



WEALTH PRESENTATION

Exciting News

From Our Financial Advisory Team

We have grown this past year!

We are thrilled to announce some exciting changes and enhancements to our team that will further improve the service and support we provide to you.

Our practice is growing, and we are now partnering with additional experienced professionals across different regions and hired two new staff to service you:

These changes reflect our ongoing commitment to providing you with the highest level of service and expertise. With our expanded team, we are better equipped than ever to meet your financial needs and help you achieve your goals.

Thank you

for your continued trust in our practice.
We look forward to continuing to serve you with the
excellence you deserve.



Mothus Financial Team



DAVID MOTHUS

Will remain as your dedicated advisor here in Prince George, BC, providing the same personalized service you've come to rely on.



MANDIE LYNN WALLS

COO overseeing our administrative operations. Also, a fully licensed advisor based in the Okanagan, will be and taking care of clients in that region.



MONTE MARTENS

An advisor located in Vancouver, will continue to serve our clients with his expertise and assist David when he is on vacation or travelling for work.



SHERRIE TKACHUK

Primarily supporting Dave Mothus as an unlicensed assistant, ensuring everything runs smoothly in Prince George. She handles the majority of accounts in the Prince George region.



SUSAN SLATER

Our new hire with 15 years of industry experience, will be assisting Dave, Monte, and Mandie, ensuring you receive top-notch support no matter where you are.



RILEI MCWHIRTER

Responsible for managing all our data and client information, ensuring that everything is up to date and secure. She also assists with reaching out to clients to schedule reviews and monitoring our electronic signature application.



JEFF REID

Responsible for scheduling your annual reviews and reaching out to you for any special needs, ensuring that you receive timely and personalized service.

Your Team of Advisors

RODRIGO MENDEZ
Year of Experience: 11
Vancouver



JIMMY NGUYEN
Year of Experience: 12
Calgary



ABIGAIL FISK
Year of Experience: 20
Vancouver



DAVID MOTHUS
Year of Experience: 13
Prince George



We are a part of a team of 10 Advisors from independent practices ranging from major metropolitan areas like Calgary and Vancouver and most small BC towns.

Our skill sets are diverse, and our education includes CFP, CLU, CEA, CIM, CFDA, BA, MA, BComm, BScN, CHS, FCSI, CIWM, CPCA, PFP with over 126 years of combined experience not including our administrative teams. We collectively manage over 462 Million dollars for our clients.

What sets us apart is our unwavering commitment – we meet weekly to enhance our process. Our main objective is clear: to prioritize the best interests of our clients, setting a high standard for professional excellence in financial advisory.



MARK NOBLE
Year of Experience: 3
Williams Lake

CHRISTOPHER CAMPOS
Year of Experience: 17
Pitt Meadows



TREVER MORRIS
Year of Experience: 14
Smithers



MANDIE WALLS
Year of Experience: 2
Vernon/Kelowna



MONTE MARTENS
Year of Experience: 9
Vancouver



Financial planner pays \$15,000 and is disciplined for making illegal distributions

Date: 2011-02-14

Number: 2011/14

Vancouver - The British Columbia Securities Commission has settled with a B.C. man and a company that illegally distributed securities to 20 investors for proceeds of approximately \$1 million.

In the BCSC settlement agreement, Peter William Arthur Wise, an insurance salesperson and financial planner, and Microline Veneer & Forest Products Corp. (Microline) admitted that they distributed securities to 20 investors without being registered under B.C. securities laws and without filing prospectus with the commission.

Microline and Wise, a former mutual fund salesperson, purported to rely on exemptions from securities laws. The fact that there were no exemptions available to them for these 20 investors resulted in Microline and Wise contravening B.C. securities laws.

During the relevant times, Wise, who lives and works in Prince George, B.C., was a director of Microline, and he was responsible for the distribution of the company's common shares.

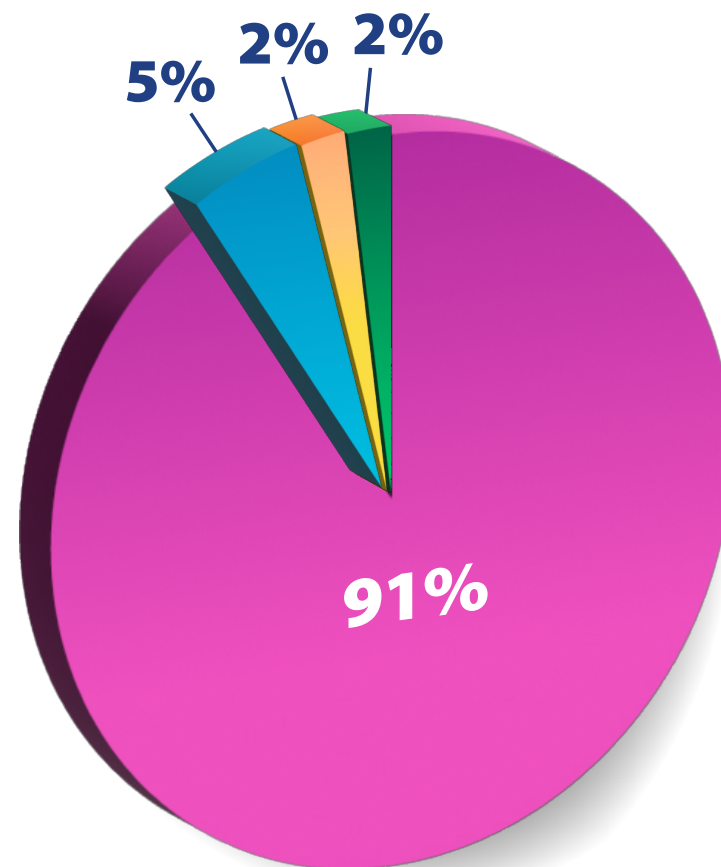
As part of the settlement agreement, Wise paid \$15,000 to the BCSC and he is prohibited, with limited exceptions, from trading any securities or becoming and acting as a director or officer of any issuer for three years. Wise is also prohibited, for three years, from acting as a manager or consultant in connection with activities in the securities market, and from engaging in investor relations activities.

Finally, under the agreement, Microline's securities are permanently cease traded, with some limited exceptions. In addition, the company cannot trade securities or exchange contracts for the same period.

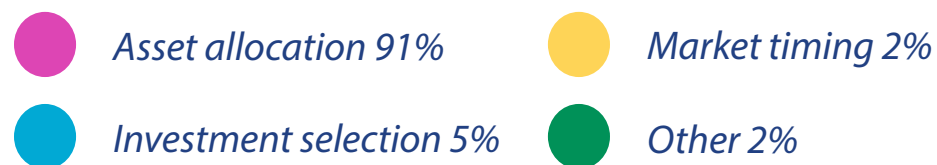


Asset Allocation

Source: Brinson, Singer, Beebower Financial Analyst Journal '86, '91, '94.



Asset allocation is the key factor in reducing risk and increasing return.



Regulatory action on big bank shelf cuts fizzle, for now

Source: advisor.ca



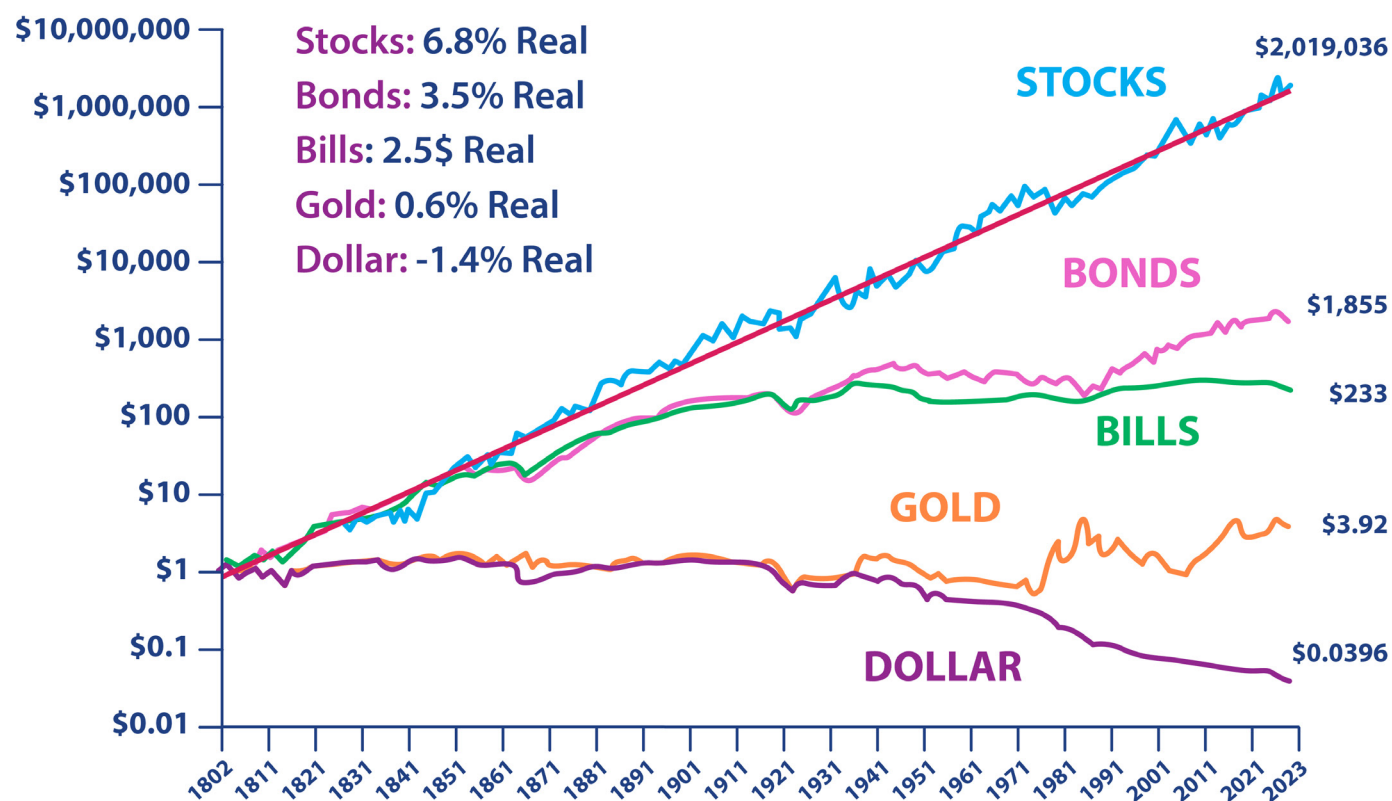
It's been a very quiet year since the Ontario Securities Commission (OSC) responded to a request from Ontario's Minister of Finance, Peter Bethlenfalvy, to investigate potentially anti-competitive practices at Canada's major banks.

In November 2021, the minister directed the regulator to investigate concerns about Canada's big banks restricting their branches'

product shelves to proprietary funds, a move made that year by CIBC, Royal Bank of Canada (RBC) and Toronto-Dominion Bank (TD) that matched the long-held practices of the other Big Six.

CIBC, RBC and TD cited higher product proficiency requirements for advisors as a result of the client-focused reforms (CFRs) as one reason for the move.

Total Real Return Indexes

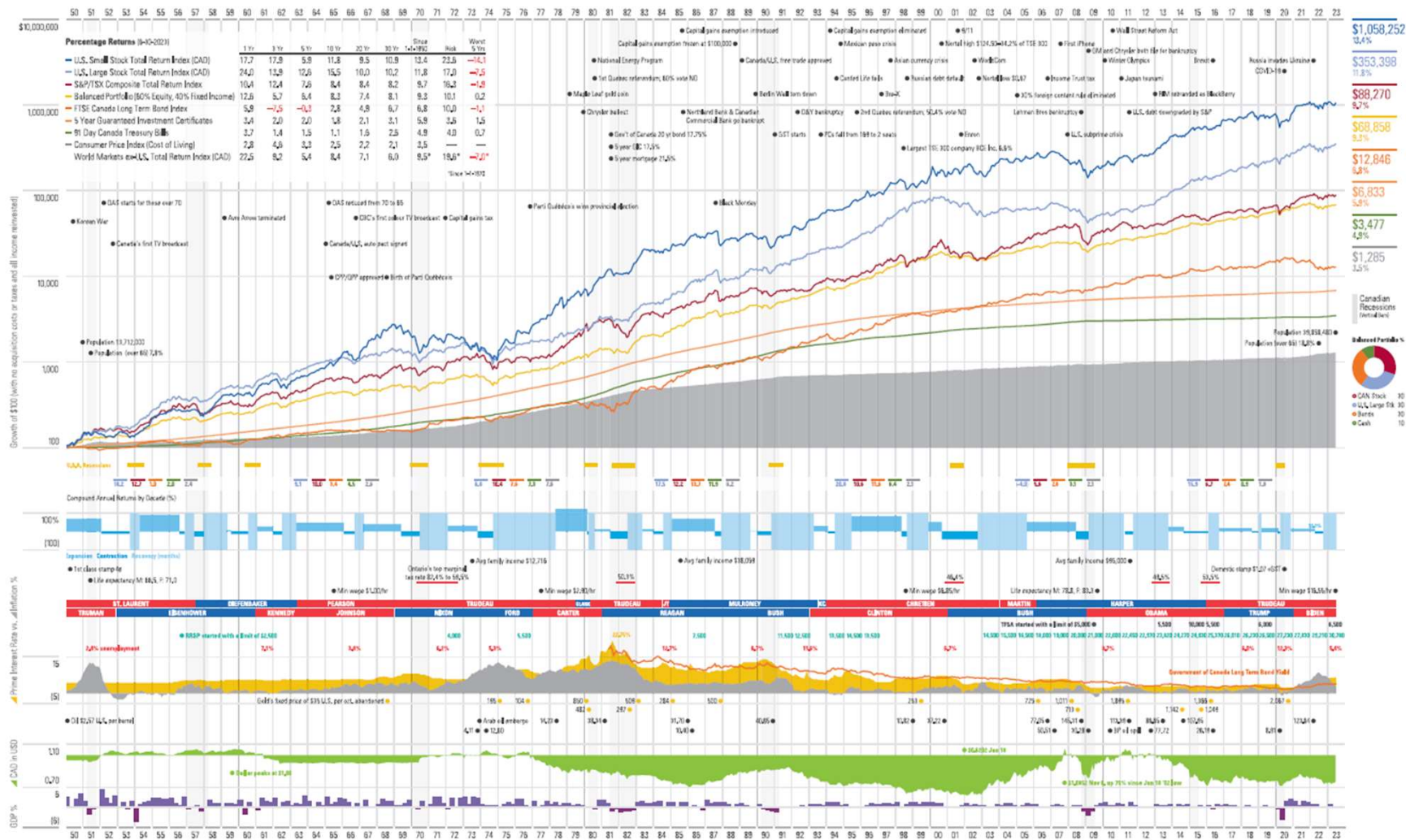


January
1802 to
June 2023

Source: Siegal, Jeremy,
Stocks for the Long Run
(2022) with updates to
2023

Past performances is
not indicative of future
results. You cannot
invest directly in an
index.

2023 Morningstar Andex Chart



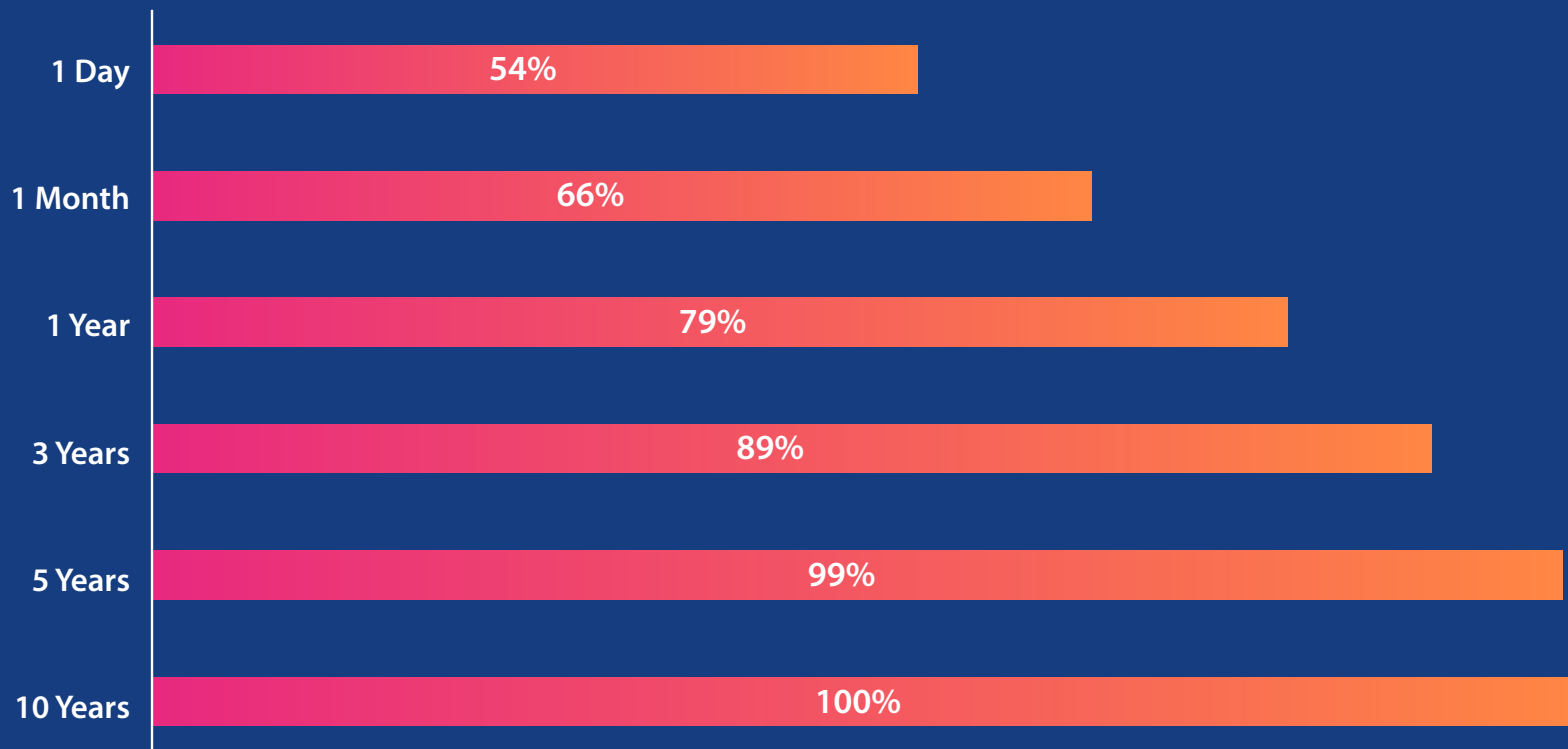
Canada Mutual Funds Competitive Comparison

Name	Category	Morningstar Rating	2024 Calendar Return	YTD Return (current)	1 Year Return (current)	3 Year Return (current)	5 Year Return (current)	10 Year Return (current)	MER	Quartile 5 Yr Return (mth-end)
1. CI High Interest Savings Class F	Canadian Money Market	—	4.39	0.25	4.20	3.92	2.58	—	0.21	1
2. Fidelity Canadian Money Market Series F	Canadian Money Market	—	4.21	0.24	4.05	3.47	2.13	1.43	0.50	3
3. Sun Life Money Market A	Canadian Money Market	—	4.49	0.00	4.03	3.57	2.22	1.40	0.28	2
4. Fidelity Long/Short Alternative F	Alternative Equity Focused	—	20.83	4.28	22.83	13.09	—	—	1.48	—
5. Dynamic Alternative Yield Series F	Miscellaneous - Income and Real Property	—	17.41	2.52	17.78	5.50	6.45	6.46	1.11	—
6. Dynamic Premium Yield Fund F	Miscellaneous - Income and Real Property	—	10.97	1.67	11.74	11.05	10.41	7.32	1.11	—
7. Fidelity Income Allocation Series F	Canadian Fixed Income Balanced	****	10.20	1.85	12.33	4.45	4.26	4.09	0.87	1
8. Sun Life Granite Conservative Port F	Global Fixed Income Balanced	***	6.97	1.97	11.61	2.69	2.49	3.14	0.98	3
9. RBC Select Very Conservative Port F	Canadian Fixed Income Balanced	****	7.69	1.49	9.45	2.82	3.45	3.71	0.85	2
10. TD Comfort Conservative Income F	Canadian Fixed Income Balanced	***	8.66	1.77	10.69	3.24	3.12	—	0.56	2
11. Fidelity Tactical High Income Sr F	Tactical Balanced	****	18.68	3.61	20.79	8.54	10.24	8.97	0.96	1
12. DFA Global 60EQ-40FI Portfolio F	Global Neutral Balanced	****	13.08	2.08	15.14	6.40	7.33	6.14	0.30	1
13. Mackenzie Mthly Inc Balanced Port F	Global Neutral Balanced	***	13.07	2.30	14.93	5.90	5.67	5.62	0.90	2
14. Manulife Tactical Income F	Tactical Balanced	****	16.05	3.18	18.15	9.96	9.65	7.65	1.09	1
15. Sun Life Granite Balanced Portfolio F	Global Neutral Balanced	***	13.79	2.74	16.81	5.17	5.52	5.65	1.03	3
16. Scotia Selected Balanced Income F	Canadian Fixed Income Balanced	****	8.27	1.94	10.34	3.89	3.90	3.84	0.77	1
17. BMO Tactical Balanced ETF F	Tactical Balanced	***	5.90	1.99	9.86	4.10	3.51	—	0.71	3
18. TD Tactical Monthly Income F	Tactical Balanced	****	19.83	2.68	21.70	7.68	8.22	7.51	0.82	1
19. Fidelity Greater Canada Sr F	Canadian Focused Equity	****	11.31	4.93	16.04	11.84	20.10	14.76	1.10	1
20. Fidelity Global Innovators CI F	Global Equity	****	60.55	6.13	60.20	25.79	27.35	—	1.10	1
21. Fidelity Canadian Large Cap Sr F	Canadian Focused Equity	****	16.11	2.60	17.45	12.13	14.02	9.68	1.09	1
22. Fidelity Global Equity+ Fund - F	Global Equity	—	24.41	4.15	25.52	—	—	—	1.17	—
23. Sun Life MFS Global Growth F	Global Equity	****	20.35	4.02	23.77	10.05	11.72	12.17	1.06	2
24. Mackenzie Grnchp Gbl Envr All Cap F	Global Small/Mid Cap Equity	****	3.06	1.35	9.11	2.28	11.82	—	1.07	1
25. NBI Canadian Equity Growth F	Canadian Focused Equity	**	11.66	3.43	14.59	6.71	9.43	8.29	1.05	3
26. RBC Global Equity Focus Fund F	Global Equity	****	27.55	4.13	27.93	7.63	10.84	11.59	0.98	2
27. TD Canadian Equity - F	Canadian Focused Equity	***	16.54	4.02	21.17	8.82	10.95	8.78	0.99	2
28. MDPI S&P 500 Index F	US Equity	****	34.80	3.85	35.75	16.57	16.87	—	0.09	1

***DATA FROM FEB. 3, 2025**

No strategy outperforms all of the time

Markets are unpredictable. No single asset class consistently outperforms, so it is not realistic to expect your investments to outperform all of the time. On a day-to-day basis, it boils down to a coin flip as to whether financial markets will be positive or negative. But as you look at longer time periods, the likelihood of a positive return increases, provided that you are in a well-diversified portfolio. Time is your biggest asset.



**Based on the performance data from the RBC Select Balanced Portfolio from Jan 1, 2000 to July 31, 2021.
The source is RBC GAM. (This is a \$60 Billion Global Balanced Portfolio).*

Global Diversification

Spread between countries to limit risk & lower volatility



Sector Diversification

Spread between different sectors (technology, financial, healthcare, etc) to reduce risk of a strong slump in a single sector

What differentiates our process:

Investment Style

- **Taking the best** of managed, passive & hybrid solutions
- **Diversification** by Management style, leveraging each fund company's strengths

Alternatives Assets: An essential component

- **Asset classes** outside of traditional stocks & bonds – Real Estate, infrastructure, Private Debt/Equity, commodities, etc

Fees

- **Our Highest priority is what ends up in your pocket.**
- **Our portfolios** are built to maximize performance, while keeping fees low.

When building portfolios, we actively build in positive social, governance & environmental factors.

WEALTH PRESENTATION

FUND FACTS

FIDELITY INVESTMENTS CANADA ULC

Fidelity Tactical High Income Fund

Series F

NOVEMBER 9, 2023

This document contains key information you should know about Fidelity Tactical High Income Fund - Series F (the "Fund"). You can find more detailed information in the Fund's simplified prospectus. To get a copy, ask your representative, contact Fidelity Investments Canada ULC ("Fidelity") at 1 800-263-4077 or cs.english@fidelity.ca, or visit fidelity.ca.

Before you invest in any fund, you should consider how it would work with your other investments and your tolerance for risk.

QUICK FACTS*

FUND CODES	CAD NL: 2456 USD NL: 2472	FUND MANAGER	Fidelity Investments Canada ULC
DATE SERIES STARTED	May 28, 2014	PORTFOLIO MANAGER	Fidelity Investments Canada ULC
TOTAL VALUE OF THE FUND ON SEPTEMBER 30, 2023	\$3.176 billion	DISTRIBUTIONS	Net income, end of each month; Capital gains in mid to late December
MANAGEMENT EXPENSE RATIO (MER)	0.96%	MINIMUM INVESTMENT†	\$500 initial, \$25 additional

WHAT DOES THE FUND INVEST IN?

The Fund invests primarily in a mix of income-producing securities which may be located anywhere in the world. It can invest in these securities either directly or indirectly through investments in underlying funds.

The charts below give you a snapshot of the Fund's investments on September 30, 2023. The Fund's investments will change.

TOP TEN INVESTMENTS (SEPTEMBER 30, 2023)

1	U.S. Treasury Notes	20.45%
2	United States Treasury Bond	10.94%
3	DHT Holdings	2.09%
4	Uber Technologies	2.05%
5	J. P. Morgan Chase	1.55%
6	Alphabet	1.54%
7	Microsoft	1.41%
8	Petroleos Mexicanos	1.26%
9	Scorpio Tankers	1.24%
10	Bank of America	1.21%
Total percentage of top 10 investments		43.74%
Total number of investments		293

INVESTMENT MIX (SEPTEMBER 30, 2023)

BY ASSET ALLOCATION	%	BY INDUSTRY	%
Foreign Bonds	43.32%	Sovereign	31.40%
Foreign Equities	29.30%	Technology & Electronics	10.07%
U.S. High Yield Bonds	19.19%	Energy	9.42%
Convertibles	3.88%	Media	6.97%
Canadian Equities	2.47%	Retail	5.43%
Canadian High Yield Bonds	1.44%	Banking	4.82%
Other Canadian Bonds	0.30%	Basic Industry	4.36%
Cash	0.10%	Leisure	4.08%
		Real Estate	3.67%
		Financial Services	3.17%
		Remaining Investments and Net Other Assets	16.61%

HOW RISKY IS IT?

The value of the Fund can go down as well as up. You could lose money. One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility".

In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. Funds with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

RISK RATING

Fidelity has rated the volatility of this Fund as low to medium.

This rating is based on how much the Fund's returns have changed from year to year. It doesn't tell you how volatile the Fund will be in the future. The rating can change over time. A fund with a low risk rating can still lose money.



For more information about the risk rating and specific risks that can affect the Fund's returns, see the "What are the risks of investing in the fund?" section of the Fund's simplified prospectus.

NO GUARANTEES

Like most mutual funds, this Fund doesn't have any guarantees. You may not get back the amount of money you invest.

FUND FACTS

Fidelity Tactical High Income Fund
Series F



HOW HAS THE FUND PERFORMED?

This section tells you how Series F units of the Fund have performed over the past 8 years. Returns are after expenses have been deducted. These expenses reduce the Fund's returns.

YEAR-BY-YEAR RETURNS

This chart shows how Series F units of the Fund performed in each of the past 8 years. The Fund dropped in value in 2 of the 8 years. The range of returns and change from year to year can help you assess how risky the Fund has been in the past. It does not tell you how the Fund will perform in the future.



BEST AND WORST 3-MONTH RETURNS

This table shows the best and worst returns for Series F units of the Fund in a 3-month period over the past 8 years. The best and worst 3-month returns could be higher or lower in the future. Consider how much of a loss you could afford to take in a short period of time.

	RETURN	3 MONTHS ENDING	IF YOU INVESTED \$1,000 AT THE BEGINNING OF THE PERIOD
Best return	11.5%	March 31, 2015	Your investment would rise to \$1,115
Worst return	-11.4%	June 30, 2022	Your investment would drop to \$886

AVERAGE RETURN

A person who invested \$1,000 in Series F units of the Fund on the inception date now has \$2,149. This works out to an annual compound return of 8.5%.

A WORD ABOUT TAX

In general, you'll have to pay income tax on any money you make on a fund. How much you pay depends on the tax laws where you live and whether or not you hold the fund in a registered plan, such as a Registered Retirement Savings Plan (RRSP) or a Tax-Free Savings Account (TFSA).

Keep in mind that if you hold your fund in a non-registered account, fund distributions are included in your taxable income, whether you get them in cash or have them reinvested.

WHO IS THIS FUND FOR?

Investors who:

- plan to hold their investment for the medium- to long-term
- want to gain exposure to global equity and fixed income securities
- want the convenience of a diversified portfolio in a single fund
- can handle the volatility of returns generally associated with equity investments
- may be looking to benefit from combined management and administration fee distributions based on the amount of their investment in the Program

The Fund is not an appropriate investment if you have a short-term investment horizon.

HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to buy, own and sell Series F units of the fund. The fees and expenses - including any commission - can vary among the series of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other funds and investments that may be suitable for you at a lower cost.

Series F units of the Fund are automatically included in the Program. The Program offers management and administration fee reductions, paid in the form of reinvested distributions ("fee distributions"), that increase progressively with assets, resulting in lower combined management and administration fees before sales tax than otherwise. We will automatically apply fee distributions on your Series F units of the Fund when you meet the applicable investment threshold. If you no longer meet the applicable investment threshold for a particular tier of fee distributions, we will automatically decrease the amount of the fee distributions to a lower tier, which will result in higher combined management and administration fees before sales tax but that will not exceed the Series F combined management and administration fees. See the fee distributions table under "Fund Expenses" below. For more details on the Program, see "Purchases, Switches and Redemptions" and "Fees and Expenses" in the Fund's simplified prospectus, and speak to your representative.

SALES CHARGES

You do not pay any sales charge when you buy or sell Series F units of the Fund.

WEALTH PRESENTATION

CONSERVATIVE -

Fund Name	Fund Code F	Percentage
Fidelity American High Yield Fund	FID 655	20.00%
Dynamic Ultra Short Term Bond Fund	DYN 2743	20.00%
Manulife Tactical Income Fund	MMF 3652	40.00%
Dynamic Premium Yield	DYN 2853	20.00%
Total		100%

CONSERVATIVE MINUS PORTFOLIO

Designed for those who want stability above all else, with minimal exposure to risk.

This portfolio is for someone who is extremely cautious and focused on keeping their investments as safe as possible while earning more than a basic savings account. Here's how it works:

- Fidelity American High-Yield Fund (20%): Adds a small amount of higher-yield bonds from strong companies, giving you a little extra income while staying relatively low-risk.
- Dynamic Ultra Short-Term Bond Fund (20%): Focuses on very short-term bonds that are stable and resilient to changes in interest rates, providing steady returns with minimal fluctuation.
- Manulife Tactical Income Fund (40%): This is the heart of the portfolio. It balances safety and income by adjusting between bonds and other stable investments, adapting to market changes.
- Dynamic Premium Yield Fund (20%): Focuses on consistent, reliable income while avoiding major risks.

Together, these funds ensure your portfolio stays secure and steady, giving you income and growth potential without unnecessary risk.

CONSERVATIVE

Fund Name	Fund Code F	Percentage
Dynamic Premium Yield Fund	DYN 2853	31.00%
Fidelity Tactical High Income Fund	FID 2456	17.00%
Manulife Tactical Income Fund	MMF 3652	17.00%
DFA Global 40EQ-60IF Portfolio	DFA 603	35.00%
Total		100%

STANDARD CONSERVATIVE PORTFOLIO

Designed for stability and income with minimal risk.

This portfolio is slightly more growth-oriented than the Conservative Minus option but still prioritizes safety and steady income.

- Dynamic Premium Yield Fund (31%): Provides consistent income, ensuring your portfolio stays balanced and dependable.
- Fidelity Tactical High Income Fund (17%): Focuses on finding reliable income opportunities, slightly boosting returns with minimal additional risk.
- Manulife Tactical Income Fund (17%): Complements the Fidelity fund by using a flexible approach to generate income and stability.
- DFA 603 Global 40% Equity/60% Fixed Income Portfolio (35%): This fund anchors the portfolio by investing in bonds for stability and a smaller portion of stocks for modest growth.

This portfolio is built for those who want their money to grow slightly faster than inflation while avoiding large risks.

CONSERVATIVE +

Fund Name	Fund Code F	Percentage
Dynamic Premium Yield Fund	DYN 2853	26.00%
Fidelity Tactical High Income Fund	FID 2456	12.00%
Manulife Tactical Income Fund	MMF 3652	12.00%
RBC US Equity Index ETF	RBF 2143	10.00%
BMO Global Quality ETF Fund	BMO 95263	10.00%
DFA Global 40EQ-60FI Portfolio	DFA603	30.00%
Total		100.00%

CONSERVATIVE GROWTH PORTFOLIO

Designed for cautious investors who want a little more growth without sacrificing stability.

This portfolio is for someone ready to add a touch of growth to their investments while still maintaining a strong foundation of safety.

- Dynamic Premium Yield Fund (26%): Focuses on providing reliable, low-risk income.
- Fidelity Tactical High Income Fund (12%) & Manulife Tactical Income Fund (12%): These funds generate steady income, protecting your portfolio in changing markets.
- RBC US Equity Index ETF (10%): Introduces some growth potential through high-quality U.S. stocks.
- BMO 95263 Global Quality ETF (10%): Adds global diversification, focusing on high-quality companies worldwide for steady, long-term growth.
- DFA 603 Global 40% Equity/60% Fixed Income Portfolio (30%): Provides a solid base of bonds for stability and some equities for modest growth.

This portfolio balances steady income with a careful introduction to equity-driven growth, ensuring you're positioned for modest long-term success.

MODERATE

Fund Name	Fund Code F	Percentage
Dynamic Premium Yield Fund	DYN 2853	20.00%
Manulife Tactical Income Fund	MMF 3652	20.00%
RBC US Equity Index ETF F	RBF 2143	15.00%
BMO Global Quality ETF Fund	BMO 95263	20.00%
DFA Global 60EQ-40FI Portfolio	DFA 605	25.00%
Total		100.00%

MODERATE PORTFOLIO

Designed for balance—steady income and growth working hand-in-hand.

If you're comfortable with a balanced approach, this portfolio provides income and growth in equal measure.

- DFA 605 Global 60% Equity/40% Fixed Income Portfolio (25%): Takes the lead by increasing stock exposure for growth while retaining bonds for stability.
- Fidelity Tactical High Income Fund (20%) & Dynamic Premium Yield Fund (20%): Provide consistent income to smooth out market ups and downs.
- BMO 95722 U.S. Equity Fund (15%): Adds U.S. stock market exposure for growth opportunities.
- BMO 95263 Global Quality ETF (20%): Diversifies your growth potential across global markets with a focus on high-quality companies.

This portfolio is the perfect balance of safety and growth, offering consistent returns with controlled risk.

MODERATELY AGGRESSIVE

Fund Name	Fund Code F	Percentage
Dynamic Premium Yield Fund	DYN 2853	20.00%
Fidelity Global Equity Plus	FID 7648	15.00%
Fidelity Tactical Income Fund	FID 2456	15.00%
RBC US Equity Index ETF	RBF 2143	15.00%
BMO Global Quality ETF	BMO 95263	15.00%
DFA Global 80E-20FI	DFA 698	20.00%
Total		100.00%

MODERATE AGGRESSIVE PORTFOLIO (LOWER RISK)

Designed for growth with a touch of safety to smooth out the ride.

This portfolio is for someone looking for growth while maintaining some safeguards for stability.

- Dynamic Premium Yield Fund (20%): Generates consistent income to balance market fluctuations.
- Fidelity Global Equity Plus Fund (15%): Diversifies further with global stocks positioned for growth.
- Fidelity Tactical High Income Fund (15%): Adds a reliable source of income to offset volatility.
- RBF 2143 US Equity Index ETF (15%) & BMO 95263 Global Quality ETF (15%): Together, they focus on growth from high-quality U.S. and global companies.
- DFA 698 80% Equity/20% Fixed Income Portfolio (20%): Invests more heavily in stocks for growth, with a small bond allocation for stability.

This portfolio prioritizes growth while keeping a small safety net of income-generating investments.

MODERATELY AGGRESSIVE +

Fund Name	Fund Code F	Percentage
Fidelity Global Equity Plus	FID 7648	25.00%
RBC US Equity Index ETF F	RBF 2143	20.00%
Fidelity Global Innovators F	FID 5982	15.00%
Mackenzie Global Equity F	MFC 099	20.00%
BMO Global Quality ETF F	BMO 95263	20.00%
Total		100.00%

MODERATE AGGRESSIVE PORTFOLIO (HIGHER RISK)

Designed for higher growth with a diversified approach.

For someone ready to embrace more equity exposure, this portfolio leans into growth while keeping some balance.

- Fidelity Global Equity Plus Fund (15%): Adds diversification with a strong emphasis on growth opportunities.
- RBF 2143 US Equity Index ETF F (20%) & BMO 95263 Global Quality ETF (20%): Focus on growth from U.S. and global equities.
- FID 7648 Fidelity Global Equity Plus (25%): Balances the portfolio by providing steady income with tactical adjustments.
- MFC 099 Mackenzie Global Equity F (20%): A high-equity fund that balances growth with just a touch of stability.

This portfolio aims for higher returns while keeping risks manageable with a diversified approach.

AGGRESSIVE		
Fund Name	Fund Code F	Percentage
Fidelity Global Equity Plus	FID 7648	30.00%
RBC US Equity Index ETF	RBF 2143	20.00%
Fidelity Global Innovators	FID 5982	15.00%
Mackenzie Global Equity	MFC 099	20.00%
BMO Global Quality ETF	BMO 95263	15.00%
Total		100.00%

AGGRESSIVE PORTFOLIO (LOWER RISK)

Designed for long-term growth with a slight nod to stability.

This portfolio is primarily growth-focused but still includes some income for smoother returns.

- Fidelity Global Equity Fund (15%): Adds exposure to growth-focused global markets.
- RBF 2143 US Equity Index ETF (20%) & BMO 95263 Global Quality ETF (15%): Deliver strong growth from U.S. and global companies.
- Manulife Tactical Income Fund (30%): Keeps the portfolio flexible and income-generating to counter volatility.
- DFA 607 Fund (20%): Focuses on equities with a small allocation to bonds for added stability.

This portfolio prioritizes growth while maintaining a layer of protection through income investments.



Asset Allocation and Withdrawal Rates Are Key to Achieving Goals

Right choices today can help you meet your retirement income and estate planning objectives



Allocation	Aggressive ← → Conservative				
Withdrawal Rate (% of initial portfolio value)	100% Equities	75% Equities/ 25% Bonds	50% Equities/ 50% Bonds	25% Equities/ 75% Bonds	100% Bonds
Percent Chances of the Payout Lasting 30 Years					
8%	43%	37%	10%	3%	0
7%	56%	48%	25%	10%	3%
6%	67%	59%	46%	21%	10%
5%	78%	78%	70%	44%	22%
4%	94%	98%	100%	87%	44%

Managed Assets



LEVEL 1	\$0 - \$100,000	1.25%
LEVEL 2	\$100,000 - \$250,000	1%
LEVEL 3	\$250,000 - \$500,000	0.9%
LEVEL 4	\$500,000 - \$1,000,000	0.85%
LEVEL 5	\$1,000,000 - \$5,000,000	0.8 - 0.6%

Fund management fees charged by the fund company are based on volume. Fees noted at left are in addition to the fund management fee.

Levels are based on family accounts linked at one address.

Enhanced Services

- Regular meetings to review your portfolio (up to 4 meetings per year)
- Enhanced personalized reporting using One Plan
- Life and Health Insurance Needs Analysis
- Retirement and Estate Planning
- Wealth Transfer and Business Succession Planning
- Access to the advisors' professional network (Accountants, Lawyers, Lenders, Mortgage Brokers etc...)
- Market Research Commentary