

March 22, 2023

BOND LADDER ANALYSIS

PREPARED FOR: 2 YR. CAD BANK LADDER

ECH[≡]LON
WEALTH PARTNERS

Ladder Overview

Portfolio

Invested	Issuer	Coupon	Maturity	YTM	DBRS	S&P
\$ 47,610	BANK OF NOVA SCOTIA	1.95%	2025-01-10	4.75%	AAL	A-
\$ 47,096	LAURENTIAN BANK OF CDA	1.95%	2025-03-17	5.07%	AL	BBB
\$ 47,354	ROYAL BANK OF CANADA	1.94%	2025-05-01	4.60%	AA	A
\$ 47,764	TORONTO-DOMINION BANK	2.67%	2025-09-09	4.61%		A
\$ 45,641	TORONTO-DOMINION BANK	1.13%	2025-12-09	4.58%		A

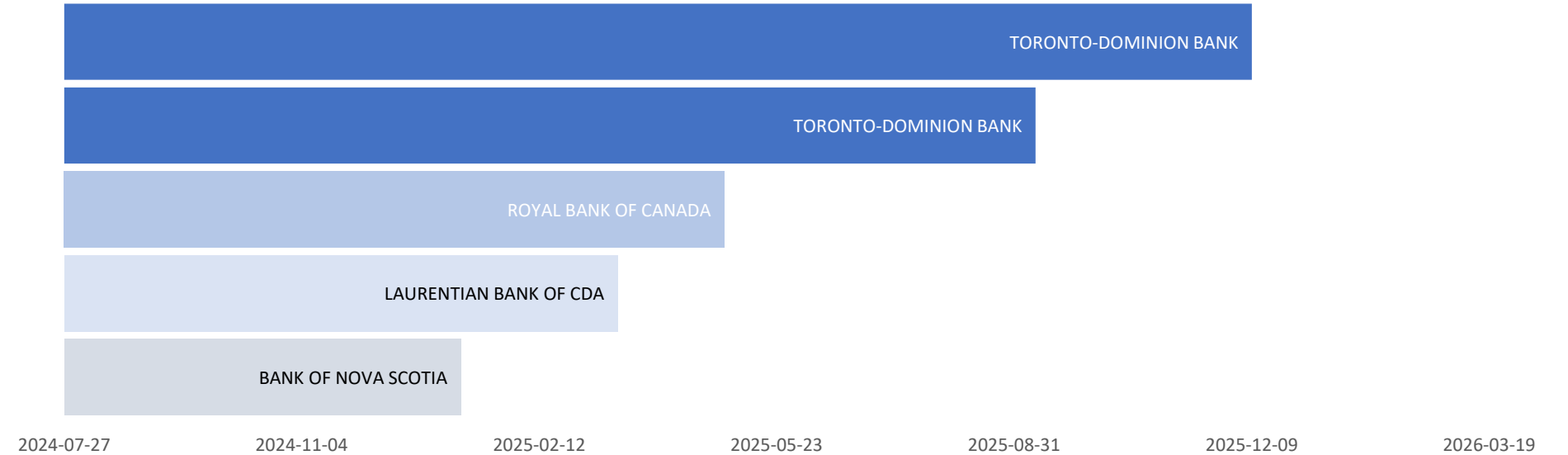
Portfolio Assumptions

Initial Investment	\$ 235,464
Maturity Value	\$ 250,000
Maturity Range (Years)	1.8 - 2.71
Weighted Average Maturity (Years)	2.08
Weighted Average Coupon	1.82%
Weighted Average YTM	4.45%
Cash Rate	3.00%

Portfolio Estimated Return

Total Interest Income		\$	11,346	
Total Capital Gain Income		\$	14,536	
Total Cash Returns		\$	357	
Total Income		\$	26,239	\$ -
Return	(Holding Period)		11.14%	
	(Annualized)		5.21%	

Maturity Timeline

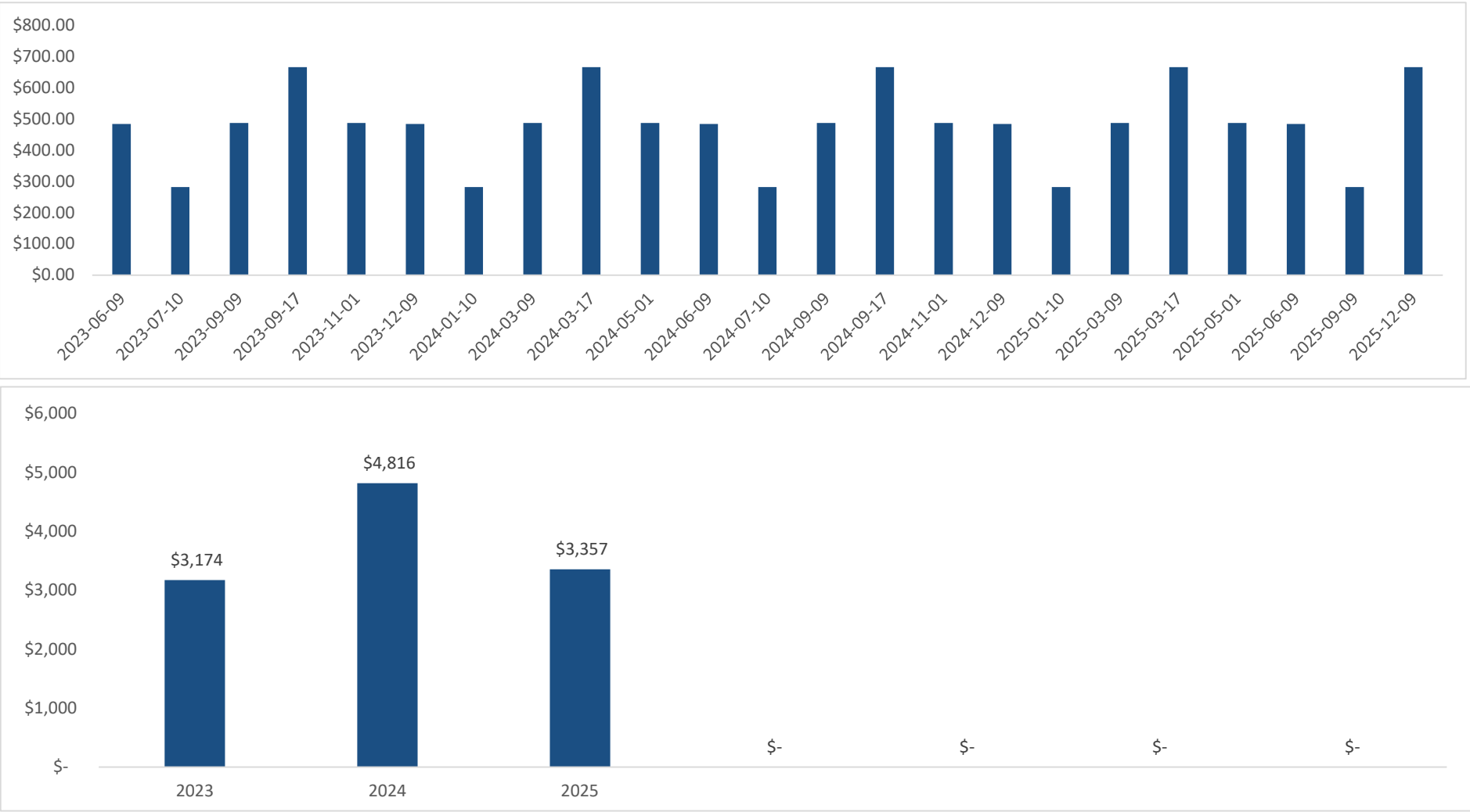


ESTIMATED LADDER CASHFLOW BREAKDOWN

	INTEREST			CAPITAL GAIN			TOTAL
BANK OF NOVA SCOTIA	\$	1,950	44.93%	\$	2,390	55.07%	\$ 4,340
LAURENTIAN BANK OF CDA	\$	1,950	40.17%	\$	2,904	59.83%	\$ 4,854
ROYAL BANK OF CANADA	\$	2,420	47.76%	\$	2,647	52.24%	\$ 5,067
TORONTO-DOMINION BANK	\$	3,334	59.85%	\$	2,236	40.15%	\$ 5,570
TORONTO-DOMINION BANK	\$	1,692	27.96%	\$	4,360	72.04%	\$ 6,052
PORTFOLIO	\$	11,346		\$	14,536		\$ 25,882

Yearly Cashflow	2023	2024	2025
INTEREST	\$ 3,174	\$ 4,816	\$ 3,357
CASH ACCOUNT			\$ 357
TOTAL	\$ 3,174	\$ 4,816	\$ 3,714

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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