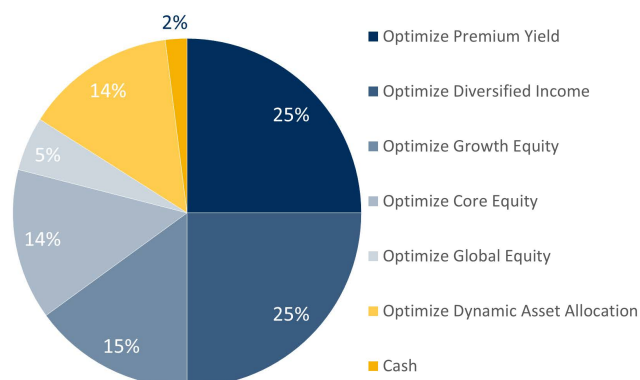


Optimize Income Balanced Portfolio

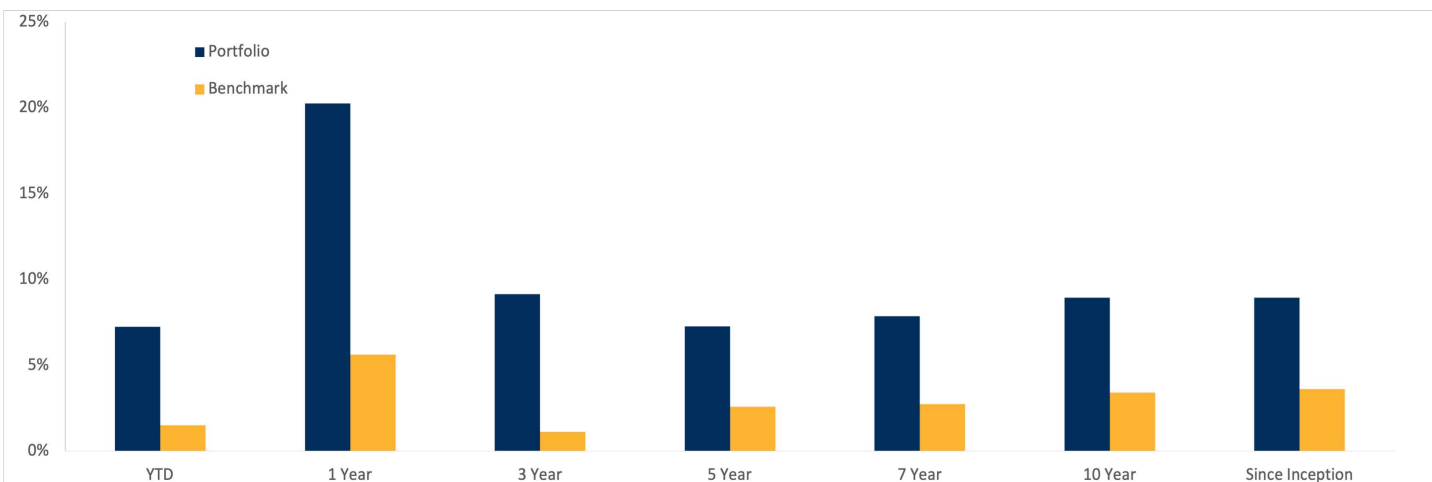
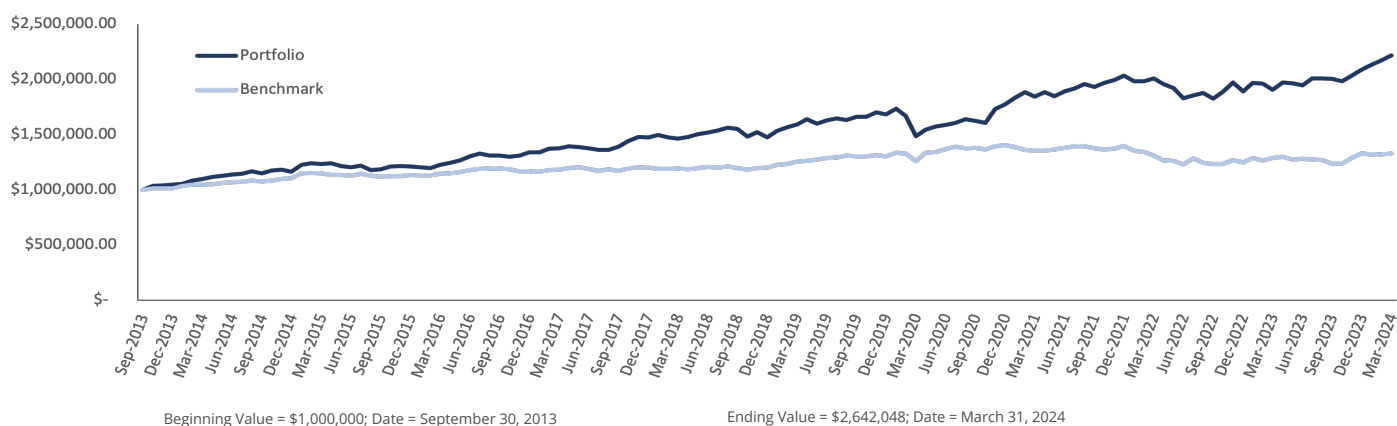
Mandate

The investment objective of the Optimize Income Balanced Portfolio is to maximize yield and long-term total returns for investors by investing in a diversified portfolio of growth-oriented and income-oriented investments across asset classes, sectors, and geographies, including fixed income securities and equity securities of North American and International public companies, ETFs, mutual funds, and other public diversified securities such as closed-end funds, as well as investments in private securities, private equity securities, and private credit securities.

Current Allocation



Growth of \$1,000,000



Model Portfolio

	YTD	1 Year	3 Year	5 Year	7 Year	10 Year	Since Inception*
Portfolio	7.25%	20.25%	9.15%	7.26%	7.86%	8.93%	8.95%
Benchmark	1.51%	5.62%	1.12%	2.58%	2.75%	3.40%	3.61%

Past performance is no guarantee of future results. Returns are provided on an Annualized Basis for one year and above. The Benchmark is comprised of 56% FTSE Canada Universe Bond Index, 15% S&P/TSX Composite Index, 14% Russell 1000 Value Index (C), 14% FTSE Canada All Corporate Bond Index, and 1% MSCI EAFE Index (C), all of which are presented in Canadian Dollars. The return methodology used is a geometrically linked Time-Weighted rate of return. Returns are reported net of trading expenses and fund level fees but gross of account level fees as of the date indicated. Source: Refinitiv, Optimize

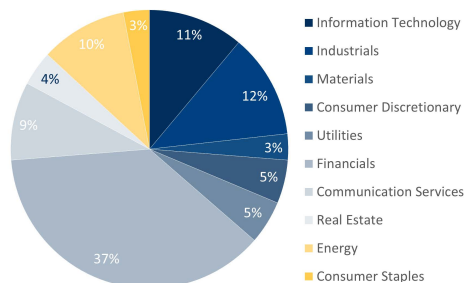
* September 30, 2013

Optimize Income Balanced Portfolio

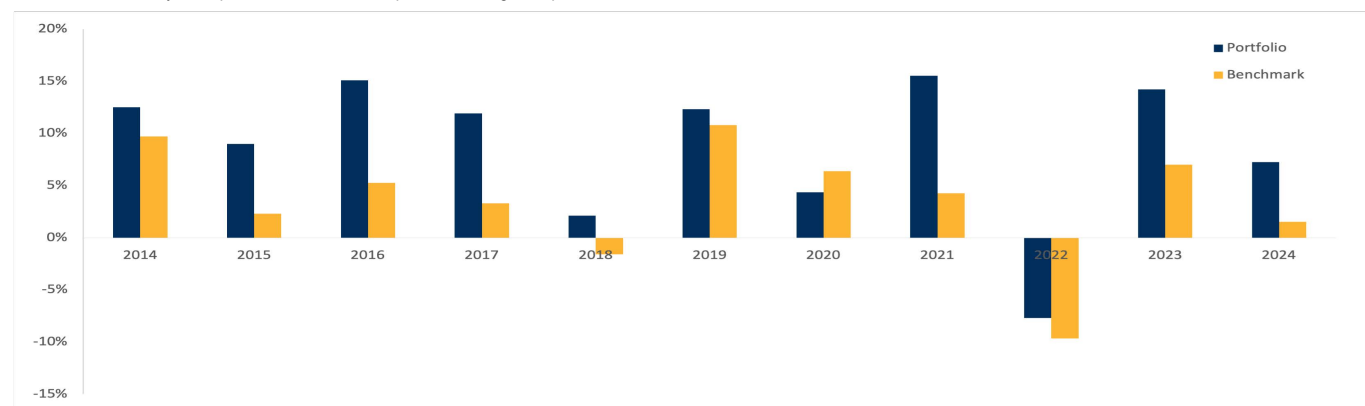
Top Equity Holdings

Meta Platforms Incorporated
Microsoft Corporation
Alphabet Incorporated
Apple Incorporated
Fairfax Financial Holdings Limited
Salesforce Incorporated
Caterpillar Incorporated
Nvidia Corporation
Broadcom Incorporated
Iron Mountain Incorporated

Public Equity Sector Allocations



This portfolio data is 'as of' the date indicated and should not be relied upon as complete or current listing of top holdings of the account or composite. The holdings are subject to change without notice and may not represent current or future portfolio holdings/composition.



Calendar Returns

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Portfolio	12.53%	8.98%	15.09%	11.94%	2.13%	12.34%	4.35%	15.52%	-7.68%	14.23%	7.25%
Benchmark	9.70%	2.30%	5.26%	3.31%	-1.60%	10.79%	6.37%	4.27%	-9.67%	6.99%	1.51%

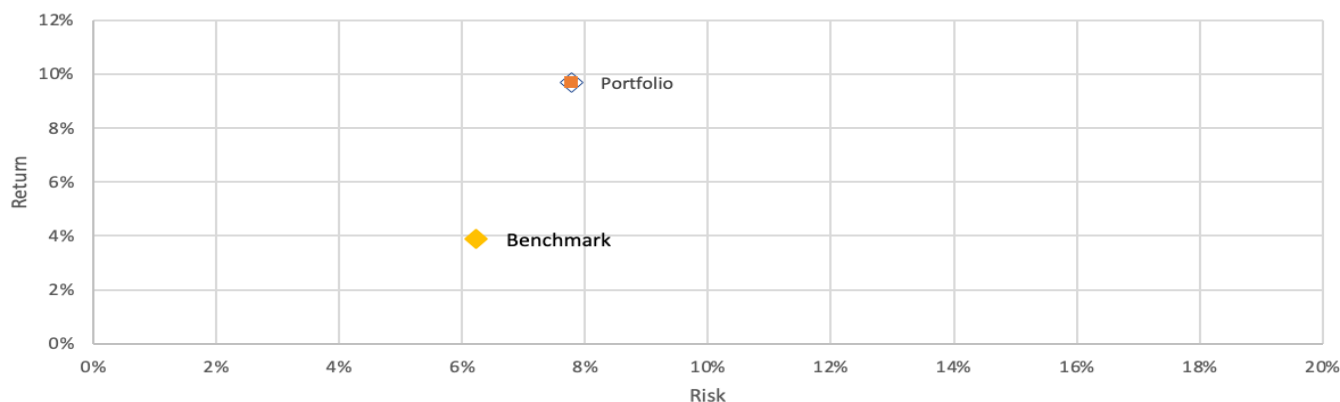
Past performance is no guarantee of future results. Current year Calendar Returns are Provided Year to Date. The Benchmark is comprised of 56% FTSE Canada Universe Bond Index, 15% S&P/TSX Composite Index, 14% Russell 1000 Value Index (C), 14% FTSE Canada All Corporate Bond Index, and 1% MSCI EAFE Index (C), all of which are presented in Canadian Dollars. The return methodology used is a geometrically linked Time-Weighted rate of return. Returns are reported net of trading expenses and fund level fees but gross of account level fees as of the date indicated. Source: Refinitiv, Optimize

Investment Model Information

Model Manager:	Optimize Inc.	Auditor:	Ernst & Young
RSP Eligible:	Yes	Account & Fund Custodian:	National Bank Ind. Network
Currencies:	Canadian and US Dollars	Fund Administrator:	APEX Group
Subscriptions:	Weekly	Fund Tax Description:	Income with Capital Gains
Redemptions*:	Quarterly	Fund Performance Fee*:	Yes
Account Level Fees:	As per Portfolio Management Agreement		
Fund Level Management Fees:	0.70%		

*Please review the Optimize Fund Disclosure Document for complete information regarding fees and expenses, risk factors and conflicts of interest associated with the Optimize Funds

Risk and Return Analysis Since Inception*

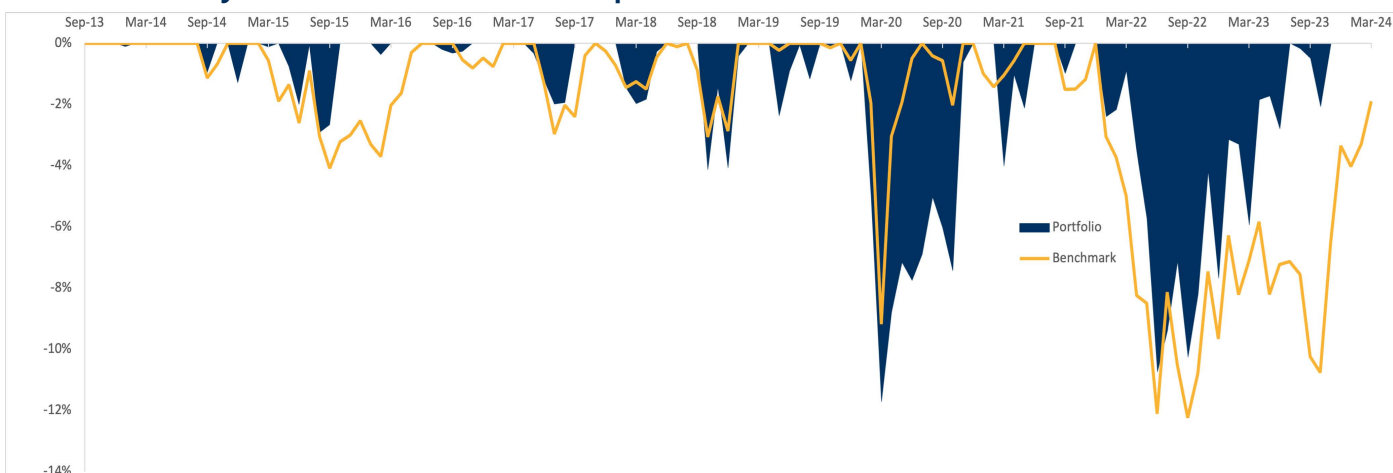


	Benchmark	Portfolio
Total Cumulative	49.51%	164.20%
Annualized ROR	3.90%	9.69%
Last 6 Months	9.30%	12.52%
Last 12 Months	5.62%	20.25%
Standard Deviation	6.24%	7.78%
Sharpe (RRF 0%)	0.62	1.21
Dn Dev (RMAR 0%)	4.49%	5.59%

	Benchmark	Portfolio
Sortino (RRF 0%)	0.86	1.69
Correlation	1.00	0.70
Beta	1.00	0.88
Upside Capture	100.00%	149.49%
Total Return in Up Markets	183.86%	274.86%
Downside Capture	100.00%	62.37%
Total Return in Down Markets	-47.33%	-29.52%

Past performance is no guarantee of future results. The Benchmark is comprised of 56% FTSE Canada Universe Bond Index, 15% S&P/TSX Composite Index, 14% Russell 1000 Value Index (C), 14% FTSE Canada All Corporate Bond Index, and 1% MSCI EAFE Index (C), all of which are presented in Canadian Dollars. Standard Deviation is calculated by annualizing the square root of the average of the squared differences from the mean monthly return. The Sharpe Ratio is calculated by annualizing the quotient of the mean monthly return and standard deviation. Downward Deviation is calculated by annualizing the square root of the average of the squared differences from the mean negative monthly return. Sortino Ratio is calculated by annualizing the quotient of the mean monthly return and Downward Deviation. Correlation is calculated by taking the quotient of the Covariance between the Portfolio and Benchmark and the product of their respective Standard Deviations. Beta is calculated by taking the quotient of the covariance between the Portfolio and the Benchmark and the Variance of the Portfolio. Upside capture calculates the extent to which the portfolio over or under performs the benchmark in months with positive returns. Total Return in Up Markets calculates the return of the Portfolio when the Benchmark returns are over zero. Downside Capture calculates the extent to which the Portfolio over or under performs the Benchmark in months with negative returns. Total Return in Down Markets calculates the return of the Portfolio when Benchmark returns are below zero. Source: Refinitiv, Optimize.

Drawdown Analysis vs. Benchmark Since Inception*



	Benchmark	Portfolio
Maximum Drawdown (MD)	-12.24%	-11.71%
Months to Recovery from MD	Still in Recovery	Still in Recovery
Positive Months	62.77%	68.61%

	Benchmark	Portfolio
Negative Months	37.23%	31.39%
Best Month	6.78%	7.36%
Worst Month	-7.38%	-7.11%

Past performance is no guarantee of future results. The Benchmark is comprised of 56% FTSE Canada Universe Bond Index, 15% S&P/TSX Composite Index, 14% Russell 1000 Value Index (C), 14% FTSE Canada All Corporate Bond Index, and 1% MSCI EAFE Index (C), all of which are presented in Canadian Dollars. Maximum Drawdown is calculated by finding the largest percentage decrease from peak to trough. Months to Recovery from Maximum Drawdown is the number of months until the investment regains the value it had before experiencing its Maximum Drawdown. Source: Refinitiv, Optimize

* September 30, 2013

The information or forecasts contained herein are for illustrative purposes only and are not to be relied upon as advice or interpreted as a recommendation. This brochure does not include sufficient information regarding our Model Portfolios or the Optimize Funds to allow you to make an informed investment decision. For complete information regarding fees and expenses, risk factors and conflicts of interest associated with the Optimize Funds, please review the "Optimize Fund Disclosure Document" applicable to your Model Portfolio.

Disclaimer

Readers should ensure that their individual circumstances have been considered and that if they do take any action, such action is taken based on the most applicable and most available information. This document contains certain forward-looking statements and forward-looking information, within the meaning of applicable securities law, which are based on current expectations, estimates, projections, assumptions and beliefs. By their nature, forward-looking statements involve a number of risks and uncertainties, because they relate to future events and circumstances and there are many factors that could cause actual results and developments to differ materially from those expressed or implied by these forward-looking statements. 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Furthermore, if you and Optimize agree to hold investments in your Account which are not held in the Model Portfolio assigned to your Account, or are not recommended by Optimize, or are not held in the Model Portfolio assigned to your Account in the same proportions as your Account, then your Account will have a different performance than the Model Portfolio assigned to your Account, either higher or lower, or could exhibit poor performance and Optimize shall not be responsible. Optimize Inc., doing business as Optimize or Optimize Wealth Management, is the investment manager to the Optimize Premium Yield Fund, the Optimize Core Equity Fund, the Optimize Growth Equity Fund, the Optimize Dynamic Asset Allocation Fund, the Optimize Global Equity fund, the Optimize Diversified Income Fund, and the Optimize Money Market Fund. This brochure is not a complete description of the Optimize Private Client Program or of the Optimize Funds. Prior to making a decision to invest in the Optimize Private Client Program or any of the Optimize Funds, you should review the Optimize Fund Disclosure Document and the Optimize Private Client Program Brochure, access to which has been provided together with this brochure. An investment in the Optimize Private Client Program or any of the Optimize Funds is speculative and is not intended to be a complete investment program. Risk factors, fees, and conflicts of interest associated with the Funds are disclosed in the Optimize Fund Disclosure Document and should be reviewed prior to making an investment decision. The Funds are offered on a private placement basis pursuant to the Optimize Fund Disclosure Document and are only available to investors who meet certain eligibility or minimum purchase amount requirements under applicable securities legislation. The Optimize Fund Disclosure Document contains important information about the Funds, including their investment objectives and strategies, purchase options, applicable management fees, performance fees, other charges and expenses, and should be read carefully before investing. Please contact your personal Optimize advisor on your particular circumstance. This communication does not constitute an offer or solicitation to purchase securities of the Funds. The information contained herein does not constitute an offer or solicitation by anyone in the United States or in any other jurisdiction in which such offer or solicitation is not authorized or to any person to whom it is unlawful to make such an offer or solicitation. Prospective investors who are not resident in Canada should contact their financial advisor to determine whether securities of the Funds may be lawfully sold in their jurisdiction. 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These views are not to be considered as investment advice nor should they be considered a recommendation to buy or sell. The Funds are generally exposed to the following risks. See the offering memorandum of the Funds for a description of these risks: nature of investment; securities laws; equity risk; lack of liquidity; availability of investments; reliance on the manager; allocation of personnel; exchange rate fluctuations; accounting and disclosure standards; limited information; future trading; changes in laws or regulations; use of leverage; distributions in kind; recourse to the funds assets; unitholder liability; indemnification; environmental liabilities; effects of bankruptcy; investments in public companies; unit holders will not participate in management of the funds; management fee; fees for service; performance fees; diverse investor group; co-investment opportunities; no separate counsel; limited remedies against the manager; use of placement agents; cash management policy; taxation of fund and unitholders; fluctuation in NAV; potential conflicts of interest; cyber security risk; counterparty risk; subscription and redemption price based on unaudited data; valuation of the underlying funds assets and liabilities; competitive market for investment opportunities; management fund capital; limited information regarding the portfolio companies; reliance upon borrowed funds; investments in less established companies; investment in restructurings of distressed companies; dependence on key management personnel; available opportunities and competitive marketplace; bridge financing; risks upon dispositions of investments; risk arising from provision of managerial assistance; difficulty in valuing investment portfolio; operating company board participation; investments in small and middle-market companies; minority investments; need for follow-on investments; special risks associated with offshore investments; general economic conditions; new strategies; illiquidity of investments.

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