

February 13, 2023

BOND LADDER ANALYSIS

PREPARED FOR: ST CAD Investment Grade Ladder

ECH[≡]LON
WEALTH PARTNERS

Ladder Overview

Portfolio

Invested	Issuer	Coupon	Maturity	YTM	DBRS	S&P
\$ 19,679	WELLS FARGO & COMPANY	2.51%	2023-10-27	4.86%	AAL	BBB+
\$ 19,742	HSBC HOLDINGS PLC	3.20%	2023-12-05	4.84%	N.A.	A-
\$ 19,777	ROGERS COMMUNICATIONS IN	4.00%	2024-03-13	5.07%	BBBHu *-	BBB+ *-
\$ 19,312	VW CREDIT CANADA INC	2.85%	2024-09-26	5.10%	AL	BBB+

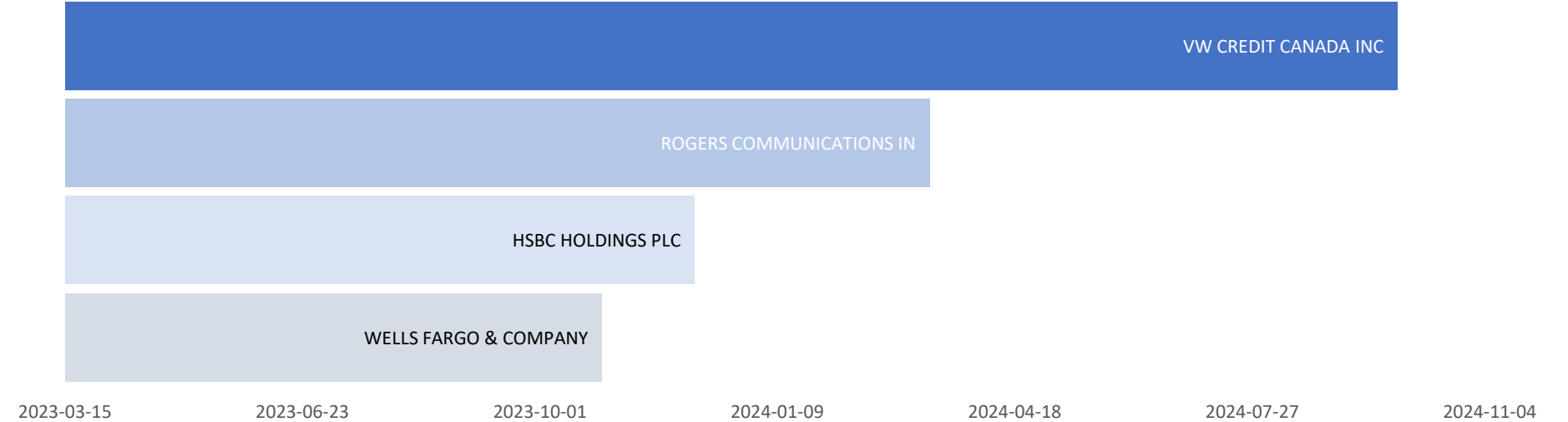
Portfolio Assumptions

Initial Investment	\$ 78,510
Maturity Value	\$ 80,000
Maturity Range (Years)	.71 - 1.62
Weighted Average Maturity (Years)	1.03
Weighted Average Coupon	3.08%
Weighted Average YTM	4.87%
Cash Rate	2.00%

Portfolio Estimated Return

Total Interest Income		\$	3,481	
Total Capital Gain Income		\$	1,490	
Total Cash Returns		\$	2,373	
Total Income		\$	7,344	\$ -
Return	(Holding Period)		9.35%	
	(Annualized)		5.68%	

Maturity Timeline

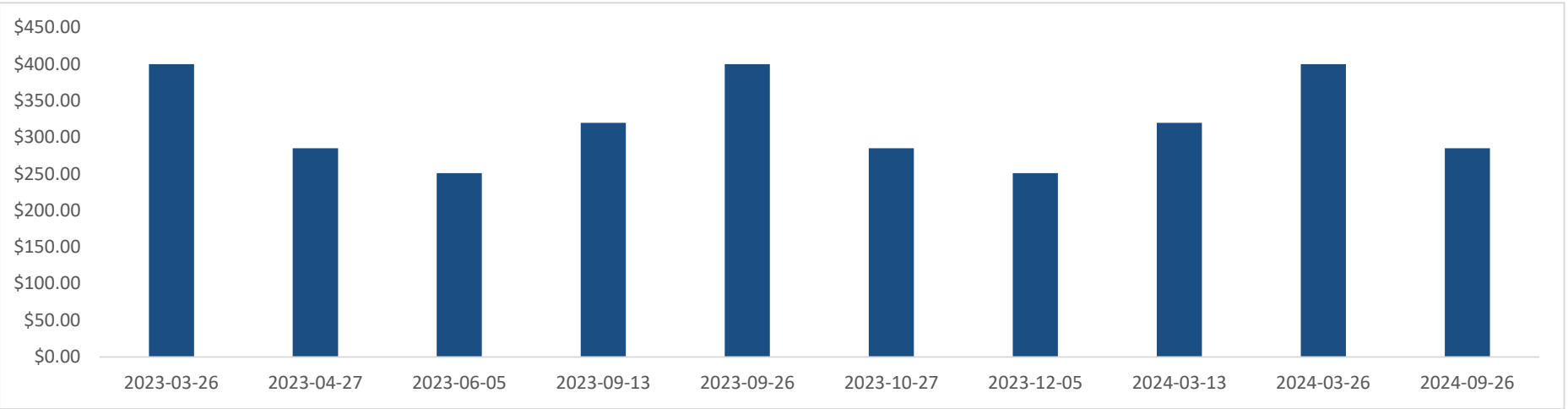


ESTIMATED LADDER CASHFLOW BREAKDOWN

	INTEREST			CAPITAL GAIN			TOTAL
WELLS FARGO & COMPANY	\$	502	61.00%	\$	321	39.00%	\$ 823
HSBC HOLDINGS PLC	\$	639	71.24%	\$	258	28.76%	\$ 897
ROGERS COMMUNICATIONS IN	\$	1,200	84.35%	\$	223	15.65%	\$ 1,423
VW CREDIT CANADA INC	\$	1,140	62.36%	\$	688	37.64%	\$ 1,828
PORTFOLIO	\$	3,481		\$	1,490		\$ 4,971

Yearly Cashflow	2023		2024	
INTEREST	\$	2,511	\$	970
CASH ACCOUNT				
TOTAL	\$	2,511	\$	970

ESTIMATED LADDER INTEREST BREAKDOWN





Forward-looking statements are based on current expectations, estimates, forecasts and projections based on beliefs and assumptions made by author. These statements involve risks and uncertainties and are not guarantees of future performance or results and no assurance can be given that these estimates and expectations will prove to have been correct, and actual outcomes and results may differ materially from what is expressed, implied or projected in such forward-looking statements.

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