

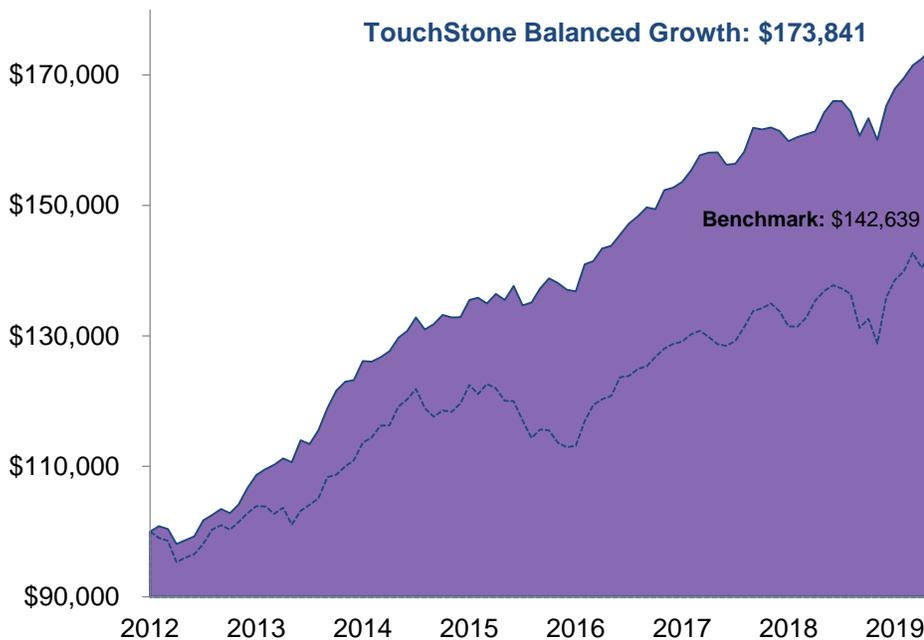
# Touchstone Balanced Growth Portfolio

**RICHARDSONGMP**

Richmond | Goodman  
Wealth Management

As of June 30, 2019

Net growth of \$100,000 investment made in February 2012



Benchmark: S&P/TSX Composite & DEX ST Bond (C\$)

Total Returns	3 MTH	YTD	1 YR	3 YR*	5 YR*	Inception* (07/12)
<b>TouchStone Balanced Growth</b>	<b>2.54%</b>	<b>8.62%</b>	<b>5.83%</b>	<b>6.52%</b>	<b>6.03%</b>	<b>7.74%</b>
Benchmark	1.95%	10.73%	4.20%	5.71%	3.66%	5.04%

\* Annualized

## How has the Balanced Growth Portfolio performed?

This chart shows how the Balanced Growth Portfolio has performed since inception. Returns are calculated before fees have been deducted. Our returns primarily come from a combination of capital gains and dividend income, which may be treated more favourably than interest income when calculating your after-tax return. While it has performed very well in the past, it is important to recognize that this does not tell you how the model will perform in the future.

*"Expect the best. Prepare for the worst. Capitalize on what comes."*

— Zig Ziglar

## Balanced Growth Portfolio

This model invests primarily in Canadian companies, government bonds and corporate bonds. It may also invest a portion in US and International companies to take advantage of beneficial opportunities. The information in this fact sheet is a snapshot of current model investments; it will change over time.

### Douglas Goodman

Director, Wealth Management  
Portfolio Manager

### Philip Richmond

Director, Wealth Management  
Portfolio Manager

### Tina Fattore

Associate Investment Advisor

## Calendar year returns (%)

Year	Strategy	Benchmark
2018	-1.17%	-4.57%
2017	6.30%	5.43%
2016	10.32%	12.69%
2015	3.97%	-3.99%
2014	8.01%	7.58%
2013	18.11%	8.42%

*Good, sound advice  
makes a difference.*

## Contact us:

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# Touchstone Balanced Growth Portfolio

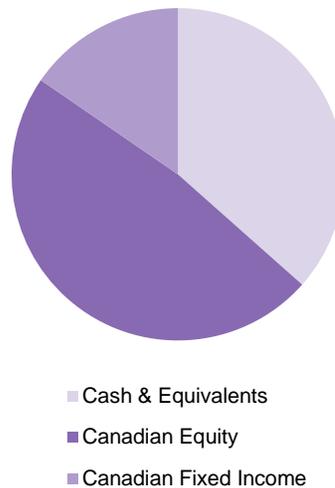
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As of June 30, 2019

Sector (as of Jun. 30, 2019)	Portfolio %
Cash and Equivalents	36.20%
Financials	22.17%
Investment Grade Bonds	15.16%
Utilities	9.46%
Energy	8.15%
Telecommunications	4.44%
Consumer Staples	4.43%

Model weights will change over time



## What we believe in:

- Circuit Breaker Protection (stop loss alerts on every position)
- Focus on investing only in the strongest industries
- Only invest in securities that are liquid and straightforward (no derivatives/futures, etc.)
- Focus on companies with growing sales, earnings and cash flow
- Technical and Fundamental analysis must confirm one another
- No Leverage, Fair Fee Structure, No Performance Fees
- Take Media hype with a large "grain of salt"

## How risky is it?

Risk can mean many things: including the risk of not investing and thus not keeping up with inflation. However, in terms of the risk of loss of capital, it is important to remember one key thing: your time horizon. Risk of loss decreases as your time horizon lengthens. According to industry guidelines for investing in equities, the risk on our model should be rated as medium.



## Are there any guarantees?

We work very hard to ensure that your investments meet your expectations and we are very disciplined in our processes to manage risk. However, due to the nature of investing in equities, there is no guarantee that you will not experience some losses along the way.

## What are our investment principles?

### TouchStone WILL:

- Uncover opportunities
- Invest with circuit breakers
- Buy stocks directly
- Manage risk to build long-term wealth
- Use discipline

### TouchStone will NOT:

- Buy, hold and pray
- Invest in equity mutual funds or other opaque products
- Ignore risks that lead to permanent loss of capital
- Invest with emotion

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