

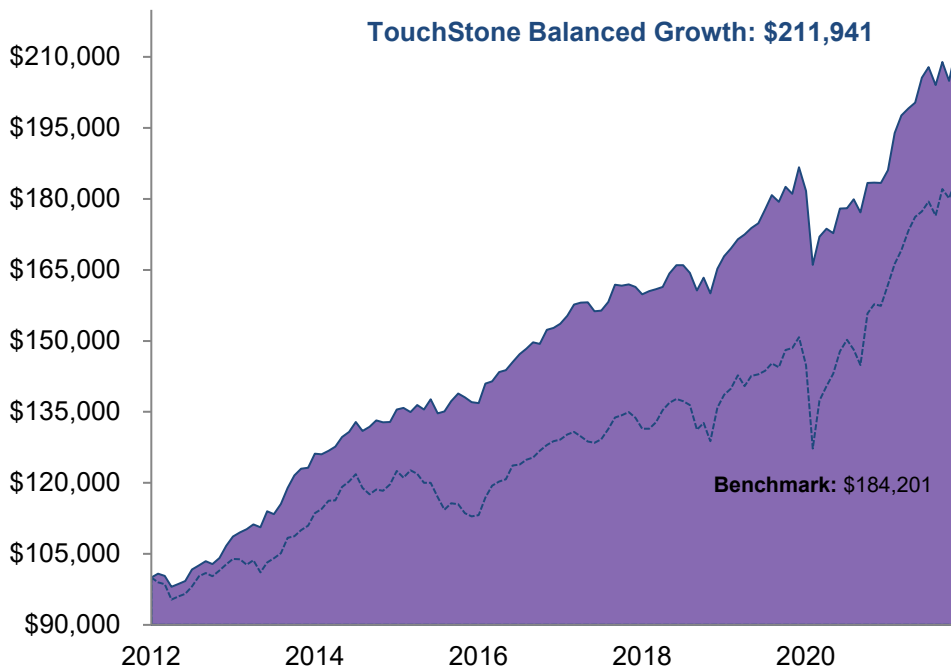
TouchStone Balanced Growth Portfolio

RICHARDSON
Wealth

Richmond/Goodman
Wealth Management

As of December 31, 2021

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



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

Total Returns	3 MTH	1 YR	3 YR*	5 YR*	7 YR*	Inception* (07/12)
TouchStone Balanced Growth	3.87%	15.53%	9.81%	6.82%	6.90%	7.87%
Benchmark	4.39%	16.77%	12.66%	7.55%	6.53%	6.45%

* 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, Investment Advisor

Philip Richmond

Director, Wealth Management
Portfolio Manager, Investment Advisor

Tina Fattore

Associate Investment Advisor

Calendar year returns (%)

Year	Strategy	Benchmark
2021	15.53%	16.77%
2020	1.33%	2.02%
2019	13.13%	15.29%
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:

Richmond.Goodman@RichardsonWealth.com

416.941.6715

[TouchStone Blog](#)

www.RichmondGoodman.com

TouchStone Balanced Growth Portfolio

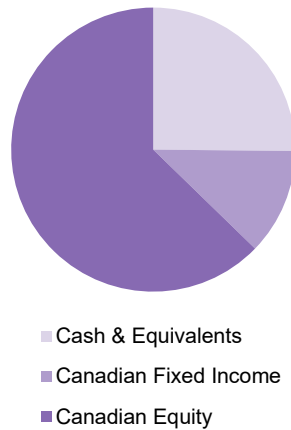
RICHARDSON
Wealth

Richmond/Goodman
Wealth Management

As of December 31, 2021

Sector (as of Dec. 31, 2021)	Portfolio %
Cash and Equivalents	25.16%
Financials	23.09%
Fixed Income Funds	12.11%
Industrials	10.16%
Real Estate	6.91%
Utilities	6.43%
Consumer Staples	5.36%
Consumer Discretionary	4.43%
Energy	3.91%
Materials	2.44%

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

Richardson Wealth Limited, Member Canadian Investor Protection Fund. Richardson Wealth is a trademark of James Richardson & Sons, Limited used under licence. Total return performance returns are as of December 31, 2021 and are based on an actual representative account. Please note that past performance is not necessarily an indicator of future performance. The indicated rates of return are gross of fees and/or commissions. 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. The noted representative portfolio may not be appropriate for all investors.