

Richard's Q4 2022 Tactical Shortlist

Fund Name	Asset Class	Risk Rating	Performance 2021	Performance Q3 2022	Commentary
Real Estate	Specialty	Low to Moderate	8.27%	-1%	A unique offering by Canada Life. This Seg Fund invests in prime-quality real estate assets in Canada. It has been a great alternative to bond funds.
Risk-Managed Conservative Income Portfolio	Risk Managed	Low	3%	0%	This unique Managed Solution by Irish Life Investment Managers applies Options Collar Strategy to provide a moderate level of income and growth, while seeking to reduce portfolio volatility in the long run.
Global Founders	Equity	Moderate	10.4%	-2%	This fund invests in Global value stocks using the best ideas from Beutel Goodman's Portfolio Managers.
Global Growth Equity	Equity	Moderate	7%	+2%	A long term growth focused global equity fund managed by T. Rowe Price, one of world's oldest (1937) and largest investment manager. It is geographically diversified with exposure to Emerging Markets.

****MER reductions: Household eligible assets totalling \$500,000 or more are eligible for our industry leading HNW pricing with a reduction on the IMF of the first dollar invested

***MER reductions: An individual client is eligible for up to 20bps rebate on the assets between \$100,000 - \$499,999 (By SIN)

** Performance shown are for 75/75 guarantee level net of fees except for those with * where performance is gross of fees