

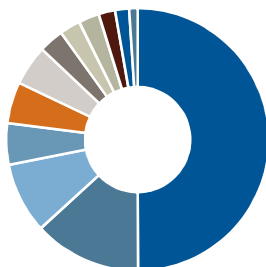
# Russell Investments Income Essentials

August 31, 2024

## Asset Allocation

Equity	27.7%
Real Assets	5.1%
Liquid Alternatives	4.9%
Fixed Income	62.4%

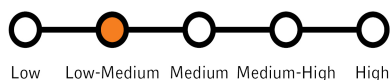
## Pool Composition



Sub-adviser	Target
RIPL Fixed Income Pool	49.0%
RIPL Strategic Income Pool	13.0%
RIPL Canadian Dividend Pool	8.6%
RIAMF Yield Opportunities Pool	5.0%
RIPL Global Equity Pool	5.0%
RIPL US Equity Pool	4.9%
RIPL Overseas Equity Pool	3.0%
RIPL Global Infrastructure Pool	2.5%
RIPL Global Real Estate Pool	2.5%
RIPL Global Smaller Companies Pool	2.0%
RIPL Emerging Markets Equity Pool	1.7%
Russell Investments	1.0%

Please see the prospectus for an explanation of the investment styles and risks of investing in a mutual fund.

## Risk Tolerance



## Fund Facts

Series Inception Date : 03/17/2008

Asset Class : Multi-Asset

MER: 1.06%

Total Fund Assets : \$248.81 M

Annualized std. dev. 3 yr: 7.87%

As of March 31, 2024. Management expense ratio (MER) is based on total expenses (excluding commissions and other portfolio transaction costs) for the stated period and is expressed as an annualized percentage of daily average net asset value during the period.

Std. dev. = standard deviation. For definition of terms please visit <https://russellinvestments.com/ca/glossary-of-terms>.

## Fund Objective

To provide income and some long-term capital growth primarily through investments in and exposure to fixed income securities and, to a lesser extent, Canadian and foreign equity securities, either directly or through investments in other mutual funds.

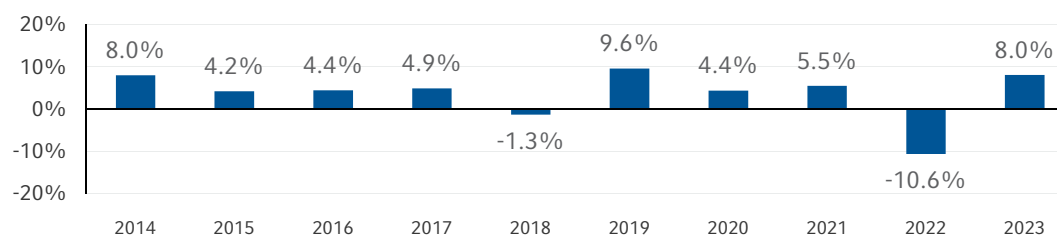
## Investment Strategy

Russell Investments Income Essentials (The Fund) invests primarily in Underlying Funds. The decision to invest in an Underlying Fund is based on Russell Investments' assessment of the market outlook and the Underlying Funds' ability to help the Fund meet its stated investment objectives.

## Performance Review

	1 month	3 months	6 months	Year to date	1 year	3 years	5 years	10 years	Since inception
Series F	0.6%	4.1%	6.0%	6.3%	10.9%	1.1%	2.9%	3.5%	4.4%

## Annual Returns



All Performance shown is for Series F. Series F is a wrap or fee-for-service program and as such, the performance shown does not include the advisory fee paid by the investor to the dealer that would have reduced returns. Series F management fees are lower than Series B. Annual returns are calendar year returns for the last ten years or since inception if the Fund has less than ten years of history. Performance is annualized except for periods of less than one year.

## Ten Largest Holdings

Holdings	Weight
Canadian Government Bond	8.5%
Province Of Ontario Canada	4.9%
Province Of Quebec Canada	2.6%
Royal Bank Of Canada	2.1%
Toronto-Dominion Bank/The	1.7%
Canadian Mortgage Pools	1.7%
Canadian Government Real Return Bond	1.4%
Province Of Alberta Canada	1.2%
Bank Of Nova Scotia/The	1.1%
Cppib Capital Inc	1.0%

Cash holdings are included in the calculation of weights, but excluded from the holdings list. In instances where another Russell Investments fund is held, look-through is conducted to underlying securities.

## Holdings by sector

Sector	Weight
Financials	18.3%
Industrials	13.2%
Information Technology	12.8%
Real Estate	9.8%
Energy	9.3%
Health Care	7.2%
Utilities	6.6%
Consumer Discretionary	6.3%
Communication Services	5.6%
Materials	5.6%
Consumer Staples	5.3%
Other	0.0%

The "Other" component includes cash and cash equivalents, derivatives and currency.

August 31, 2024

# Russell Investments Income Essentials

## Regional Weights

Region	Weight
Canada	53.5%
United States	27.7%
Europe ex UK	5.8%
Other	4.9%
Emerging Markets	3.7%
Japan	1.7%
United Kingdom	1.2%
Asia ex Japan	0.8%
Australia/New Zealand	0.7%

This list does not include unclassified securities and may not add to 100%

## Fund Codes (FRC)

	Trust	Class
B (front load)	811	2029
B-5	855	2044
B-6	856	2047
B-7	857	2050
F (fee based)	830	2040
F-5	845	2041
F-6	846	2042
F-7	847	2043
O	878	5005
O-7	978	7005

For additional Series Fund Codes, visit [www.russellinvestments.com/ca/fundcodes](http://www.russellinvestments.com/ca/fundcodes)

## Important Information

Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus before investing. The indicated rates of returns are the historical annual compounded total returns including changes in unit/share value and reinvestment of all dividends or distributions and does not take into account sales, redemption, distribution or optional charges or income taxes payable by any security holder that would have reduced returns. Mutual Funds are not guaranteed, their values change frequently and past performance may not be repeated.

As with all mutual funds, investment in this mutual fund contains risks that may make it unsuitable for investors, depending on their investment objectives and risk tolerance. If the fund does not perform as intended, an investor may experience a loss of part or all of their principal invested. Please read the prospectus of this fund for a detailed description of the risks involved in this investment.

Diversification and strategic asset allocation do not assure a profit or protect against loss in declining markets.

Nothing in this publication is intended to constitute legal, tax, securities or investment advice, nor an opinion regarding the appropriateness of any investment, nor a solicitation of any type. This is a publication of Russell Investments Canada Limited and has been prepared solely for information purposes. It is made available on an "as is" basis. Russell Investments Canada Limited does not make any warranty or representation regarding the information.

Copyright © Russell Investments Canada Limited 2024. All rights reserved.

Frank Russell Company is the owner of the Russell trademarks contained in this material and all trademark rights related to the Russell trademarks, which the members of the Russell Investments group of companies are permitted to use under license from Frank Russell Company. The members of the Russell Investments group of companies are not affiliated in any manner with Frank Russell Company or any entity operating under the "FTSE RUSSELL" brand.

Russell Investments is the operating name of a group of companies under common management, including Russell Investments Canada Limited. Russell Investments' ownership is composed of a majority stake held by funds managed by TA Associates Management, L.P., with a significant minority stake held by funds managed by Reverence Capital Partners, L.P. Certain of Russell Investments' employees and Hamilton Lane Advisors, LLC also hold minority, non-controlling, ownership stakes.

Upon request, we will provide our publications in accessible formats in a timely manner, depending upon document specifications. Date of first publication: September 2024