Enriched Investing Incorporated

Canadian Conservative Growth Strategy

Proprietary institutional investment strategy now available for investors

INVESTOR PRESENTATION

September 2021

TD Centre | Toronto | enrichedinvesting.com | Info@enrichedinvesting.com

Disclaimer

This presentation is for information only. It should not be construed as an offer to sell or solicitation of an offer to buy any product or security. Past performance will not necessarily be repeated and does not guarantee future returns. Before making an investment, prospective investors should obtain independent investment advice and should review the appropriate offering documents, which summarize the investment objectives, fees, expenses and various risks associated with each investment.

STRICTLY PRIVATE AND CONFIDENTIAL

BASIC INFO

INVESTMENT TYPE Conservative Growth

INVESTMENT VEHICLE Personal Account Management Strategy

ELIGIBILITY Registered and non-registered accounts

MANAGEMENT TYPE Active Daily management

MIN. INVESTMENT $200,000

RETURN OBJECTIVE Capital Growth & Preservation of Capital

ASSET CLASS Canadian Equity

AUM $2,000,000

MANAGEMENT FEE Annual Advisory Fee 1.5%*

*Management fees are set based on total investment amount

ABOUT US

INCORPORATED ESTABLISHED 1989 Enriched Investing™ is an investment management firm founded in 1989. Over the last 30 years we have developed unique portfolio strategies ideally suited for high net worth investors and institutions. Our current platforms offer customized portfolio strategies and "Fund" type investment disciplines which set perimeters and objectives in a more regimented structure.

OBJECTIVES

Enriched Investing's experienced management team focuses on reaching above average capital growth and preservation of capital using a unique disciplined approach. Our proprietary strategy‡ involves the evaluation of the top 350 Canadian dividend paying stocks. After our analysis we purchase up to 15 companies typically with above average growth, at below average valuation and risk, high ROE, low debt to equity, and better ability to pay down debt. The portfolio is monitored daily and adjusted monthly.

The long-term objective of this strategy is to generate a total return that exceeds the Canadian equity market and to manage the volatility of the portfolios through stock selection and the ability to hold significant levels of cash. This strategy is focused purely on publicly traded Canadian stocks that pay dividends.

‡Robert McWhirter has licenced this strategy to Enriched Investing™

ADVANTAGES

Why Enriched?

Specialty Boutique Asset Manager

FOUR PILLARS

1. Private Ownership, Independent Structure
2. Singular Focus on Investment Management
3. Management's Deep Experience
4. Culture of Clarity and Integrity

ENRICHED
INVESTING INCORPORATED

DISCIPLINED APPROACH

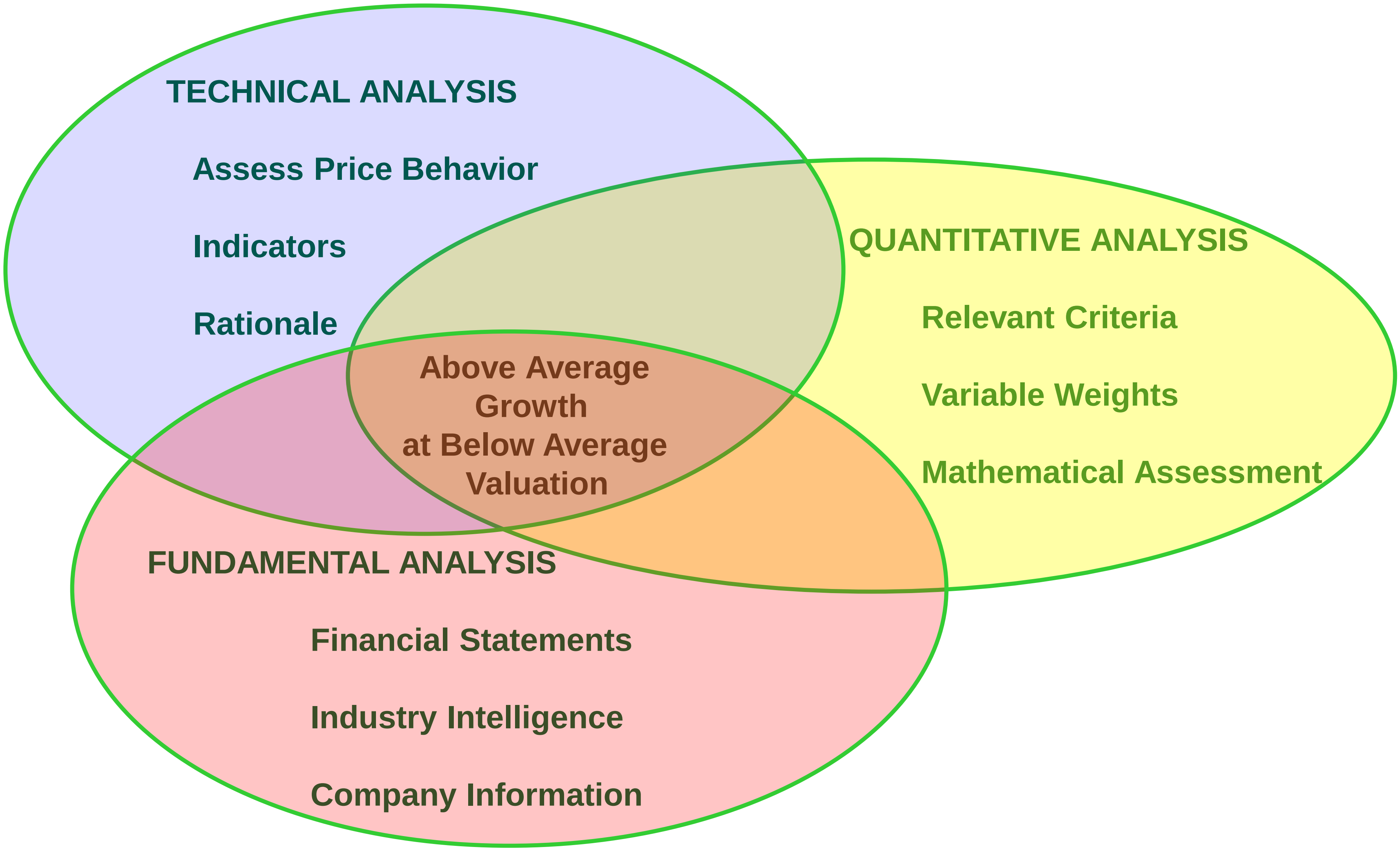
Decision-Making Combining all 3 Analytical Disciplines

Technical Analysis

Quantitative Analysis

Fundamental Analysis

DISCIPLINED APPROACH



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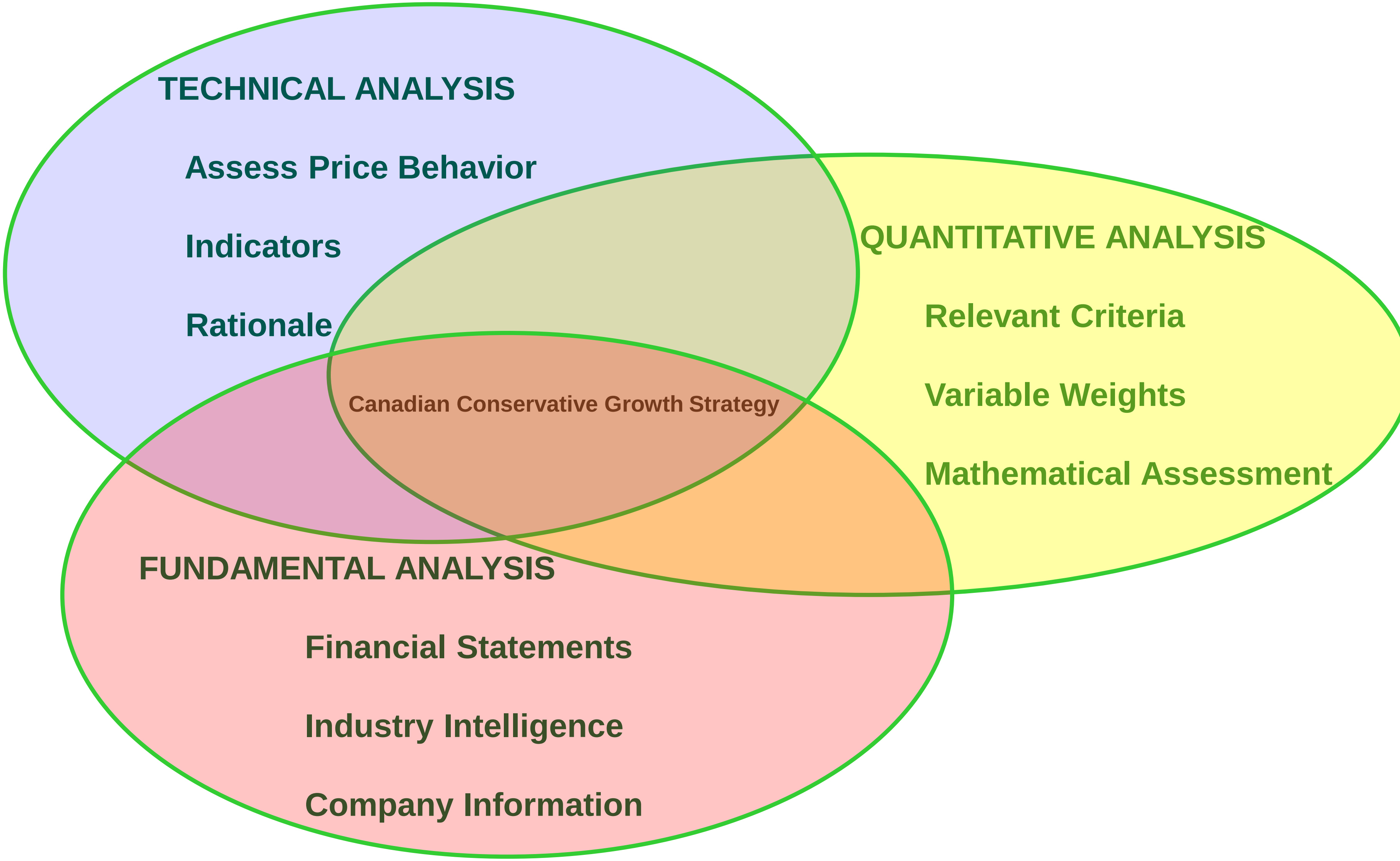
DISCIPLINED APPROACH



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ENRICHED INVESTING INCORPORATED

MANAGEMENT

OVER 100 YEARS EXPERIENCE

Margaret M. Samuel, MBA, LL.B., CFA, Portfolio Manager

Darryl Cailes, B.A., PFP, Chairman

David Chapman, CIM, BA, Chief Strategist

Robert McWhirter, CFA, Strategic Advisor

STRATEGY

We buy up to 15 Canadian companies with

- above average growth at
- below average valuation and risk with
- high ROE
- low Debt to Equity and
- better ability to pay down Debt

STRATEGY

We look for: **ABOVE average GROWTH**

At March 31st/2021 the 15 Canadian stocks in the strategy had these compelling fundamentals (on an equally weighted basis):

The average year over year GROWTH per share of:

Sales, Earnings, EBITDA and Free Cash flow

9 times, 9.2 times, 6.7 times and 31.6 times BETTER

at BELOW average VALUATION (LOWER is BETTER)

The average four quarter trailing EV/Sales and Enterprise Value to EBITDA

65% and 66% BETTER.

with LOW HISTORICAL RISK

The average 5 year: BETA

19% WORSE.

with ABOVE average RETURN ON TOTAL ASSETS (4 qtr trailing)

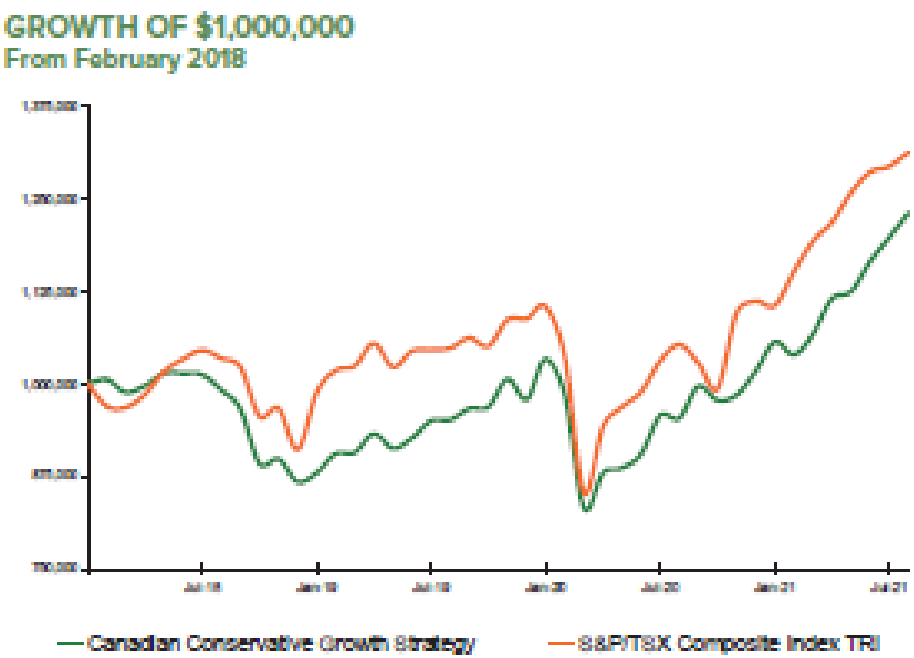
30% BETTER. (7.02% vs 5.4%)

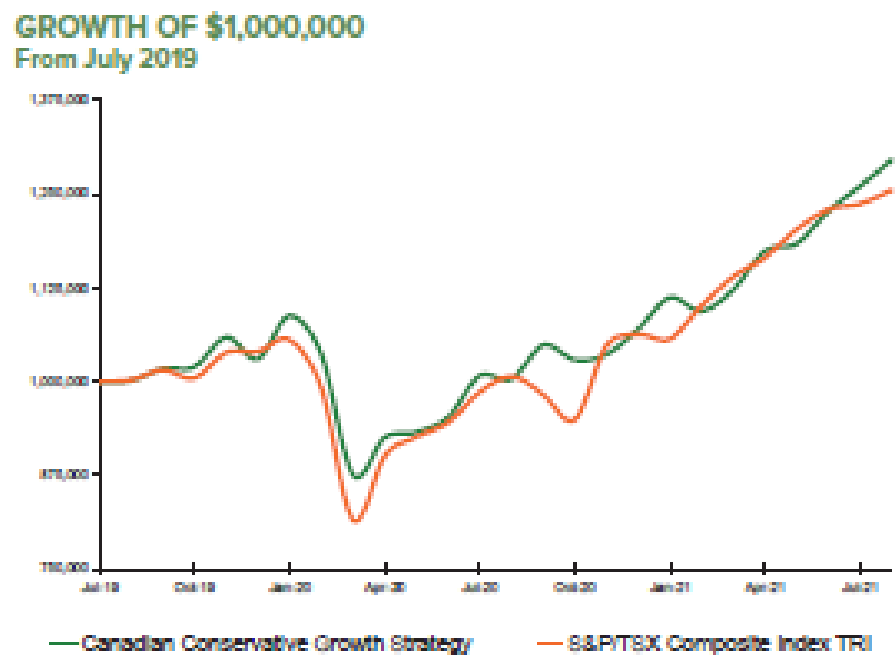
with ABOVE average Annual Dividend Growth

3.7 times BETTER (+11.1% vs 3.0%)

PERFORMANCE

To August 31, 2021





PERFORMANCE

To August 31, 2021

CANADIAN CONSERVATIVE GROWTH STRATEGY STATISTICS

CANADIAN CONSERVATIVE GROWTH STRATEGY MONTHLY PERFORMANCE (NET OF FEES)

YEAR	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	YTD*	1 YEAR
2021	-1.64%	2.68%	4.48%	0.90%	3.61%	2.75%	2.77%						16.48%	-
2020	-4.68%	-15.51%	5.64%	0.75%	2.17%	5.76%	-0.41%	4.50%	-1.87%	0.72%	3.23%	3.93%	-	2.22%
2019	2.90%	0.20%	2.80%	-2.16%	1.56%	2.53%	0.14%	1.58%	0.23%	3.86%	-2.71%	5.59%	-	17.48%
2018	0.57%	-1.71%	0.92%	1.66%	-0.01%	-0.16%	-2.04%	-2.61%	-7.65%	0.74%	-3.42%	1.40%	-	-12.00%

* From Jan.31 Strategy Inception

PERFORMANCE

To August 31, 2021

RETURN CHARACTERISTICS								
	1	3	6			3 YR	SINCE INCEPTION (JAN. 31, 2018)	
		MONTH		YTD	1 YR	(ANNUAL)	TOTAL	ANNUAL
Canadian Conservative Growth Strategy	2.77	9.40	18.42	21.07	29.08	5.97	23.10	5.97
S&P/TSX Total Return Index	1.45	4.31	13.97	18.07	24.64	7.89	31.28	7.89
iShares CDZ Cdn. Dividend Aristocrats ETF	1.11	4.62	17.77	23.14	38.09	9.01	36.20	9.01
S&P 500 TRI C$	3.07	8.08	20.30	22.34	0.31	24.75	82.54	18.29
MSCI All Country World Index (CAD)	3.79	9.48	13.85	15.29	25.29	12.70	53.49	12.70
iShares High Quality Canadian Bond Index ETF	-0.13	1.58	0.83	-2.48	-1.65	3.45	12.91	3.45

PERFORMANCE

To August 31, 2021

RISK ANALYSIS						
SINCE INCEPTION (JAN. 31, 2018)	CANADIAN CONSERVATIVE GROWTH STRATEGY	S&P/TSX TOTAL RETURN INDEX	ISHARES CDZ CDN. DIVIDEND ARISTO-CRATS ETF	S&P 500 TRI C$	MSCI ALL COUNTRY WORLD INDEX (CAD)	ISHARES HIGH QUALITY CANADIAN BOND INDEX ETF
% of Positive Months	67.44%	69.77%	76.74%	69.77%	72.09%	62.79%
Best Month	5.76%	10.48%	11.44%	13.59%	9.21%	3.53%
Worst Month	-15.51%	-17.74%	-25.42%	-13.18%	-8.22%	-2.30%
Maximum Drawdown	-19.46%	-22.75%	-30.13%	-20.53%	-14.33%	-4.72%
Annualized. Standard Deviation	13.15%	15.84%	18.20%	16.65%	11.93%	3.94%
Correlation to CCGStrategy	N/A	0.76	0.79	0.67	0.72	0.40
Sharpe Ratio (4%)	0.38	0.44	0.44	1.04	0.98	0.62
Sortino Ratio	0.37	0.45	0.35	1.24	1.14	1.03
Treynor Ratio	0.33	0.59	0.44	1.45	1.69	-1.11

TECHNICAL "SCOOP"

Stay informed

At Enriched Investing™ we believe an educated client is our best client.

David Chapman, chief strategist, creates a weekly report, the "Technical Scoop", a comprehensive in-depth market report covering global markets and analysis.

We analyze all areas of the market and make it easy for our clients to stay current and up-to-date on market activity.

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HOW TO INVEST

Contact

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