

Markets Rise & Fall

STEADY
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Steadyhand

A more human investing experience

Bringing you first-rate service and guidance from real people.

Why Steadyhand?

We created Steadyhand to provide you with a **better investing outcome and a simpler, more human experience.**

Every investor wants to achieve their financial goals. But you also want a straightforward plan to get you there. Crisp service, low fees, candid reporting, and a tried-and-true investment approach are must-haves on your list. And you want a money manager that can help you weather the ups and downs of the markets with confidence. We built Steadyhand for you.

We specialize in partnering with mid-life professionals and retirees, but welcome investors of all ages. With a minimum investment requirement of \$10,000 and a broad range of account types, we're here to meet your needs every step of the way.

Financial advice is the cornerstone of our business.

We're here to guide you with personalized advice and an easy-to-follow plan — with a steady hand (see page 4 for more details on our advisory services).

Our team brings decades of experience to support you and your family. With offices in Vancouver and Toronto, we're proud to be led by industry veterans, including our co-founder and Chair, Tom Bradley, a member of the Canadian Investment Industry Hall of Fame and a champion of timeless investing principles.

As a client, you'll benefit from access to world-class investment managers (see page 11) and a level of financial stewardship that you just don't find at the big banks and brokerages. And rest assured that our interests are well aligned with yours: over 80% of our team's financial assets are invested in our funds alongside our clients.

If you'd like to explore whether Steadyhand is right for you, we'd love to have a conversation. You can reach us at 1-888-888-3147 from 7am to 5pm PT, Monday to Friday (believe it or not, we answer our phones with a live professional!). Or, book a video call or in-person meeting with one of our Investor Specialists by visiting our website, steadyhand.com.

Thousands of investors have made the switch from the big banks and brokerages. Isn't it time you joined them?

Advice

At Steadyhand, we offer expert advice and a personalized plan to help you achieve your financial goals.

While low fees and top-notch client care are essential to your experience with us, the true value lies in the guidance of a financial partner who understands your unique situation.

Our Investor Specialists are here for you

Our dedicated team of advisory professionals is here to be your steady hand and help you achieve your financial goals. We're a diverse group that collaborates closely, and you can choose to work with one Investor Specialist or benefit from the expertise of our entire team.

Every investor is unique. We want to know about you.

We start by understanding your individual circumstances and goals. What line of work are/were you in? Do you have a family? What are your retirement goals? How comfortable are you with market volatility? What financial challenges do you want to overcome? Do you have any charitable or legacy ambitions?

We also aim to incorporate any other financial assets, income streams, pensions, debt, and insurance plans you may have into your plan and will explore these topics with you.

Crafting a customized plan

Once we have a clear understanding of your situation and goals, we craft a personalized plan. This involves advising you on the best account types for your objectives and tax considerations, recommending a Strategic Asset Mix (a target breakdown of stocks, bonds, and cash), and discussing any automated

purchase plans or withdrawal strategies that can simplify your financial life.

Putting the plan into action

With a strategy in place, we put it into action by helping you construct a portfolio using our family of investment funds (see page 7). We'll discuss fees and performance expectations to ensure you fully understand what to expect from our partnership.

We aim to make the process hassle-free by assisting with the paperwork and taking the lead on any assets being transferred from other institutions.

Ongoing advice and support

This is where we live up to our name. We provide clear-cut advice to keep you informed and confident about your plan and investments. Our Investor Specialists are always available to guide you on financial matters, address portfolio concerns, or answer any questions you might have.

We also offer continuous support through our communication channels, which include easy-to-read account statements and quarterly reports, regular blogs and videos on investment matters of interest, a popular monthly newsletter, and periodic special events.

Everyone can
use a little
steady.

Financial advice is the cornerstone of our business.

From safety to income to growth.

An investment solution with your name on it.

Funds

Whether you prefer a one-stop investment solution or the ability to greater customize your portfolio with standalone funds, our lineup has you covered. And we're here to help construct the right portfolio for you.

Steadyhand Founders Fund

Tom Bradley's portfolio. A balanced mix of Steadyhand's income and equity funds that best reflects our co-founder's asset mix and views on market valuations. The fund has a long-term targeted mix of 60% equities and 40% fixed income, but the equity portion may range from 40% to 75%, and the fixed income portion from 25% to 60%. Bradley manages the fund mix, making it an ideal vehicle for those who want to "invest like Tom".

Manager: Steadyhand Investment Management Ltd.

Steadyhand Builders Fund

Our one-stop solution for growth-oriented investors. A portfolio of Steadyhand's four equity funds in a mix that reflects our views on where the best opportunities lie. The portfolio consists of stocks of all sizes from around the world and offers the added diversification that comes with a multi-manager approach (each of our equity funds has a unique manager).

Manager: Steadyhand Investment Management Ltd.

Steadyhand Savings Fund

Nothing fancy here. Capital preservation is key. The fund invests in a number of short-term debt instruments, including T-bills, high-grade corporate bonds and commercial paper. Our manager seeks to add value by employing a combination of conservative strategies to enhance the fund's yield.

Manager: Connor, Clark & Lunn Investment Mgmt.

Steadyhand Income Fund

Our bond beater. A conservative balanced fund that invests the majority of its assets in bonds, and a smaller portion in dividend-paying stocks, real estate investment trusts (REITs), and other income-producing securities. This equity component is designed to enhance the fund's yield, provide greater growth potential and protection against inflation.

Manager: Connor, Clark & Lunn Investment Mgmt.

Steadyhand Equity Fund

A concentrated portfolio of leading North American companies. The fund invests in businesses of all sizes and isn't confined to a particular style. Our manager holds only 20-30 stocks in a diverse range of industries, which ensures that the portfolio is comprised of their best ideas. Canadian equities occupy the largest weight, but U.S. and to a lesser extent, overseas stocks, are an integral part of the portfolio.

Manager: Fiera Capital

Steadyhand Global Equity Fund

Our "go anywhere" fund. The portfolio holds stocks from around the globe. Its geographic allocation will vary based on where our manager is finding the best value. The fund holds both fast-growing and more mature businesses that are trading at attractive valuations (it is "style agnostic" in this sense). Emphasis is placed on 45-55 stocks and portfolio turnover is low.

Manager: Aristotle Capital Management

Steadyhand Small-Cap Equity Fund

Our hidden gems fund. Emphasis is placed on 20-30 small and mid-cap stocks in Canada. U.S. stocks are also included in the portfolio for added diversification. True to our mantra, little attention is paid to the index. Position sizes range from 3-7% in stocks across a broad range of industries, resulting in a high conviction, yet well diversified portfolio. This fund will move in a cycle of its own and, accordingly, serves as a good complement to our other funds.

Manager: Galibier Capital Management Ltd.

Steadyhand Global Small-Cap Equity Fund

Our hidden gems fund, global version. The fund invests in 40-50 small and mid-sized companies around the globe. Investments are focused in the developed world, but stocks in the emerging markets are also included. Global small-cap stocks are not widely followed by the investment community, making the asset class a ripe source of opportunities for long-term investors, and a natural fit for our approach and style.

Manager: TimesSquare Capital Management

Fees

One Simple Fee

Each Steadyhand fund charges One Simple Fee, which is a fixed, all-in amount that includes the fee for our services as manager and all of the fund's operating expenses.

This fee is the same as an MER (management expense ratio), with the difference being that in our case, you know what the total fee is before you invest. The table to the right lists each fund's One Simple Fee.

Fee Reduction Program

Our Fee Reduction Program rewards investors who have entrusted significant assets with Steadyhand, as well as long-standing investors in our funds.

We offer a reduction to the One Simple Fee based on (1) the size of your account(s) with Steadyhand, and (2) your tenure with the firm.*

Many of our clients enjoy a significant reduction in their fee as a result of our program. Indeed, our average client's all-in fee is around 1.0% (which is substantially lower than what the banks charge!)

If you're interested in discovering how much you could save in fees, visit our website and try our popular Fee Calculator.

*Fee rebates are made in the form of special distributions of additional fund units, and are distributed monthly. They are calculated based on your total consolidated household assets in accounts held directly with Steadyhand.

Steadyhand Fund	One Simple Fee
Savings Fund	0.45%
Income Fund	1.04%
Founders Fund	1.34%
Builders Fund	1.63%
Equity Fund	1.42%
Global Equity Fund	1.78%
Small-Cap Equity Fund	1.78%
Global Small-Cap Equity Fund	1.78%

Assets Invested	Fee reduction
Up to \$100,000	0%
On amounts between \$100,000–\$250,000	20%
On amounts between \$250,000–\$500,000	30%
On amounts above \$500,000	40%

Tenure with Steadyhand	Additional reduction to your total fee
0–5 Years	0%
5–10 Years	7%
10+ Years	14%

Fee Example

If you hold \$500,000 in our Founders Fund, your fee drops to 1.06%, thanks to our taper based on the size of your investment. After 5 years as a client, your fee drops to 0.98% (assuming the same investment amount), and after 10 years, it drops to 0.91%, thanks to additional reductions based on your tenure.

No unexpected
fees.

Now there's
a surprise.

Fees that get lower. And then lowerer.

High-net-worth investing for everyday Canadians

Bringing you access to elite managers out of reach to most investors.



Managers

We carefully hire and monitor independent investment management firms to manage our funds so that you have the best in the business working for you. This is a big part of our value proposition. You probably haven't heard of our managers, as they're inaccessible to most investors due to their high minimums.

Our equity fund managers are independent firms structured in a way that allows them to manage money the way they want — the way that's enabled them to build successful track records. They are not owned by the big banks or mega-fund companies. And importantly, with a substantial portion of their own wealth invested in their portfolios, they eat their own cooking.

Connor, Clark & Lunn Investment Management Ltd.

Based in Vancouver, Connor, Clark & Lunn is one of Canada's most respected and successful bond and income-equity managers. Established in 1982, the firm manages assets for high-net-worth individuals and institutions across the country. Their fixed income team has great depth, with resources dedicated specifically to credit analysis, risk management, trading, and economic analysis. The firm has an excellent long-term track record and a dull name. We like that in a bond manager.

Fiera Capital

Fiera Capital is an asset management firm that is home to a number of boutique investment teams, including the Fiera Canadian Large Cap Equity Team, which manages our fund. Led by Nessim Mansoor, the team focuses their resources and assets in their best ideas, meaning they run a concentrated portfolio of 20-30 holdings. The team pursues a conservative investment approach with a focus on best-in-class businesses that rule their respective industries.

Aristotle Capital Management

Aristotle specializes in managing global equities. The Los Angeles-based company was founded in 2010 and is backed by an experienced leadership team that has worked together for over 25 years. Much like its namesake philosopher, the firm takes a thoughtful, long-term approach. They seek what they believe to be high-quality businesses, analyze them from a global perspective, and construct portfolios consisting only of their top choices. And when it comes to that intangible calmness that's so important to managing money, they have it in spades. Must be that southern California vibe.

Galibier Capital Management

Galibier is a Toronto-based money manager that is part of Guardian Capital Group. The firm was founded in 2012 by three industry veterans and is led by its well-respected CEO, Joe Sirdevan. Joe has over 30 years of experience managing money at Ontario Teachers' Pension Plan, Jarislowsky Fraser, and Galibier. The firm's philosophy is driven by an unwavering belief in valuation driven, bottom-up stock selection. Galibier has a high level of conviction in its investment ideas, and this is reflected in the concentrated nature of its portfolios.

TimesSquare Capital Management

Based in New York, TimesSquare is a specialist in small and mid-cap investing. The firm was founded in 2000, but key members of the team have been working in the small-cap space far longer. TimesSquare's time-tested investment strategy places particular emphasis on the quality of a company's management and the unique nature of its offering. The firm has earned the trust of a number of impressive clients and has been an opportunity seeker since day one, from setting up shop in a then-seedy Times Square, to building portfolios that look nothing like the index.

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Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus before investing. Mutual fund securities are not guaranteed, their values change frequently and past performance may not be repeated. Steadyhand Investment Management Ltd. is the manager of the Steadyhand funds. Steadyhand Investment Funds Inc. (SIFI) is the principal distributor of the funds.