

Description/Information								Returns- 2017							Market Growth	2017 Weighted Average Yield to Maturity - TO BE BOOKED TO 2017	2018 Projected Weighted Average Yield to Maturity
Asset Class	Investment Type	Description of Investment	Term	Maturity	Portfolio Balance as at December 31, 2016	Realized Returns - 2016	2017 Purchases/ Sales	December/Q4					As of April 27th, 2018				
								Portfolio Balance	Allocation %	Earnings to Maturity	Market Earnings	Earnings if Liquidated	Earnings to Maturity	Earnings if Liquidated			
Fixed Income	Bank	CIBC Bank Interest			\$7,094,281	\$61,013		\$4,463,038	5.49%	1.68%	\$75,148	1.68%	1.35%	1.35%			1.35%
	High Interest Savings	One Fund Interest					-\$5,000,000	\$15,906,091	19.58%	1.02%	\$162,911	1.02%	1.92%	1.92%			1.92%
	1 to 5 Bond Ladder	Canadian, Provincial and Municipal Bonds	1 to 5 years		\$40,068,769	\$2,010,220	-\$30,000,000	\$13,500,867	7.5%	1.42%	\$192,329	1.42%	1.50%	1.50%			
	CIBC Deposit Notes - Linked to Recommended List - 2016	Tied to equally weighted portfolio of 10 Canadian Equities (as selected from CIBC's "2016 Recommended List"). Guaranteed annual coupon of 0.5%-6.5% per annum based on price return of Portfolio. 100% Principal Protected (PPN) at maturity.	6 years	February 18, 2022	\$30,000,000	\$1,665,108		\$31,950,000	17.6%	6.50%	\$1,950,000	6.50%	4.85%	-0.99%			
	CIBC Deposit Notes - Linked to Recommended List - 2017	Tied to equally weighted portfolio of 10 Canadian Equities (as selected from CIBC's "2017 Recommended List"). Guaranteed annual coupon of 0.5% -6.5% per annum based on price return of Portfolio. 100% Principal Protected (PPN) at maturity.	7 years	January 26, 2024			\$10,000,000	\$10,337,000	5.7%	3.37%	\$337,000	-2.94%	2.10%	-8.21%			2.20%
	CIBC Deposit Notes - Linked to RY Dividend Growth	Reference share/dividend - Royal Bank (RY). Starting coupon 1.75% per annum. Quarterly coupon based on dividend growth rate of RY shares. 100% Principal Protected Note (PPN) at maturity.	7 years	February 21, 2023	\$5,000,000	\$77,736		\$5,096,500	2.8%	1.93%	\$96,500	-5.06%	2.04%	-6.51%			
Fix Income Total					\$82,163,050	\$3,814,077	-\$25,000,000	\$81,253,495	41.7%	3.42%	\$2,813,887	2.18%	2.96%	-1.11%	3.13%	3.13%	2.10%
Growth	CIBC Deposit Notes - Linked to Canadian Banks	Tied to growth exposure of equally weighted portfolio of Canadian banks. Receive 100% participation in positive price return over term of the note. 100% Principal Protected Note (PPN) at maturity.	6.5 years	August 18, 2022	\$40,000,000	\$1,981,185		\$59,280,000	32.7%	48.20%	\$19,280,000	22.39%	40.31%	20.94%	10.37%	10.37%	
	CIBC Deposit Notes - Linked to S&P/TSX 60 Index	Tied to growth exposure of diversified Canadian Equities through S&P/TSX 60 Index. Receive up to a maximum of 70% participation in positive price return over term of the note. 100% Principal Protected Note (PPN) at maturity.	6 years	February 18, 2022	\$10,000,000			\$11,805,000	6.5%	18.05%	\$1,805,000	6.29%	14.88%	4.16%	6.62%	6.62%	
	CIBC Canadian Blue Chip Notes	Growth deposit notes - tied to a portfolio of 6 Canadian Infrastructure related companies. Receive 100% participation in positive price return over term of the note. 100% Principal Protected Note (PPN) at maturity.	6.5 years	June 22, 2023	\$12,000,000			\$12,000,000	6.6%	0.00%	\$0	0.00%	0.00%	0.00%	0.00%	0.00%	
	Canadian Blue Chip Note - 170% Participation	Tied to a portfolio of Canadian Blue Chip companies. Receive 170% participation in positive price return over term of the note. 100% Principal Protected Note (PPN) at maturity.	7 Years	December 20, 2024			\$15,000,000	\$15,000,000	8.3%	0.00%	\$0	0.00%	0.00%	-6.25%	0.00%	0.00%	
	CIBC Euro Stocxx 50 PPN	Tied to a portfolio of Euor Stock Companies. Receive 90% participation in positive price return over term of the note. 100% Principal Protected Note (PPN) at maturity.	6 years	December 20, 2023			\$10,000,000	\$10,240,000	5.7%	2.40%	\$240,000	0.00%	0.00%	-8.05%	0.00%	0.00%	7.80%
	CIBC U.S. Blue Chip Notes	Tied to a portfolio of 10 U.S. companies. Receive up to a maximum of 60% participation in positive price return over term of the note. 100% Principal Protected Note (PPN) at maturity	7 years	December 22, 2023	\$5,000,000			\$5,061,000	2.8%	1.22%	\$61,000	0.00%	0.00%	0.00%	2.65%	2.65%	4.10%
Growth Total					\$67,000,000	\$1,981,185	\$25,000,000	\$113,386,000	58.3%	31.92%	\$21,386,000	9.44%	19.14%	7.66%	7.29%	5.37%	7.26%
Total Portfolio Allocation					\$149,163,050	\$5,795,262	\$0	\$194,639,495	100.0%	16.22%	\$24,199,887	6.28%	11.67%	3.61%	4.89%	4.34%	4.88%

**excludes investment fees