



Enhanced Growth Mandate

CFG Model Portfolio

Reporting as of February 28, 2019

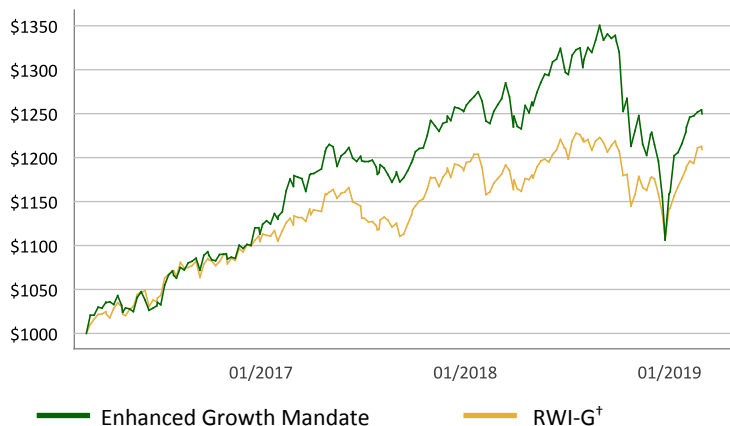
Portfolio Description

The **Enhanced Growth Mandate** is a three-pool portfolio based on a growth-biased balance between more stable, yield-bearing assets (such as Fixed Income, Preferred Shares, Real Estate Investment Trusts [REITs], Covered Call and Credit Spread Strategies), via the Income Share Class and Option Writing Share Class, and higher-risk, growth-oriented asset classes (primarily Common Shares of publicly listed companies), via the Equity Share Class.

Investment Objective

The objective of the **Enhanced Growth Mandate** is to achieve better risk-adjusted returns than a passive, low-cost, diversified portfolio benchmark (The Real World Growth Index). The **Enhanced Growth Mandate** aims to achieve this objective by holding in client accounts three Share Classes in target proportions of 25% Income Share Class, 65% Equity Share Class and 10% Option Writing Share Class. Croft Financial Group will rebalance back to this target at least annually. In addition, rebalancing takes place within each Share Class on a more frequent basis to manage market risk, take advantage of market opportunity, and manage cash positions. For further information, including a more detailed description of the investment objectives and strategy for each of the component Share Classes, please review our Relationship Disclosure Document and/or Share Class Fact Sheets, both available at www.croftgroup.com.

Growth of \$1000



Key Statistics

	1 M	3 M	6 M	1 Y	3 Y*	5 Y*	SI*
Returns	1.25%	1.72%	-7.09%	-0.82%	7.69%	7.69%	7.69%
	1.65%	2.65%	-1.04%	2.79%	6.51%	6.51%	6.51%
Sharpe Ratio	3.40	0.23	-0.87	-0.20	0.63	0.63	0.63
	3.11	0.70	-0.39	0.06	0.69	0.69	0.69
Maximum Drawdown	-0.36%	-9.97%	-17.77%	-18.08%	-18.08%	-18.08%	-18.08%
	-0.30%	-5.90%	-9.28%	-9.73%	-9.73%	-9.73%	-9.73%

■ Enhanced Growth Mandate ■ RWI-G⁺

*Annualized returns
Inception date February 29, 2016

Portfolio

Symbol	Security	Weight
TCG534	Income Share Class	25%
TCG531	Equity Share Class	65%
TCG539	Option Writing Share	10%
Distribution		Monthly
Benchmark [†]		Real World Index – Growth

Top 10 Holdings (effective)

Security	Weight
RCICN 2.8 03/13/19	4.79%
REIUCN 3.85 06/28/19	4.69%
PPLCN 3.06 06/13/19	2.85%
BROOKFIELD ASSET MANAGEMENT INC	2.80%
ISHARES S&P/TSX CDN PFD	2.76%
ALIBABA GROUP HOLDING LTD	2.69%
CANADIAN TIRE CORP CLASS A	2.67%
CANADA GOOSE HOLDINGS INC	2.67%
FACEBOOK INC	2.63%
OPEN TEXT CORP	2.59%

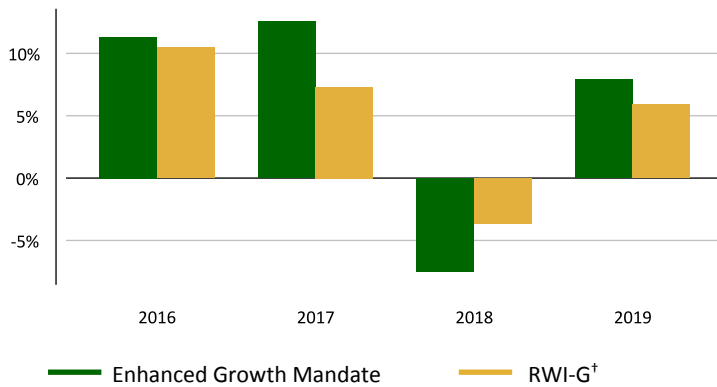
Annual Returns

Period	Enhanced Growth	RWI-G ⁺
2019	7.88%	5.89%
2018	-7.50%	-3.66%
2017	12.52%	7.30%
2016	11.31%	10.46%

Standard Deviation

Period	Enhanced Growth	RWI-G ⁺
Since Inception	8.27%	6.12%
3 years		
5 years		

Annual Returns



Disclaimer and Notes

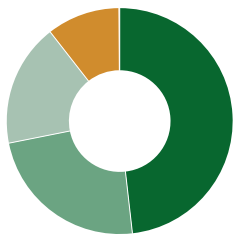
¹ Asset Allocation – CAD actual, marked to market as of close on the date quoted

² Sector Allocation – CAD notional, including option exposures with cash adjusted to total 100%

³Geographic Allocation – CAD notional, including option exposures with cash adjusted to total 100%

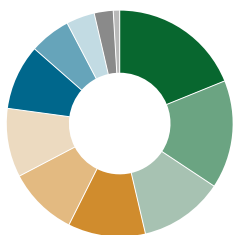
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Asset Allocation¹



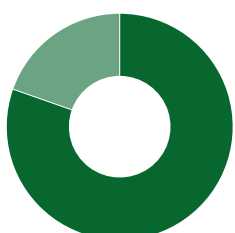
Equity	48.5%
Bonds & Debentures	23.8%
Cash	17.7%
Preferred	10.5%
Private Equity	0.1%
Option	-0.7%

Sector Allocation²



Financials	18.9%
Consumer Discretionary	15.5%
Health Care	12.0%
Information Technology	11.1%
Communication Services	9.9%
Industrials	9.8%
Consumer Staples	9.3%
Materials	5.9%
Utilities	4.1%
Real Estate	2.7%
Energy	0.9%

Geographic Allocation³



Canada	80.4%
United States	19.6%