

## **Creating A Well-Balanced Portfolio Using Fixed Income Investments**

Through CIBC Wood Gundy, you have access to one of the largest inventories of fixed income investments in the industry.

Fixed income securities appeal to investors for several reasons:

- **Diversification:** By diversifying your portfolio with fixed income securities, you can reduce your investment risk and potentially increase your returns over time.
- **Safety:** Fixed income securities provide a steady stream of income and an issuer guaranteed pay-back price if held to maturity. In addition, the safety of a fixed income security is reflected in the credit rating of the issuer.
- **Certainty:** High quality fixed income securities can provide a series of predictable cash flows over a period of time with minimal risk to the invested capital. This feature is essential for budgeting and long-term planning.
- **Choice:** The multitude of fixed income securities available today provides investors with a flexible means to increase the value of their investments.

Whether you're looking for government bonds, corporate bonds, stripped bonds, GICs or money market instruments, we have access to the fixed income product you need.