



CRYSTAL WEALTH

CRYSTAL WEALTH MORTGAGE STRATEGY

OBJECTIVE

To generate a consistently high level of interest income with no downside volatility by investing primarily in first and second Canadian residential mortgages.

PROCESS

- Third party mortgage experts source potential mortgages and do initial underwriting and lending
- Crystal Wealth does secondary underwriting and analyzes how the mortgages fit into the Strategies overall portfolio mix
- The Strategy buys the pre-existing mortgage from the third party and title is registered in the Strategies name at the land transfer office
- Crystal Wealth hires the third party to administer the mortgage

BORROWERS

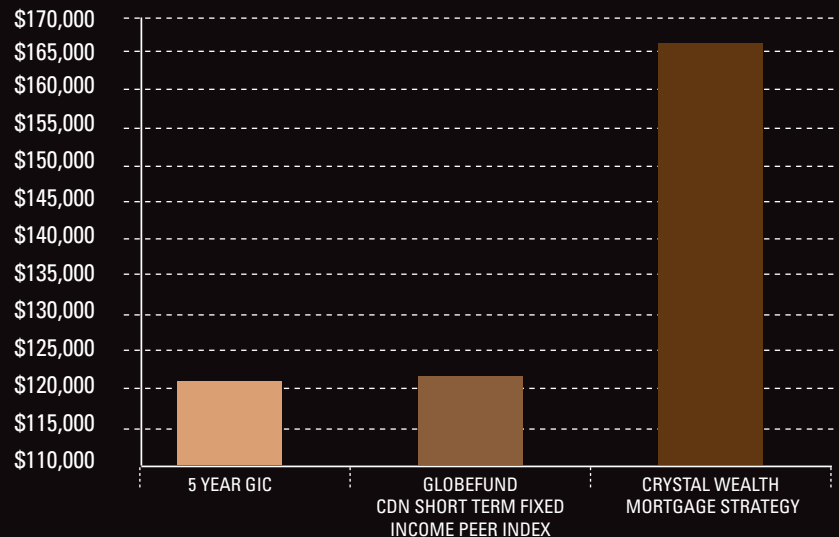
Anyone who doesn't fit conventional lenders' loan criteria including:

- New immigrants who don't yet have a Canadian credit history
- People with multiple part-time jobs
- Self-employed people whose CRA reported income is lower than actual cash flow
- People looking for financing on unusual properties
- People with some current credit issues looking to refinance or consolidate debt

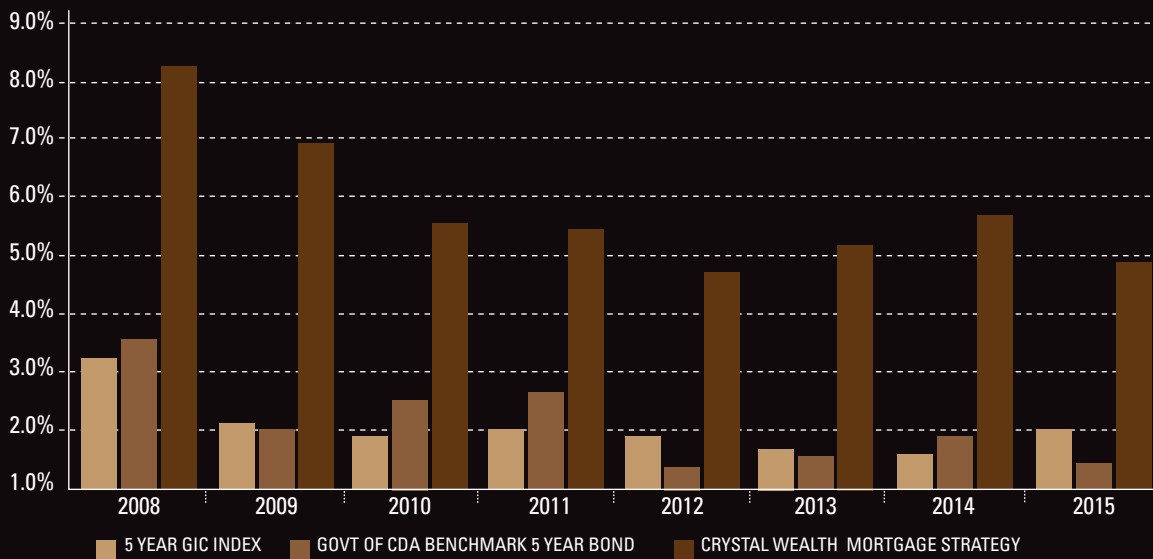
Why are you settling for a lower rate of return?

Growth of \$100,000
(April 2007 - December 2015)

Crystal Wealth Mortgage Strategy vs. 5 Year GIC and Globefund Peer Index



ANNUAL PERFORMANCE VS. 5 YEAR GIC INDEX AND 5 YEAR GOVERNMENT BOND



Why do you accept downside risk in your portfolio when you don't need to?

The Crystal Wealth Mortgage Strategy has never decreased in value.

VOLATILITY METER

(Based on 3 year standard deviation from Globeinvestor.com)



WHY IS THIS STRATEGY THE IDEAL INVESTMENT?

Attribute	Ideal Investment	GICs	Bonds	Stocks	Crystal Wealth Mortgage Strategy
Return	Consistent & high				✓
Risk of loss/volatility	Low	✓			✓
Liquidity/access to money	Immediate		✓	✓	✓
Correlation to other traditional investments	Low	✓			✓
Diversification	High				✓

Disclaimer: Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the offering documents before investing. Mutual funds and other securities are not guaranteed, their value may 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.