

The Steadyhand Holiday Letter

Dear clients, friends and those who came across our company searching for a camcorder that doesn't shake:

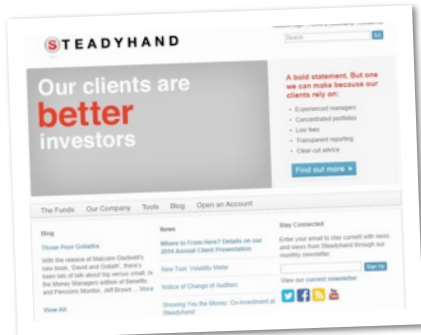
2013 has been full of buzzwords: government shutdown, royal baby, bitcoin, tweet, twerk, taper, sequester, see-through yoga pants, Obamacare, selfies, Harlem Shake, Lean In, Rob Ford, cronuts, Breaking Bad, goatending controversy, Pinterest, global stocks, and 3-D printing, among others.

The axiom around Steadyhand this year was *busy*. Here are some of the highlights.



WINTER

- We experienced another great RRSP season, increasing our client base by 20% and opening our 2,500th account. The phones were hot. The weather was not.
- We updated our white paper on assessing investment performance and our comparison of the experience of an ETF investor to that of a Steadyhand client (Jake vs. Julie). All in the name of helping to make our clients better investors. It's working.



- The crowds were buzzing at our annual client presentation, *Where to From Here?* The sessions were held in five cities across the country, where we reviewed our perspective on the markets and provided advice on portfolio positioning. Investors were hungry for our views, and evidently our cookies (we promise we won't run out this year).
- Our website marked its 500,000th visit. We're closing in on *Gangnam Style*.

Spring

- Jennifer Lacuesta joined the team as a Client Service Administrator. She brings valuable experience and the best nickname to the team ... J-La.
- We published a report on what makes a better investor, dubbed *The Five Essentials*. It focuses on the behavioral elements of investing rather than the nitty-gritty of stock picking. The paper was well received in the investment community and is a must-read for clients. Seriously. There may be a test.
- Chris had a baby daughter, Ruby. We're still awaiting her first word, *stock* or *bond*?
- Our clients tell us they love hearing from our managers, so we shot video updates with Gord O'Reilly (CGOV) and Craig Armour (Edinburgh Partners) for our YouTube page. They should go viral any day now.

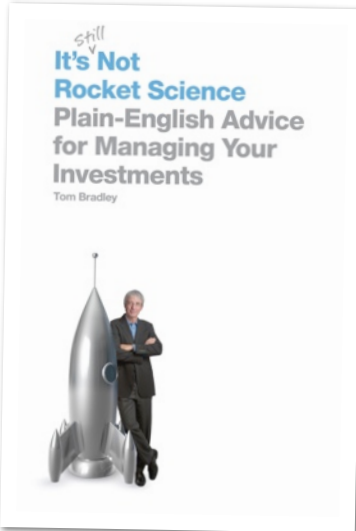


SUMMER

- Steadyhand was proud to support Team Hicks Fire in the *Enbridge Ride to Conquer Cancer*. David Toyne helped the team finish among the top fundraisers. He followed it up with a week-long Trans Alps bike race. No big deal.
- We redesigned our Library on steadyhand.com. This is where we house our inventory of articles, videos, publications and other Steadyhand best-sellers.
- As we do every year, we updated our co-investment number. On average, 84% of our team's financial assets are invested alongside our clients in the Steadyhand funds. In other words, we eat our own cooking. A lot of it.
- Our assets under management broke through \$300 million. More importantly, our clients with balanced portfolios have achieved top quartile returns since our inception in 2007.



FALL



- We added a number of new features to our account statements to better help clients visualize and assess their portfolio's performance.
- The Steadyhand Income Fund was recognized as the *Best Canadian Balanced Fund* at the Canadian Investment Awards for the second year in a row. The fund has received plenty of industry accolades, which if nothing else, is recognition that our clients have done well.
- Our *Centre for the Advancement of Investing Tools* (a.k.a. Neil and Scott) designed a 'Volatility Meter' for our website, which shows users the historical annual returns for key asset classes and illustrates how diversification can affect a portfolio's potential volatility and returns over the long run. Everybody likes a new gadget!
- We compiled another three years of Tom's articles and blogs into our second book, *It's Still Not Rocket Science*. The book is still on the printing press but will be complimentary for clients and will be available to order early in the new year. Think of it as a late Christmas present.

As 2013 comes to a close, we're pleased with the progress we've made in growing our business and enhancing our service offering. We're proud that our clients have achieved top quartile returns and of the role that a steady hand has played in the process. We appreciate your confidence and look forward to working together in the years ahead.

Happy Holidays!

The Steadyhand Team

Scott's Dark & Stormy

Don't let the rain, snow and wind get to you this holiday season. Celebrate it with this ginger-based elixir!

Dark rum (Gosling's)
Ginger beer
Fresh lime juice
Nutmeg

In a tall ice-filled glass, add 1-2 ounces of rum and then fill with ginger beer. Add a squeeze of lime and a pinch of freshly-grated nutmeg.

