

Concentric CI Canadian Bond GIF — Concentric GIF 75/100 F-Class

June 30, 2025

Fund Details

Inception Date : April 18, 2021

Net Assets : \$2.22 million

Portfolio Manager :

The Empire Life Insurance Company

Sub advisor : CI Global Asset Management

Min. Investment :

\$1,000 initial, \$50 per fund

MER : 1.86%

Risk Rating : Low

Asset class : Canadian Fixed Income

Management Fee : 1.39%

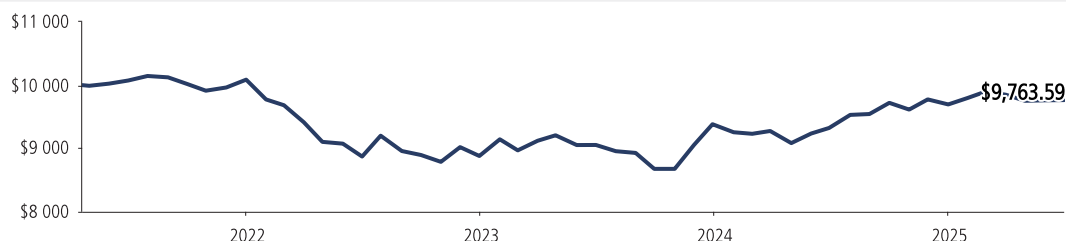
Management

John P. Shaw

Alexandra Gorewicz

Growth of \$10,000 As at June 30, 2025

Investment value: **\$9,763.59** at June 30, 2025

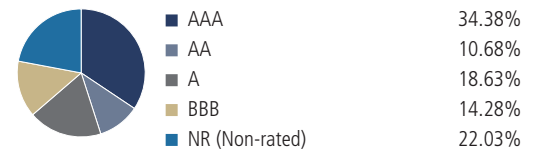
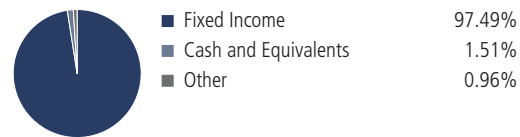
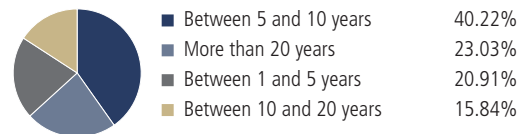


Compound Returns As at June 30, 2025

Series	1 month	3 months	6 months	YTD	1 year	3 years	5 years	10 years	psi
Concentric CI Canadian Bond GIF Concentric GIF 75/100 F-Class	0.03%	-0.86%	0.71%	0.71%	4.72%	3.24%	—	—	-0.68%
Concentric CI Canadian Bond GIF Concentric GIF 75/100	-0.01%	-0.99%	0.44%	0.44%	4.18%	2.70%	—	—	-1.20%
Concentric CI Canadian Bond GIF Concentric GIF 75/75 F-Class	0.06%	-0.80%	0.82%	0.82%	4.95%	3.46%	—	—	-0.47%
Concentric CI Canadian Bond GIF Concentric GIF 75/75	0.00%	-0.95%	0.52%	0.52%	4.36%	2.90%	—	—	-1.01%

Calendar Returns As at June 30, 2025

Series	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Concentric CI Canadian Bond GIF Concentric GIF 75/100 F-Class	—	—	—	—	—	—	0.39%	-11.95%	5.64%	3.33%
Concentric CI Canadian Bond GIF Concentric GIF 75/100	—	—	—	—	—	—	-0.01%	-12.41%	5.08%	2.81%
Concentric CI Canadian Bond GIF Concentric GIF 75/75 F-Class	—	—	—	—	—	—	0.55%	-11.76%	5.86%	3.55%
Concentric CI Canadian Bond GIF Concentric GIF 75/75	—	—	—	—	—	—	0.15%	-12.23%	5.31%	2.99%

Portfolio Allocations As at May 31, 2025**Geographic Allocation****Credit Ratings****Asset Allocation****Currency Allocation****Bond Term Allocation****Top 10 Holdings**

Name	Weight
Canada Housing Trust No.1, 4.25%, 3/15/2034	3.59%
Gov. of Canada, 2.5%, 12/1/2032	2.72%
Gov. of Canada, 3%, 6/1/2034	2.62%
Gov. of Canada, 1.25%, 6/1/2030	2.18%
Gov. of Canada, 1.5%, 12/1/2031	2.00%
Canada Housing Trust No.1, 2.9%, 12/15/2029	1.94%
Province of Ontario, 4.65%, 6/2/2041	1.58%
Gov. of Canada, 5%, 6/1/2037	1.54%
Gov. of Canada, 3.5%, 9/1/2029	1.50%
Gov. of Canada, 2%, 6/1/2032	1.33%

Underlying Fund Holdings

Name	Weight
Canada Housing Trust No.1, 4.25%, 3/15/2034	3.59%
Gov. of Canada, 2.5%, 12/1/2032	2.72%
Gov. of Canada, 3%, 6/1/2034	2.62%
Gov. of Canada, 1.25%, 6/1/2030	2.18%
Gov. of Canada, 1.5%, 12/1/2031	2.00%
Canada Housing Trust No.1, 2.9%, 12/15/2029	1.94%
Province of Ontario, 4.65%, 6/2/2041	1.58%
Gov. of Canada, 5%, 6/1/2037	1.54%
Gov. of Canada, 3.5%, 9/1/2029	1.50%
Gov. of Canada, 2%, 6/1/2032	1.33%

Fund codes

Series	F-Class	Front-end load	Low load *	No load	Back-end load *
Concentric GIF 75/100 F-Class	CIE21702	—	—	—	—
Concentric GIF 75/100	—	CIE21002	CIE21202	CIE21302	CIE21502
Concentric GIF 75/75 F-Class	CIE20702	—	—	—	—
Concentric GIF 75/75	—	CIE20002	CIE20202	CIE20302	CIE20502

* Effective May 29, 2023, the Deferred Sales Charge (DSC) and Low Load (LL) Purchase Fee Options are no longer available for new deposits. Switches between funds purchased with the same Purchase Fee Option will continue to be allowed.

Fees

Series	Management Fee	MER
Concentric GIF 75/100 F-Class	1.39%	1.86%
Concentric GIF 75/100	1.89%	2.39%
Concentric GIF 75/75 F-Class	1.39%	1.66%
Concentric GIF 75/75	1.89%	2.19%

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