

INVESTMENT PORTFOLIOS

WealthBar offers 12 professionally designed and monitored portfolios:

| Portfolio Group / Risk Tolerance | Safety | Conservative | Balanced | Growth | Aggressive |
|--------------------------------------|--------|--------------|----------|--------|------------|
| Valet 'hybrid' Portfolios | ● | ● | ● | ● | |
| WealthBar ETF Portfolios | ● | ● | ● | ● | ● |
| Nicola Private Investment Portfolios | ● | | ● | | ● |

Four Valet Exclusive 'hybrid' Portfolios

There are four 'hybrid' portfolios which are exclusive to WealthBar clients referred through their advisor. These consist of a combination of Nicola Wealth Management pools for select asset classes and ETFs for other classes. See Valet Portfolio summaries on the following pages.

Five WealthBar ETF Portfolios

These are purely ETF Portfolios that feature low costs and passive management through selectively chosen ETFs corresponding with WealthBar's investment philosophy. To see a full list of ETF portfolios visit:

- www.wealthbar.com/portfolios
- www.wealthbar.com/funds

Three Nicola Private Investment Portfolios

There are three portfolios made up of different Nicola Wealth Management (NWM) pools that feature active management with competitive MERs. Nicola Wealth Management is WealthBar's exclusive portfolio partner with over \$5 billion in assets under management. To learn more visit www.nicolawealth.com/investing.

| Safety | Balanced | Aggressive |
|--|--------------------|----------------------------|
| 50.0% NWM Core Pool | 100% NWM Core Pool | 50% NWM Core Pool |
| 25.0% NWM Primary Mortgage Pool | | 25% NWM Real Estate |
| 12.5% VSB (Vanguard short term bond ETF) | | 25% NWM US Tactical Income |
| 12.5% VSC (Vanguard short term corporate bond ETF) | | |

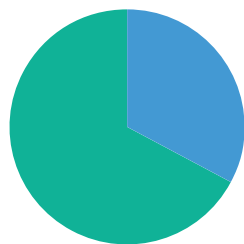
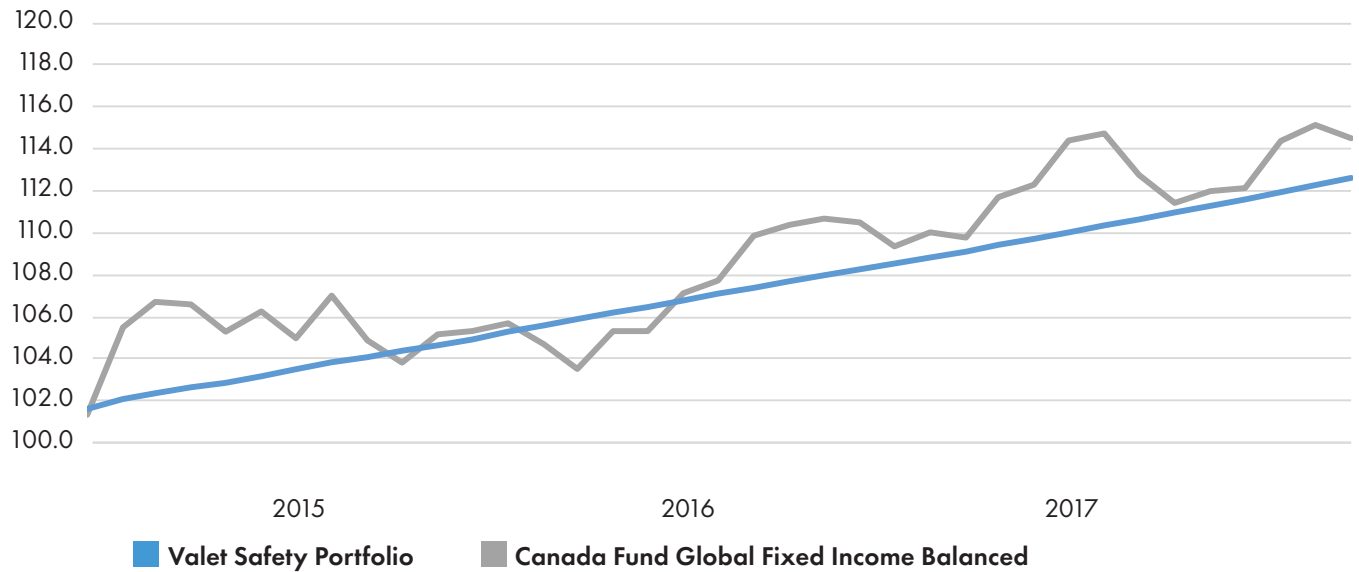
THE PORTFOLIO RECOMMENDATION

During the sign up process, WealthBar will recommend portfolios suited to your situation based on your answers to various questions. You will also be able to refine the portfolio selection at your discretion. WealthBar will review your selection and highlight any possible conflicts with risk tolerance, time horizon and so on, that you may wish to consider.



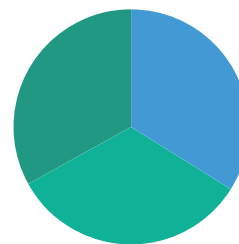
Valet Safety Portfolio

Performance as of December 31, 2017



Asset Allocation

- 33.0% Cash (High Interest Savings)
- 67.0% Fixed Income (Mortgages)



Holdings

- 34.0% NWM Balanced Mortgage Fund
- 33.0% NWM Primary Mortgage Fund
- 33.0% Purpose High Interest Savings ETF

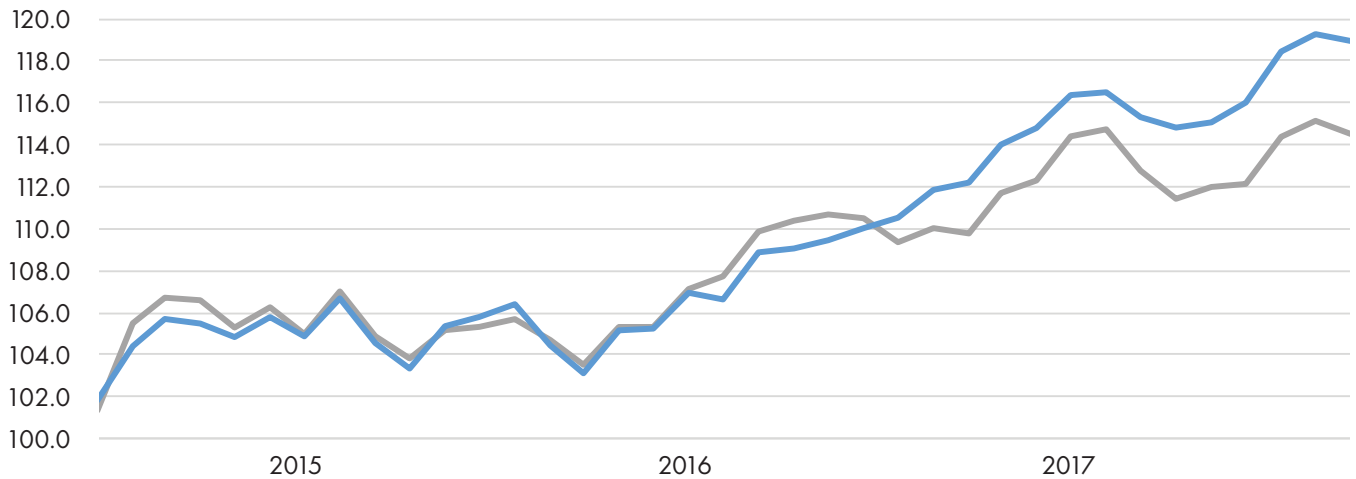
| Trailing Returns | | YTD | 1 Year | 3 Years | Inception |
|--|--|------|--------|---------|-----------|
| Safety PPI Portfolio | | 3.49 | 3.49 | 3.49 | 3.60 |
| Canada Fund Global Fixed Income Balanced | | 4.06 | 4.06 | 4.15 | 4.11 |
| Calendar Year Returns | | 2017 | 2016 | 2015 | 2014 |
| Safety PPI Portfolio | | 3.49 | 3.35 | 3.63 | 1.30 |
| Canada Fund Global Fixed Income Balanced | | 4.06 | 4.16 | 4.23 | 1.12 |

Internal use only - This is a hypothetical illustration of performance based on the current portfolio's holdings and weights as described, going back to inception, being rebalanced daily and denominated in Canadian dollars. Portfolios' performance is not guaranteed; the value can go up and down and change frequently. Past performance is not indicative of future returns. Management fees and expenses may be associated with an investment in a portfolio managed by WealthBar. Source: MorningStar Direct

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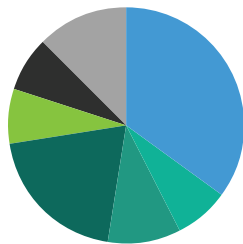
Valet Conservative Portfolio

Performance as of December 31, 2017



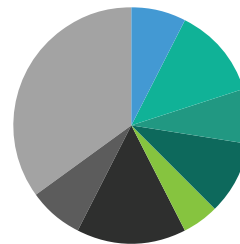
■ Valet Safety Portfolio

■ Canada Fund Global Fixed Income Balanced



Asset Allocation

- 35.0% Government Bonds
- 7.5% Canada Equity
- 10.0% International Equity
- 20.0% Fixed Income
- 7.5% Income Strategies
- 7.5% Real Estate
- 12.5% US Equity



Holdings

- 7.5% BMO Laddered Preferred Share ETF
- 12.5% Horizons S&P 500 ETF
- 7.5% Horizons S&P/TSX 60 ETF
- 10.0% iShares Core MSCI EAFE IMI ETF
- 5.0% NWM Balanced Mortgage Fund
- 15.0% NWM Primary Mortgage Fund
- 7.5% NWM Real Estate Fund
- 35.0% Vanguard Canadian Short-Term Bond ETF

| Trailing Returns | YTD | 1 Year | 3 Years | Inception |
|--|------|--------|---------|-----------|
| Conservative PPI Portfolio | 6.34 | 6.34 | 5.32 | 5.32 |
| Canada Fund Global Fixed Income Balanced | 4.06 | 4.06 | 4.15 | 4.11 |

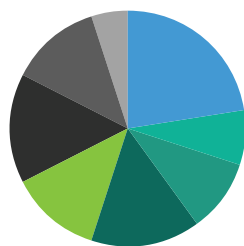
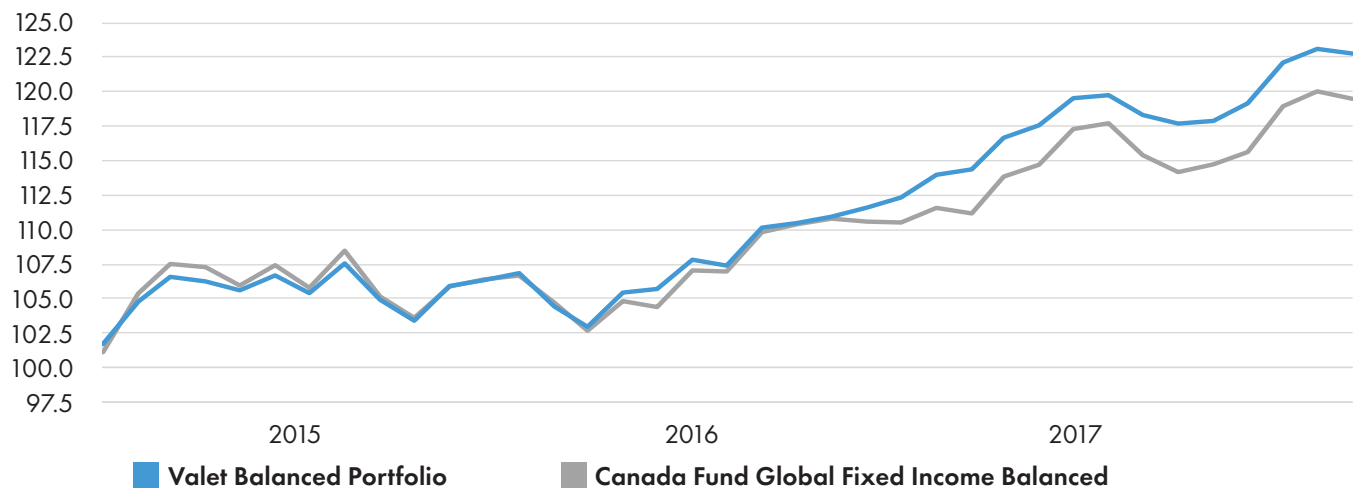
| Calendar Year Returns | 2017 | 2016 | 2015 | 2014 |
|--|------|------|------|------|
| Conservative PPI Portfolio | 6.34 | 5.12 | 4.51 | 1.63 |
| Canada Fund Global Fixed Income Balanced | 4.06 | 4.16 | 4.23 | 1.12 |

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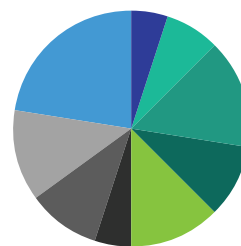
Valet Balanced Portfolio

Performance as of December 31, 2017



Asset Allocation

- 22.5% Government Bonds
- 7.5% Income Strategies
- 10.0% Canada Equity
- 15.0% US Equity
- 12.5% International Equity
- 15.0% Fixed Income
- 12.5% Real Estate
- 5.0% High Yield Bonds



Holdings

- 5.0% BMO High Yld US Corp BD Hdgd to CAD ETF
- 7.5% BMO Laddered Preferred Share ETF
- 15.0% Horizons S&P 500 ETF
- 10.0% Horizons S&P/TSX 60 ETF
- 12.5% iShares Core MSCI EAFE IMI ETF
- 5.0% NWM Balanced Mortgage Fund
- 10.0% NWM Primary Mortgage Fund
- 12.5% NWM Real Estate Fund
- 22.5% Vanguard Canadian Short-Term Bond ETF

| Trailing Returns | YTD | 1 Year | 3 Years | Inception |
|-------------------------------------|------|--------|---------|-----------|
| Balanced PPI Portfolio | 7.72 | 7.72 | 6.48 | 6.48 |
| Canada Fund Global Neutral Balanced | 7.72 | 7.12 | 5.72 | 5.43 |

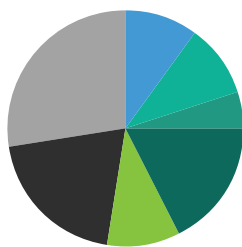
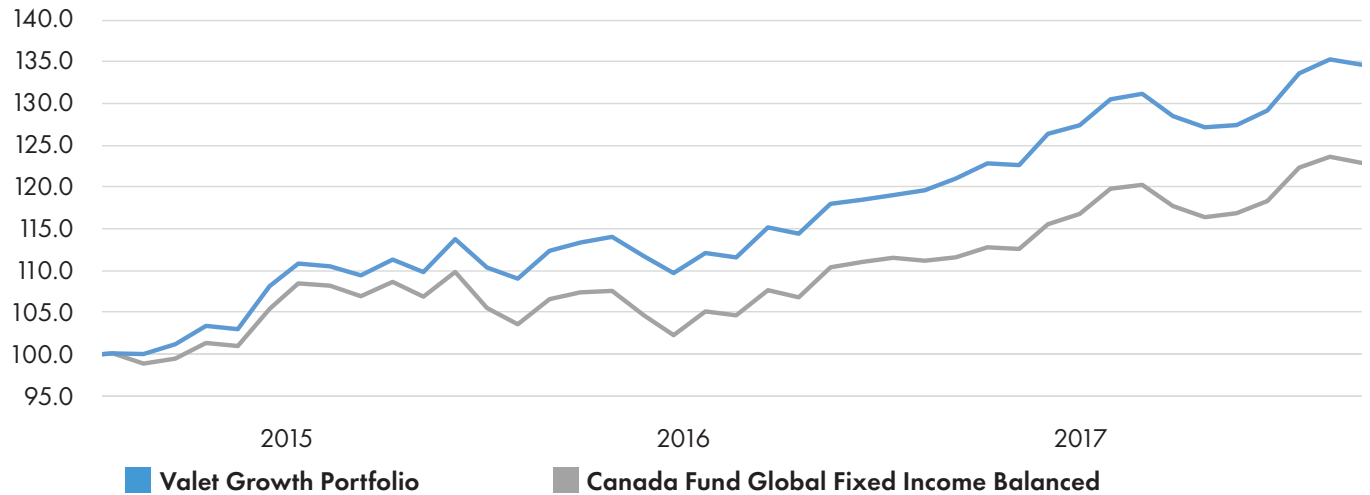
| Calendar Year Returns | 2017 | 2016 | 2015 | 2014 |
|-------------------------------------|------|------|------|------|
| Balanced PPI Portfolio | 7.72 | 6.68 | 5.06 | 1.52 |
| Canada Fund Global Neutral Balanced | 7.12 | 4.65 | 5.40 | 0.99 |

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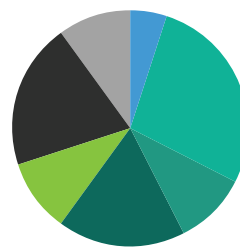
Valet Growth Portfolio

Performance as of December 31, 2017



Asset Allocation

- 10.0% Canada Equity
- 10.0% Corporate Bonds
- 5.0% High Yield Bonds
- 17.5% International Equity
- 10.0% Mortgages
- 20.0% Real Estate
- 27.5% US Equity



Holdings

- 5.0% BMO High Yld US Corp BD Hdgd to CAD ETF
- 27.5% Horizons S&P 500 ETF
- 10.0% Horizons S&P/TSX 60 ETF
- 17.5% iShares Core MSCI EAFE IMI ETF
- 10.0% NWM Primary Mortgage Fund
- 20.0% NWM Real Estate Fund
- 10.0% Vanguard Canadian Short-Term Corp BD ETF

| Trailing Returns | | YTD | 1 Year | 3 Years | Inception |
|------------------------------------|--|------|--------|---------|-----------|
| Valet Growth Portfolio | | 9.61 | 9.61 | 9.34 | 9.34 |
| Canada Fund Global Equity Balanced | | 8.98 | 8.98 | 6.81 | 6.31 |
| Calendar Year Returns | | 2017 | 2016 | 2015 | 2014 |
| Valet Growth Portfolio | | 9.61 | 7.71 | 10.73 | 2.90 |
| Canada Fund Global Equity Balanced | | 8.98 | 4.94 | 6.56 | 0.91 |

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