VÊRED WEALTH MANAGEMENT (CANADA) COMPANY LIMITED

Growth Portfolio

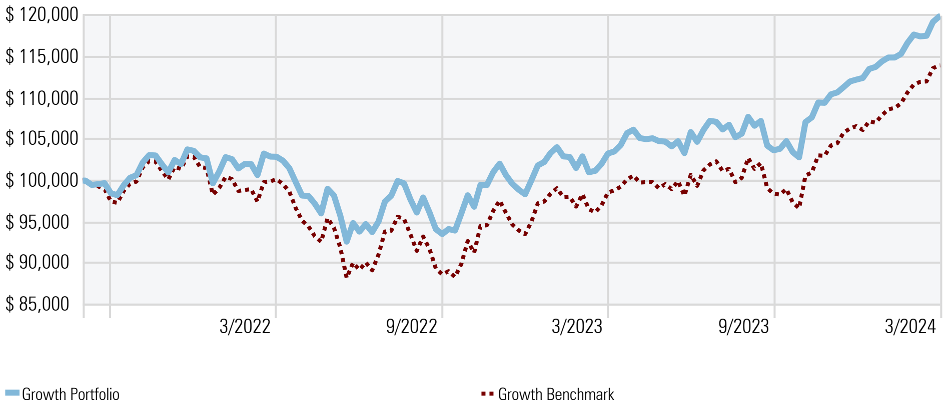
As of 3/31/2024

Portfolio Manager	Inception Date	Benchmark
Scott Cheng, CFA, MBA	09/01/2021	Growth Benchmark*

The **Growth Portfolio** is for investors with long-term time horizons who are not sensitive to short-term losses and want to participate in the long-term growth of the financial markets. This portfolio, which has a higher weighting in equities, seeks to keep investors well ahead of the effects of inflation with principal stability as a secondary consideration.

Growth of $100,000 Since Inception

Time Period: 9/1/2021 to 3/31/2024



Quarterly Returns

	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	Year
2024	6.83				6.81
2023	5.03	2.52	-2.09	8.30	14.18
2022	-1.07	-9.04	0.29	5.17	-5.08

Trailing Returns

	3-Mo %	YTD %	1-Yr %	3-Yr %	Since Inception - Annualized
Growth Portfolio	6.83	6.83	16.13		7.31
Growth Benchmark	6.91	6.91	15.65	7.93	5.20

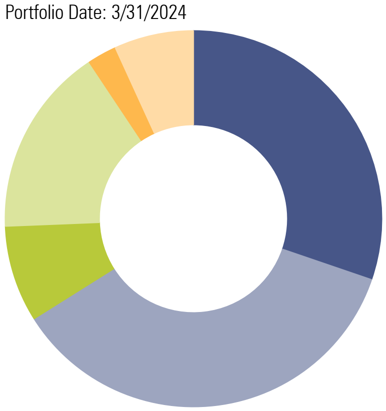
Risk/Return Analysis - Annualized

Time Period: 9/2/2021 to 3/31/2024

	Portfolio	Benchmark	+/- Benchmark
Return	7.31	5.20	2.10
Alpha	1.92	0.00	1.92
Beta	0.92	1.00	-0.08
Std Dev	11.97	11.82	0.14
Information Ratio (arith)	0.94		
Best Month %	5.42	6.31	-0.89
Worst Month %	-5.33	-6.24	0.91
Best Quarter %	8.30	8.35	-0.05
Worst Quarter %	-9.04	-11.16	2.12

Asset Allocation

Portfolio Date: 3/31/2024



	%
Canadian Equity	30.2
U.S. Equity	35.8
International Equity	8.3
Fixed Income	16.3
Cash	2.5
Other	6.8
Total	**100.0**

Top 10 Holdings

	Weight
iShares Core MSCI EAFE IMI ETF	6.55%
iShares Core US Aggregate Bond ETF	5.72%
Centurion Apartment Real Estate Inv F	4.78%
BMO Aggregate Bond ETF	4.63%
Microsoft Corp	2.54%
Royal Bank of Canada	2.42%
Vanguard Short-Term Corporate Bond ETF	2.41%
Canadian Natural Resources Ltd	2.26%
BMO Laddered Preferred Share ETF	2.06%
Intact Financial Corp	2.04%

Sector Weightings

	Growth Portfolio	Growth Benchmark
Basic Materials %	6.71	6.25
Consumer Cyclical %	8.12	8.29
Financial Services %	21.04	22.06
Real Estate %	1.65	2.36
Consumer Defensive %	5.61	5.07
Healthcare %	8.08	6.80
Utilities %	3.30	2.89
Communication Services %	7.56	5.83
Energy %	10.59	10.43
Industrials %	11.38	12.22
Technology %	15.95	17.79

Portfolio Statistics - Equity

	Portfolio	Benchmark
Price/Earnings	21.37	19.38
Price/Book	2.43	2.45
ROA %	6.82	8.15
ROE %	17.11	21.46
Long-Term Earnings Growth %	10.49	14.16
Forward Dividend Yield %	1.62	0.00

Portfolio Statistics - Fixed Income

Average Eff Duration	5.04
Average Eff Maturity	6.67
Average Credit Quality	A
Average Coupon	2.88
Total Portfolio Yield	2.64
Average YTM	4.68

Source: Morningstar Investment Services LLC. *0% Cash/35% S&P TSX Capped Composite TR/30% S&P500 TR CAD/10% MSCI EAFE GR CAD/25% ICE BofA CA Broad Market TR LOC; All returns stated in this document are gross returns reflective of an investment's return before expenses or any deductions.