ENRICHED
INVESTING INCORPORATED

ENRICHED CAPITAL CONSERVATIVE GROWTH STRATEGY

Enriched Investing™ | October 2026

INVESTMENT TYPE Conservative Growth

INVESTMENT VEHICLE Personal Account Management Strategy

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

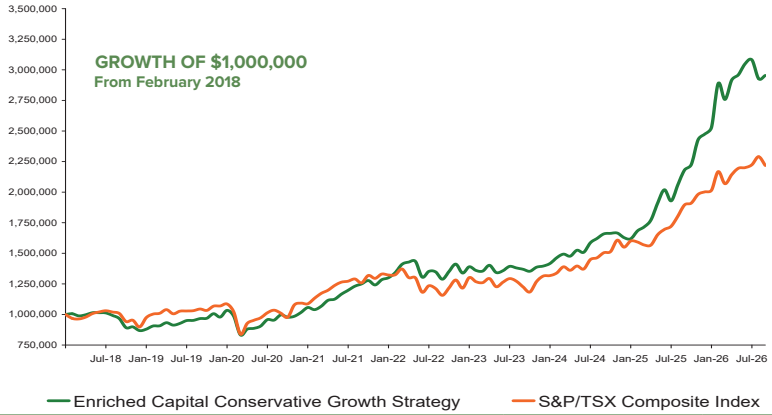
ENRICHED CAPITAL CONSERVATIVE GROWTH STRATEGY MONTHLY PERFORMANCE (NET OF FEES)

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%	-4.97%	0.89%				19.37%	
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%

RETURN CHARACTERISTICS

COMPARED TO S&P/TSX COMPOSITE INDEX	+406bp	-390bp	-7bp	+862bp	+1845bp	+734bp	+7367bp	+368bp
	1 MONTH	3 MONTH	6 MONTH	YTD	1 YR	3 YR (ANNUAL)	INCEPTION* (TOTAL)	INCEPTION* (ANNUAL)
Enriched Capital Conservative Growth Strategy	0.89	-3.14	7.12	19.37	35.44	29.22	195.41	13.31
S&P/TSX Composite Index	-3.17	0.76	7.18	10.75	16.98	21.87	121.74	9.62
iShares CDZ Cdn. Dividend Aristocrats ETF	-1.53	-1.47	5.87	12.50	15.17	19.56	127.00	9.92
MSCI All Country World Index (CAD)	1.31	1.76	19.03	17.43	19.58	24.26	205.04	13.73
iShares High Quality Canadian Bond Index ETF	-1.14	-2.82	-0.96	-0.83	-1.35	3.74	12.13	1.33

*Inception: January 31, 2018



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

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**	69.23%	65.38%	69.23%	67.31%	52.88%
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	**0.39% worse**	-4.97%	-4.58%	-3.84%	-4.97%	-13.45%
Annualized Standard Deviation	**6% better**	13.18%	13.94%	14.51%	11.78%	5.06%
Correlation to **ECCG Strategy**		N/A	0.73	0.73	0.56	0.33
Sharpe Ratio (91-Day T-Bill)	**58% better**	0.84	0.53	0.53	0.97	-0.18
Sortino Ratio	**57% better**	1.03	0.66	0.53	1.32	-0.32
Treynor Ratio	**54% better**	0.16	0.10	0.09	0.17	-0.06
Alpha (S&P/TSX Composite Index)	**3.69% better**	3.69%	N/A	0.03%	4.11%	-8.29%
Jensen's Alpha (S&P/TSX Composite Index)	**6.01% better**	6.01%	N/A	0.73%	6.41%	-2.17%

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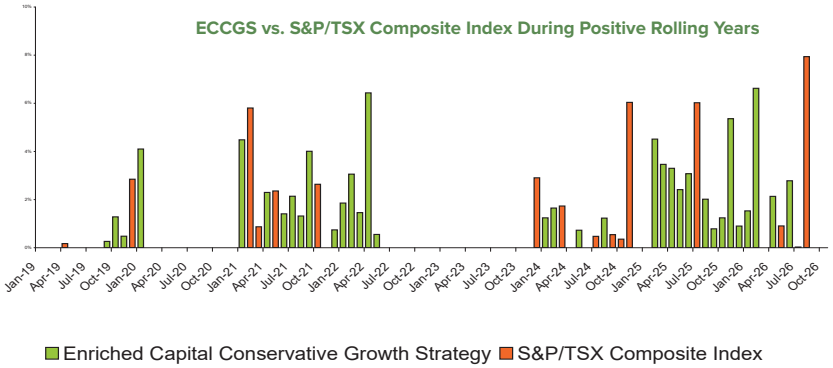
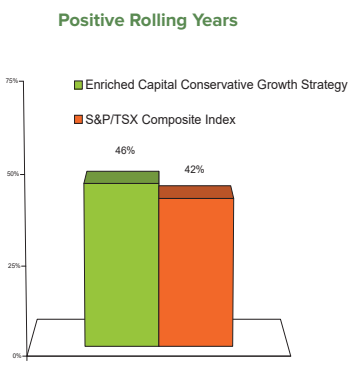
STRATEGY ALLOCATION

Enriched Capital 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.





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 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 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.

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 33 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.

Scott Bell

Chief Marketer

Mission: Ignite and inspire insight and understanding with groundbreaking content Investing in Visionary Storytelling; With a profound commitment to storytelling and a global perspective fueled by extensive travel experience, Scott Bell is the storyteller investors turn to for visionary content that transcends borders and captures the essence of our interconnected world. Mr. Bell's selected credits reflect a career marked by diversity and excellence: So Lost Without You; RBC Capital Markets Global Outlook Dallas 2023; Hilti Tools webcast; In through The Big Door; The Goodwill Film; Soaked in Carnival, Yearbook.

ENRICHED BY CANADA'S BEST DIVIDEND PAYING STOCKS

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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**

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