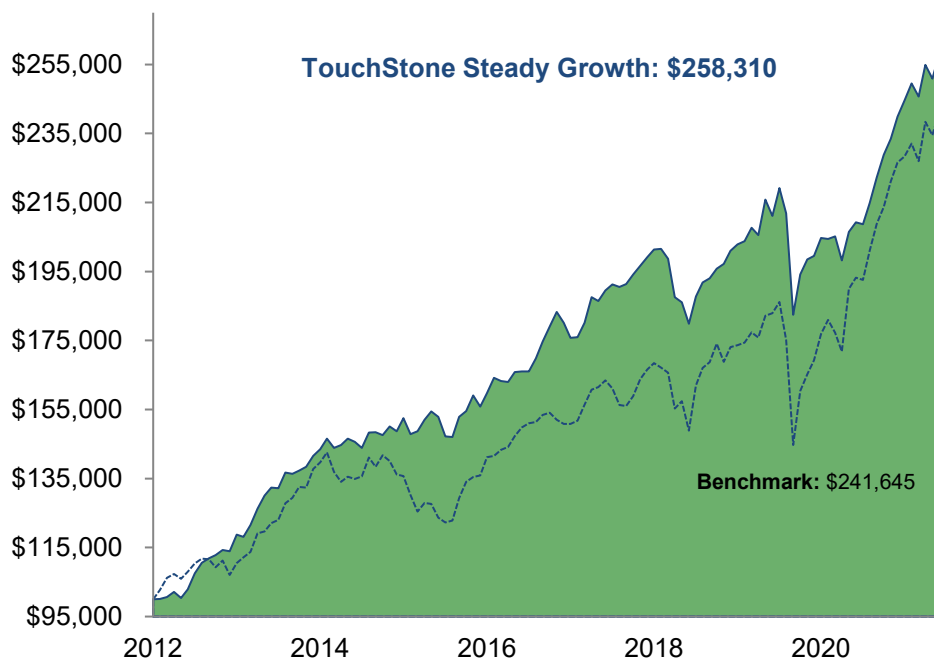


# TouchStone Steady Growth Portfolio

As of December 31, 2021

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



Benchmark: S&P/TSX Composite TR

Total Returns	3 MTH	1 YR	3 YR*	5 YR*	7 YR*	Inception* (07/12)
<b>TouchStone Steady Growth</b>	<b>5.14%</b>	<b>23.45%</b>	<b>12.84%</b>	<b>9.25%</b>	<b>8.53%</b>	<b>10.60%</b>
TSX Total Return	6.48%	25.09%	17.52%	10.04%	8.68%	9.82%

\* Annualized

## How has the Steady Growth Portfolio performed?

This chart shows how the Steady 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.

*"The only man who behaves sensibly is my tailor; he takes my measurements anew every time he sees me, while all the rest go on with their old measurements and expect me to fit them"*

— George Bernard Shaw

## Steady Growth Portfolio

This model invests primarily in Canadian companies. 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	TSX TR
2021	23.45%	25.09%
2020	-0.89%	4.00%
2019	17.41%	22.88%
2018	-5.10%	-8.88%
2017	14.15%	9.10%
2016	8.56%	21.09%
2015	4.99%	-8.32%
2014	10.10%	10.55%
2013	28.78%	12.99%

***Good, sound advice  
makes a difference.***

## Contact us:

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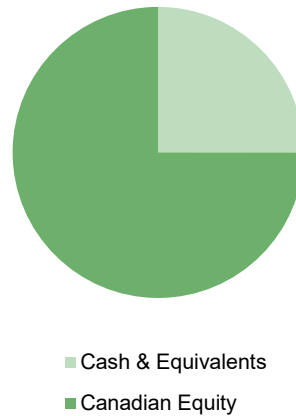
[TouchStone Blog](#)

[www.RichmondGoodman.com](http://www.RichmondGoodman.com)

# TouchStone Steady Growth Portfolio

As of December 31, 2021

Sector (as of Dec. 31, 2021)	Portfolio %
Cash and Equivalents	25.01%
Financials	23.31%
Industrials	15.95%
Technology	9.15%
Real Estate	7.42%
Energy	7.08%
Consumer Staples	5.29%
Materials	3.41%
Telecommunications	3.37%



Model weights will change over time

## 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 to high.



## 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:

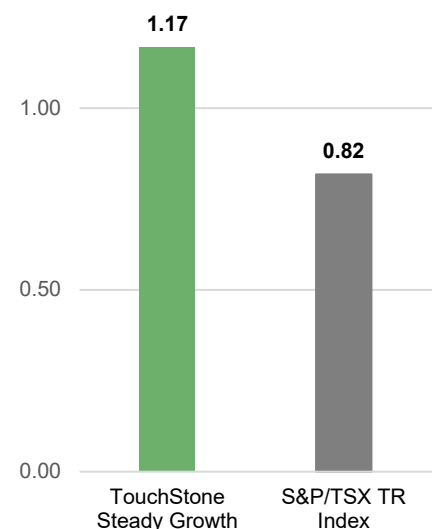
- Buy, hold and pray
- Invest in equity mutual funds or other opaque products
- Ignore risks that lead to permanent loss of capital
- Invest with emotion

## 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"

## Sharpe Ratio

A higher ratio indicates superior risk adjusted performance



Data Sources: TooGood & Bloomberg