

VENTUM BALANCED MODEL PORTFOLIO (acct code 985)



The Ventum Balanced Model Portfolio is a multi-asset 'balanced' portfolio consisting of money market, fixed income, and equity securities in Canada, US and Global. The objective is growth and income through dividends and interest. The portfolio typically holds 25-35 securities and currently has a portfolio yield of 1.26% and a yield to maturity of 2.99%.

The target asset allocation is 60% equities, 35% fixed income, and 5% cash or equivalents. Canadian equity exposure consists of leading large-capitalization companies, while US and Global equity exposure is achieved through Exchange Traded Funds (ETFs). The fixed income allocation comprises of Canadian and US government bonds and investment grade corporate debentures, either thru individual securities or ETFs.

This portfolio is best suited for defensive, mid- to long-term investors seeking broad diversification across assets, countries, and sectors, along with moderate income.

VENTUM HIGH YIELD DIVIDEND GROWTH (acct code 984)



The Ventum High Yield Dividend Growth Model Portfolio is, primarily, a Canadian equity strategy focused on companies with consistently growing, above average dividend yields. The objective is to provide a strong dividend yield and moderate long-term capital appreciation with lower volatility than the benchmark. The portfolio typically holds 20-30 securities and currently has a portfolio yield of 3.34% (interest and dividend income).

To qualify for inclusion, a company must have consistently grown its dividends per share in at least 4 of the past 6 years. In addition, the dividend yield must exceed the threshold set by the portfolio management team. To reduce risk, this portfolio invests only in more defensive sectors, such as utilities, real estate, telecom, financials, and consumer staples.

This portfolio is best suited for defensive, mid- to long-term equity investors seeking a strong and growing dividend yield with lower volatility.

VENTUM CANADIAN DIVIDEND GROWTH (acct code 981)



The Ventum Canadian Dividend Growth Model Portfolio is, primarily, a Canadian-focused, all-equity "dividend aristocrat" style portfolio. The objective is to achieve benchmark returns and moderate, but consistently growing, dividend income with lower volatility than the benchmark. The portfolio typically holds 20-30 securities and currently has a yield of 2.19% (interest and dividend income).

The portfolio consists of large-capitalization, blue-chip Canadian companies. To qualify for inclusion, each company must have a minimum 5-year record of consistently increasing its dividends per share. This portfolio invests across a broad range of sectors and emphasizes profitable, high-quality companies.

This portfolio is best suited for mid- to long-term, moderately risk-tolerant equity investors seeking growing dividend income with lower volatility.

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VENTUM CANADIAN EQUITY (acct code 980)



Moderate Risk

The Ventum Canadian Equity Model Portfolio is a core, high-quality, large-capitalization Canadian equity portfolio. The objective is long-term capital appreciation and moderate dividend income with lower volatility than the benchmark. The portfolio typically holds 20-30 securities and currently has a portfolio yield of 1.85% (interest and dividend income).

This portfolio invests in Canada's largest companies and only those with a long-term record of financial success. The selection process focuses on each company's profitability and growth relative to its sector peers.

This portfolio is best suited for moderately risk-tolerant equity growth investors with a mid- to long-term horizon.

VENTUM ETF MODEL PORTFOLIO (acct code 987)



Moderate Risk

The Ventum ETF Model Portfolio is an ETF-only portfolio that employs a sector rotation strategy. The objective is long-term capital appreciation and moderate dividend income. The portfolio typically holds 8-15 ETFs and currently has a yield of 1.52%.

The portfolio primarily focuses on Canadian and U.S. markets, with sectors weighted according to the portfolio management team's outlook. The portfolio may also invest in a wide range of ETFs, including fixed income, money market, alternatives, thematic sectors, and global ETFs, to take advantage of tactical opportunities.

This portfolio is best suited for mid- to long-term growth investors seeking broad exposure to sectors and macroeconomic themes while reducing volatility and avoiding individual company risk. It is particularly well-suited for smaller accounts due to the cost-effective diversification that ETFs provide.

VENTUM US GROWTH (acct code 986)



Moderate Risk

The Ventum US Growth Model Portfolio is a U.S. equity portfolio that follows a quality large-capitalization growth strategy. The objective is long-term capital appreciation. The portfolio typically holds 25-35 securities and currently has a yield of 0.63%.

For inclusion in the portfolio, a company must demonstrate strong profitability, growth, and price momentum. The portfolio management team selects securities with leading margins, revenue and earnings growth, and technical indicators suggesting positive price momentum.

This portfolio is best suited for moderately risk-tolerant equity growth investors with a mid- to long-term horizon.

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VENTUM CANADIAN EQUITY *PLUS* (acct code 983)



The Ventum Canadian Equity *Plus* Model Portfolio is a global growth portfolio, with approximately half invested in leading Canadian companies and the remainder invested in U.S., global, and emerging market Exchange Traded Funds (ETFs). The objective is long-term capital appreciation with moderate dividend income. The portfolio typically holds 25-35 securities and currently has a portfolio yield of approximately 1.60% (interest and dividend income).

Similar to the Ventum Canadian Equity portfolio, the Canadian Equity *Plus* portfolio invests in Canada's largest companies with a long-term record of financial success and consistent profitability. To reduce volatility and ensure broad diversification, the portfolio invests in U.S., global developed, and emerging markets through ETFs.

This portfolio is best suited for moderately risk-tolerant equity growth investors with a mid- to long-term horizon who wish to have a more globally diversified portfolio.

VENTUM FOCUS 15 (acct code 982)



The Ventum Focus 15 Growth Model Portfolio is a high-conviction Canadian equity portfolio. The objective is long-term capital appreciation. The portfolio typically holds up to 15 mid- to large-capitalization companies and currently has a portfolio yield of 0.82% (interest and dividend income).

The investment style for the portfolio can best be described as 'Growth at a Reasonable Price' ("GARP"). The portfolio will be less diversified than its benchmark but will hold equities in no fewer than 5 of the 11 S&P TSX industry sectors. The portfolio may have greater individual company concentration, or no allocation in certain sectors compared to the benchmark.

This portfolio is best suited for equity growth investors with moderate to high risk-tolerance who are comfortable with less diversification and have a mid- to long-term horizon.