


 INVESTMENT TYPE Conservative Growth


 INVESTMENT VEHICLE Personal Account Management Strategy


 MANAGEMENT TYPE Active Daily management

 MIN. INVESTMENT \$200,000

 RETURN OBJECTIVE Capital Growth & Preservation of Capital

 ASSET CLASS Canadian Equity

 AUM \$3,000,000

 MANAGEMENT FEE Annual Advisory Fee 1.5%\*

\*Management fees are set based on total investment amount

## 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.

### ABOUT ENRICHED INVESTING 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.

### PERSONAL ACCOUNT MANAGEMENT STRATEGY: ADVANTAGES

Investors participating in Mutual funds generally need to evaluate numerous fee, management and liquidity criteria before investing. Many funds have varying and confusing fee structures and often have purchase/sale restrictions. Increased potential risks are associated with reporting, value calculations and bankruptcy or insolvency.

Enriched Investing employs a simple, transparent fee structure without purchase or sale restrictions. The assets are held IN YOUR NAME, eliminating the risks associated with an asset manager's potential insolvency. You have immediate access to all or any portion of your capital while enjoying the benefits of professional institutional management.

### OPTIONAL UPDATE/ACTIVE COMMUNICATION. IN-DEPTH GLOBAL MARKET ANALYSIS "THE TECHNICAL SCOOP"

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. We maintain an active ongoing communications approach and clients can contact us any time to discuss their account(s) or the markets. Phone, email, text or meet.

## MANAGEMENT, OVER 100 YEARS COMBINED EXPERIENCE

### Margaret M. Samuel

*MBA, LLB, CFA, Portfolio Manager*

For 29 years, Margaret has developed a disciplined approach to portfolio management at major Canadian investment institutions. She has analyzed, traded and managed money market, fixed income, common equity and derivative hedging instruments and portfolios, gaining in depth experience in fundamental, technical, and quantitative disciplines. She holds the Chartered Financial Analyst designation and is a Member of the CFA Society Toronto and the Canadian Society of Technical Analysts.

### Darryl Cailes

*B.A., PFP, Executive Vice President, Managing Director and Chairman*

In a period of thirty-four years Mr. Cailes has been involved in the capital markets as a private investor and a fully licensed Investment

Advisor with Merrill Lynch, one of the world's largest investment firms. He held similar positions with two Canadian bank owned investment firms and has also served as Vice President, National Sales Manager with a TSX listed real property investment firm.

### David Chapman

*CIM, BA, Chief Strategist*

Mr. Chapman has been in the investment banking industry for over 50 years. Starting in banking, Mr. Chapman has held analyst and management positions in the financial services industry, including global banking, money markets, foreign exchange, corporate finance, equity financing, and central banking systems. As an economist, he has held positions as Chief Economist, and through his signature weekly newsletter, The Technical Scoop has provided economic and technical analysis of equity, bond, derivative, precious metals, and

energy markets, attracting a loyal international following for over 20 years.

### † STRATEGIC ADVISOR

#### Robert McWhirter

*CFA*

Mr. McWhirter has licenced this strategy to Enriched Investing™ and is well known in the Canadian investment community as the president of Selective Asset Management Inc. He previously held positions as Vice President and Portfolio Manager at First Asset Investment Management Inc., and RBC Global Investment Management Inc. and RBC Dominion Securities Investment Management Inc. Bob is a CFA charter holder, and a member of the Canadian Society of Technical Analysts. He provides regular market commentary on BNN Bloomberg TV.

#### David Ratcliffe

*B.Sc., MBA, CFA, Portfolio Manager*

## CANADIAN CONSERVATIVE GROWTH STRATEGY MONTHLY PERFORMANCE (NET OF FEES)

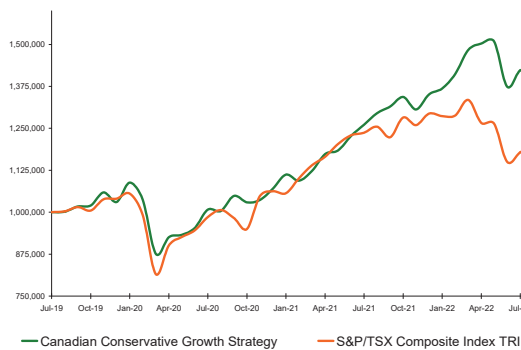
YEAR	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	YTD *	1 YEAR
2022	3.19%	5.08%	1.28%	0.39%	-8.92%	3.55%	-0.31%						3.65%	-
2021	-1.64%	2.68%	4.48%	0.90%	3.61%	2.75%	2.77%	1.52%	2.18%	-2.81%	3.46%	1.27%	-	23.05%
2020	-4.68%	-15.51%	5.64%	0.75%	2.17%	5.76%	-0.41%	4.50%	-1.87%	0.72%	3.23%	3.93%	-	2.22%
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

### GROWTH OF \$1,000,000 From February 2018



### GROWTH OF \$1,000,000 From July 2019



#### KEY REASONS TO INVEST

- Publicly traded Canadian Equity long only exposure
- Preservation of capital is a key tenet of this strategy with rotation to cash if purchases are not appropriate
- Targeting above average growth, at below average valuation and risk, typically with high ROE, low debt to equity, and better ability to pay down debt

## RETURN CHARACTERISTICS

### COMPARED TO S&P/TSX TRI

**-195bp**   **-75bp**   **+746bp**   **+1241bp**   **+1406bp**   **+618bp**   **+951bp**   **+169bp**

1   3   6   YTD   1 YR   3 YR   SINCE INCEPTION (JAN. 31, 2018)

MONTH   YTD   1 YR   (ANNUAL)   TOTAL   ANNUAL

Canadian Conservative Growth Strategy	-0.31	-5.98	0.45	4.97	9.50	12.30	34.79	6.73
S&P/TSX Total Return Index	1.63	-5.24	-7.02	-7.45	-4.57	6.11	25.28	5.04
iShares CDZ Cdn. Dividend Aristocrats ETF	-2.31	-5.01	-5.02	-3.63	0.56	8.08	36.97	7.10
S&P 500 TRI C\$	3.97	-3.19	-7.03	-14.50	-9.71	12.34	64.81	11.52
MSCI All Country World Index (CAD)	-1.52	-2.18	-8.06	-14.44	-12.42	8.01	34.42	6.67
iShares High Quality Canadian Bond Index ETF	-2.57	-1.06	-7.14	-10.64	-9.27	-2.04	2.44	0.53

## STRATEGY ALLOCATION

The Canadian Conservative Growth Strategy can allocate up to 100% cash and diversifies across all, some or none of the following sectors: Cash, Utilities, Materials, Consumer Staples, Real Estate, Industrials, Energy, Consumer Discretionary, Health Care, Technology, Telecom Services and Financials.

## RISK ANALYSIS

SINCE INCEPTION (JAN. 31, 2018)	COMPARED TO S&P/TSX TRI	CANADIAN CONSERVATIVE GROWTH STRATEGY	S&P/TSX TOTAL RETURN INDEX	ISHARES CDZ CDN. DIVIDEND ARISTOCRATS ETF	S&P 500 TRI C\$	MSCI ALL COUNTRY WORLD IDX (CAD)	ISHARES HIGH QUALITY CDN BOND INDEX ETF
% of Positive Months	<b>5% better</b>	69.09%	65.45%	70.91%	65.45%	65.45%	54.55%
Best Month		5.76%	10.48%	11.44%	13.59%	9.21%	3.54%
Worst Month	<b>13% better</b>	-15.51%	-17.74%	-25.42%	-13.18%	-8.22%	-3.13%
Maximum Drawdown	<b>15% better</b>	-19.46%	-22.75%	-30.13%	-20.53%	-18.28%	-12.48%
Annualized. Standard Deviation	<b>16% better</b>	12.96%	15.33%	17.32%	17.21%	12.49%	5.24%
Correlation to CCGStrategy		N/A	0.75	0.79	0.61	0.64	0.28
Sharpe Ratio (4%)	<b>1.7x better</b>	0.44	0.26	0.35	0.61	0.45	-0.09
Sortino Ratio	<b>1.5x better</b>	0.43	0.28	0.31	0.80	0.61	-0.14
Treynor Ratio	<b>0.9x better</b>	0.72	0.85	0.32	4.92	17.96	0.22

## ENRICHED BY CANADA'S BEST DIVIDEND PAYING STOCKS

Disclaimer: Past performance is not necessarily indicative of future results. While every effort has been made to provide data from sources considered reliable, no guarantee of accuracy is given. Contents of this greensheet are subject to change and periodic revision without prior notice. All information herein is qualified in its entirety by the more detailed information contained in each client's Statement of Objectives and Investment Policy (SOIP) and Wealth Management Agreement (WMA). This greensheet does not constitute an offer to sell or a solicitation of an offer to purchase any investment product, which can only be made by discretionary management of the client's portfolio by Enriched Investing™. Management of each client's portfolio or account involves significant investment considerations and risks which are described in the client's SOIP and WMA. Each potential investor should read his or her SOIP and WMA in its entirety and carefully consider the risks and disclosures as set out therein before making an investment decision.



For more information or to schedule a meeting on how Enriched Investing™ can help you achieve your investment goals please call **416-203-3028** or email us at [info@enrichedinvesting.com](mailto:info@enrichedinvesting.com)