ENRICHED
INVESTING INCORPORATED

Ranked #1
Traditional Management Stocks Category
www.emergingmanagers.ca

TOP 10 - TRADITIONAL MANAGEMENT STOCKS

RANKINGS AS OF JULY 31, 2026

Rank	Firm	Fund Name	Category	Returns year to date	3-year annualized return	3-year Sharpe Ratio
1	Enriched Investing Incorporated	Enriched Capital Conservative Growth Strategy	Canadian Equity	24.51%	30.28%	1.88*

Enriched Investing Incorporated

Enriched Capital Conservative Growth Strategy

Proprietary institutional investment strategy now available for investors

INVESTOR PRESENTATION

July 2026

20 Bay Street, Suite 1100| 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

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BASIC INFO

ENRICHED CAPITAL CONSERVATIVE GROWTH STRATEGY

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

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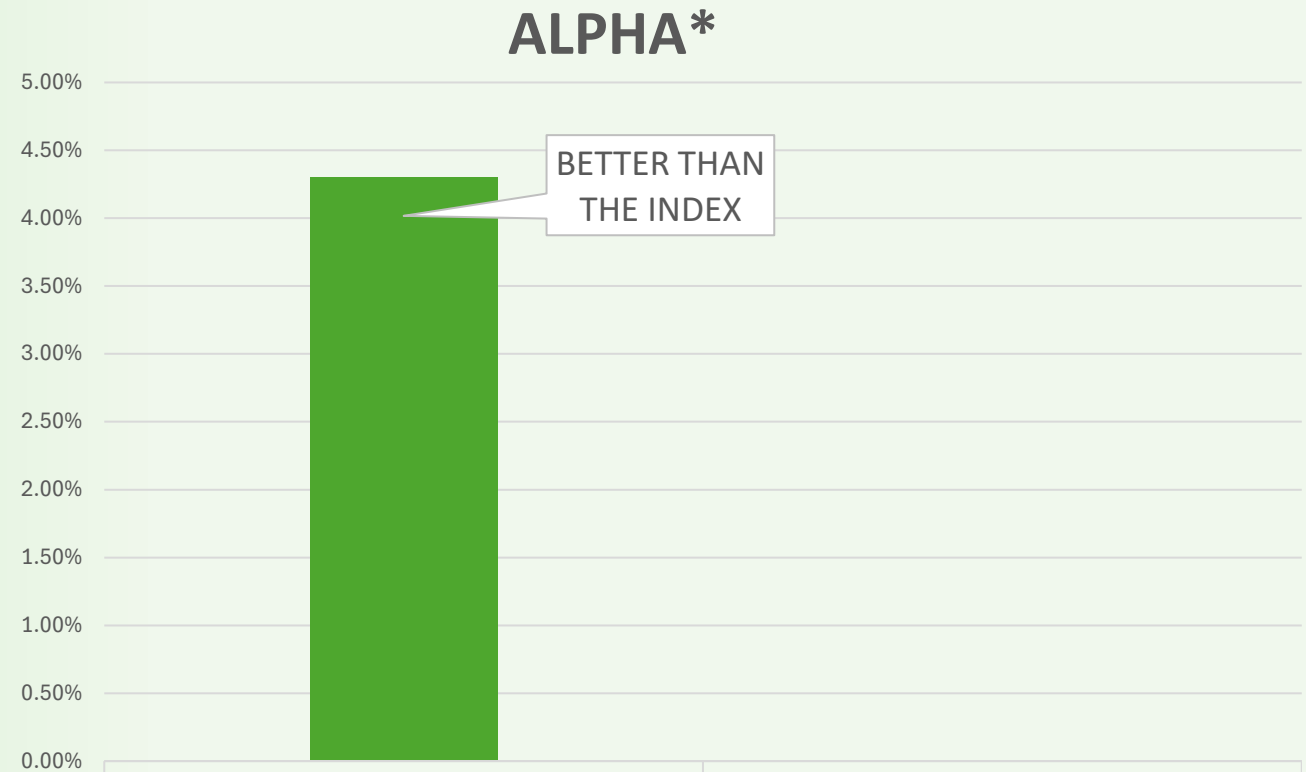
MANAGEMENT

The long-term objective of this strategy is to

- generate a total return that exceeds the Canadian equity market return and
- manage the volatility of the portfolios through stock selection and the ability to hold significant levels of cash



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ABOUT US

- Enriched Investing™ is an portfolio management firm founded in 1989
- Over the last 37 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 that set perimeters and objectives in a more regimented structure.

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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

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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

Scott Bell, Chief Marketer

Ferenc Schneman, Chief Operational Analyst

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OBJECTIVES

ENRICHED CAPITAL CONSERVATIVE GROWTH STRATEGY

Enriched Investing's experienced management team focuses on reaching

- above average capital growth and
- preservation of capital using
- a unique disciplined approach.

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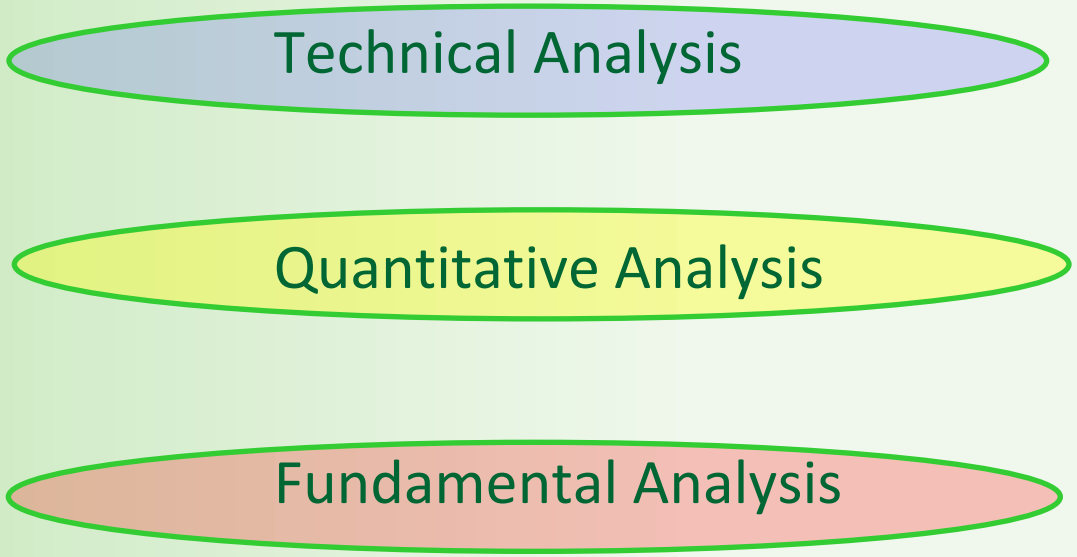
DISCIPLINED APPROACH

Decision-Making Combining all 3 Analytical Disciplines



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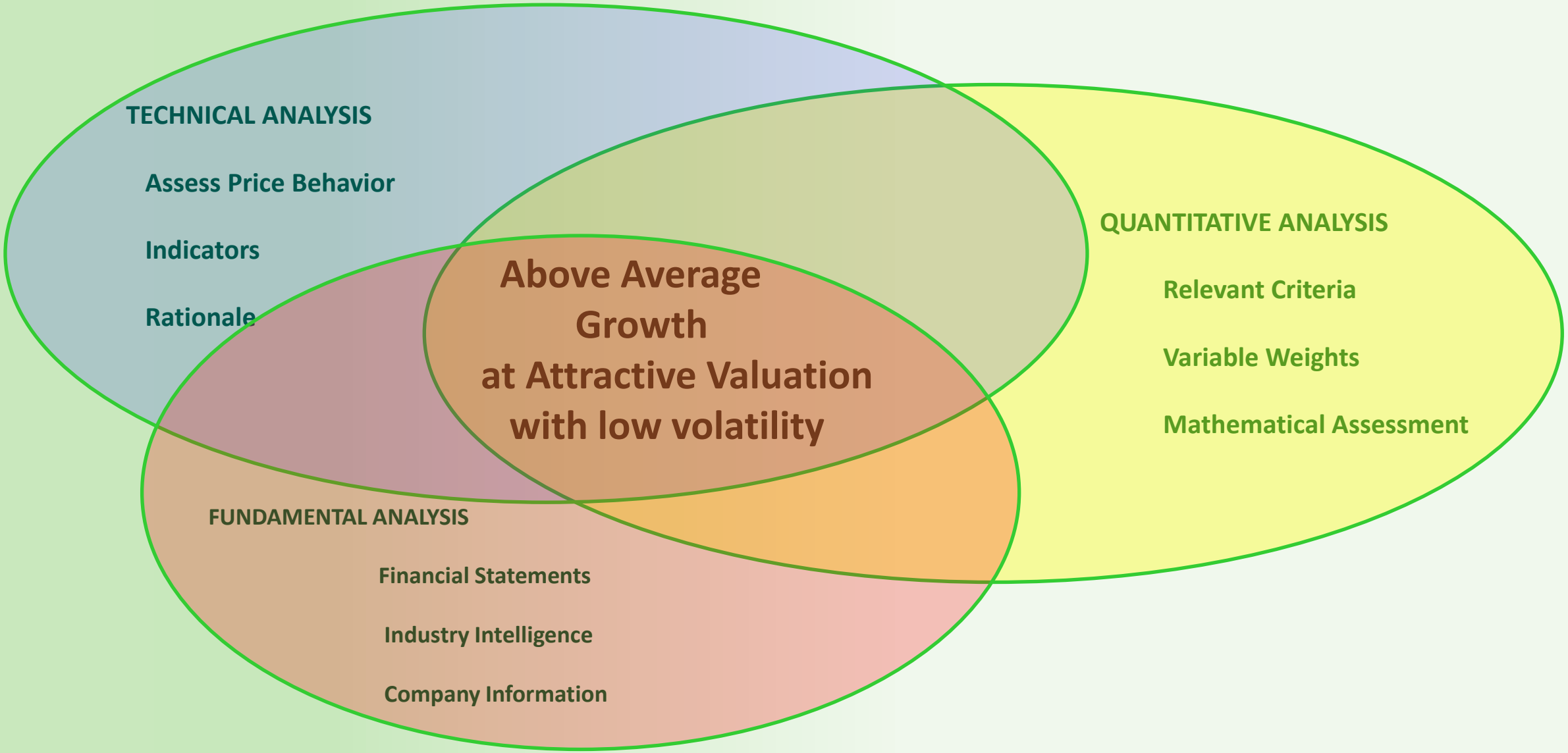
DISCIPLINED APPROACH



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ENRICHED
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STRATEGY

ENRICHED CAPITAL CONSERVATIVE GROWTH STRATEGY

Our proprietary strategy involves the evaluation of the top public Canadian dividend paying stocks. After our analysis we

- purchase up to 15 companies
- target above average growth, below average (low is better) valuation and risk, high ROE, low debt to equity, and better ability to pay down debt
- Monitor the portfolio daily and adjust monthly

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ENRICHED
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STRATEGY

We buy up to 15 Canadian companies and look for

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

As of July 31, 2026, compared to the weighted S&P/TSX Composite*on a weighted basis the 15 Canadian stocks in the strategy have the following compelling fundamentals:

*source: Inovestor

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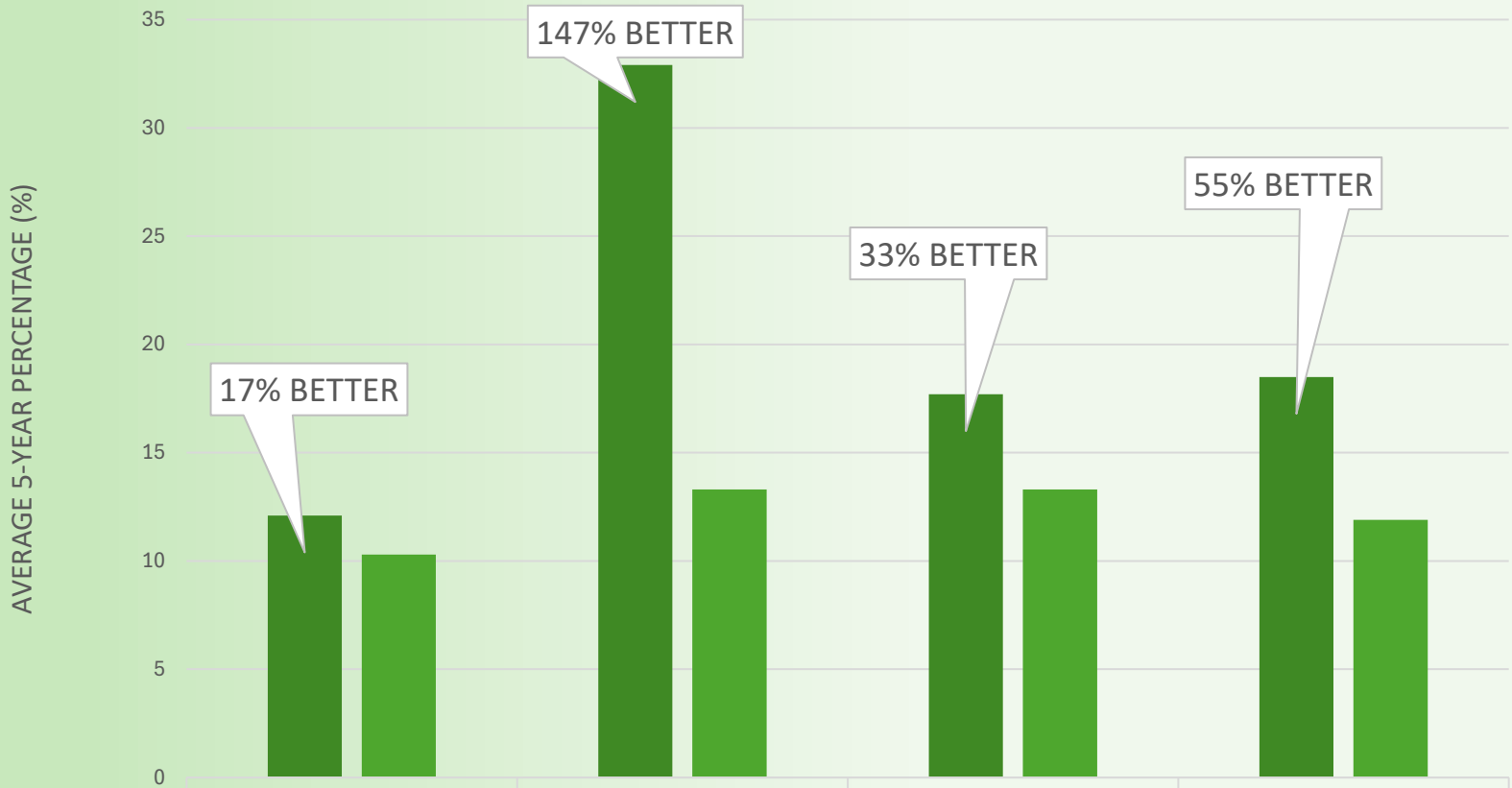
STRATEGY

ABOVE AVERAGE GROWTH



	SALES	EARNINGS	EBITDA	CASHFLOW
ECCGS	12.1	32.9	17.7	18.5
S&P/TSX	10.3	13.3	13.3	11.9

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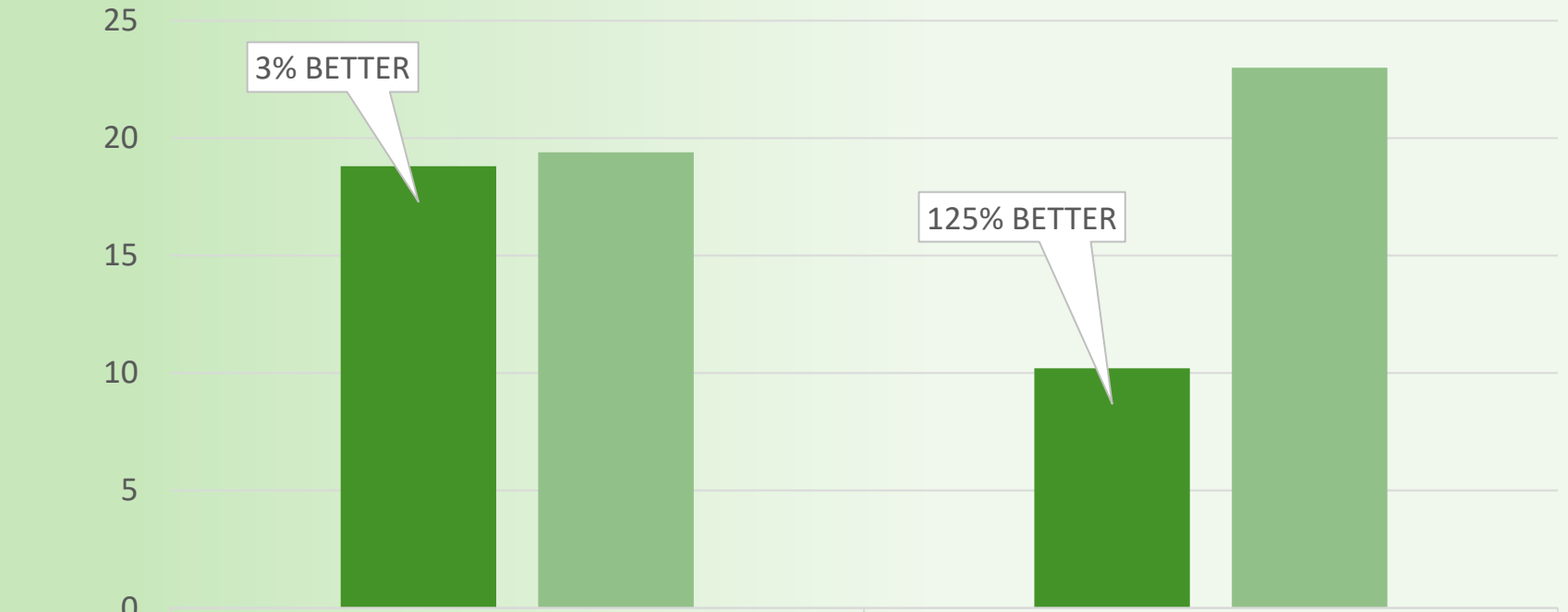
STRATEGY

ATTRACTIVE VALUATION
(LOWER IS BETTER)



	AVERAGE 4QTR TRAILING P/E	AVERAGE EV/EBITDA
ECCGS	18.8	10.2
S&P/TSX	19.4	23

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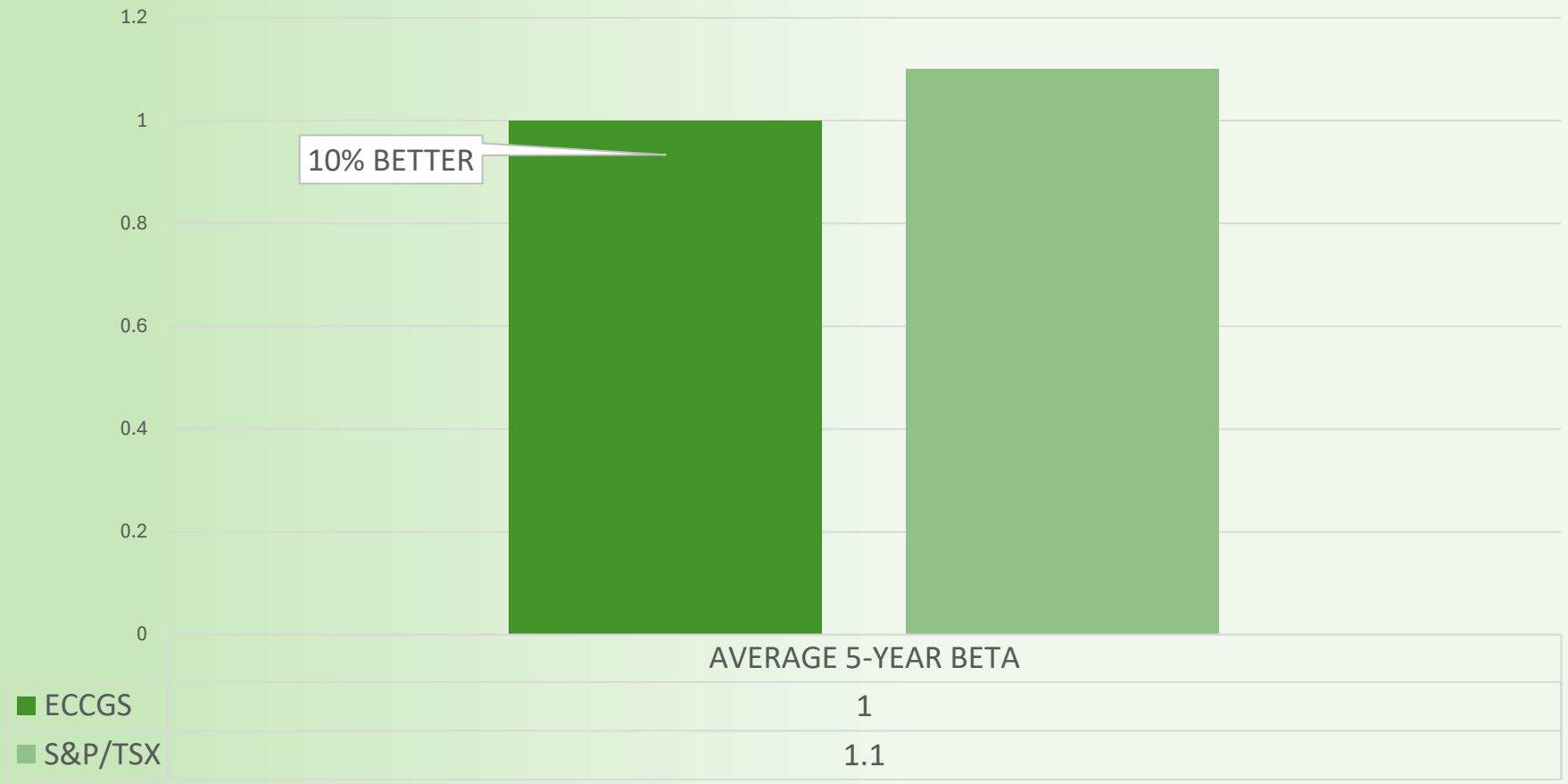
STRATEGY

LOW VOLATILITY



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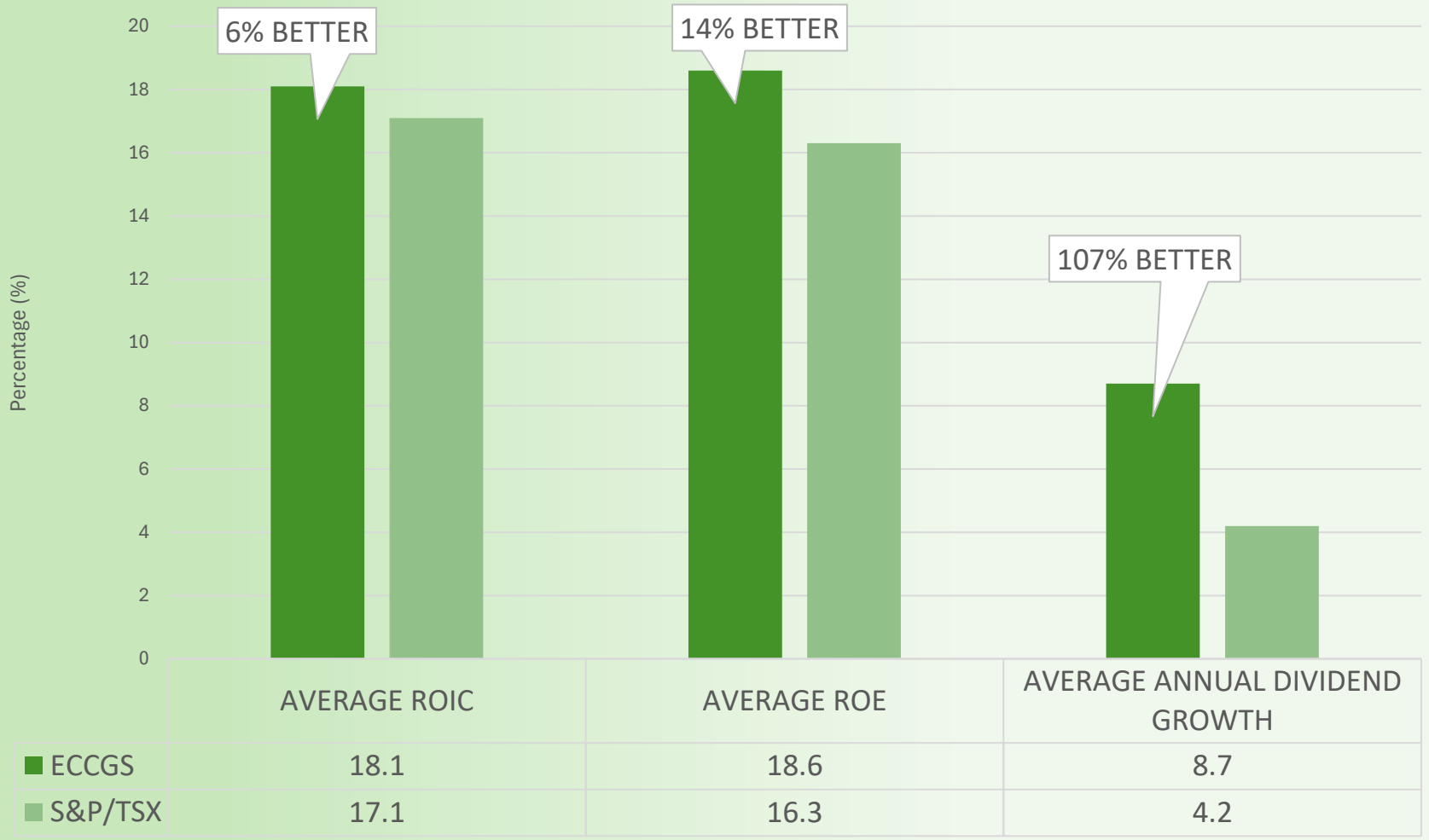
STRATEGY

ABOVE AVERAGE RETURN



	AVERAGE ROIC	AVERAGE ROE	AVERAGE ANNUAL DIVIDEND GROWTH
ECCGS	18.1	18.6	8.7
S&P/TSX	17.1	16.3	4.2

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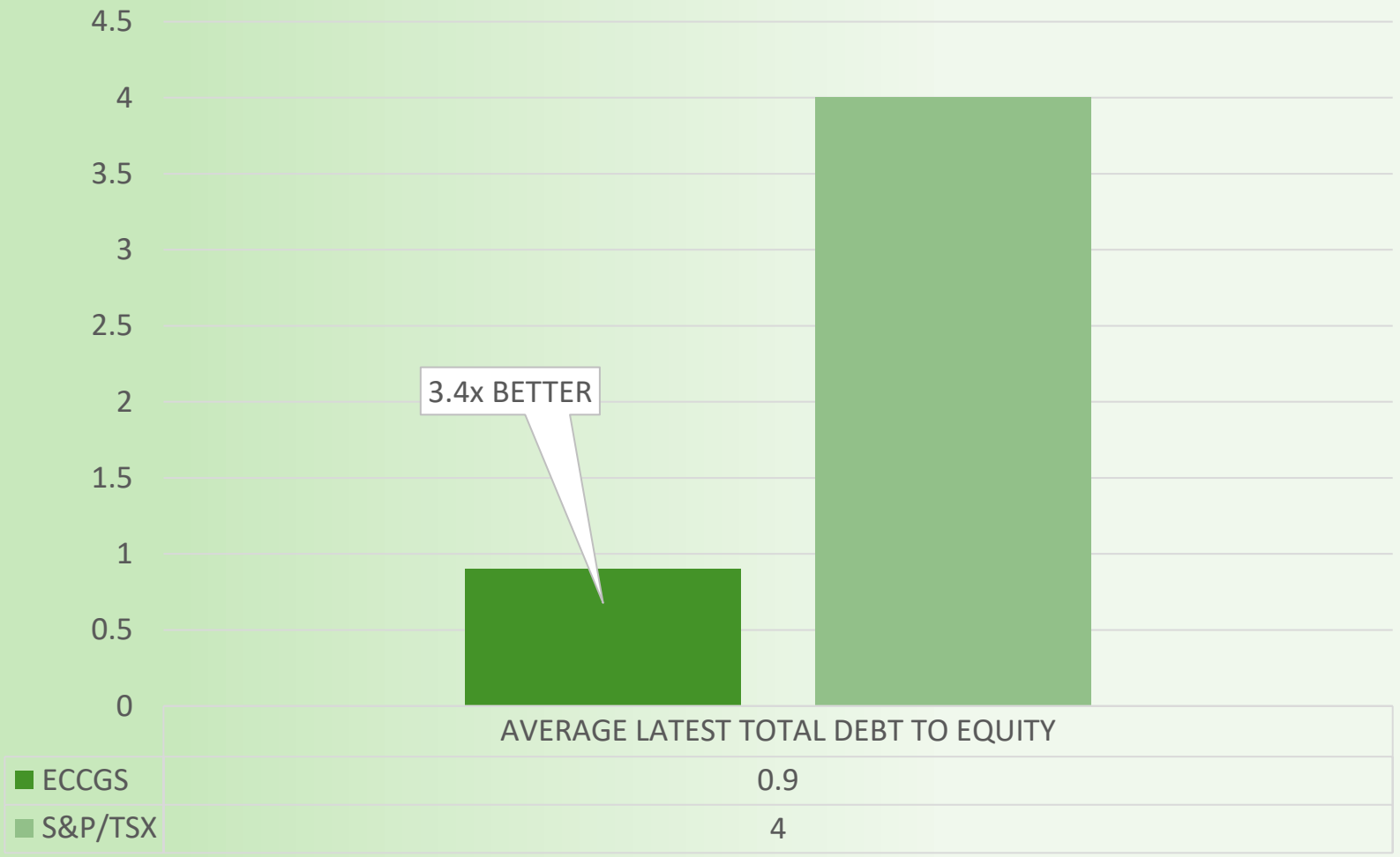
STRATEGY

LOW DEBT



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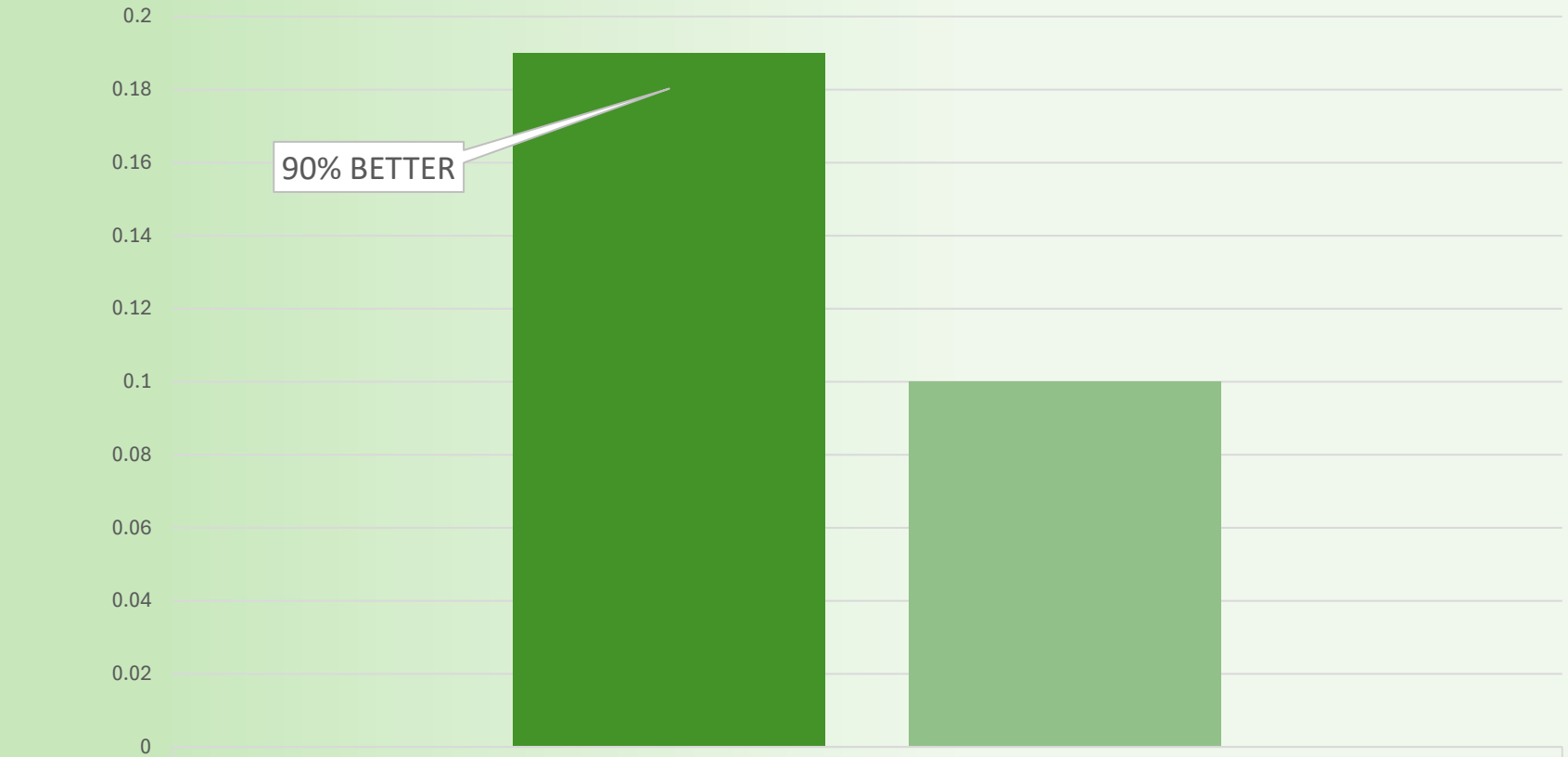
STRATEGY

BETTER ABILITY TO PAY DOWN DEBT



	AVERAGE FREE CASH FLOW TO DEBT
ECCGS	0.19
S&P/TSX	0.1

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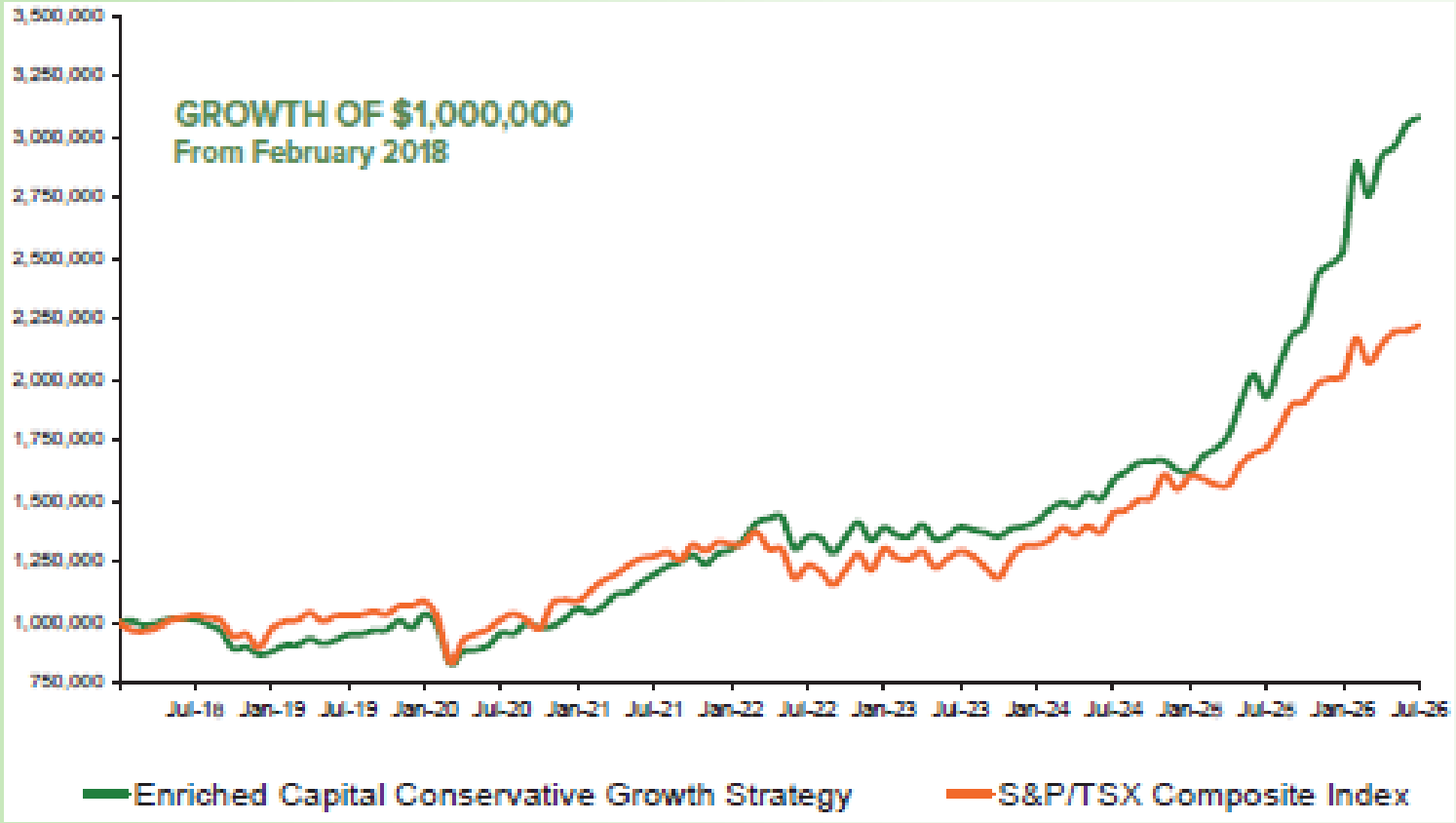
PERFORMANCE

July 31, 2026



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PERFORMANCE

To July 31, 2026

ENRICHED CAPITAL CONSERVATIVE GROWTH STRATEGY MONTHLY PERFORMANCE (NET OF FEES)														
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	YTD *	1 YEAR
2026	2.20%	14.19%	-4.51%	5.72%	1.53%	3.03%	1.03%						24.51%	
2025	-0.59%	3.96%	1.96%	3.26%	7.78%	5.75%	-4.52%	6.80%	5.89%	2.03%	9.07%	1.95%		51.95%
2024	1.54%	3.28%	2.03%	-1.12%	3.28%	-1.10%	5.17%	2.25%	2.26%	0.29%	0.13%	-2.21%		16.70%
2023	3.83%	-2.17%	-0.38%	3.51%	-4.25%	1.12%	2.64%	-0.92%	-0.84%	-1.16%	2.45%	0.66%		4.25%
2022	1.27%	3.19%	5.08%	1.28%	0.39%	-8.92%	3.55%	-0.30%	-4.46%	4.95%	4.45%	-5.18%	-	4.25%
2021	3.93%	-1.64%	2.68%	4.48%	0.90%	3.61%	2.75%	2.77%	1.52%	2.18%	-2.81%	3.46%	-	26.29%
2020	5.59%	-4.68%	-15.51%	5.64%	0.75%	2.17%	5.76%	-0.41%	4.50%	-1.87%	0.72%	3.23%	-	3.85%
2019	1.40%	2.90%	0.20%	2.80%	-2.16%	1.56%	2.53%	0.14%	1.58%	0.23%	3.86%	-2.71%	-	12.82%
2018		0.57%	-1.71%	0.92%	1.66%	-0.01%	-0.16%	-2.04%	-2.61%	-7.65%	0.74%	-3.42%	-	-13.21%

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PERFORMANCE

To July 31, 2026

RETURN CHARACTERISTICS								
COMPARED TO S&P/TSX COMPOSITE INDEX	**-3bp**	**+190bp**	**+1148bp**	**+1343bp**	**+3054bp**	**+1046bp**	**+8572bp**	**+429bp**
	1 MONTH	3 MONTH	6 MONTH	YTD	1 YR	3 YR (ANNUAL)	INCEPTION* (TOTAL)	INCEPTION* (ANNUAL)
Enriched Capital Conservative Growth Strategy	1.03	5.69	21.83	24.51	59.77	30.28	208.13	14.16
S&P/TSX Composite Index	1.06	3.78	10.35	11.08	29.22	19.81	122.40	9.86
iShares CDZ Cdn. Dividend Aristocrats ETF	2.47	6.64	15.18	16.99	26.70	18.99	136.07	10.63
MSCI All Country World Index (CAD)	-1.02	7.71	12.27	14.22	24.39	23.08	196.70	13.65
iShares High Quality Canadian Bond Index ETF	-1.45	0.29	-0.01	0.56	1.53	3.42	13.71	1.52

*Inception: January 31, 2018

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PERFORMANCE

To July 31, 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 ARISTO-CRATS ETF	MSCI ALL COUNTRY WORLD IDX (CAD)	ISHARES HIGH QUALITY CDN BOND INDEX ETF
% of Positive Months	5% better	69.61%	65.69%	70.59%	66.67%	53.92%
Best Month	3.71% better	14.19%	10.48%	11.44%	9.21%	3.89%
Worst Month	13% better	-15.51%	-17.73%	-25.42%	-8.22%	-3.13%
Maximum Drawdown	15% better	-19.46%	-22.75%	-30.13%	-18.79%	-13.45%
Maximum Drawdown - 12 month	0.06% better	-4.51%	-4.58%	-1.67%	-4.97%	-13.45%
Annualized Standard Deviation	7% better	13.14%	13.99%	14.58%	11.89%	5.09%
Correlation to ECCG Strategy		N/A	0.75	0.73	0.57	0.33
Sharpe Ratio (91-Day T-Bill)	66% better	0.91	0.54	0.57	0.96	-0.14
Sortino Ratio	65% better	1.11	0.67	0.57	1.31	-0.25
Treynor Ratio	57% better	0.17	0.11	0.10	0.16	-0.04
Alpha (S&P/TSX Composite Index)	4.3% better	4.30%	N/A	0.50%	3.79%	-8.34%

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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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TECHNICAL "SCOOP"

Stay informed

Technical Scoop August 3, 2026
From David Chapman, Chief Strategist
dchapman@enrichedinvesting.com
For Technical Scoop enquiries: 416-523-5454
For Enriched Investing™ strategy enquiries and
for Enriched Capital Conservative Growth Strategy enquiries: 416-203-3028

Quiet market, yen spark, Fed confusion, negative picture, precious bouncy, Vix rise, reactive energy, rates up

It was a very quiet week with only small market movement, although ranges were significant. Well, not everywhere as the U.S. and the BOJ intervened in the Japanese yen market sparking a big jump for the yen. It was the week of the Fed and as widely expected the Fed left rates unchanged. But there was dissension as three members voted for a rate hike. Markets didn't like that and sold off but held on to gains for the week. Fed Governor Kevin Warsh didn't help matters. As expected, there was no forward guidance. Warsh sounded dovish. Bond yields jumped amid the confusion. Odds are rising for a September rate hike. Signaled inflation is less likely to negatively impact retailers, readily able to pass on price hikes to consumers, such as Loblaw Companies Limited that reported expanded revenue, increased gross profit, greater earnings, and stronger cashflow, pays a dividend and is held in the Enriched Capital Conservative Growth Strategy.* Irrespective of the stock market bouncing back, the overall picture continues to look negative.

We look at gold in three charts. Despite the steep correction all signs point to the drop coming to an end. Volatility has been rising. We look at the VIX Volatility Index as our chart of the week (page 7).

Under our oil and gas commentary we summarize the spreading war in the Mid-East not only engulfing the U.S. and Iran but also Israel and other gulf states possibly Egypt, Iraq as well and now even Ukraine. The direction of oil prices appears to be influenced by the whims of the TACO man (Trump). What will this week bring?

Overall it was a week of little movement, although the stock markets eked out gains, mostly. Interest rates rose and the U.S. dollar fell which is the opposite of what one would expect. Gold and silver were mildly down but platinum, palladium, and copper rose. Follow copper. Oil took a hit even as it rebounded at week's end. But will it last? TACO man speaks, and markets move. The charts argue against him as the overall drop looks only like a correction.

It's now August and we are roughly half way through summer. Enjoy. Have a great week.

DC

If this summary piques your interest, request your complimentary copy of the full Technical Scoop at

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HOW TO INVEST

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