

What does a portfolio index mutual fund asset mix look like?

Portfolio funds have different asset mixes - combinations of equities (stocks) and fixed income (bonds).

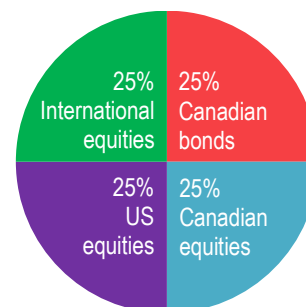
- The asset mix you choose should match your risk appetite and your investment horizon (when you'll need the money).
- Your provider will help you figure out your risk appetite and choose your asset mix. They will use a risk-appetite questionnaire.

The equity / fixed income asset mix is further broken down into 4 big categories. Canadian bonds

- Canadian bonds
- Canadian equities
- US equities
- International equities (this means rich countries outside Canada and the US; some funds may also invest in emerging markets - riskier but faster growing countries).

A portfolio fund with 25% fixed income and 75% equity may look like this:

- Fixed income: 25% consisting of Canadian bonds
- Equity: 75% is divided into 3 equal parts of 25% each (Canadian, US, and international)
- This mix is common in real life. Tangerine Balanced Growth Portfolio Fund (in the table below), for example, has this asset mix.



What's inside portfolio index mutual funds?

Asset mix	Provider	Fund name	Canadian bonds	Canadian equities	US equities	International equities	
Aggressive 100% equity	Tangerine	Equity Growth	0%	33%	33%	33%	
	TD	Maximum Growth	0%	35%		65%	
Growth ~25% fixed income / 75% equity	Tangerine	Balanced Growth	25%	25%	25%	25%	
	TD	Aggressive Growth	20%	28%		52%	
Balanced ~40% fixed income / 60% equity	Tangerine	Balanced	40%	20%	20%	20%	
	TD	Balanced Growth	40%	20%		40%	
Conservative / Income ~70% bonds / 30% equity	Tangerine	Balanced Income	70%	10%	10%	10%	
	TD	Income	70%	10%		20%	

Other providers offer funds with different asset mixes - use our table as a guide and do your own research.