



CROFT

FINANCIAL GROUP

EXPERIENCE A Real Wealth Management™

approach **TO** growing your investments

At Croft Financial Group , we don't just focus on individual areas of wealth management. Instead, we offer an integrated approach designed to foster long-term growth for your investments. Every aspect of your financial universe works in harmony.

SINCE 1993

R N Croft Financial Group Inc. has been a Licensed Discretionary Portfolio Management and Investment Fund Management company since 1993, proudly serving investors and investment professionals across Canada. Our comprehensive team of Portfolio Managers, Financial Planners, Tax, and Insurance Specialists collaborate to help clients achieve their specific financial goals.

REAL WEALTH MANAGEMENT™ (RWM™)

At the core of our service is our approach is Real Wealth Management™ (RWM™). This holistic strategy, backed by the prestigious RWM™ designation, integrates investment, tax, estate, and insurance planning into a seamless wealth management process.

The Power of 3

The Accounting Place and Castlemark Wealth Management, two wholly owned subsidiaries of R N Croft Financial Group Inc., play a strategic role in delivering this integrated wealth management approach. By combining the tax expertise of The Accounting Place with the advanced financial planning services of Castlemark Wealth Management, we ensure that every aspect of our clients' financial needs is addressed under one roof.

This fully integrated approach is designed to optimize financial outcomes and deliver lasting value—ensuring that every decision positively impacts your financial future.



What is a Real Wealth Manager™?

A Real Wealth Manager™ is a professional who has taken a comprehensive approach to wealth management by focusing on both the accumulation and preservation of wealth. The Real Wealth Manager™ works closely with the portfolio manager, taking into consideration tax planning, retirement planning, estate planning, and other financial planning aspects to provide holistic financial solutions to clients. It's about understanding the client's full financial picture and goals, and providing tailored advice accordingly.

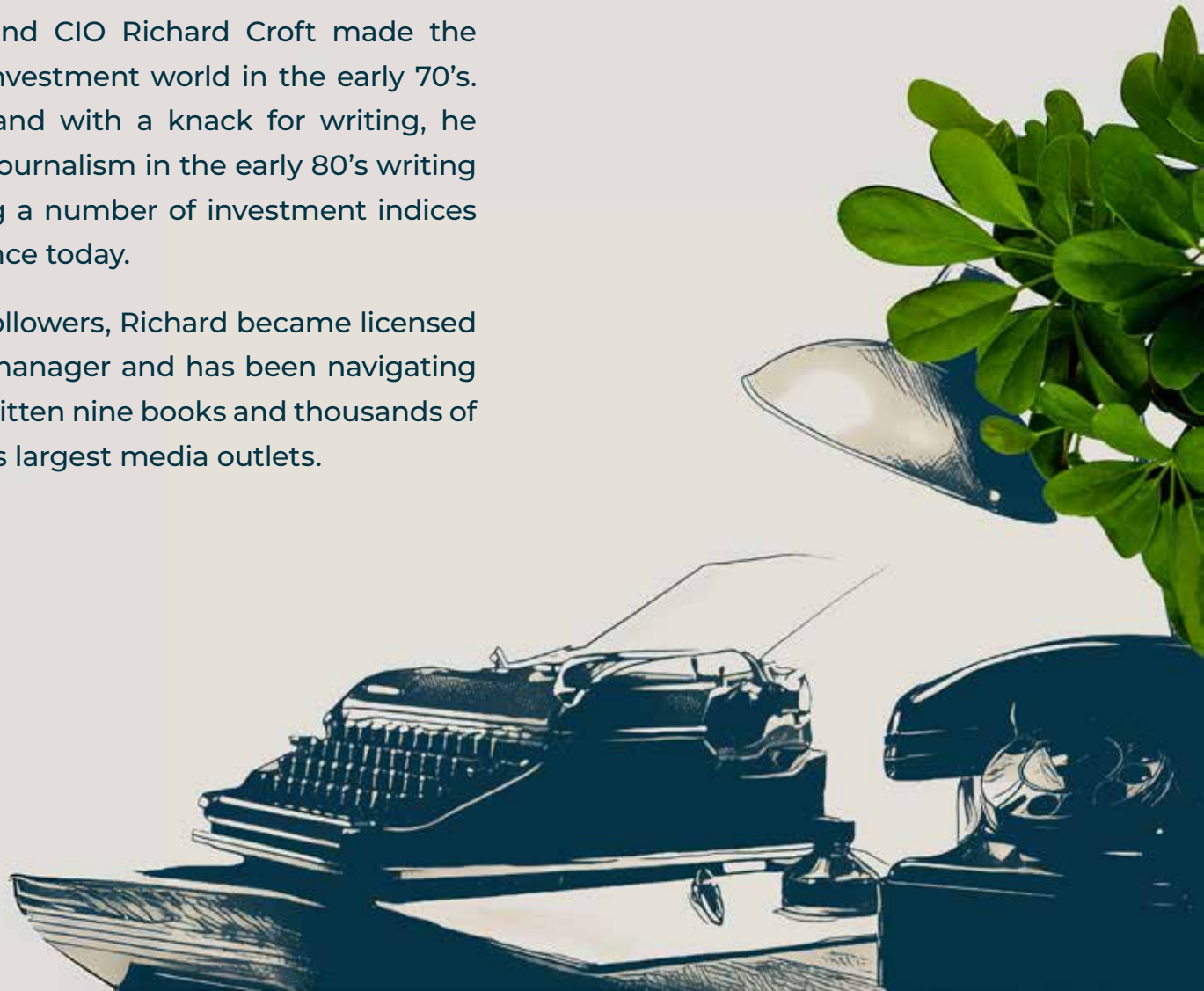
We proudly support the REAL WEALTH
MANAGER™ (RWM™) DESIGNATION



The Beginning

The Croft Financial Group Founder and CIO Richard Croft made the transition from public service to the investment world in the early 70's. Driven by his passion for education and with a knack for writing, he entered the world of financial market journalism in the early 80's writing for the Globe and Mail and developing a number of investment indices and benchmarks that are still in existence today.

In 1993, at the request of many of his followers, Richard became licensed as an investment counselor/portfolio manager and has been navigating the markets ever since, while having written nine books and thousands of articles and commentaries for Canada's largest media outlets.



The Vision

Richard's vision was to build a platform where financial professionals across the industry could access active, discretionary investment management for their clients, offering investment products and solutions not accessible under their existing regulatory framework. The goal was (and continues to be) to reduce the related regulatory, compliance and administrative burdens on the advisors that come with this high level of service, placing it on his experienced team, many of whom are still with the firm.

Where we are today

Our entire team of professionals remain guided by a set of core principles which include honesty, integrity and openness. Our focus is on serving our partners and investors by delivering value ethically and within a culture of compliance. We deliver an integrated wealth management approach by working closely with your advisor and combining the tax expertise of The Accounting Place with the advanced financial planning and insurance services of Castlemark Wealth Management.



The Commitment

As a licensed Portfolio Manager and Investment Fund Manager, we work with our advisor partners and clients across Canada to deliver an exclusive High-Net-Worth Service that is typically reserved for investors with over one million dollars in assets. Our commitment to each of our clients ensures that we take an unbiased approach to security selection and portfolio composition based on their best interest and financial goals. We work with our associated Financial Planners, Tax Specialists and other industry professionals to implement this approach to the highest standard of care.



About Castlemark Wealth Management

Established in 2011, Castlemark has been providing customized financial planning and wealth management services in a no-pressure personal boutique environment. CWM's award-winning financial professionals bring years of practical experience in investment and wealth management, retirement planning and decumulation strategies, insurance and estate planning. A deep understanding of your unique goals and objectives allows the CWM team to provide customized financial solutions with the goal of optimizing your wealth-building strategies while ensuring your peace of mind.



About The Accounting Place

Established in 1999, TAP's years of tax planning expertise means they know how to cut through the jargon and help you, your family and your business achieve your dreams and financial goals.

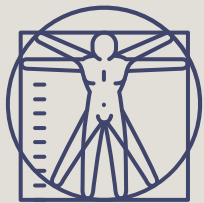
TAP helps you to understand and better manage your business finances and taxes, saving time and money, no matter where you are in Canada.

TAP works together with specialists in financial planning, banking, investments, insurance, taxation, estate and retirement planning to provide strategic and sensible tax planning solutions.



Our Values & Culture

At Croft Financial Group, we are motivated by key guiding principles.



INTEGRITY

We value all our stakeholders equally – including our clients, employees, colleagues, and the community at large – irrespective of age, gender identity, ethnic affiliation, education, livelihood, and regardless of religious, political or philosophical perspectives.



HONESTY

We believe in the fundamental value of effective investment capital management to achieve the financial objectives and security, and to enhance the quality of life of our clients and stakeholders.



OPENNESS

We believe that the ability to make informed decisions is of critical importance, and in the value of complete, clear, and honest communications with our stakeholders to support good decisions.



KNOWLEDGE

We value and will always strive to maintain a level of skill and knowledge necessary to support good investment decisions to fulfill our commitments and obligations to all our stakeholders.

What Makes Us Different

DISCRETIONARY PORTFOLIO MANAGEMENT

Stock markets go through cycles that have different psychological and emotional effects on investors. Unlike many advisors, Croft Financial Group Portfolio Managers are licensed to use a discretionary trading approach backed by a combination of qualifications and experience.

Discretionary trading authority allows a Portfolio Manager to buy and sell investments in a client account without obtaining their specific consent, bound by their duty to act in the best interest of each client. By not having to get client authorization prior to every trade the Portfolio Manager can manage risk and take advantage of opportunities for all clients without delay.

WHY THIS MATTERS TO YOU

Our Portfolio Managers can manage risk and take advantage of opportunities swiftly to outperform during market declines. All clients are treated fairly by receiving the same execution price regardless of account size (bulk trading) as trading decisions are made to manage risk or take advantage of an opportunity within each investment model.

Advisors who do not have the ability to act with discretion have an inherent conflict of interest. If a non-discretionary advisor wants to sell a specific investment, they are required to contact each client prior to making the trade. This means that each client may receive significantly different trade execution prices. The conflict arises when the advisor makes the decision as to which clients are contacted first. If the investment is declining in value, those clients contacted first will receive a better price than those contacted later.

INVESTMENT FUND MANAGER (IFM)

As a licensed Investment Fund Manager, Croft works with discretionary Portfolio Managers to design and actively manage custom investment funds. Each fund has specific objectives and can be used in combination with one another, as with our two or three-pool client Mandates, or independently as a holding in a diversified portfolio of third party funds or as part of a separately managed account. These different funds enable our Portfolio Managers to manage more actively and tactically, as well as implement option strategies more efficiently.

INVESTMENT REVIEW COMMITTEE (IRC)

Our mission is to deliver superior investment advice and discretionary portfolio management expertise with outstanding service, holding all Portfolio Managers on the Croft platform to the highest standard. All Advising Representatives (Portfolio Managers) and Associate Advising Representatives are accountable to the IRC. With a committee-based, rigorous portfolio building process, our portfolio management team seeks out which assets, sectors and geographical exposures make the most sense for meeting clients' investment objectives under real-time market conditions. To minimize investor risk and maximize returns, we combine this methodology with targeted active investments and sophisticated option strategies. While each Portfolio Manager may have their own approach, all investments and strategies are vetted through the IRC.



WHY THE COMMITTEE?

The Investment Review Committee (IRC) at Croft is responsible for all investment decisions. While one Portfolio Manager is responsible for the research, each security that is used in a portfolio must be vetted by the IRC. There are several reasons this process is advantageous.



A committee approach adds the benefit of gaining multiple perspectives. When an investment idea is presented to the IRC, the committee has a chance to ask more questions or offer additional insights that the primary analyst might not considered.

A committee approach often leads to the gathering of additional information. This rigorous vetting process helps in making a more informed/higher quality decision.



A committee ensures continuity. If one or more Portfolio Managers are absent, the committee is always present to ensure the process continues.



As a licensed Portfolio Manager across Canada for over 25 years, we manage investment risk and enhance returns through active, discretionary management. This allows us to respond quickly as market conditions change and take advantage of opportunities as they present themselves.

BENEFITS TO INVESTORS



In-house and third-party money managers offering a variety of investment solutions designed to meet different risk tolerances and objectives.



Regular updates on market outlook, expectations and actions as well as direct, online access to performance reports and account statements.



Working directly with a trusted advisor with access to financial, tax, estate and insurance planning services with a focus on Wealth Accumulation, Wealth Preservation and Tax Minimization.



A long and well-documented track-record with a diversified blend of investment styles.



Separately managed accounts offering customized investment solutions with active and passive portfolio styles.



Straightforward and competitive fee structure.

Our Methodology

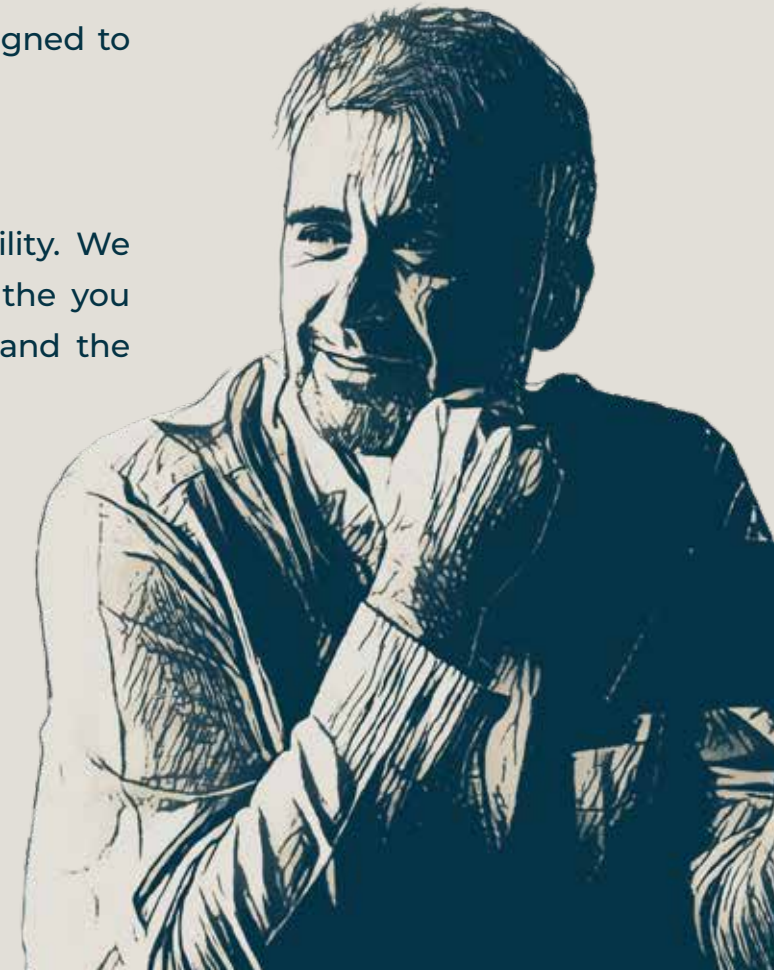


WE TAKE THE TIME TO UNDERSTAND YOUR NEEDS

Working closely with your advisor, we start with learning about your needs, lifestyle, family, goals and objectives as well as your current financial circumstances. We then build a portfolio that is designed to meet your objectives within your risk tolerance.

We put the plan into action.

Helping you achieve your goals requires vigilance and flexibility. We manage investment portfolios actively, working closely with the you and your advisor to adjust as your life and priorities evolve and the markets change.



WE DO OUR RESEARCH

The IRC reviews primary source information such as annual reports and financial statements to help understand a company's business model and its position in the industry. Fundamentally we look for growing revenues, sustainable cash flows, increasing margins as well as competitive and unique products, superior brands and dominant market share. With respect to capital allocation, we favour companies with low debt, share buy-back programs and a history of dividend growth and acquisitions.

Using our proprietary screening methods, we seek out companies with characteristics that have been associated with alpha (market outperformance) in the past. As active managers we also take ideas from pure factor plays such as momentum, value, quality, low volatility and yield. Since the factors that may contribute to alpha change over time along with the macroeconomic environment, we also monitor the financial markets and where we are at in the business cycle for different conditions that may enhance or detract from our current screens.

Having selected one or more good candidates for investment, we review reports and key data to determine what the market's consensus is on a stock. The timing and tactics of the IRC's investment decision then depends on relative valuations to ensure we are paying a good price, technical analysis to assess relative volatility and the timing of trade execution, and the probability of a good target return of a type and period suited to the individual fund(s) or portfolio(s) selected.



WE TACTICALLY MANAGE RISK

We believe clients prefer lower volatility portfolios, therefore:

- ▶ We actively manage our portfolios
- ▶ We employ alternative strategies to harvest capital gains and reduce risk

We react quickly to changing market conditions and seize opportunities when presented using strategies few other mainstream portfolio managers have the expertise or experience to use.

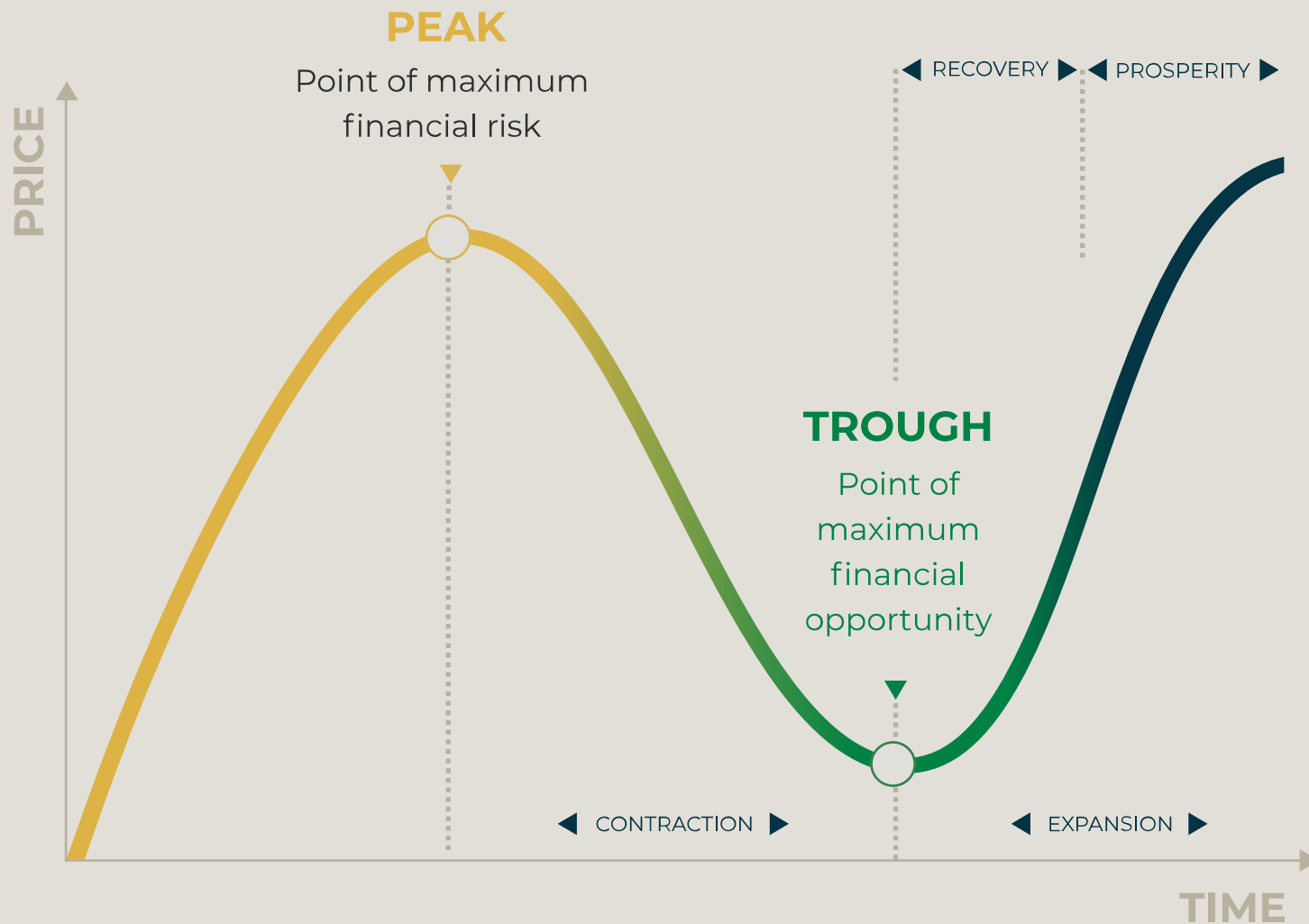
The strategies that Croft implements for all clients are typically only available to high-net-worth investors:

- ▶ We consider cash as a position
- ▶ We implement hedging strategies using options
- ▶ We implement defensive and income generating strategies using options
- ▶ We implement defensive security selection techniques

We are disciplined and our investment process is designed to evolve with the market. Our Investment Review Committee meets several times per week and takes multiple perspectives into consideration. This team approach ensures management decisions are well thought out and vetted through an ongoing, consistent process.

WE INVEST WITH A MARKET CYCLE MINDSET

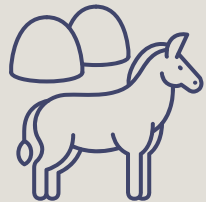
We believe that knowing where we are within the current market cycle is one of the greatest predictors, or influencers of what the market is likely to do in the future. At Croft, we look for market extremes, as this knowledge can help us increase or decrease our aggressiveness or defensiveness in a timely fashion.



What's your Risk Tolerance?

At Croft, we build portfolios based on three typical investor profiles, each with its own unique character. No matter what profile suits you best, we design a plan to meet your personalized objectives, against which we compare how well your particular asset mix is performing.

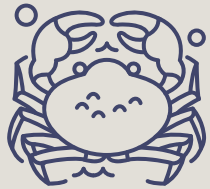
INVESTOR PROFILES



Conservative Investors

Conservative investors want a low-risk income-producing portfolio. They lean toward investments that provide regular returns, even if these returns are low. While others dream of wealth when they invest, conservative investors are motivated by the dread of poverty. Protection of principal is paramount.

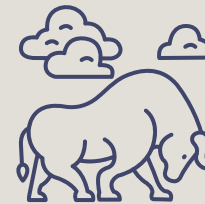
We often find retired investors in this category. Either they are building a portfolio for estate planning purposes or they are drawing an income to supplement their living standard. The generally accepted asset mix for a conservative income investor is 20% cash, 50% fixed income, and 30% equity.



Balanced Investors

Balanced Investors pay attention to the income side of their portfolio, although generally it is not considered a critical supplement to their standard of living. Often, the balanced investor will simply reinvest the portfolio's income stream, effectively dollar-cost averaging their investment program.

Balanced investors understand that financial security depends on some growth being attained within the portfolio. To that end, they will spend a great deal of time understanding how much return is required to meet their long-range objectives. They often set more reasonable goals that for the most part can be attained with their investment style. The generally accepted asset mix for a balanced investor is 10% cash, 40% fixed income, and 50% equity.



Growth Investors

Growth Investors are not at all concerned about income. Usually, they have a long time horizon and often a sizable net worth.

The objective is to maximize the potential growth within the portfolio, taking reasonable risks.

Growth investors have an appreciation for the trade-off between risk and return, and are willing to assume higher levels of risk if it results in better performance. The generally accepted asset mix for growth investors is 10% cash, 20% fixed income, and 70% equity.

We believe that each investor deserves a personalized asset mix that can be accommodated by fine tuning the weightings within our three profiles.

MEET THE CUSTODIAN OF YOUR INVESTMENT ACCOUNTS

We take client assets and client account safekeeping seriously.

All Croft client investment accounts are held in their own name at National Bank. Committed to independent firms for more than 25 years, National Bank Independent Network is one of Canada's leading providers of custodial, trading, clearing, settlement and record-keeping services to independent registered portfolio managers, introducing brokers and investment fund managers.



National Bank Independent Network proudly serves over 450 firms from coast to coast and is backed by the strength of National Bank of Canada (NBC). National Bank Independent Network is a division of National Bank Financial Inc. (NBF Inc.), which is an indirect, wholly owned subsidiary of NBC, a public company listed on Canadian stock exchanges (TSX: NA). National Bank Independent Network is also a registered trademark of NBC used under license by NBF Inc. NBF Inc. is a member of the Canadian Investor Protection Fund (CIPF) as well as the Canadian Investment Regulatory Organization (CIRO), which is the national self-regulatory organization that oversees all investment dealers and trading activity on debt and equity marketplaces in Canada.

Once the onboarding process is complete and after having been assigned an account number, our clients have full online access to their accounts, statements and tax documents.

Rather than focusing on individual areas of wealth management, our team provides an integrated approach to the long-term growth of your investments. All the elements of your financial universe... working in concert.

WE ARE
ACCREDITED
ACROSS CANADA:



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