



Enriched Investing Incorporated

**Enriched Capital Conservative Growth
Strategy**

Proprietary institutional investment strategy now available for investors

**SOPHISTICATED INVESTOR
PRESENTATION**

March 2026

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

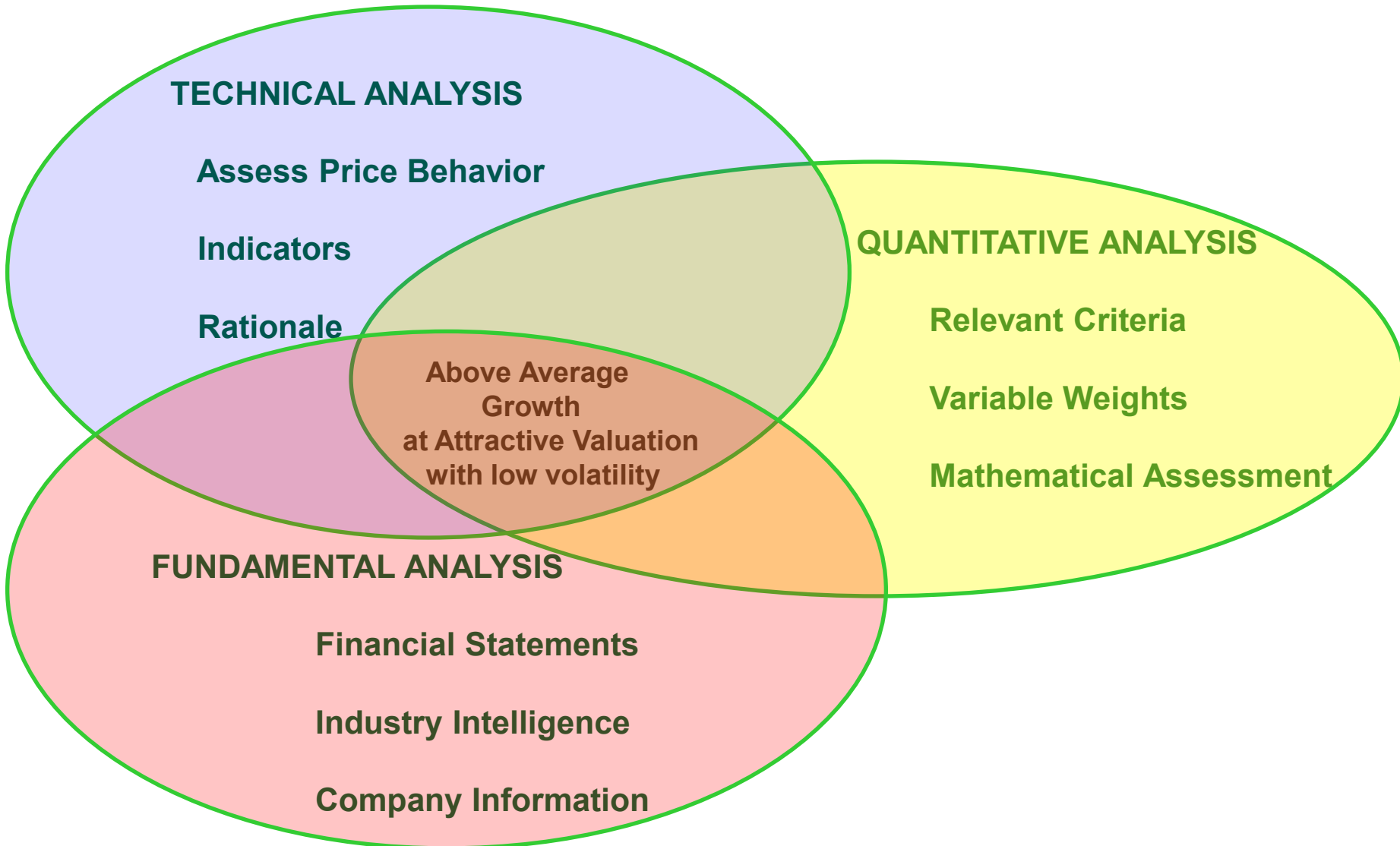
1. Private Ownership, Independent Structure
2. Singular Focus on Investment Management
3. Management's Deep Experience
4. Culture of Clarity and Integrity

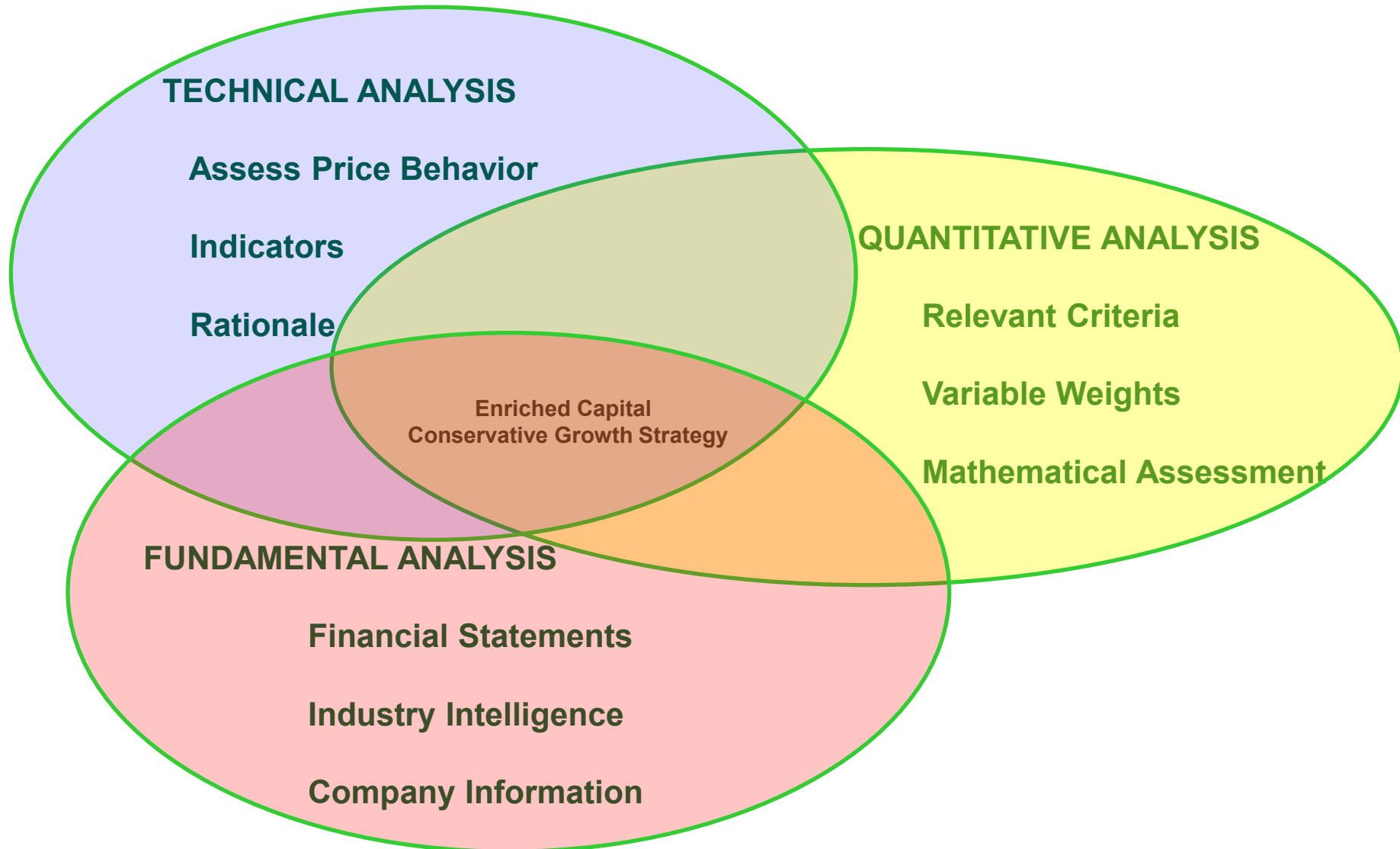
Decision-Making Combining all 3 Analytical Disciplines

Technical Analysis

Quantitative Analysis

Fundamental Analysis





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

Ferenc Schneman, Chief Operational Analyst

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%)

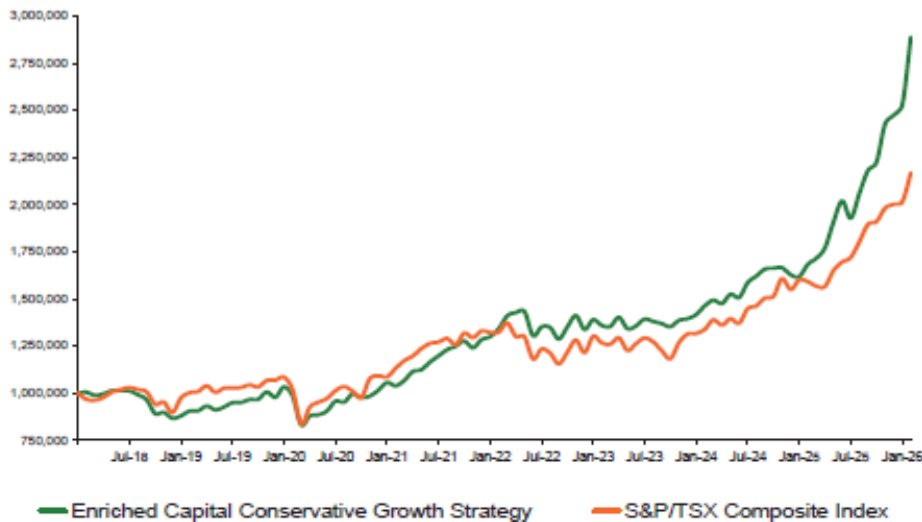
4. with ABOVE average Annual Dividend Growth

4.3 times BETTER. (50% vs 11.5%)

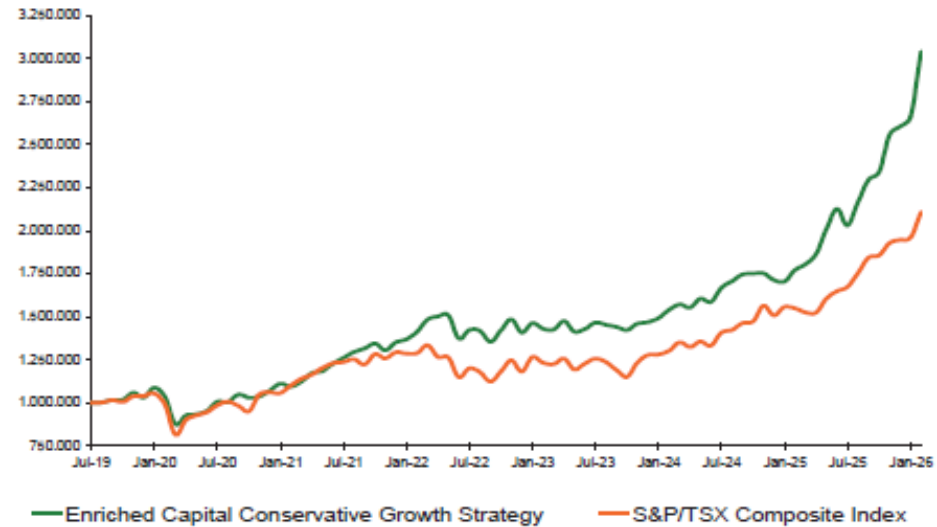
*compared to the weighted S&P/TSX Composite, source: CPMS Morningstar

February 28, 2026

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



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



PERFORMANCE

To February 28, 2026

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

YEAR	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	YTD *	1YEAR
2026	14.19%												14.19%	
2025	3.96%	1.96%	3.26%	7.78%	5.75%	-4.52%	6.80%	5.89%	2.03%	9.07%	1.95%	2.20%		56.20%
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, 2026

RETURN CHARACTERISTICS								
COMPARED TO S&P/TSX COMPOSITE INDEX	+662bp	+955bp	+1999bp	+841bp	+3537bp	+895bp	+7199bp	+397bp
	1	3	6			3 YR	SINCE INCEPTION (JAN. 31, 2018)	
	MONTH			YTD	1YR	(ANNUAL)	TOTAL	ANNUAL
Enriched Capital Conservative Growth Strategy	14.19	18.98	40.21	16.70	71.57	28.54	188.80	14.02
S&P/TSX Composite Index	7.57	9.42	20.22	8.28	36.19	19.59	116.81	10.05
iShares CDZ Cdn. Dividend Aristocrats ETF	6.39	9.19	13.39	8.06	25.20	15.67	118.05	10.12
S&P 500 C\$	-0.55	-1.65	6.33	0.08	10.34	21.80	208.06	14.93
MSCI All Country World Index (CAD)	2.04	3.17	11.05	3.82	18.08	23.06	169.67	13.06
iShares High Quality Canadian Bond Index ETF	1.47	0.91	2.95	2.05	0.33	4.05	15.39	1.79

PERFORMANCE

To February 28, 2026

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	6% better	69.07%	64.95%	70.10%	69.07%	67.01%	53.61%
Best Month	3.71% better	14.19%	10.48%	11.44%	11.87%	9.21%	3.89%
Worst Month	13% better	-15.51%	-17.73%	-25.42%	-8.01%	-8.22%	-3.13%
Maximum Drawdown	15% better	-19.46%	-22.75%	-30.13%	-18.45%	-18.79%	-13.45%
Maximum Drawdown - 12 month	4.48% worse	-4.52%	-0.04%	-0.65%	-4.74%	-3.09%	-13.45%
Annualized Standard Deviation	7% better	13.21%	14.18%	14.89%	13.14%	11.61%	5.12%
Correlation to ECCG Strategy		N/A	0.75	0.73	0.47	0.56	0.32
Sharpe Ratio (4%)	54% better	0.99	0.64	0.61	1.06	1.04	0.15
Sortino Ratio	53% better	1.21	0.79	0.61	1.53	1.39	0.26
Treynor Ratio	40% worse	2.87	4.76	0.42	26.05	10.46	-13.29

BACKTEST

Enriched Capital Conservative Growth Strategy

19-year Backtested* Returns

17.5% per year from Feb 2007 to February 2026*

that exceeded the S&P/TSX Composite

Total Return by 9.1% per year backtested*

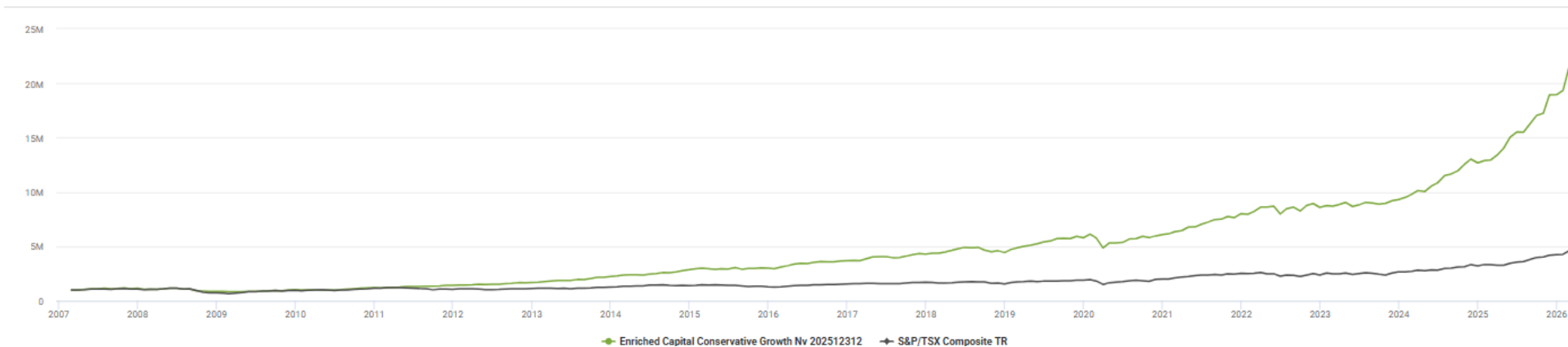
*These are backtested, not actual, historical returns. See notes on the last page regarding Assumptions, Methodology, Risks and Limitations of the backtest. Actual returns on prior pages are not linked to these backtest returns.

BACKTEST

Enriched Capital Conservative Growth Strategy

\$1 million in 2007 would now be \$21.4593 million*

Growth of \$1,000,000



***Backtested** — These are backtested, not actual, historical returns. See notes on the last page regarding Assumptions, Methodology, Risks and Limitations of the backtest. Actual returns reported on prior pages are not linked to these backtested returns.



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.

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

HOW TO INVEST

Contact

Margaret M. Samuel, MBA, LL.B., CFA
President, CEO and Portfolio Manager

www.enrichedinvesting.com

info@enrichedinvesting.com



CONTACT US

P.O. Box 1016, TD Centre
Toronto, Ontario
CANADA M5K 1A0

Darryl M. Cailes, BA, PFP
Executive Vice-President and Managing Director

Phone: (613) 779-7361

Phone: (416) 203-3028

Fax: (416) 203-8825

www.enrichedinvesting.com

info@enrichedinvesting.com

BACKTEST

The Enriched Capital Conservative Growth Strategy Backtesting

Assumptions: The backtesting of the Enriched Capital Conservative Growth Strategy assumes that purchases and sales on the first day of each month are transacted at the closing price of the prior month end. Purchases and sale prices include a commission of 5 cents per share.

Methodology: Up to 15 Canadian equity stocks are selected based on the Enriched Capital Conservative Growth Strategy. This strategy is created using Ino investor software and is comprised of both Ino investor variables and proprietary user-defined variables. These variables are assigned proprietary weights. The strategy is rebalanced to buy and sell stocks on the first day of each month based on data as of the market closing at the prior month end.

Risks and Limitations: These results are not based on actual transactions but are based on backtested results that are backward looking. There is no management fee included in the results, so the annual percentage management fee that would be charged on an actual portfolio should be subtracted from the returns. In addition, the transaction and market impact costs may differ from the assumed commission. Therefore, actual portfolio results may have differed substantially from the posted backtested performance. There is no guarantee that past performance will be repeated in the future. There is no guarantee that actual portfolio results over this time period would have been the same as the backtested results.