



Enriched Investing Incorporated

**Enriched Capital Conservative Growth
Strategy**

Proprietary institutional investment strategy now available for investors

INVESTOR PRESENTATION

March 2025

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 \$500,000

RETURN OBJECTIVE Capital Growth & Preservation of Capital

ASSET CLASS Canadian Equity

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 35 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 Canadian dividend paying stocks. After our analysis we purchase up to 15 companies targeting above average growth, below average (low is better) 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.

Why Enriched?

Specialty Boutique Asset Manager

FOUR PILLARS

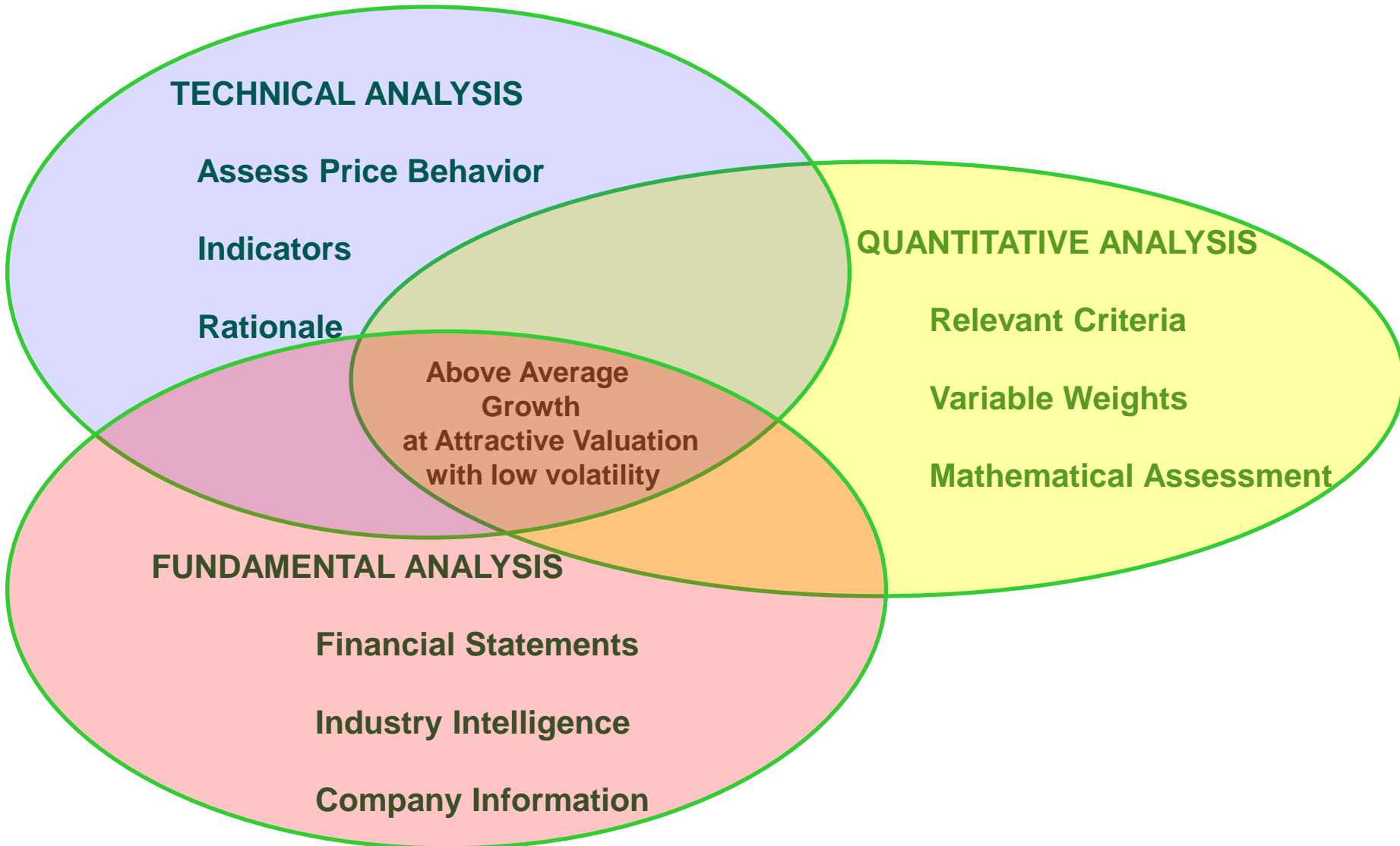
1. Private Ownership, Independent Structure
2. Singular Focus on Investment Management
3. Management's Deep Experience
4. Culture of Clarity and Integrity

Decision-Making Combining all 3 Analytical Disciplines

Technical Analysis

Quantitative Analysis

Fundamental Analysis

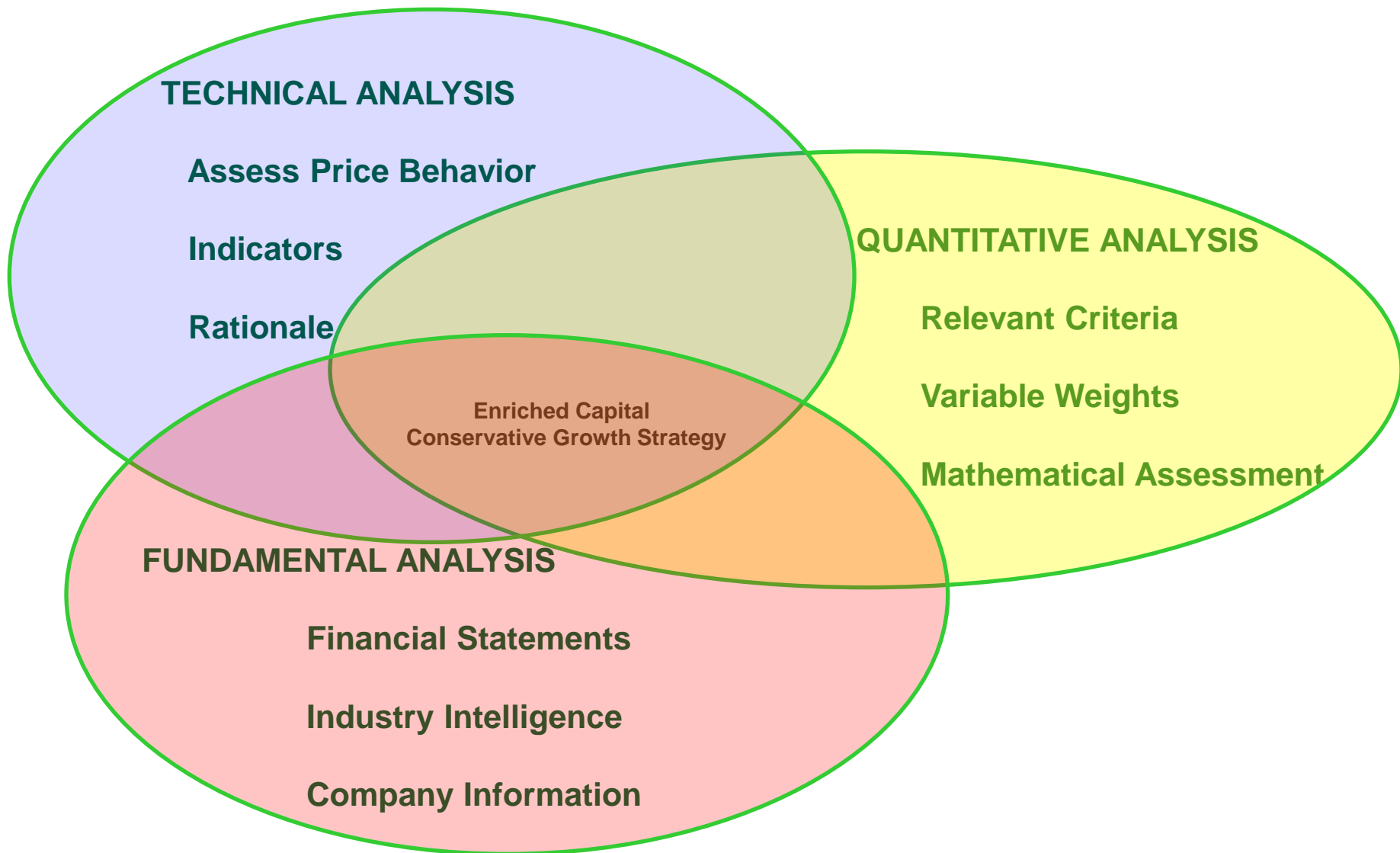




ENRICHED

INVESTING INCORPORATED

DISCIPLINED APPROACH



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

Scott Bell, Chief Marketer

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

We look for: ABOVE average GROWTH

At October 16, 2023 the 15 Canadian stocks in the strategy had these compelling fundamentals* (on a weighted basis):

1. ABOVE AVERAGE GROWTH: The average year over year GROWTH per share of: Sales, Earnings, EBITDA and Free Cash flow

51%, 2.4x, 2.4x and 26% BETTER (17.2 vs 11.4, 172% vs -17%, 72 vs -6, -25 vs -34).

2. at ATTRACTIVE VALUATION (LOWER is BETTER)

The average four quarter trailing P/E and Enterprise Value to EBITDA

16% and 68% BETTER (12.0 vs 14.3x and 7.1 vs 22.7x).

3. with LOW VOLATILITY

The average 5 year: BETA

27% WORSE (1.27 vs 1.0).

with ABOVE average RETURN ON INVESTED CAPITAL (4 qtr trailing)

2.5 times BETTER. (10.5% VS 4.2%)

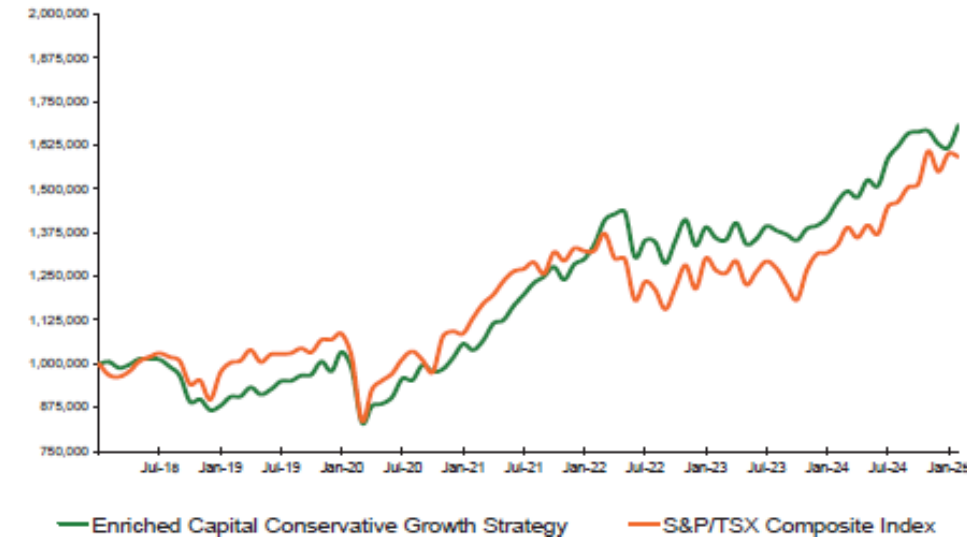
4. with ABOVE average Annual Dividend Growth

4.3 times BETTER. (50% vs 11.5%)

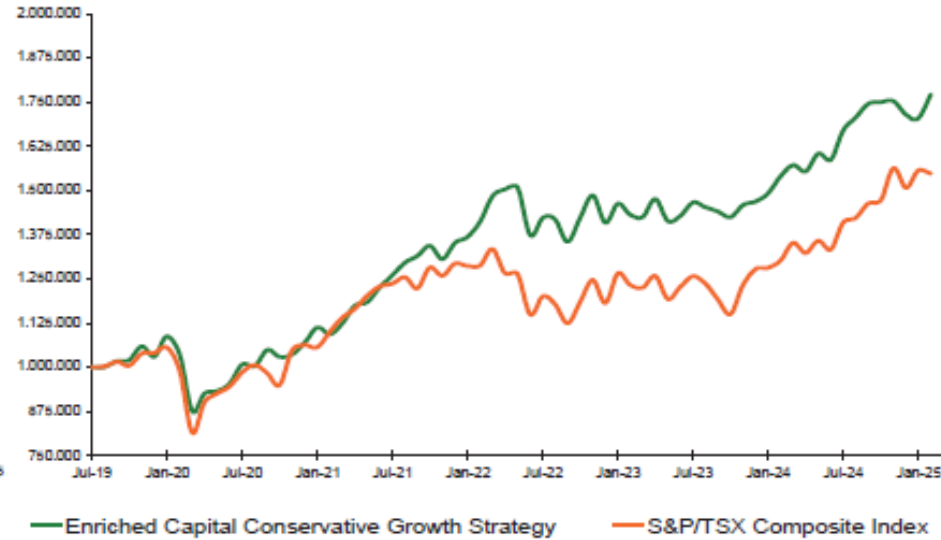
*compared to the weighted S&P/TSX Composite, source: CPMS Morningstar

February 28, 2025

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



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



PERFORMANCE

To February 28, 2025

ENRICHED CAPITAL CONSERVATIVE GROWTH STRATEGY MONTHLY PERFORMANCE (NET OF FEES)

YEAR	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	YTD *	1 YEAR
2025	3.96%												3.96%	
2024	3.28%	2.03%	-1.12%	3.28%	-1.10%	5.17%	2.25%	2.26%	0.29%	0.13%	-2.21%	-0.59%		14.25%
2023	-2.17%	-0.38%	3.51%	-4.25%	1.12%	2.64%	-0.92%	-0.84%	-1.16%	2.45%	0.66%	1.54%		1.96%
2022	3.19%	5.08%	1.28%	0.39%	-8.92%	3.55%	-0.30%	-4.46%	4.95%	4.45%	-5.18%	3.83%	-	6.89%
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

PERFORMANCE

To February 28, 2025

RETURN CHARACTERISTICS								
COMPARED TO S&P/TSX COMPOSITE INDEX	+451bp	+206bp	-498bp	+66bp	-386bp	+152bp	+914bp	+84bp
	1	3	6			3 YR	SINCE INCEPTION (JAN. 31, 2018)	
	MONTH			YTD	1 YR	(ANNUAL)	TOTAL	ANNUAL
Enriched Capital Conservative Growth Strategy	3.96	1.07	3.79	3.36	15.01	7.85	68.33	7.63
S&P/TSX Composite Index	-0.55	-0.99	8.77	2.69	18.86	6.32	59.19	6.78
iShares CDZ Cdn. Dividend Aristocrats ETF	0.03	-4.26	6.07	-0.48	17.22	6.49	74.16	8.15
S&P 500 C\$	-1.41	1.71	3.81	-0.97	13.85	10.24	144.10	13.43
MSCI All Country World Index (CAD)	-1.10	3.28	11.45	2.95	22.72	16.03	128.38	12.37
iShares High Quality Canadian Bond Index ETF	0.99	1.33	3.84	2.15	7.98	1.40	15.01	1.99

PERFORMANCE

To February 28, 2025

RISK ANALYSIS

SINCE INCEPTION (JAN. 31, 2018)	COMPARED TO S&P/TSX COMPOSITE INDEX	ENRICHED CAPITAL CONSERVATIVE GROWTH STRATEGY	S&P/TSX COMPOSITE 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	5% better	65.88%	62.35%	68.24%	65.88%	67.06%	55.29%
Best Month		5.76%	10.48%	11.44%	13.59%	9.21%	3.89%
Worst Month	13% better	-15.51%	-17.73%	-25.42%	-13.18%	-8.22%	-3.13%
Maximum Drawdown	15% better	-19.46%	-22.75%	-30.13%	-22.78%	-18.79%	-13.45%
Maximum Drawdown - 12 month	23% better	-2.79%	-3.59%	-4.29%	-2.50%	-1.78%	-13.45%
Annualized Standard Deviation	19% better	11.86%	14.58%	15.66%	16.41%	11.84%	5.37%
Correlation to ECCG Strategy		N/A	0.77	0.78	0.24	0.65	0.34
Sharpe Ratio (4%)	40% better	0.56	0.40	0.46	0.76	0.96	0.19
Sortino Ratio	21% better	0.60	0.50	0.46	1.04	1.27	0.32
Treynor Ratio	19% worse	2.41	2.95	0.29	-19.79	7.38	-3.70

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.

HOW TO INVEST

Contact

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