath Funds (see brochure or interactive tools).

Fidelity ClearPath 2020 Port Series B	FID702	8.4	6.0	5.3	7.1	4.8	5.9	2.17
Fidelity ClearPath 2025 Port Series B	FID725	9.1	6.5	5.8	8.4	5.4	6.3	2.18
Fidelity ClearPath 2030 Port Series B	FID730	9.7	7.0	6.1	8.9	5.3	6.8	2.23
Fidelity ClearPath 2035 Port Series B	FID735	11.3	8.3	7.1	10.3	5.9	7.4	2.23
Fidelity ClearPath 2040 Port Series B	FID740	11.8	8.5	7.3	10.7	6.0	7.7	2.28
Fidelity ClearPath 2045 Port Series B	FID745	11.8	8.5	7.3	10.9	6.1	7.7	2.28
Fidelity ClearPath 2050 Portfolio Sr B	FID2543	11.8	8.5	7.3			7.8	2.31
Fidelity ClearPath 2055 Portfolio Sr B	FID2549	11.8	8.5	7.2			7.8	2.32
Fidelity ClearPath Income Portfolio B	FID777	3.9	2.7	2.9	4.5	3.9	3.7	1.58

### Equity Funds

We recommend equities for long term investors who are looking for returns that exceed bonds/GICs over time and can withstand equity market declines that take place from time to time.

Fidelity Canadian Large Cap Sr B	FID231	-0.1	4.9	4.5	11.5	8.6	5.8	2.28
Scotia Canadian Index	BNS381	8.0	13.8	5.5	7.5	3.7	7.4	1.00
RBC Canadian Equity Income Adv	RBF762	8.2	14.8	5.7	8.6	11.3	8.2	1.94
IA Clarington Canadian Small Cap A	CCM520	1.9	11.7	5.1	11.1	6.9	8.3	2.93
Fidelity Canadian Opportunities Sr B	FID215	2.9	13.2	5.3	8.2	6.4	9.3	2.29

### Balanced Funds

People selecting from this group generally want to hold more conservative RRSP investments. Balanced funds generally have lower risk than equity funds, because they hold a blend of stocks and bonds. Ideal for an all-in-one investment or to balance existing portfolios:

Scotia Diversified Monthly Income A	BNS339	6.5	5.5	4.8	6.3	4.7	4.7	1.47
CI Cambridge Asset Alloc Corp CI	CIG2322	2.0	4.3	4.2	8.1	5.5	4.9	2.44
Dynamic Strategic Yield Sr A	DYN1560	5.9	4.1	4.3	5.8		5.0	2.25
TD Tactical Monthly Income A	TDB2581	6.4	7.6	5.8	8.0		5.2	2.03
Dynamic Blue Chip Balanced A	DYN202	10.3	3.3	6.0	8.2	5.4	8.5	2.42

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### Bond Funds

As you approach retirement, bond funds can provide stable income. However, yields have been so low lately that higher yielding bonds or GICs might be a better option for any lump sum purchase:

Fidelity Canadian Short-Term Bond Sr B	FID285	-0.3	0.0	0.5	1.0	2.4	1.6	1.15
PIMCO Monthly Income A	PMO005	6.4	6.7	5.2	5.7		2.4	1.38
TD Canadian Bond - A	TDB306	1.5	1.1	1.4	1.8	3.7	4.0	1.38
Scotia Canadian Income A	BNS377	1.8	1.6	1.3	1.7	3.4	4.3	1.47
PH&N Bond A	RBF7110	1.6	1.5	1.9	2.3		4.3	1.10

### Short Term (Cash Equivalents)

Ideal for clients considering withdrawing from their RRSP in the short-term (e.g. for a first-time homebuyers withdrawal). The following are historical yields. For current yields, see the Scotia Mutual Funds price page or Scotia High Interest Saving Account page:

Scotia Money Market A	BNS357	0.3	0.3	0.3	0.3	0.6	0.0	0.73
BNS High Interest Savings Account	DYN1327	0.95						

### Global Funds

Remember, Canadian markets make up only 3% of world equities. Ensure you have exposure to the other 97%. Our favourites include:

Fidelity NorthStar Sr B	FID253	4.1	1.0	8.4	16.1	6.7	9.3	2.34
CI Black Creek Global Balanced Class A	CIG11115	7.6	5.9	8.3	10.3	7.4	9.7	2.47
Trimark Global Endeavour	AIM1593	15.4	8.1	11.6	15.2	9.0	11.3	2.58
Capital Group Global Equity-Canada A	CIF843	18.3	11.1	13.3	16.4	7.9	11.6	2.02
Manulife World Investment Class Adv	MMF8521	21.0	7.8	11.6	12.6	5.7	12.6	2.55

### Non-Registered/Taxable Accounts

We recommend the following funds, as well as the above global funds, for non-registered accounts:

Fidelity Monthly Income Class B	FID416	2.2	4.4	3.4	5.9		3.8	2.07
Dynamic Dividend Income Class	DYN427	5.2	3.8	3.7	5.5	4.9	4.8	2.23
Scotia Canadian Dividend A	BNS385	11.2	12.5	8.1	11.3	5.9	6.6	1.73
Scotia Canadian Dividend Class Ser A	BNS1385	11.2	12.4	8.1	11.2		6.6	1.79
Dynamic Dividend	DYN048	11.9	13.5	8.7	11.0	6.5	6.9	1.61

\* Risk is the volatility of returns, see risk calculations.

Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus before investing. The indicated rate(s) of return is (are) the historical annual compounded total return(s) including changes in (share or unit) value and reinvestment of all (dividends or distributions) and does (do) not take into account sales, redemption, distribution or optional charges or income taxes payable by any security holder that would have reduced returns. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated. See more disclaimers ...