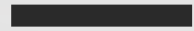


# AURUM

FINANCIAL GROUP

## INVESTMENT PORTFOLIO

### Selection Process



Partenaire de



Mutual funds are offered through mutual fund representatives attached to SFL Investments. SFL Investments is a trade name of Desjardins Financial Security Investments Inc., a financial services firm. Mutual funds are distributed through SFL Investments, a financial services firm.



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## Selection Process

Over 30,000 mutual and segregated funds

### Optimization

Pre-selection of portfolio managers who stand out in the industry, with a minimum historical return

### Selected Pool

50 funds meeting our risk/return evaluation criteria

### Client Mandate

3 to 6 funds used per mandate according to your profile

**Our financial services firm gives you access to more than 80 mutual fund companies. Here are a few of them...**

- Fidelity Investments
- Russell Investments
- Canada Limited
- Invesco Canada Ltd.
- Sun Life Global Investments
- CI Investments
- Renaissance Investments
- TD Asset Management
- Mackenzie Investments
- Sprott
- BMO Investment Funds
- National Bank Investments
- Manulife Investments
- NEI Investments
- Scotia Investments Inc.
- Franklin Templeton Investments
- EdgePoint Wealth Management Inc.
- RBC Funds
- Desjardins
- Dynamic Funds







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### **Risk/Return Fund Evaluation**

Risk/return analysis highlights a fund's risk-adjusted performance compared to its peers in the same category.



### **Evaluation of Selected Managers**

Our selection criteria include talent, experience, management style, ranking, consistency of results, and fund size.



### **Tax Efficiency of Our Mandates**

The category funds we use can distribute only Canadian dividends and capital gains, both of which receive more favourable taxation than regular income. They cannot distribute interest or foreign income.

We favour the use of Series T funds, which can provide tax-efficient income or cash flow.



### **Sector Analysis**

Sector analysis involves studying the economic and competitive characteristics of an economic sector, industry, market, or business segment.





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