CORE + EXPLORE ™

raintreeFS.com

Raintree's Investment Philosophy

Raintree has created an investment strategy called Core + Explore™ to address many shortcomings of the old "60/40" portfolio (60% in equities and 40% in bonds). We feel that in order to achieve true diversification, investors will need to include a mix of private and public investments within their portfolio:

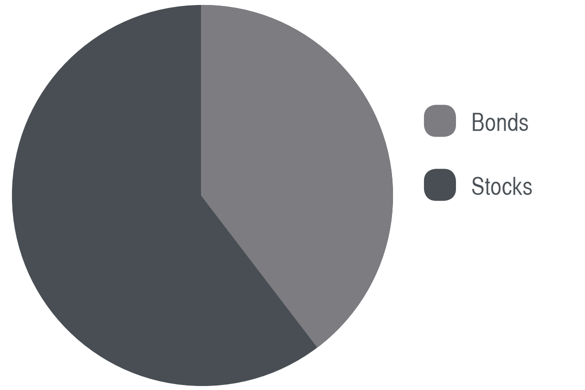
Core:
The traditional component of a portfolio. This portfolio tends to be more conservative, liquid and market-oriented. We believe the best way to invest in your 'Core' portfolio is through a registered Portfolio Manager that most resonates with your investment circumstances and philosophies.

+

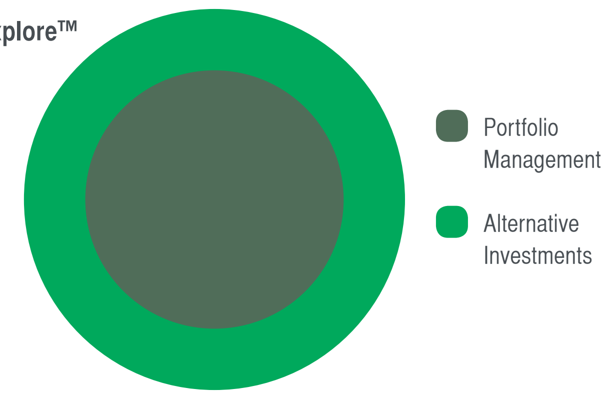
Explore:
The alternative investment component of the portfolio. These private investments tend to be riskier, but they deliver portfolio diversification and have the potential to produce out-sized returns. These investments will predominantly be private offerings.

Note: Allocations are illustrative and should not be considered a recommendation. Please speak with one of our Private Wealth Advisors to find out what options are most suitable for you.

Traditional Portfolio



Core + Explore™



Raintree's Role

Raintree provides the 'Explore' component using the alternative investments that we have structured and chosen to offer. Your Private Wealth Advisor will help you understand and allocate an appropriate quantity of alternative asset exposure and identify which of these opportunities will best support your overall investment mix. Your advisor will continue to work with you over time to revisit your portfolio and ensure the Core + Explore components are optimized.

Portfolio Managers' Role

In Canada, public market access ranges from self-directed, low-fee trading accounts to mutual fund solutions, individual equity advice and managed portfolios overseen by experienced, dedicated industry professionals. To meet our clients' investment objectives, Raintree works with select Canadian Portfolio Managers who we think will provide exceptional traditional investment service and best-in-class value. Registered Portfolio Managers are the highest category of financial/investment managers in Canada and are approved, monitored, and registered with the securities commissions. We've specifically cultivated these relationships to ensure our clients, at any level of wealth accumulation, have access to effective public market strategies and leading performance that is matched to their individual household account and wealth management needs.

Your Role

Historically, this service proposition was only available to high-net-worth clients. Today, Raintree ensures all our clients obtain an optimal portfolio of public and private investments, which provides a level of performance and diversification that is often found only in exclusive family offices or endowment funds.

Every client is different and we know there is no such thing as "one size fits all" when it comes to investing, but we believe Core + Explore can be the basis of a successful investment strategy for almost every client. The challenge lies in finding the right mix and that is why we encourage you to speak to your Private Wealth Advisor who will help find the most suitable combination for you.

Where can I find more information?

Private Wealth Advisor
T 1.866.443.0340
E admin@raintreeFS.com
W raintreeFS.com