

Appendix A: Annual Investment Report - 2025

Table 1: Town of Saugeen Shores - Investment Portfolio

Firm	Security	Type	Term as of Dec 31, 2025	Purchase Date	Maturity Date	Purchase Price or Book Value	Market Value Dec 31, 2024	Sale Date	Income/Realized Proceeds During 2025	Market Value Dec 31, 2025	2025 Annualized Return (%) *	% of Portfolio at Dec 31, 2025
CIBC	Cash - Chequing	Cash	Liquid	-	-	-	43,302,173.47		\$1,212,704.12	40,431,979.23	3.33%	85.28%
ONE FUND	570000462-40 SAU1	CDN Corporate Bond Fund	Medium-term	02-May-16	-	1,125,000.00	1,309,424.10		39,646.23	1,344,253.01	5.69%	2.84%
ONE FUND	570000462-40 SAU1	CDN Government Bond Fund	Medium-term	02-May-16	-	375,000.00	427,288.07		22,960.48	440,028.08	8.36%	0.93%
Wood Gundy	BMO PPN (4106)	Principal Protected Note	Short-term	01-Feb-21	03-Feb-26	1,880,000.00	1,864,997.60		-	2,058,449.60	10.37%	4.34%
Wood Gundy	CIBC PPN AR S2	Principal Protected Note	Medium-term	16-Feb-21	16-Feb-28	1,888,000.00	2,062,772.16		-	2,615,748.48	26.81%	5.52%
Wood Gundy	GIC - CIBC	Guaranteed Income Certificate	Medium-term	14-Jan-22	14-Jan-27	55,000.00	60,469.75		1,970.72	62,265.67	6.23%	0.13%
Wood Gundy	GIC - HOMEEQUITY	Guaranteed Income Certificate	Medium-term	16-Jul-25	16-Jul-30	14,549.00	-		245.76	14,747.16	3.67%	0.03%
Wood Gundy	GIC - CONCENTRA	Guaranteed Income Certificate	Medium-term	16-Jul-25	16-Jul-30	100,000.00	-		1,689.21	101,362.00	3.67%	0.21%
Wood Gundy	GIC - EQUITABLE	Guaranteed Income Certificate	Medium-term	16-Jul-25	16-Jul-30	100,000.00	-		1,689.21	101,362.00	3.67%	0.21%
Wood Gundy	BMO Global SMART PPN (4108)	Principal Protected Note	Short-term	10-Feb-21	26-Feb-26	219,000.00	216,586.62		-	238,705.62	10.21%	0.50%
Wood Gundy	Cash	Cash	Redeemed	-	-	-	454.02		-	-	-	0.00%
Wood Gundy	CIBC Auto DPNT LKD CDN INDEX S29	Principal Protected Note	Redeemed	22-Jun-23	24-Jun-30	1,761,000.00	1,970,312.46	23-Jun-25	2,020,923.60	-	5.39%	0.00%
Wood Gundy	RES Bank Nova Scotia	Bond	Redeemed	15-Oct-18	20-Jun-25	201,186.25	245,931.25	20-Jun-25	250,000.00	-	3.28%	0.00%
Total							51,460,409.50			47,408,900.85		100.00%
									Total Cash Investments	40,431,979.23		
									Total Non-Cash Investments	6,976,921.62		

* Note: The return on cash is measured by the total interest received divided by the average balance during the year.