



TRIDELTA
Private Wealth

Investing for success

The TriDelta Difference

**Investment success
is a function of:**

- 1. Having a framework**
- 2. Controlling emotion**
- 3. Access**

We provide the framework to get you from your point A to Point B while acknowledging that, just as in life, success is not always a straight line. There will be good times and bad, but keeping a focus on the long-term and not letting emotion drive investment decisions is paramount to your financial future. Finally, we provide access to the highest quality investments, investment managers, and advisory teams. There are many tools to get you from where you are today to where you want to be. Knowing what tools to use and when, is as important as having those tools available when required.

Find out how ►

The TriDelta Difference – 3 Pillars of Investment Management

The TriDelta Difference focuses on the 3 Pillars of Investment Management and builds portfolios with these 3 points as the foundation for generating a long-term favourable rate of return.



1. Custom Investment Plan

Investment management is just one component of building a holistic financial plan, but its importance cannot be understated. We work with each client in the context of this plan to develop a unique long-term investment solution built on a tested and proven approach for making disciplined investment decisions over time.

Our Process

With keeping your specific needs and circumstances at the forefront of our plan, we implement proven strategies to help put you in reach of your financial goals.

- A. First, we establish where you are today and where you would like to be in the future. This is done in combination with broader financial planning and helps visualize what your portfolio needs to accomplish. After all, money is a tool to help you live the life you desire.
- B. We work with you to determine your ability and willingness to take risk within your investment portfolio. This will help guide your advisor in creating an investment plan that fits your unique circumstances and goals.
- C. Develop an Investment Policy Statement which outlines the expectations between you and your advisor. This summary document provides the base of the portfolio moving forward and ensures a complete understanding between you and your advisor.
- D. The first three steps provide the basis to develop an appropriate top-down investment allocation. We begin this process with determining which asset classes best fit your needs before turning our attention to the individual investments that will make up your portfolio.
- E. At least annually we then engage in ongoing reviews to ensure the investment plan remains appropriate for your changing needs, goals, and tolerance for risk. Your investments are not meant to be a one time “set it and forget it” portfolio. We understand that life changes and your portfolio needs to change with you over time.



2. Access to High Quality Investments

In an investment world where banks are providing fewer choices, we leverage our independence to offer a wide array of investment solutions, including Accredited Investor solutions not typically available to the vast majority of Canadians.

Large organizations sometimes narrow their investment product offerings and strictly offer their proprietary funds, leaving their advisors unable to provide their clients the best investments at the lowest cost. TriDelta maintains full independence and provides access to investment solutions that you may not otherwise have access to. Our focus is always in the interests of our clients which means seeking out the best options at the lowest possible cost.

TriDelta provides access to a wide array of investment solutions including, but not limited to:

- Stocks
- Bonds
- Exchange Traded Funds (ETFs)
- Mutual Funds
- Segregated Funds
- Guaranteed Investment Certificates (GICs)
- Money Market Funds
- Preferred Shares
- Limited Recourse Capital Notes (LRCNs)
- Flow Through Limited Partnerships
- Alternative Investment Funds

Alternative investments include those investments not available on public stock and bond markets. They can instead include investments in private companies, alternative lenders, and private real estate traditionally reserved for the ultra-wealthy and large institutions and pension plans.

For more information, see our website discussing alternative investments or speak to a TriDelta advisor.

3. Discretionary Fee Based Accounts

We take the day-to-day worry out of investing by managing your investments on a discretionary basis. Many of our clients lead busy lives or have other areas they would like to focus their time and are comforted knowing that we handle the investment decisions. Each client works with a dedicated Portfolio Manager and has a team of experienced professionals to provide comprehensive advice in all market environments.

There are many other features and benefits applicable to managed accounts that make them the preferred choice for our clientele, including making investment management fees tax deductible.

Our fees ensure our interests align with yours. We work for you. Your goals are our goals, and when you make more money, we make more money. As an independent company, we always emphasize transparency with our fees.

Most of our clients have investment assets across their household of over \$1 million.

TriDelta Preferred Fee Schedule	
Assets Under Management	Fee (plus applicable taxes)
First \$500,000	1.69%
Next \$500,000	1.35%
Next \$4,000,000	0.99%
More than \$5,000,000	0.75%

Our Investment Approach

Our approach to managing your investments is built on a proven and established process for providing you a target long-term rate of return based on your specific needs and goals. We use a variety of tools to ensure your portfolio is best positioned to reach your financial goals. We do so by implementing a specific portfolio that meets your needs and includes both traditional public investments and non-traditional alternative investments, normally reserved for large institutions and pensions.

Our approach is focused on several key tenants that drive our decision making:

Active Management

Our team knows the value of active management in your portfolio to help manage risk in positioning your portfolio for success in good times and bad. We will always place equal emphasis on protecting your portfolio in down markets just as we look to capitalize on the upside during positive times. Over the long-term our ability to manage the short-term ups and downs of your portfolio will significantly increase your ability to stay on track with your goals and avoid making emotional decisions with your money.

Our Equity Strategy

- Central to our success is investing in high quality companies we understand and have long-term confidence in their ability to outperform. We focus on buying businesses, not trading stocks and know that what worked in the past may not be what works in the future. Our team remains nimble and seeks to adapt our strategies to continue providing favourable returns, regardless of where we are in the market cycle.
- Our team works to utilize a quantitative screening process that can identify companies with specific attributes that are likely to outperform the market moving forward. Our team incorporates several strategies into our portfolios which may include using options contracts to manage risk in volatile markets and includes the flexibility to change course when warranted.

Our Fixed Income Strategy

- Many investment firms were created by stock portfolio managers, who consider fixed income solely for its safety and diversification roles. We believe that is too limited a view. Fixed income is one of the world's largest asset classes and typically is the largest or second largest asset allocation in a client's portfolio.
- We employ active management in our fixed income portfolios and utilize a variety of sources to enhance potential returns for our clients. We have also partnered with several independent third parties that share our views and offer low-cost options to employing active management.

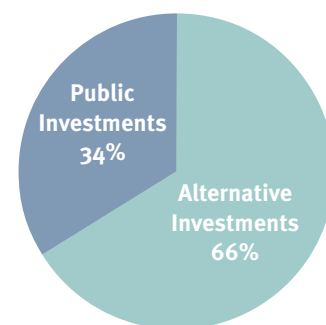
Integrating Traditional with Non-Traditional

For decades, Alternative Investments have been reserved for the wealthiest and largest investors. We have sought to provide access to these investments for our clients and have built client portfolios to include these high-quality investments as a complement to traditional investment solutions.

Our allocation to Alternative Investments has many advantages and are designed to:

- Grant access to strategies not usually available to retail investors
- Create stable cash flow for portfolios, decreasing the need to rely solely on volatile capital gains
- Create true diversification and exposure to various asset classes similar to institutional investors like the Canada Pension Plan (CPP)

Canada Pension Plan (CPP)
Investment Allocation*



*As of March 31, 2022
Source: F2022 Annual Report | CPP Investments

Building a Tax Efficient Portfolio

Building a suitable investment plan not only requires determining the best investments that fit your needs but also where to own these investments. There are many different types of registered and non-registered accounts available to Canadian investors which makes it essential to ensure you are maximizing the tax efficiency of your investments.

Our team works with you throughout your lives to ensure you have a portfolio that protects you from undue taxes and helps keep more of your money working towards your goals. Our team regularly works with client accountants to ensure your portfolio is optimal for your specific tax situation. This often includes developing an optimal plan to withdraw income from your portfolio that minimizes tax or the inclusion of investments which can reduce your overall tax bill through Flow Through Limited Partnerships.

Co-Investing

We know how important your money is to you and that's why we believe in eating our own cooking. Your advisor would never invest in something for you that we would not own ourselves and we encourage our team to invest alongside our clients in each of our proprietary strategies. Most people would be uncomfortable flying if they knew the captain was piloting the plane from the ground and we look at investing no differently. We are right there with you and always will be.

Security

The investments made by our portfolio managers are held at our custodian for your protection.

We have partnered with one of the world's safest banks as our custodian, National Bank Independent Network (NBIN).

- Presently, there are over 100 independent financial service firms with NBIN, entrusting them with over \$100 billion in assets under administration.



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