

February 4, 2023

BOND LADDER ANALYSIS

Tax Efficient 1-3 Yr. Portfolio



Ladder Overview

Portfolio

Invested	Issuer	Coupon	Maturity	YTM	DBRS	S&P
\$ 24,023	NISSAN CANADA INC	1.63%	2024-03-18	5.28%	BBBL	N.A.
\$ 23,631	LAURENTIAN BANK OF CDA	1.95%	2025-03-17	4.70%	AL	BBB
\$ 22,639	CENTRAL 1 CREDIT UNION	1.32%	2026-01-29	4.76%	AH	NR

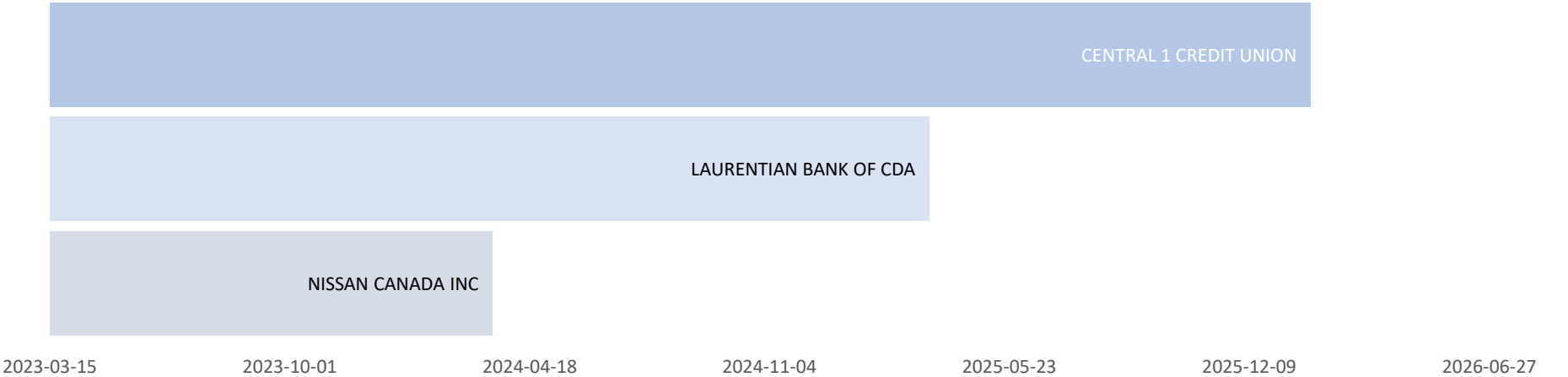
Portfolio Assumptions

Initial Investment	\$ 70,293
Maturity Value	\$ 75,000
Maturity Range (Years)	1.12 - 2.99
Weighted Average Maturity (Years)	1.93
Weighted Average Coupon	1.53%
Weighted Average YTM	4.61%
Cash Rate	2.00%

Portfolio Estimated Return

Total Interest Income		\$	2,986	
Total Capital Gain Income		\$	4,707	
Total Cash Returns		\$	1,873	
Total Income		\$	9,566	\$ -
Return	(Holding Period)		13.61%	
	(Annualized)		4.37%	

Maturity Timeline

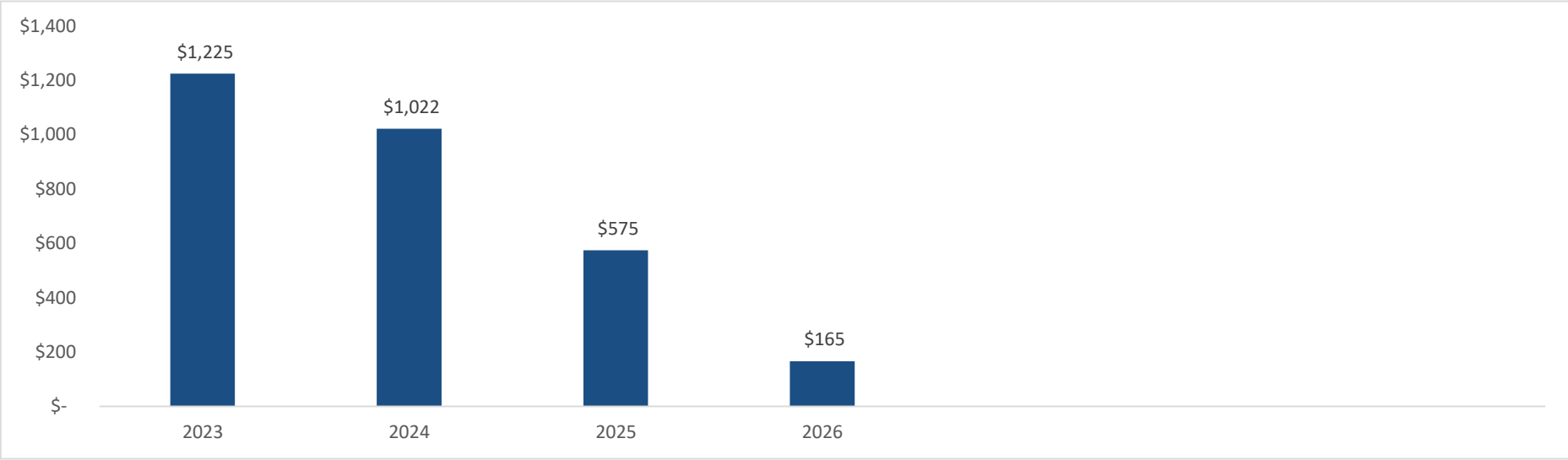
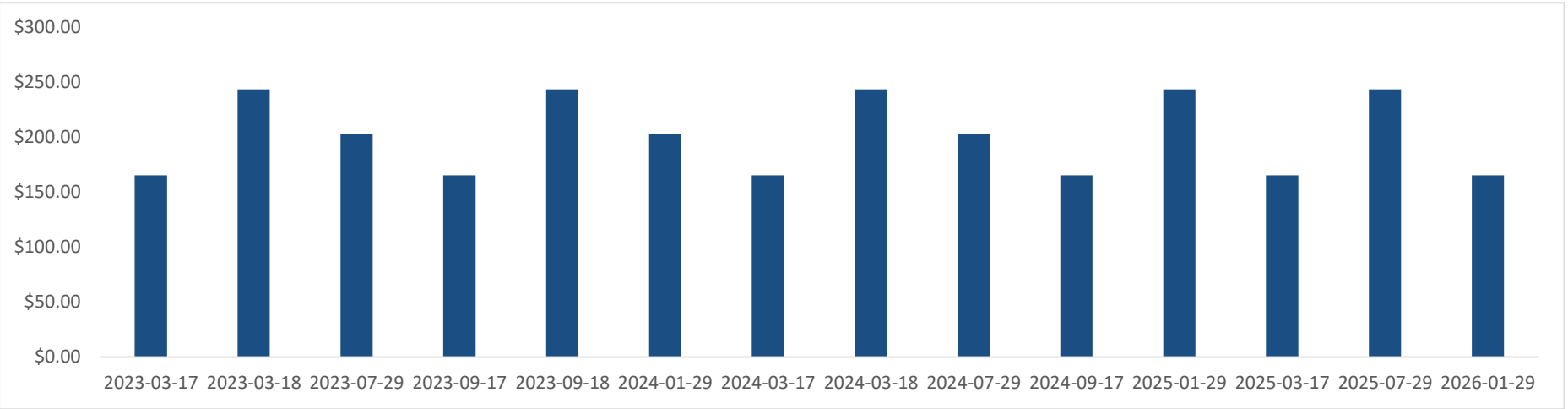


ESTIMATED LADDER CASHFLOW BREAKDOWN

	INTEREST			CAPITAL GAIN			TOTAL
NISSAN CANADA INC	\$	610	38.42%	\$	977	61.58%	\$ 1,587
LAURENTIAN BANK OF CDA	\$	1,219	47.10%	\$	1,369	52.90%	\$ 2,588
CENTRAL 1 CREDIT UNION	\$	992	29.59%	\$	2,361	70.41%	\$ 3,353
PORTFOLIO	\$	2,821		\$	4,707		\$ 7,528

Yearly Cashflow	2023		2024		2025		2026
INTEREST	\$	1,225	\$	1,022	\$	575	\$ 165
CASH ACCOUNT							\$ 1,873
TOTAL	\$	1,225	\$	1,022	\$	575	\$ 2,038

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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