

# Steadyhand

## Investment Review

As of March 31, 2024

For the portfolio of: Smith Family Sample Consolidated Portfolio

JANE SMITH  
278 BRANT ST  
BURLINGTON, ON  
L731X4

We encourage you to read this document. It outlines your fund holdings, asset mix, fees and performance. It's meant to be read in conjunction with our Quarterly Report. If you have any questions or comments, please contact us at 1.888.888.3147 or [info@steadyhand.com](mailto:info@steadyhand.com).



Smith Family Sample Consolidated Portfolio  
278 BRANT ST  
BURLINGTON, ON  
L731X4

STEADYHAND INVESTMENT FUNDS INC.  
1747 W. 3RD AVE  
VANCOUVER, BC, V6J 1K7  
PHONE: 1-888-888-3147  
FAX: 1-888-888-3148  
<http://steadyhand.com>

Client Since: April 26, 2007  
You've been a client for more than ten years, which means we've reduced your fees by 14 %

## Your Accounts

Number	Owner	Type	Market Value as of March 31, 2024 (\$)
9211030	JANE SMITH	RRSP	142,745.88
9321200	JIM SMITH	RRSP	399,033.37
9321548	JANE SMITH	NON-REG	75,997.71
			<b>\$ 617,776.95</b>

## Consolidated Holdings

Fund	Market Value as of March 31, 2024 (\$)	% of Total	One Simple Fee (%)	Your Fee (%)	Your Fee in Period (\$)
Steadyhand Savings Fund	50,206.81	8.1	0.45	0.28	34.75
Steadyhand Income Fund	65,342.50	10.6	1.04	0.65	105.01
Steadyhand Equity Fund	186,738.44	30.2	1.42	0.89	403.11
Steadyhand Global Equity Fund	110,708.79	17.9	1.78	1.12	288.39
Steadyhand Small-Cap Equity Fund	100,199.40	16.2	1.78	1.12	261.66
Steadyhand Global Small-Cap Equity Fund	104,581.02	16.9	1.78	1.12	280.01
<b>\$ 617,776.95</b>		<b>100.0 %</b>	<b>1.48 %</b>	<b>0.93 %</b>	<b>\$ 1,372.92</b>

**Reinvested Fee Reductions in Period: \$ 808.68**

Notes:

(1) 'One Simple Fee' is our standard fee before reductions, as a percentage of holdings. 'Your Fee' is the net fee (after rebates) you paid during the statement period. Fee percentage totals are weighted by average AUM of each fund over the period. Fee reduction distributions are reinvested in additional units of the funds you hold. Steadyhand does not charge any administration, transaction, or account servicing fees.

(2) The stated fees cannot be deducted by you for income tax purposes as they have been deducted against income generated within the funds, thereby reducing taxable distributions.

## Holdings by Asset Class

Asset Class	Market Value (\$)	% of Total	
Cash & Cash Equivalents	65,404.00	10.6	18.5 %
Fixed Income	48,941.53	7.9	
Canadian Equity	197,855.54	32.0	81.5 %
U.S. Equity	200,491.97	32.5	
Overseas Equity	105,083.91	17.0	
	<b>\$ 617,776.95</b>	<b>100.00 %</b>	

## Consolidated Performance

Performance Period	Rate of return (%)
3 Months	6.9
1 Year	10.3
2 Years	5.3
3 Years	5.1
5 Years	6.8
10 Years	5.8
15 Years	8.0
<b>Since Inception</b>	<b>6.3</b>

All performance figures are net of fees. Annualized compound rates of return shown on periods over one year. Consolidated performance is calculated using the money-weighted return method for the accounts in the portfolio.

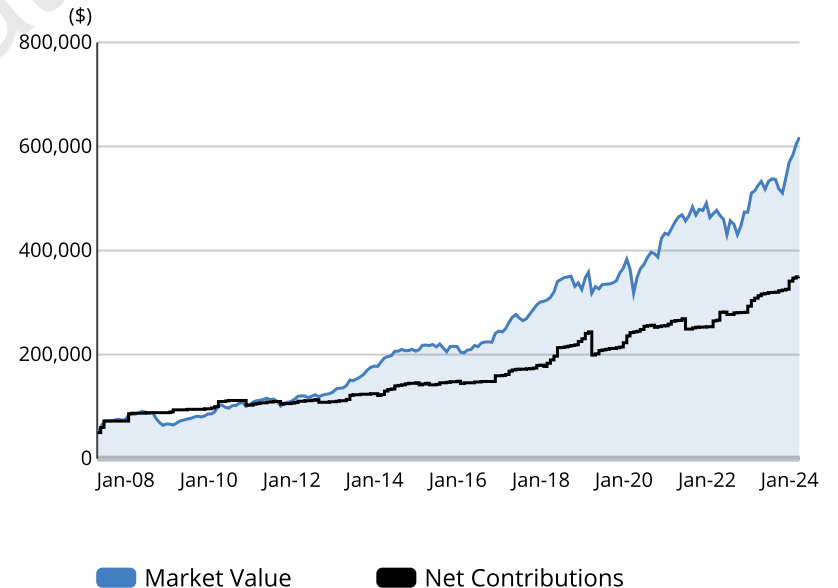
**Note: performance numbers are for illustrative purposes only.**

## Portfolio Activity

	Current Period	YTD	Since Inception
Beginning Value	569,609.02	569,609.02	0.00
Net Contributions*	8,580.01	8,580.01	349,836.12
Gain/Loss	39,587.93	39,587.93	267,940.84
Ending Value	\$ 617,776.96	\$ 617,776.96	\$ 617,776.96

\*Net Contributions = contributions - redemptions

## Portfolio History



Performance numbers are based on a consistent industry-wide calculation known as the "money-weighted" method. This method is the best way to understand how your investments have performed because it takes in to account the timing of your personal withdrawals and deposits. The "Rate of return" means the cumulative realized and unrealized capital gains and losses of an investment, plus income from the investment, over a specified period of time, expressed as a percentage.

MS. JANE SMITH  
2378 BRANT ST  
BURLINGTON, ON  
L731X4

Your account number: **9211030**  
Account type: **RRSP**  
Account owner: **JANE SMITH**  
  
Beneficiary: **JIM SMITH**

Investment objective: **Growth**  
Risk tolerance for holdings: **0% low, 0% med, 100% med-high**  
Time horizon: **Over 10 years**

## Account Holdings

Account Holdings	Book Value (\$)	As of December 31, 2023			As of March 31, 2024		
		Units Held	Price	Market Value (\$)	Units Held	Price	Market Value (\$)
Steadyhand Income Fund	20,324.75	1,876.656	10.2932	19,316.80	1,891.265	10.2637	19,411.38
Steadyhand Equity Fund	39,196.54	2,619.538	22.7307	59,543.93	2,622.937	24.5092	64,286.09
Steadyhand Small-Cap Equity Fund	21,593.01	1,586.845	16.8540	26,744.69	1,589.408	18.3533	29,170.88
Steadyhand Global Small-Cap Equity Fund	28,422.12	2,505.741	10.9979	27,557.89	2,509.831	11.9042	29,877.53
	<b>\$ 109,536.42</b>			<b>\$ 133,163.30</b>			<b>\$ 142,745.88</b>

Book value (or Adjusted Cost Base, ACB) is the original purchase price (cost) of your investments plus the cost of any subsequent contributions and the value of any re-invested distributions. This figure should not be used in any performance calculations as it will lead to inaccurate calculations (understated) if you have received any re-invested distributions.

Please notify us if there has been any material change in client information previously provided to us or if your circumstances have materially changed.

Customers' accounts are protected by the MFDA Investor Protection Corporation ("IPC") within specific limits. Please refer to the IPC Coverage Policy on the website at [www.mfda.ca/ipc](http://www.mfda.ca/ipc) for a description of the nature and limits of coverage, or contact the IPC at 1.888.466.6332.

Your funds are registered in your name at Steadyhand Investment Management Ltd.

## Holdings by Asset Class

Asset Class	Market Value (\$)	% of Total	
Cash & Cash Equivalents	3,793.65	2.7	12.8 %
Fixed Income	14,539.12	10.2	
Canadian Equity	61,489.90	43.1	87.2 %
U.S. Equity	46,671.55	32.7	
Overseas Equity	16,251.65	11.4	
	<b>\$ 142,745.88</b>	<b>100.00 %</b>	

## Account Performance

Performance Period	Rate of return (%)
3 Months	7.2
1 Year	8.8
2 Years	4.0
3 Years	4.9
5 Years	6.6
10 Years	5.6
15 Years	7.9
<b>Since Inception</b>	<b>6.4</b>

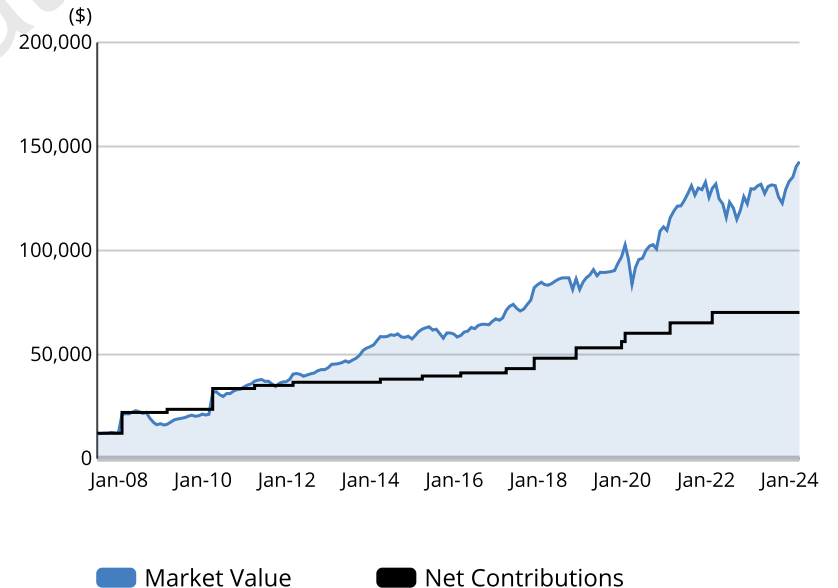
All performance figures are net of fees. Annualized compound rates of return on periods over one year. Account performance is calculated using the money-weighted return method.

**Note: performance numbers are for illustrative purposes only.**

## Account Activity

	Current Period	YTD	Since Inception
Beginning Value	133,163.30	133,163.30	0.00
Contributions	0.00	0.00	70,250.93
Redemptions	0.00	0.00	0.00
Gain/Loss	9,582.58	9,582.58	72,494.95
Ending Value	<b>\$ 142,745.88</b>	<b>\$ 142,745.88</b>	<b>\$ 142,745.88</b>

## Account History



Performance numbers are based on a consistent industry-wide calculation known as the "money-weighted" method. This method is the best way to understand how your investments have performed because it takes in to account the timing of your personal withdrawals and deposits. The "Rate of return" means the cumulative realized and unrealized capital gains and losses of an investment, plus income from the investment, over a specified period of time, expressed as a percentage.

Account 9211030 RRSP  
JANE SMITH

## Transactions Throughout the Period

Date	Transaction	Gross Amount (\$)	Unit Price (\$)	Transaction Units	Unit Balance
<b>Steadyhand Income Fund (SIF120)</b>					
31-Dec-2023	Opening Balance		10.2932		1,876.656
31-Jan-2024	Management Fee Reduction (Distribution) - Reinvested	-6.68	10.2167	0.654	1,877.310
29-Feb-2024	Management Fee Reduction (Distribution) - Reinvested	-5.93	10.2332	0.579	1,877.889
28-Mar-2024	Distribution - Reinvested	-131.45	10.2637	12.807	1,890.696
28-Mar-2024	Management Fee Reduction (Distribution) - Reinvested	-5.84	10.2637	0.569	1,891.265
31-Mar-2024	Closing Balance		10.2637		1,891.265
<b>Steadyhand Equity Fund (SIF130)</b>					
31-Dec-2023	Opening Balance		22.7307		2,619.538
31-Jan-2024	Management Fee Reduction (Distribution) - Reinvested	-28.70	23.3336	1.230	2,620.768
29-Feb-2024	Management Fee Reduction (Distribution) - Reinvested	-26.68	24.4929	1.089	2,621.857
28-Mar-2024	Management Fee Reduction (Distribution) - Reinvested	-26.46	24.5092	1.080	2,622.937
31-Mar-2024	Closing Balance		24.5092		2,622.937
<b>Steadyhand Small-Cap Equity Fund (SIF150)</b>					
31-Dec-2023	Opening Balance		16.8540		1,586.845
31-Jan-2024	Management Fee Reduction (Distribution) - Reinvested	-16.07	17.1673	0.936	1,587.781
29-Feb-2024	Management Fee Reduction (Distribution) - Reinvested	-14.58	17.5127	0.833	1,588.614
28-Mar-2024	Management Fee Reduction (Distribution) - Reinvested	-14.58	18.3533	0.794	1,589.408
31-Mar-2024	Closing Balance		18.3533		1,589.408
<b>Steadyhand Global Small-Cap Equity Fund (SIF160)</b>					
31-Dec-2023	Opening Balance		10.9979		2,505.741
31-Jan-2024	Management Fee Reduction (Distribution) - Reinvested	-16.54	11.0613	1.495	2,507.236
29-Feb-2024	Management Fee Reduction (Distribution) - Reinvested	-15.26	11.5882	1.317	2,508.553
28-Mar-2024	Management Fee Reduction (Distribution) - Reinvested	-15.21	11.9042	1.278	2,509.831
31-Mar-2024	Closing Balance		11.9042		2,509.831

All redemptions of units are reported to the Canada Revenue Agency (CRA) on an annual basis. These transactions must be reported on your annual income tax return. Please retain statements for income tax purposes.

Sample Statement