

Investment Management Process



- Plan for tomorrow, Live for today

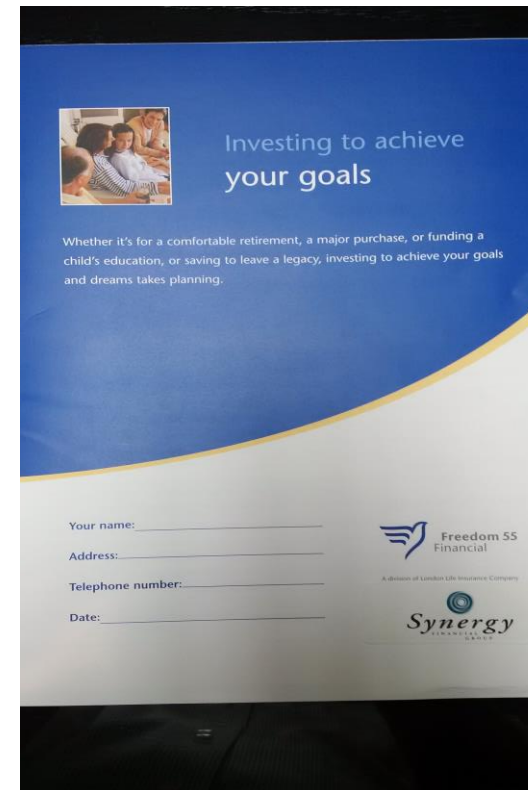
Synergy Financial Group's value proposition to our investment management clients

- ▶ Leveraging the expertise of **Pension Style Management** from the Great West Life Group of Companies with over \$1 Trillion of assets under administration
- ▶ Portfolio composition based on **Asset Allocation and Diversification** (creating proper mix and weighting of investments to suit your needs) = less volatility and risk
- ▶ Disciplined **Risk-Management** focus when developing portfolios thus:
(1) better than average long-term returns, (2) with less than average volatility and (3) less complexity. This is done by looking at funds with...
 - ▶ a five (5) year track record
 - ▶ multi-manager diversification with different mandates and investment styles
 - ▶ consistency of performance in both returns and risk
 - ▶ low cost management expense ratios (% money towards running the fund)



Managing Attitude and Behavior (determining your Risk Profile)

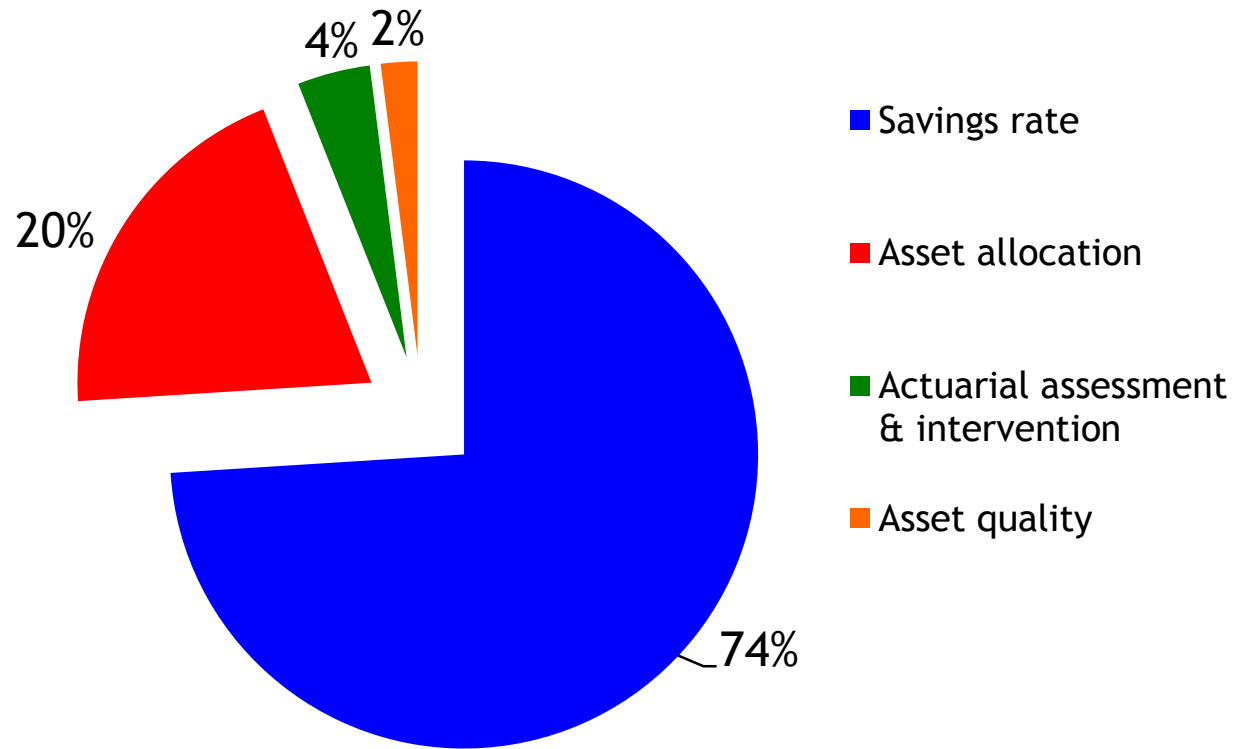
- ▶ We can't control the markets, but we can help you identify your attitude towards your money, thus using tools like Investment Voyager helps us to determine how your money should be invested...
- ▶ Comprehensive Questionnaire
- ▶ Risk Tolerance, Investment Objectives,
Time Frame



The image shows a screenshot of a questionnaire titled "Investing to achieve your goals". The form is divided into two main sections: a blue header and a white body. The header features a small photo of a family and the text "Investing to achieve your goals". Below this, a paragraph explains the purpose of the questionnaire: "Whether it's for a comfortable retirement, a major purchase, or funding a child's education, or saving to leave a legacy, investing to achieve your goals and dreams takes planning." The white body contains four input fields: "Your name:", "Address:", "Telephone number:", and "Date:". To the right of these fields are the logos for "Freedom 55 Financial" and "Synergy Financial Group".

Key Retirement Success Factors

(it's the amount and allocation that makes the difference)



Source: "Retirement Success: A Surprising Look into the Factors that Drive Positive Outcomes", Blanchett & Grantz, 2011



YOUR MONEY

Step 1: Advisory & Portfolio Allocation



We assess your risk profile and determine proper portfolio allocation

Quadrus allocates your money to the investment fund companies

Step 2: Administration, Custodial & Compliance



Funds are distributed to investment managers according to your allocation

Step 3: Investment Fund Companies (partial list)



Step 4: Investment Allocation & Management



The investment manager of each fund will allocate into securities of companies such as...

3.12%

1.93%

2.43%

2.99%

2.55%

