

CONNECTED WEALTH

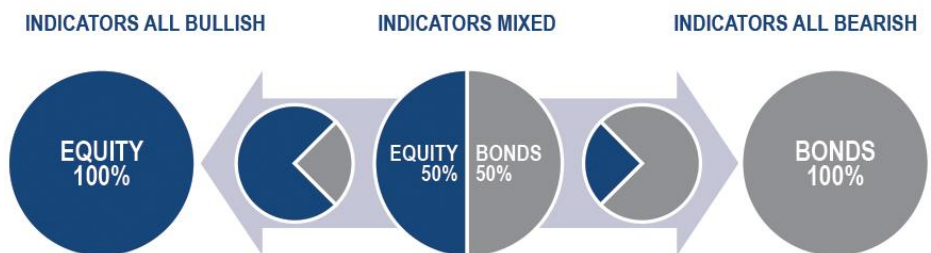
Market swings have become larger, more pronounced and faster over the past decade. A static asset allocation approach appears ill-equipped for big market swings.

Adding the Connected Wealth Tactical portfolio as a sidecar strategy to traditionally managed assets can provide a tactical tilt to an overall portfolio and reduce total volatility while not sacrificing expected returns.

This is the foundation of the Connected Wealth Tactical strategy.

Connected Wealth Tactical

- The Connected Wealth Tactical portfolio uses a systematic approach to increase equity exposure in up markets and increase bond exposure in down markets.
- The holdings oscillate between 100% equity and 100% bonds/cash using a handful of exchange traded funds (ETFs), dependent upon the indicators' short-term outlook for the market.



- With 80% of the portfolio following disciplined multi-factor signals, emotion is largely eliminated from the decision whether to be more bullish or bearish. The remaining 20% is invested in ETFs based on the manager's discretion.
- This is a tactical investment strategy that utilizes ETFs as they are a vehicle that can easily and efficiently change the equity/bond allocation for the portfolio. This is not a model ETF portfolio.
- Declining investor risk appetites and low yields have made defensive and safe haven assets, such as bonds and conservative equities, very expensive.
- Considering the current bull market is in its sixth year, the time may be right to start adding more defensive oriented strategies.

How to invest:

Richardson GMP Separately Managed Account Platform
Launched Sept 2011 - RMODCORNTE

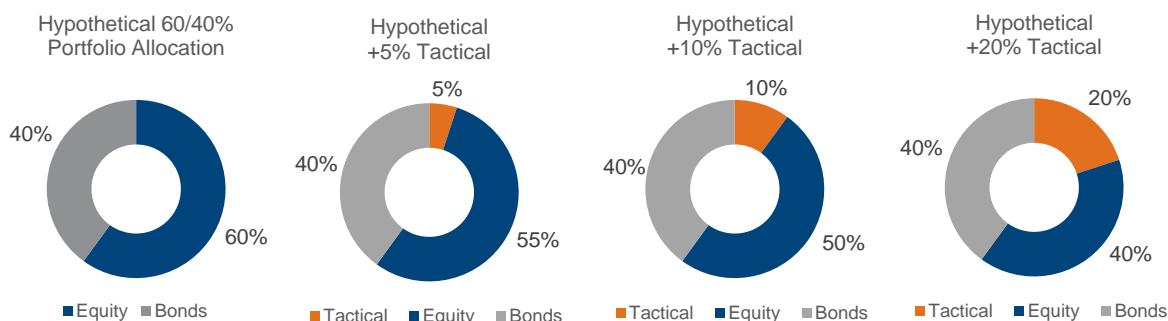
Connected Wealth Tactical Class
Launched Nov 2015 - A-class CWC100, F-class CWC101

To learn more please contact your Advisor



Adding Connected Wealth Tactical to a portfolio

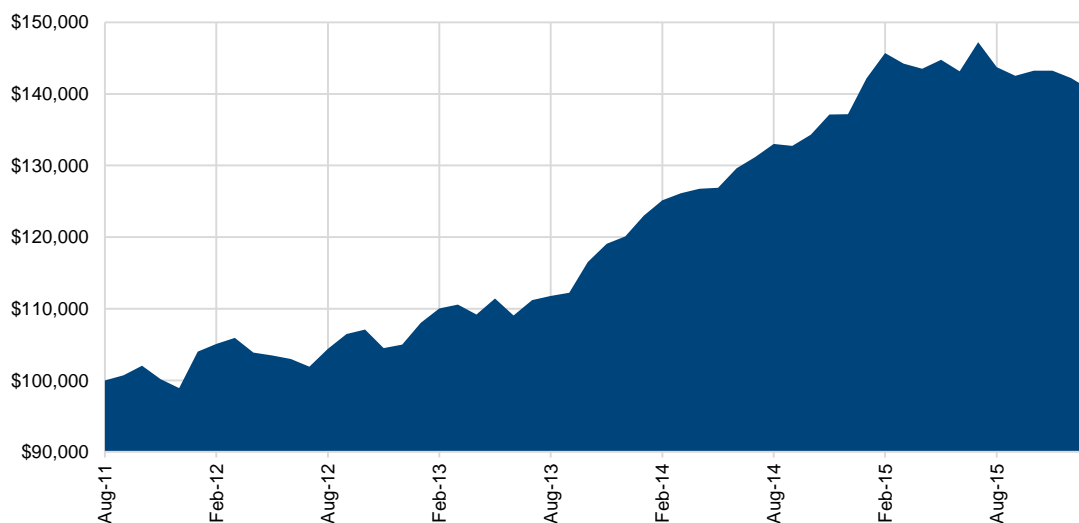
- This is designed as a risk reduction strategy to increase diversification and add a tactical component to conventionally managed assets.
- Connected Wealth Tactical is designed to complement a traditional stock and bond portfolio, with the objective to reduce volatility.



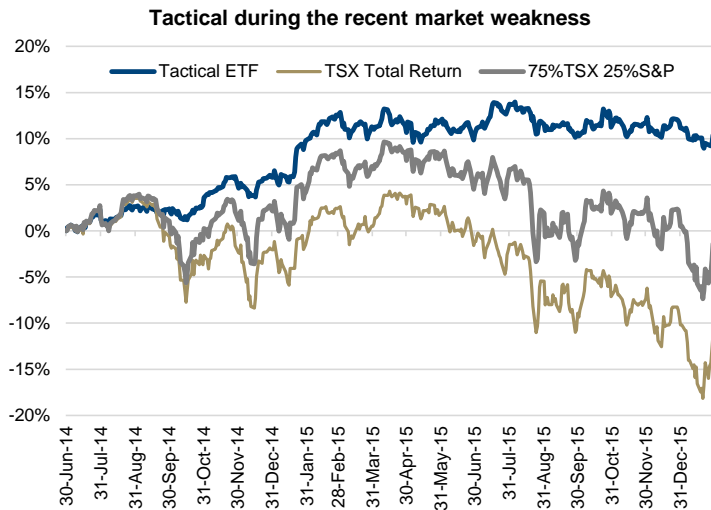
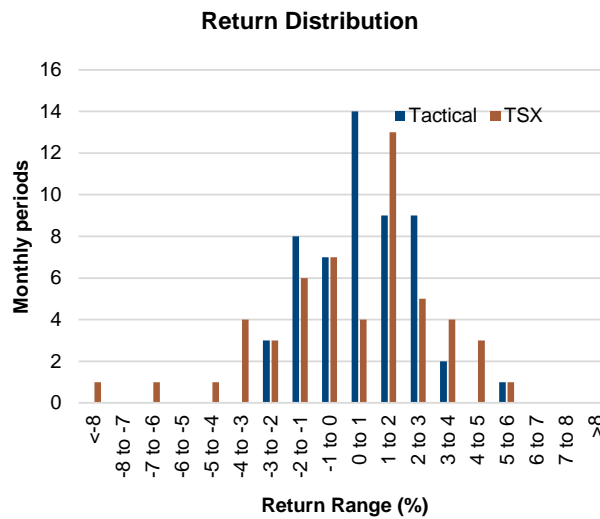
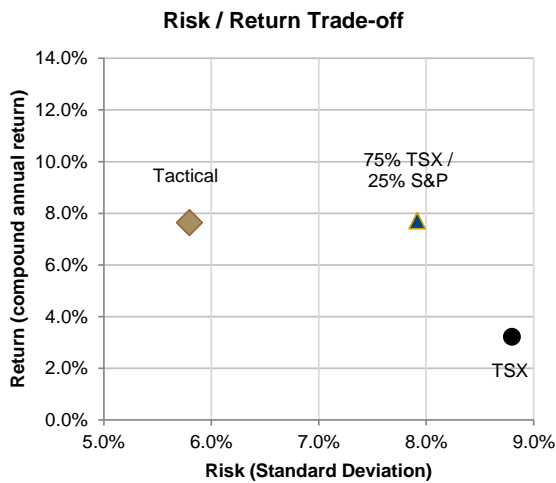
	60/40%	5% allocation	10% allocation	20% allocation
Total Return (annualized)*	7.5%	7.8%	8.0%	8.5%
Standard Deviation	8.8%	8.3%	7.9%	7.1%
Sharpe Ratio	0.74	0.82	0.89	1.06

* The above returns are back-tested returns based on the Connected Wealth Tactical quantitative model from 1994 to strategy launch on the SMA platform in 2011, after which strategy SMA composite returns gross of fees were used through till January 2016. Back-tested performance is hypothetical. It doesn't reflect trading in actual accounts and is provided for informational purposes only. Risk free rate of 1.0% was used for the Sharpe Ratio.

Separately Managed Accounts returns since launch in 2011



Risk Reducing Characteristics*



Helping protect capital during periods of market stress

* All three charts are based on Separately Managed Account composite returns since inception in September of 2011, gross of fees.

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Please note that past performance is not necessarily an indicator of future performance. The indicated rates of return since September of 2011 are **gross** of fees and/or commissions and represent client composite returns from the Separately Managed Accounts platform. Individual results of client portfolios may differ from that of the representative portfolio as fees may differ, and performance of specific accounts is based on specific account investiture.

Performance data prior to September 2011 is back-tested performance. Back-tested performance is hypothetical and does not represent actual performance and should not be interpreted as an indication of such performance. Actual performance for client accounts may be materially lower than that of back-tested performance which has certain inherent limitations. These include gross of fees, market trading friction, and retroactive application of the portfolio strategy to mention a few.

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* Richardson GMP offers its investors the opportunity to invest in the Connected Wealth Tactical Strategy either through the Richardson GMP Separately Managed Account Platform or through Connected Wealth Tactical Class, a mutual fund that is a class of shares of Connected Wealth Funds Inc. Connected Wealth Tactical Class is a portfolio managed by Richardson GMP Limited and by Redwood Asset Management Inc. Connected Wealth Tactical Class will be invested in a substantially similar manner to the Richardson GMP Separately Managed Account Platform portfolio. Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus before investing. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated. The indicated past returns are reflective of the Richardson GMP Separately Managed Account Platform, not Connected Wealth Tactical Class.