

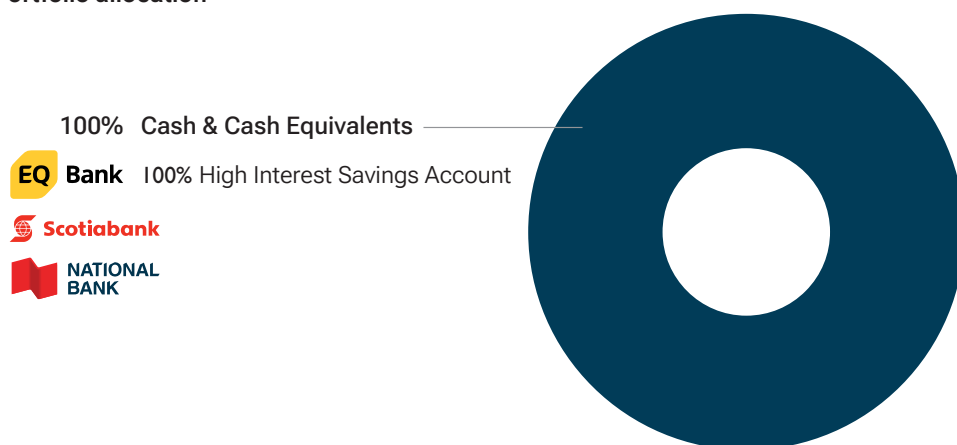
# IPC High Interest Savings Fund

The fund is designed to provide investors with a high rate of monthly interest income, while preserving capital and providing liquidity, by investing primarily in high interest deposit accounts.

## Key reasons to invest in this portfolio

- Earn an interest rate higher than traditional savings accounts and take advantage of automatically reinvested distributions.
- Currently, the gross interest rate paid to the fund is 3.76% based on the deposits held by the Fund. The effective interest rate earned by unitholders may vary from the gross rate provided to the Fund due to uninvested assets to facilitate unitholder transactions and expenses.<sup>2</sup>
- Easy access to funds with no short-term trading restrictions.
- Alternative option for short-term savings and/or cash that can eventually be deployed into a longer-term investment.

## Portfolio allocation<sup>1</sup>



### Fees (%)

Series	Mgmt.	Admin.	MER
A*	0.20	0.05	0.28
F	0.10	0.05	0.16
I	0.10	0.05	0.17
C	0.10	0.05	0.06

\* Includes 10-bps trailer fee.

### Fund codes

Series	
A	CGF 486
F	CGF 487
I	CGF 786
C	CGF 586

### Key data

Fund type	Money Market
Inception date	January 30, 2023
Distributions	Paid Monthly (interest accrued daily)

**Risk tolerance** Low

### Investment

Minimum	\$500
Subsequent	\$50
RRSP eligible	Yes

## Top holdings as at September 30, 2024

Effective Holding	% of Market Value
EQ Bank Cash Deposits 3.80%	48.7%
Scotiabank Cash Deposits 3.75%	35.1%
National Bank Cash Deposits 3.75%	15.0%
Counsel Money Market Series O	0.1%

<sup>1</sup> Counsel Portfolio Services, the portfolio manager of IPC High Interest Savings Fund, has the discretion to add or change the high interest savings accounts or securities invested in by the Fund. Please read the Fund Facts and Simplified Prospectus before investing, available at [www.ipcportfolios.ca](http://www.ipcportfolios.ca).

<sup>2</sup> Rate shown effective October 24, 2024. The effective interest rate paid to unitholders may vary from the gross rate provided to the Fund depending on multiple factors including the fees of the series purchased, the settlement date of the purchase and the growth rate of the fund. Interest is calculated daily on the total closing balance in the Fund's investments on each day and paid monthly. The IPC High Interest Savings Fund is not Canada Deposit Insurance Corporation (CDIC) insured.

Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated.

IPC Portfolio Services is a registered tradestyle of Investment Planning Counsel Inc., the parent company of Counsel Portfolio Services Inc.

