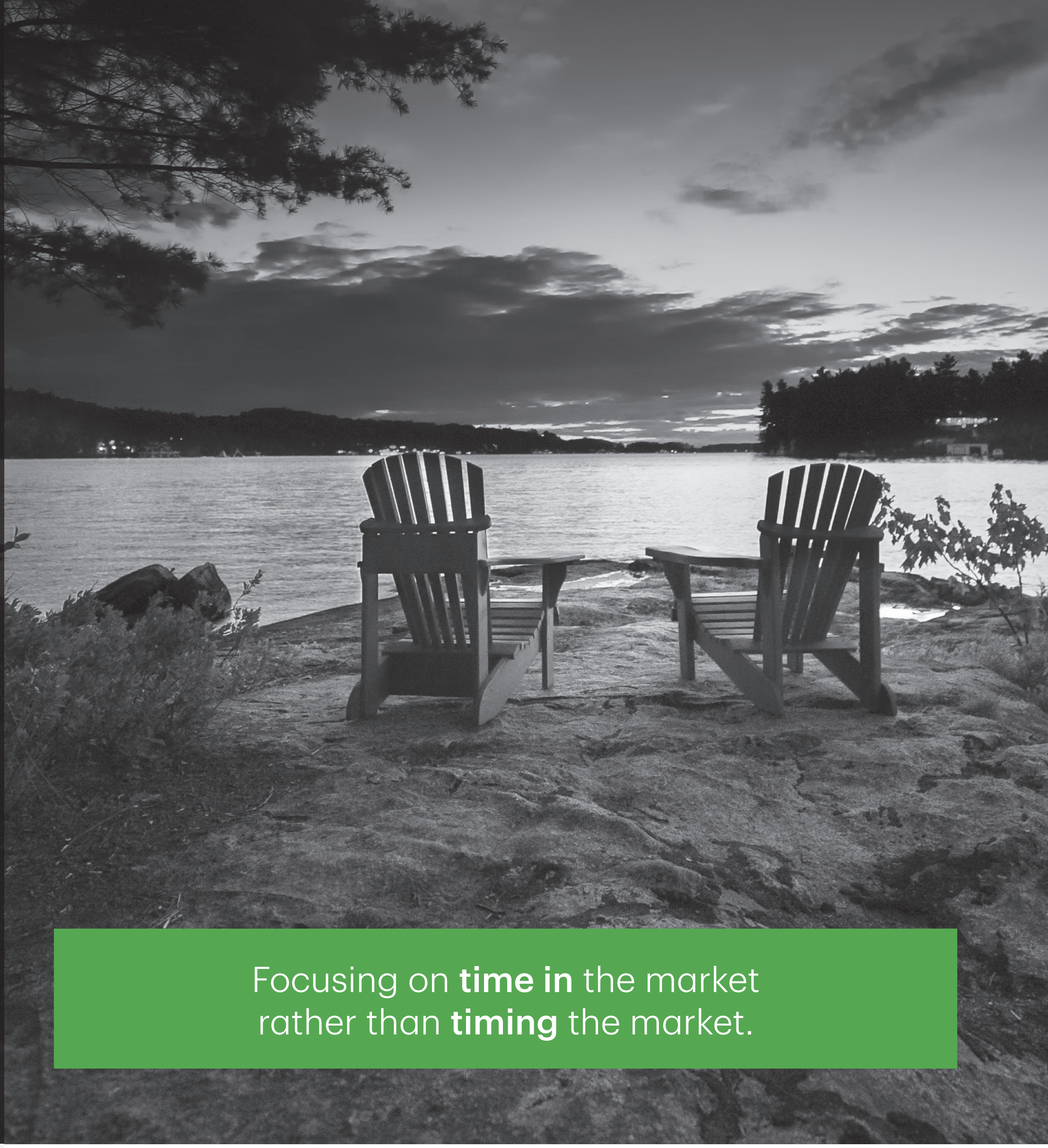
The Northlake Investment Approach

From day one, we've believed in a disciplined investment approach. We avoid big bets, hunches and market predictions in favour of careful study, planning and preparation.

As long-term equity investors, we focus on fundamentals, looking to buy strong businesses at attractive prices.

We take a pension-style approach to finding the best investment ideas because we believe achieving your long-term goals is a marathon, not a sprint.



Focusing on **time in** the market rather than **timing** the market.

Your wealth, your portfolio

Based on individual needs, we build customized discretionary portfolios based on the following five principles:

1. **Allocation of capital**
   Determine appropriate asset mix and consider asset location

2. **Risk management**
   Avoid big mistakes while being compensated appropriately for any risk assumed

3. **Research**
   Leverage our skills and stay within our circle of competency

4. **Planning & preparation**
   Enjoy the process and always have a contingency plan

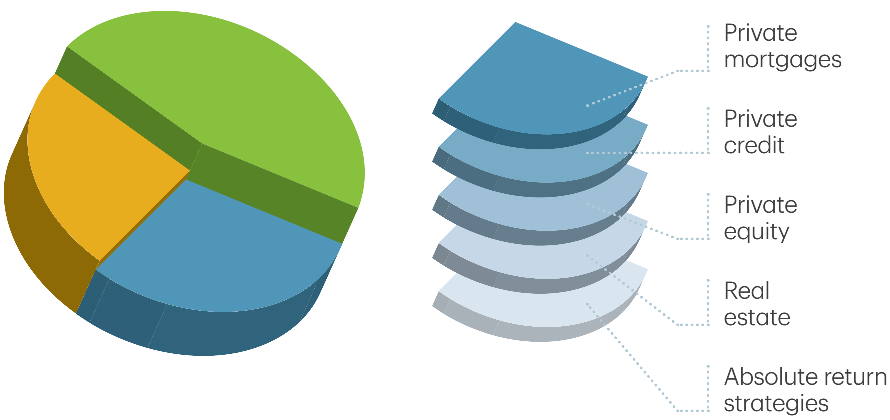
5. **Independent thought**
   Don't follow the herd, stay naturally curious

True diversification

A vital element of our independent thinking is our view that alternative asset classes are a necessary part of portfolio building. We believe that client portfolios are best served by including both public and private assets. Alternatives offer return characteristics that aren't correlated to equity markets, thereby helping our clients achieve strong, risk-adjusted returns in different market conditions.

Embracing alternatives

Equities Fixed income Alternatives



> "Our goal is to thoughtfully grow and protect your wealth over time."

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