

PORTFOLIO COMMENTARY

FEBRUARY 2024



Markets Spotlight

Canadian Equities (S&P/TSX)	1.80%
U.S. Equities (S&P 500)	5.17%
Global Equities (S&P Global BMI)	4.11%
Canadian Bonds (S&P Can. Agg. Bond)	-0.33%
U.S. Dollar (USD/CAD)	-1.39%
Gold (per ounce)	-0.00%
Crude Oil (WTI per barrel)	2.64%

All data is for the reported month and in local currency.

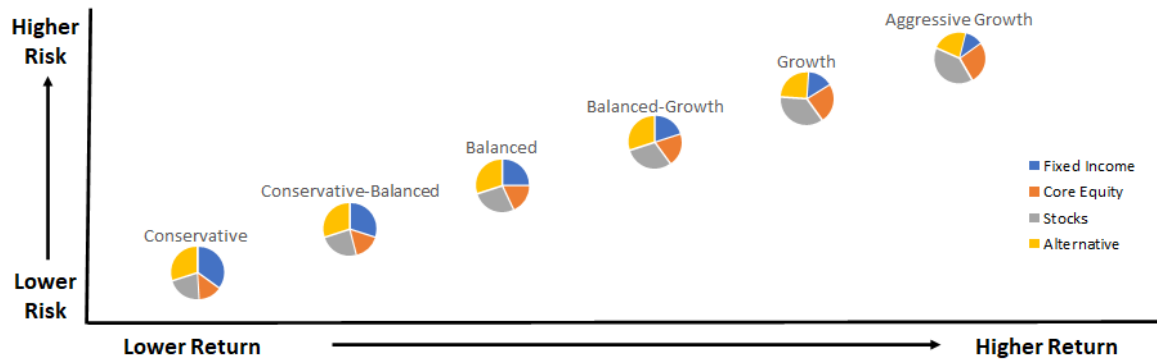
Market Pulse



The Ups & Downs

Portfolio Returns

As of February 29th, 2024



Name	Rolling			Annualized			Calendar Year				
	1-Mo	3-Mo	6-Mo	1-Yr	3-Yr	5-Yr	YTD 2024	2023	2022	2021	2020
CPF Fixed Income Model	-0.3%	1.8%	3.3%	4.3%	-0.8%	1.1%	-1.2%	6.7%	-8.3%	-1.8%	4.5%
CPF Equity Model (GARP+)	4.0%	7.2%	7.9%	10.5%	-0.5%	4.7%	5.0%	10.2%	-19.8%	6.9%	15.0%
CPF Equity Model (Income)	2.9%	6.3%	7.4%	12.0%	8.8%	-	4.5%	9.9%	-5.4%	20.0%	-
CPF Medium Stock Model	2.2%	6.4%	7.8%	16.0%	12.3%	12.6%	4.8%	14.6%	-9.1%	33.8%	12.2%
CPF Large Stock Model	2.8%	6.1%	5.2%	13.3%	-	-	3.8%	12.1%	-8.3%	-	-
CPF Alternative Model	0.1%	0.1%	1.2%	3.4%	6.2%	6.8%	-0.2%	4.3%	7.1%	6.9%	10.3%

All performance data tracked in SIACHarts. All returns are gross of advisor fees.

Name	Rolling			Annualized			Calendar Year				
	1-Mo	3-Mo	6-Mo	1-Yr	3-Yr	5-Yr	YTD 2024	2023	2022	2021	2020
CPF Conservative Portfolio *	1.1%	3.2%	4.3%	7.6%	3.4%	4.8%	1.5%	8.1%	-5.4%	5.4%	8.7%
CPF Balanced Portfolio *	1.4%	3.7%	4.7%	8.5%	4.0%	5.8%	2.1%	8.7%	-6.0%	7.3%	10.3%
CPF Growth Portfolio *	1.7%	4.2%	5.2%	9.4%	4.6%	6.6%	2.6%	9.3%	-6.5%	9.1%	11.4%
Balanced-Growth Benchmark	2.3%	5.6%	7.1%	12.1%	5.9%	7.1%	4.0%	12.0%	-7.5%	12.7%	8.5%
Canadian Universe Bond Index	-0.4%	1.7%	3.6%	0.7%	-2.2%	0.6%	-1.8%	6.6%	-11.7%	-2.8%	8.6%
MSCI World Index (CAD)	5.4%	10.4%	12.4%	23.8%	11.3%	12.1%	8.0%	20.3%	-11.6%	21.9%	11.4%
40% S&P/TSX Comp. + 60% S&P500	4.0%	9.3%	10.5%	18.9%	8.6%	10.3%	5.1%	17.0%	-14.5%	24.7%	10.0%
Absolute Return of 5% Per Year	0.4%	1.3%	2.5%	5.0%	5.0%	5.0%	4.2%	5.0%	5.0%	5.0%	5.0%

All performance data tracked in SIACHarts. All returns are gross of advisor fees.

*For those interested in SRI-ESG or Income focused strategies, please contact your advisor.

*Growth At A Reasonable Price focuses on identifying companies that exhibit both solid growth potential and reasonable valuation metrics.



Get in Touch with Us

www.CrossPointFinancial.ca

info@crosspointfinancial.ca

2650 Queensview Drive, Suite 110

Ottawa, ON K2B 8H6

613-228-7777

Brent Vandermeer CIM®, FCSI®

Senior Portfolio Manager

CrossPoint Financial | iA Private Wealth Inc.

Gary M. Renaud CFP®, CIM®, FCSI®, TEP

Portfolio Manager

CrossPoint Financial | iA Private Wealth Inc.

Erin Gendron CFP®, CIM®, FMA

Investment Advisor & Financial Planner

CrossPoint Financial | iA Private Wealth Inc.

James Gilbert, CIM®

Associate Investment Advisor

CrossPoint Financial | iA Private Wealth Inc.

Zarian Khan, CIM®

Associate Investment Advisor

CrossPoint Financial | iA Private Wealth Inc.

Lindsay Thom

Head of Operations and Client Experience

CrossPoint Financial | iA Private Wealth Inc.

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