



Q WEALTH PARTNERS **INVESTMENT PLATFORM**

Where Money Meets Meaning

QWEALTH.COM



INVESTING LIKE THE SMARTEST PENSION MANAGERS

Welcome to Q Wealth Partners (Q Wealth), where we unlock access to institutional and pension-style investing for our valued clients. As your trusted Portfolio Manager and Investment Fund Manager, we utilize advanced investment techniques, like those employed by leading pension funds, to shape favorable outcomes for our clients.

In today's evolving financial landscape, it is becoming more difficult to deliver outcomes without the use of alternative investments beyond stocks and bonds in client portfolios. This is the strategy embraced by seasoned pension managers like the Canada Pension Investment Board (CPPIB) to meet the diverse client needs of their clients.

At the heart of our approach is our commitment to navigating the complexities of modern investing.



CPPIB Asset Class Composition (March 31, 2023)

Private Equities	33%	Fixed Income	12%
Public Equities	24%	Infrastructure	9%
Credit	13%	Real Estate	9%

1. Fixed income consists of cash and cash equivalents, money market securities and government bonds, net of debt financing liabilities. Public Equities include absolute return strategies and related investment liabilities.
2. As at March 31, 2023, \$49 billion of real estate, \$48 billion of infrastructure and \$26 billion of our private equity investments associated with sustainable energies, which collectively represent 23% of net assets, are managed by the Real Assets investment department.

Source: Annual Report F2023 - CPP Investments

ENHANCING YOUR PORTFOLIO WITH Q WEALTH

As a client of Q Wealth, you will benefit from gaining access to a broader range of investment opportunities that go beyond the conventional. Unlock the potential of alternative asset classes and advanced investment techniques such as the strategic use of options in portfolios. This approach is designed to mitigate risks while reducing volatility and seeking to enhance returns.

These benefits go far beyond what investors can typically achieve through conventional portfolios comprised of individual security and retail fund selections. The use of our private pooled funds across our platform allows us to utilize institutional investment strategies built on a foundation of delivering customized outcomes for our clients.



ENHANCED INVESTMENTS

Our enhanced investments allow for the strategic use of leverage and options to help reduce volatility and enhance returns within portfolios. We offer a broad range of enhanced investments some of which are managed internally by our Investment Management team, and some leverage the expertise of external managers through investments in externally managed funds and ETFs.

PRIVATE MARKET INVESTMENTS

Our private market investments allow our clients to invest in highly diversified portfolios of private debt and equity funds, limited partnerships and private pools – all with the added benefit of daily liquidity. In alignment with the trends of many of the leading pension funds increasing their exposures to private debt and equity to meet the needs of their clients, we recognize the value in bringing this diversification to portfolios. Access to liquid alternative asset classes of this caliber is typically restricted for most investors.

FACTOR BASED INVESTMENTS

Our factor-based investments utilize a sophisticated and dynamic screening process to isolate key investment factors that best perform during changing parts of the business cycle. We shift exposures in portfolios to leverage the factors that best suit the forward-looking economic climate. Our core philosophies are tilted towards value, profitability, size, and momentum.

TAXSMART INVESTMENTS

Our **TaxSmart** investments provide our clients with risk-adjusted and tax-efficient returns. Distributions generated from these investments are taxed as dividends for income tax purposes benefiting from lower tax rates compared to ordinary income.

CUSTOMIZED INVESTMENT OUTCOMES

There are different series available for our equity and ETF based enhanced investments that can help customize the outcome and investment experience a client is looking for.

These risk management and yield enhancement opportunities are rarely found at most retail investment firms, but within our private pooled fund structure they are made uniquely possible.

Additional fund series are offered for some of the funds across our platform allowing our clients to customize their desired portfolio outcome. These risk management and yield enhancement opportunities are rarely found at most retail investment firms, but within our private pooled fund structure, they are made uniquely possible.



<div>G</div> <div>SERIES</div>	<div>GROWTH SERIES</div> <div>BASE PORTFOLIO</div> <div>Core base portfolio for the fund, will differ based on the fund's investment strategy and objective.</div>
<div>A</div> <div>SERIES</div>	<div>ACTIVE SERIES</div> <div>BASE PORTFOLIO + ENHANCED RETURN</div> <div>Core based portfolio with added active management with the goal of achieving enhanced returns through prudent use of leverage and strategic options-based overlays.</div>
<div>H</div> <div>SERIES</div>	<div>HEDGED SERIES</div> <div>BASE PORTFOLIO + REDUCED VOLATILITY</div> <div>Core base portfolio for the fund with added options-based overlays to provide superior risk management and reduced portfolio volatility.</div>
<div>P</div> <div>SERIES</div>	<div>10% ANNUAL PROTECTION</div> <div>MONTHLY SERIES</div> <div>Adds put protection to protect the first 10% of market risk less the cost of protection on a rolling calendar year basis.</div>
<div>Z</div> <div>SERIES</div>	<div>ZERO COST HEDGED 10% CAP, 15% PROTECTION</div> <div>MONTHLY SERIES</div> <div>Adds put protection to protect the first 15% of market risk paid for by a covered call on a rolling calendar year.</div>
<div>X</div> <div>SERIES</div>	<div>SPLIT SHARE CORP COMMON</div> <div>MONTHLY SERIES</div> <div>Utilizes put protection and other option strategies to reduce downside risk and increase upside exposure in a tax-efficient way on a rolling calendar year basis.</div>
<div>D</div> <div>SERIES</div>	<div>DIVIDEND & INCOME SERIES</div> <div>An income and dividend focused strategy with a monthly income distribution that may be reinvested for additional tax compounding benefits.</div>



BLENDING EXPERTISE FOR **OPTIMAL RESULTS**

On our platform, we seamlessly integrate the expertise of our internal Investment Management team while seeking complementary external experts at lower costs.

Since 2017, our internal Investment Management team has consistently identified opportunities that contribute to the performance of our private pooled funds through meticulous research, rigorous external manager due diligence, and strategic investment selection.

TAILORED PORTFOLIO SOLUTIONS

As a client of Q Wealth, you are no longer limited to basic portfolio solutions.

Whether you are looking for income, growth, active management, tax-efficiency, maximum diversification, or a combination of these strategies, we have a solution to meet your needs.

Not all accounts should be invested the same as there may be different tax considerations, objectives, and constraints that are unique to specific account types. Account level customization through the Q Wealth investment platform enables us to customize client outcomes on both a household and a per account basis within the parameters set by a client's risk profile.

This approach to investment management allows us to better deliver positive outcomes for our clients.



DELIVERING POSITIVE OUTCOMES

Clients of Q Wealth have access to the below benefits that help shape positive portfolio outcomes.

LOWER INVESTMENT COSTS

Our internal trading processes, economies of scale, use of securities lending, and access to discounted prices for funds managed by external experts, collectively lead to lower investment costs for our clients.

ACCESS TO LIQUID ALTERNATIVE ASSETS

Our investment platform provides clients with access to alternative asset classes not typically available to most retail investors. Under our private pooled fund structure, we are also to provide the added benefit of daily liquidity in this typically illiquid asset class.

ENHANCED RETURNS TO OFFSET COSTS

We employ strategic options overlays and prudently use leverage to add significant value to portfolios.

ENHANCED DIVERSIFICATION

Our pooled fund structure provides clients with access to alternative asset classes which help better diversify portfolios in complex market conditions. On our platform we also seamlessly combine managers using different investment strategies to improve diversification and extract uncorrelated alpha (i.e., excess return).

BETTER RISK MANAGEMENT

In inflationary environments, bonds are less effective at providing clients with adequate downside protection. Our private pooled funds navigate complex market conditions with alternatives allowing for improved risk management. Hedging strategies and other risk mitigation strategies used within our private pooled funds further allow us to reduce portfolio volatility.

SUPERIOR AFTER-TAX RETURNS

Taxable accounts benefit from risk mitigations from hedging strategies as a better alternative to fixed income. Where possible, we aim to offset taxes within the private pooled funds, which helps to minimize the overall tax impact on clients.

Q Wealth curates tailored strategies to unlock the full potential of your investments.

Embark on the journey to your financial success with us.



Quintessence Wealth, a registered Portfolio Manager in Alberta, British Columbia, Manitoba, New Brunswick, Newfoundland and Labrador, Nova Scotia, Ontario, Prince Edward Island, Quebec, and Saskatchewan, an Investment Fund Manager in Newfoundland and Labrador, Ontario, and Quebec, and an Exempt Market Dealer in Alberta, British Columbia, Manitoba, New Brunswick, Newfoundland and Labrador, Nova Scotia, Ontario, Quebec, and Saskatchewan. The Ontario Securities Commission (OSC) is the principal regulator for Quintessence Wealth.

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5160 Yonge Street, Suite 1860 | Toronto, Ontario | M2N 6L9

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