



HARBOURFRONT
WEALTH MANAGEMENT

TRUE INDEPENDENCE™

About Harbourfront

Harbourfront Wealth Management is a rapidly growing wealth advisory dealer in Canada. This independent wealth management and planning advisory firm, headquartered in Vancouver, B.C., has a rapidly growing network with nearly 300 employees in over 30 branches across Canada. Our trusted advisors have been carefully selected based on high standards of excellence and integrity.

We power purpose-driven independent advisors to help Canadians achieve financial independence.

Our mission is to demonstrate value and enrich Canadians' trust in the essential relationship between advisor and investor.

Large institutions push for efficiencies that benefit itself, not the individual investor. Unlike large banks and other institutions, we prioritize your interests, focusing on the best strategies for both preserving and growing your wealth. Our commitment to risk management is embedded in Harbourfront's Integrated Net Worth Model, ensuring a personalized and comprehensive approach to safeguarding and enhancing your financial success.

Our experienced, trusted professionals provide advanced services beyond those generally available through accountants and investment advisors. Our model is differentiated at every level, delivering:

- **Pension style investing opportunities**
- **Tax minimization planning**
- **Income planning and projecting**
- **Trusts and estate preservation**
- **Business and corporate tax planning**

Investing the New Way

When most of us think of investing, we think of the stock market – investing in publicly traded equities. While most retail investors compete for the same limited number of public companies listed on global exchanges, tens of millions of private businesses exist worldwide, many of which also seek to raise capital by issuing equity or borrowing from investors. Investing in private companies is not new, but for the most part, has only been accessible by institutional investors such as pension and endowment funds, charitable foundations and the ultra-high-net-worth.

Invest Like a Pension Plan

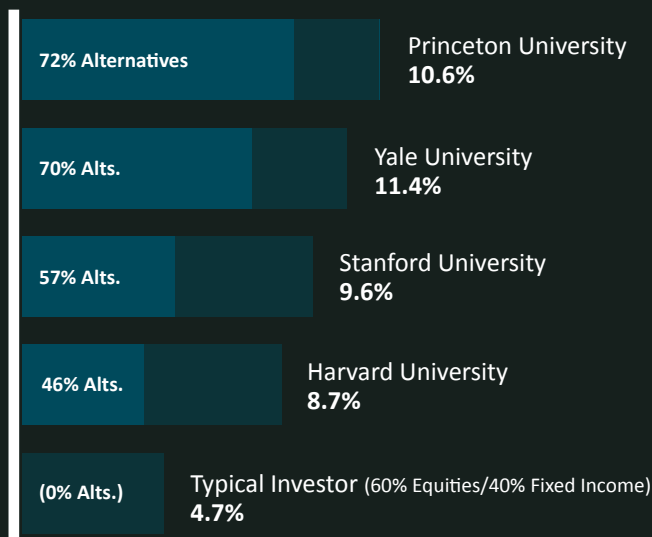
Harbourfront has access to investments typically held by pension plans and endowments, like retail friendly private businesses including private equity, private credit, and private real estate. You can access private securities through your Harbourfront advisor.

Institutional Quality

What happened? High-interest rates during the 1980s and '90s supported the case of the “balanced” portfolio. Volatile equity markets coupled with fluctuating interest rates and low bond return created headwinds for the investment community.

Retail portfolios consist primarily of public securities, like stocks and bonds, with limited or no access to private asset securities, like private real estate, private equity, and private credit. For decades, large institutions like pension funds and endowments have allocated significant investment capital to alternatives.

Over 20 years, U.S. endowments have reported annualized returns ranging from 8.7–11.4% with average allocation to alternatives from 46–72%, while the typical investor allocated zero.

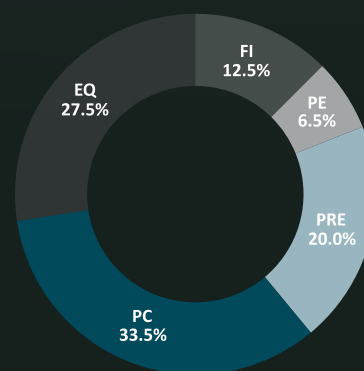


Sources: Yale University Financial Report, Princeton Reports Of The Treasurer, Harvard University Financial Report, Stanford University Financial Report.

Retail Friendly Access

At Harbourfront, our experienced professionals believe in a time-tested asset mix of 40% Tactical Equities, 60% Alternatives.

HARBOURFRONT'S PENSION FUND
STYLE PORTFOLIO



ASSET ALLOCATION

- Equity (EQ)
- Fixed Income (FI)
- Private Credit (PC)
- Private Real Estate (PRE)
- Private Equity (PE)

Disclaimer: Each asset class has its own risks, rate of returns are not guaranteed, values change frequently, and past performance may not be repeated. The information contained in this report was obtained from sources that we believe to be reliable but is not guaranteed by Harbourfront Group of Companies and may be incomplete. The information in this presentation should not be used as a substitute for consultation with a professional accounting, tax, legal or other professional advisor. The information is provided with the understanding that Harbourfront Wealth Management Inc (HWM) is not herein engaged in rendering legal, accounting, tax or other professional advice. While we have made every attempt to ensure the information contained in this piece is reliable, Harbourfront Wealth Management Inc (HWM) is not responsible for any errors or omissions, or for the results obtained from the use of this information. All information is provided “as is,” with no guarantee of completeness, accuracy, timeliness or as to the outcome to be obtained from the use of this information, and is without warranty of any kind, express or implied. Always talk to a professional before investing to know if the product is right for you.



Willoughby Asset Management Inc.

The Willoughby Asset Management investment philosophy is rooted in three pillars for successful investment: access, structure, and performance.

Harbourfront Wealth Management is the exclusive distributor of the Willoughby pools through its affiliation with Willoughby Asset Management Inc. Willoughby provides comprehensive asset allocation solutions for accredited and non-accredited investors. Willoughby pools aim for risk-adjusted returns by employing a broad range of strategies with limited sector, market capitalization, and geographic restrictions.

At Willoughby Asset Management, our pooled private funds focus on growing your wealth, while also being mindful of protecting your assets in volatile markets.

Our pooled private funds diversify beyond traditional publicly traded securities, providing investors unique access to private markets and securities.

Learn more by visiting willoughbyasset.com

Watermark Private Portfolio

The Watermark Private Portfolio program is a Unified Managed Account using a multi-strategy, total portfolio solution consisting of stocks, bonds, ETFs, and managed investments. This program is designed for long-term investors working closely with an advisor to determine the optimal portfolio model aligned with your level of risk tolerance and investment goals.

Canadian investors are looking for stable sources of income and returns. Unfortunately, public markets can be highly volatile—particularly the equity markets—and cannot offer the stability needed.

Watermark's independent advisors use observations of large institutions and choose additional tools, like access to alternatives.

By prioritizing access to alternative assets, such as real estate, private equity and private credit, Watermark delivers:

- Diversification via institutional quality managers and strategies.
- In-depth due diligence and sound portfolio construction.
- Liquidity for retail clientele provided by structured pools.

Ask your advisor about Watermark.



Harbourfront Estate Planning Services

As your wealth increases, so do the complexities of its management. As part of Harbourfront's holistic model, we provide trusted advice and bespoke insurance services for clients, including:

- **Estate planning**
- **Insurance solutions**
- **Segregated funds, and**
- **Fee-based financial planning**

Our goal is to make things simple and efficient by executing based on our standardized process.



Harbourfront Wealth America

Harbourfront Wealth America is an investment advisor registered with the SEC and is Harbourfront's U.S. division offering advisory accounts and assisting with cross-border services. Harbourfront Wealth America offers harmonized advice that intricately weaves defensive portfolio construction, income planning and projecting, tax minimization planning, estate preservation, and trust management, all with a continuous focus on the management of risk.

Our advisors tailor client wealth plans with no incentive to use proprietary products or investment vehicles.



Harbourfront Gives Foundation supports multiple initiatives that align with our core principles as an organization. Causes we support range from health, children, education, and community development, both locally and around the world.

As of January 2024, over \$500,000 has been raised for over 68 charities!

Harbourfront Gives Foundation focuses on:

- Encouraging our employees to get involved in the causes they are passionate about.
- Championing employees who are donating personally and making an impact in their communities and abroad.
- Donating a percentage of the profits of The Harbourfront Group of Companies to charitable causes on an annual basis.



Our Partners

Harbourfront Wealth Management is committed to protecting and helping grow your wealth.

Harbourfront operates in partnership with the National Bank Independent Network (“NBIN”), Harbourfront’s custodian for client assets. Client accounts are held with NBIN, a division of National Bank Financial. National Bank is a chartered bank, as well as one of Canada’s oldest financial institutions and the largest provider of back office support for the Canadian Investment Regulatory Organization (“CIRO,” formerly IIROC) firms. NBIN manages approximately 160 billion in custodial assets.

Harbourfront is a member of the Canadian Investor Protection Fund. CIPF is sponsored by CIRO and is the only compensation fund approved by the Canadian Securities Administrators for CIRO Dealer Members.

CIRO is the national self-regulatory organization that oversees all investment dealers, mutual fund dealers and trading activity on Canada’s debt and equity marketplaces. CIRO is carrying on the regulatory functions of the Investment Industry Regulatory Organization of Canada and the Mutual Fund Dealers Association of Canada, and is committed to the protection of investors, providing efficient and consistent regulation, and building Canadians’ trust in financial regulation and the people managing their investments.





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