



CRYSTAL WEALTH

CONSISTENCY OF POSITIVE MONTHLY RETURNS

CRYSTAL WEALTH specializes in unusual short term fixed income investing. During the past nine years, we have become experts in identifying unique investment opportunities in areas that offer relatively high rates of return with unusually low levels of risk – mortgages, media loans and American medical receivables. Each of these investment opportunities have afforded our investors both consistent and positive monthly returns as illustrated below.

CRYSTAL WEALTH MORTGAGE STRATEGY

MONTHLY/ANNUAL RETURNS

The following chart shows the historical monthly and annual returns of the Crystal Wealth Mortgage Strategy net of all management fees and expenses; the net returns unitholders have earned on their invested capital.

	J	F	M	A	M	J	J	A	S	O	N	D	YTD
2015	0.40	0.25	0.42	0.31	0.40	0.37	0.43	0.50	0.46	0.42	0.53		4.68%
2014	0.48	0.45	0.45	0.39	0.41	0.43	0.44	0.37	0.43	0.40	0.32	0.39	5.07%
2013	0.44	0.35	0.41	0.42	0.43	0.36	0.46	0.39	0.50	0.46	0.41	0.40	5.24%
2012	0.44	0.42	0.41	0.45	0.44	0.40	0.47	0.41	0.36	0.30	0.28	0.22	4.70%
2011	0.48	0.44	0.53	0.43	0.49	0.42	0.35	0.45	0.41	0.44	0.37	0.44	5.41%
2010	0.38	0.49	0.44	0.45	0.45	0.47	0.38	0.45	0.42	0.39	0.48	0.53	5.45%
2009	0.57	0.56	0.72	0.50	0.59	0.57	0.56	0.62	0.47	0.50	0.51	0.55	6.93%
2008	0.77	0.77	0.65	0.60	0.58	0.61	0.74	0.59	0.91	0.57	0.55	0.64	8.27%
2007					0.82	0.66	0.82	0.82	0.74	0.80	0.86	0.52	N/A

PORTFOLIO SUMMARY

Net Assets	\$35,565,849
Number of Mortgages	348

Please read the offering documents before investing. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated. Mutual funds are not covered by the Canada Deposit Insurance Corporation or by any other government deposit insurer.