

VectorGlobal IAG Canada

VectorGlobal Investment Advisory Group Canada ULC

Portfolio Management Services

31 December, 2022



VectorGlobal IAG Canada offers a suite of specialized investment strategies that are managed using a disciplined, data-driven and rules-based process that have generated above market returns. Each of our investment strategies have their own distinct style, objective, and risk characteristics to meet our clients' varying needs. We are active and decisive about when to take risk out of strategies and when to increase exposure.

Strategy Summary

USD Strategies *

| | | 2022 | Benchmark | Difference |
|-------------------|--|--------|-----------|------------|
| Short Term Equity | Cash Management Strategy | +2.01% | -18.51% | +20.52% |
| Equity | Active Momentum Strategy 100% Equities | -5.04% | -18.51% | +13.47% |
| Fixed Income | Tactical Fixed Income Strategy 100% FI | -5.30% | -11.14% | +5.83% |

CAD Strategies *

| | | 2022 | Benchmark | Difference |
|-----------------------|------------------------------|---------|-----------|------------|
| ETF Fixed Income | ETF Model Fixed Income 100FI | -11.98% | -11.67% | -0.31% |
| ETF Conservative | ETF Model 20EQ-80FI | -11.38% | -13.04% | +1.66% |
| ETF Balanced | ETF Model 40EQ-60FI | -11.38% | -14.41% | +3.02% |
| ETF Moderate Growth | ETF Model 60EQ-40FI | -10.83% | -15.77% | +4.95% |
| ETF Aggressive Growth | ETF Model 80EQ-20FI | -10.55% | -17.14% | +6.59% |
| ETF Equity | ETF Model 100 Equities | -9.96% | -18.51% | +8.55% |
| Short Term Equity | Cash Management Strategy | +0.25% | -5.75% | +6.00% |

DISCLAIMERS

VectorGlobal Investment Advisory Group Canada ULC is a wholly owned subsidiary of Vectormex International.

Stock market indices and benchmarks, like the S&P 500 Index, are unmanaged groups of securities considered to be representative of the stock or bond markets in general or subsets of those markets, and their performance is not reflective of the performance of any specific investment. Investments cannot be made directly into an index or benchmark. Historical returns data are calculated using data provided by sources believed to be reliable, but no representation or warranty, expressed or implied, is made as to their accuracy, completeness or correctness. This information is provided "AS IS" without any warranty of any kind. Past performance is no guarantee of future results.

Data and information are provided for informational purposes only.

Transactions involving financial instruments mentioned herein may not be suitable for all investors. Please speak with your investment and tax advisor to understand whether or not these strategies are appropriate for you.

* Investment returns are expressed gross of fees.

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USD STRATEGIES BENCHMARKS

| | |
|------------------------------|--|
| Equity Portfolios & CMS, AMS | S&P500 Net Total Return Index. |
| Fixed Income Portfolios | 50% Bloomberg Barclays Global Aggregate Total Return Index Value Hedged USD, 50% Bloomberg Barclays Global High Yield Total Return Index Value Hedged USD. |

CAD STRATEGIES BENCHMARKS

| | |
|----------------------------|---|
| ETF Fixed Income | FTSE Canada Universe Bond Index. |
| ETF Conservative Portfolio | 20% S&P500 Net Total Return Index, 80% FTSE Canada Universe Bond Index. |
| ETF Balanced Portfolio | 40% S&P500 Net Total Return Index, 60% FTSE Canada Universe Bond Index. |
| ETF Moderate Growth | 60% S&P500 Net Total Return Index, 40% FTSE Canada Universe Bond Index. |
| ETF Aggressive Growth | 80% S&P500 Net Total Return Index, 20% FTSE Canada Universe Bond Index. |
| ETF Equities | S&P500 Net Total Return Index. |
| Cash Management Strategy | TSX Composite Index. |

INDEXES DESCRIPTION

Bloomberg Barclays Global Aggregate Total Return Index Value Hedged USD. This index measures global investment grade fixed income markets from 24 local markets. This multi-currency index includes bonds Bloomberg Ticker LEGATRUH Index.

Bloomberg Barclays Global High Yield Total Return Index Value Hedged USD. This index measures global markets for high-yield fixed income in developed and emerging countries. Bloomberg Ticker LG 30 TRUH Index

S&P 500 Net Total Return Index. Standard and Poor index, this index represents the 500 largest companies in the United States, the index re-invests dividends after taking into account withholding taxes.

FTSE Canada Universe Bond Index previously known as DEX Universe Bond Index. The FTSE Canada Universe Bond Index tracks the performance of investment-grade (BBB or better), government and corporate bonds in Canada.

The S&P/TSX Composite is the headline index for the Canadian equity market. It is the broadest in the S&P/TSX family and is the basis for multiple sub-indices including but not limited to equity indices, Income Trust Indices, Capped Indices, GICS Indices and market cap based indices. The Toronto Stock Exchange (TSX) serves as the distributor of both real-time and historical data for this index.

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