



EDGEPOINT

EDGEPOINT SWPs – MONEY NOW, MONEY LATER

Inasmuch as investing is about delaying immediate gratification for future gain, done right a systematic withdrawal plan (SWP) can offer investors both. Very simply, a SWP lets you automatically take money out of your investment on a regular basis. If that investment is growing, a SWP provides a disciplined way to meet your income needs while you continue to build wealth.

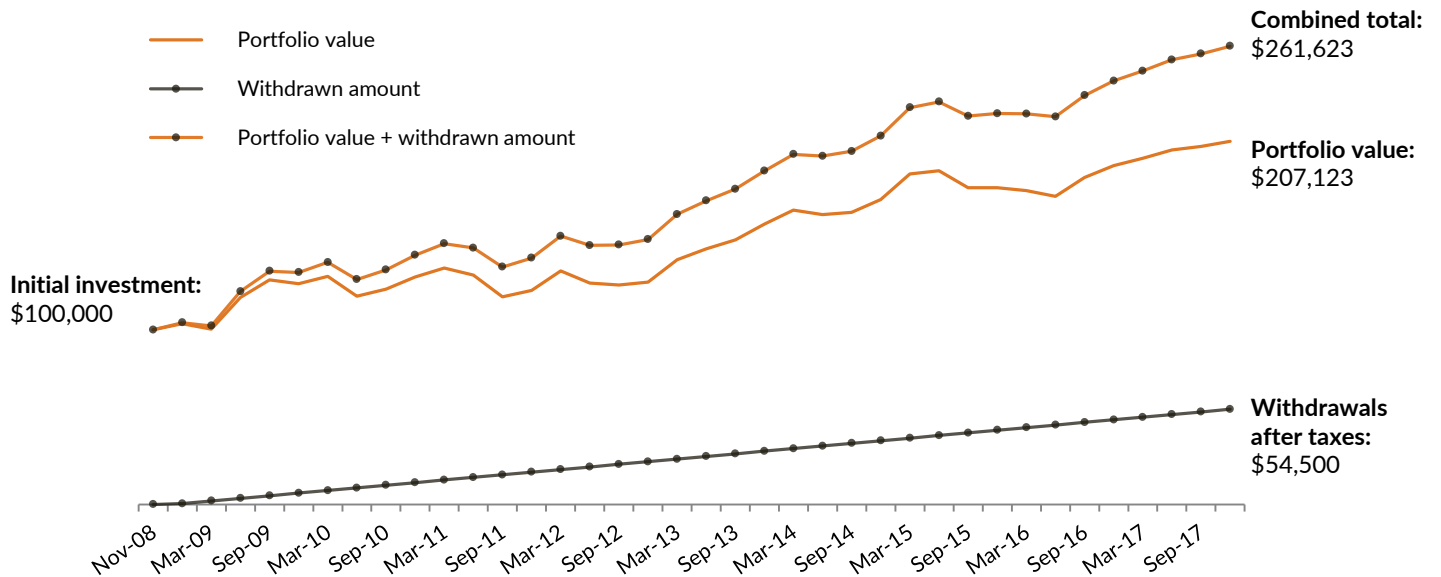
Example: You invested \$100,000 on EdgePoint Global Growth & Income Portfolio's start date and immediately began redeeming \$500 per month. Annually, this represented 6% of your original \$100,000 investment.

Nine years later, on December 31, 2017, your portfolio after paying taxes on your withdrawals was worth **\$207,123** and you ended up with **\$54,500** in your pocket.

Example assumes distributions paid in cash and taxed as follows: 49.53%; Canadian dividends: 33.82%; capital gains: 24.77%. Distributions were then used to pay taxes with the remainder reinvested in the portfolio.

EdgePoint Global Growth & Income Portfolio, Series A

Nov. 17, 2008 to Dec. 31, 2017





Date	Total quarterly redemption	Cumulative return of capital ⁱ	Cumulative capital gain/loss ⁱⁱ	Cumulative total redemptions	Reinvested distributions	Cumulative tax liability	Portfolio value
7-Nov-08	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$100,000.00
31-Dec-08	\$500.00	\$480.49	\$19.51	\$500.00	\$0.00	\$4.83	\$103,560.00
31-Mar-09	\$1,500.00	\$1,982.13	\$17.87	\$2,000.00	\$0.00	\$4.43	\$100,268.36
30-Jun-09	\$1,500.00	\$3,240.12	\$259.88	\$3,500.00	\$0.00	\$64.37	\$118,386.68
30-Sep-09	\$1,500.00	\$4,388.17	\$611.83	\$5,000.00	\$31.05	\$161.77	\$128,445.13
31-Dec-09	\$1,500.00	\$5,540.89	\$959.11	\$6,500.00	\$2,278.76	\$998.09	\$126,167.00
31-Mar-10	\$1,500.00	\$6,670.90	\$1,329.10	\$8,000.00	\$22.16	\$1,111.49	\$130,425.08
30-Jun-10	\$1,500.00	\$7,805.64	\$1,694.36	\$9,500.00	\$66.21	\$1,266.95	\$119,218.76
30-Sep-10	\$1,500.00	\$8,974.77	\$2,025.23	\$11,000.00	\$0.00	\$1,348.90	\$123,134.92
31-Dec-10	\$1,500.00	\$10,074.44	\$2,425.56	\$12,500.00	\$2,770.38	\$2,434.53	\$130,075.15
31-Mar-11	\$1,500.00	\$11,122.03	\$2,877.97	\$14,000.00	\$71.89	\$2,617.15	\$135,147.89
30-Jun-11	\$1,500.00	\$12,169.05	\$3,330.95	\$15,500.00	\$26.50	\$2,755.36	\$131,149.53
30-Sep-11	\$1,500.00	\$13,298.12	\$3,701.88	\$17,000.00	\$4.14	\$2,851.30	\$118,817.03
31-Dec-11	\$1,500.00	\$14,410.54	\$4,089.46	\$18,500.00	\$2,991.50	\$3,950.92	\$122,504.02
31-Mar-12	\$1,500.00	\$15,489.67	\$4,510.33	\$20,000.00	\$0.00	\$4,055.17	\$133,496.10
30-Jun-12	\$1,500.00	\$16,572.68	\$4,927.32	\$21,500.00	\$93.19	\$4,249.92	\$126,630.07
30-Sep-12	\$1,500.00	\$17,675.98	\$5,324.02	\$23,000.00	\$34.16	\$4,381.70	\$125,393.71
31-Dec-12	\$1,500.00	\$18,755.06	\$5,744.94	\$24,500.00	\$221.67	\$4,703.50	\$127,019.18
31-Mar-13	\$1,500.00	\$19,732.78	\$6,267.22	\$26,000.00	\$52.40	\$4,884.30	\$139,856.24
30-Jun-13	\$1,500.00	\$20,655.45	\$6,844.55	\$27,500.00	\$119.32	\$5,144.40	\$146,066.63
30-Sep-13	\$1,500.00	\$21,528.15	\$7,471.85	\$29,000.00	\$0.00	\$5,299.78	\$151,210.25
31-Dec-13	\$1,500.00	\$22,365.84	\$8,134.16	\$30,500.00	\$3,682.55	\$6,676.34	\$160,020.36
31-Mar-14	\$1,500.00	\$23,175.96	\$8,824.04	\$32,000.00	\$0.00	\$6,847.22	\$167,996.87
30-Jun-14	\$1,500.00	\$23,982.59	\$9,517.41	\$33,500.00	\$0.00	\$7,018.97	\$165,485.92
30-Sep-14	\$1,500.00	\$24,779.15	\$10,220.85	\$35,000.00	\$0.00	\$7,193.21	\$166,716.18
31-Dec-14	\$1,500.00	\$25,548.22	\$10,951.78	\$36,500.00	\$5,203.67	\$9,136.24	\$173,998.84
31-Mar-15	\$1,500.00	\$26,295.12	\$11,704.88	\$38,000.00	\$4.75	\$9,327.45	\$188,573.81
30-Jun-15	\$1,500.00	\$27,016.32	\$12,483.68	\$39,500.00	\$0.00	\$9,520.36	\$190,323.61
30-Sep-15	\$1,500.00	\$27,740.54	\$13,259.46	\$41,000.00	\$0.00	\$9,712.52	\$180,765.51
31-Dec-15	\$1,500.00	\$28,491.31	\$14,008.69	\$42,500.00	\$8,686.56	\$12,768.11	\$180,782.62
31-Mar-16	\$1,500.00	\$29,327.27	\$14,672.73	\$44,000.00	\$0.00	\$12,932.59	\$179,065.79
30-Jun-16	\$1,500.00	\$30,132.63	\$15,367.37	\$45,500.00	\$25.71	\$13,129.89	\$175,900.34
30-Sep-16	\$1,500.00	\$30,908.08	\$16,091.92	\$47,000.00	\$64.63	\$13,372.78	\$186,536.66
31-Dec-16	\$1,500.00	\$31,669.29	\$16,830.71	\$48,500.00	\$5,176.93	\$15,260.32	\$193,331.09
31-Mar-17	\$1,500.00	\$32,428.73	\$17,571.27	\$50,000.00	\$0.00	\$15,443.76	\$197,438.77
30-Jun-17	\$1,500.00	\$33,157.79	\$18,342.21	\$51,500.00	\$110.62	\$15,743.28	\$202,329.01
30-Sep-17	\$1,500.00	\$33,889.18	\$19,110.82	\$53,000.00	\$0.00	\$15,933.67	\$204,190.58
31-Dec-17	\$1,500.00	\$34,607.75	\$19,892.25	\$54,500.00	\$9,728.60	\$19,333.58	\$207,122.58

Whether a SWP make sense for you depends on your personal financial circumstances, your age and risk tolerance. Your financial advisor can help you sort through your options and find the approach that works best for you.

ⁱ Cumulative return of capital is the difference between the amount withdrawn minus any capital gain/loss from the initial investment to the listed date.

ⁱⁱ Cumulative capital gain/loss is the amount withdrawn attributable to the portfolio's growth from the initial investment to the listed date, net of taxes.



Portfolio performance as at December 31, 2017 Annualized total returns net of fees	YTD	1-year	3-year	5-year	Since inception (11/17/2008 to 12/31/2017)
EdgePoint Global Portfolio, Series A	16.68%	16.68%	14.24%	20.67%	17.13%
EdgePoint Canadian Portfolio, Series A	9.53%	9.53%	9.00%	12.33%	13.97%
EdgePoint Global Growth & Income Portfolio, Series A	12.10%	12.10%	10.87%	15.50%	13.86%
EdgePoint Canadian Growth & Income Portfolio, Series A	8.07%	8.07%	7.66%	10.56%	11.71%

As at December 31, 2017. For illustrative purposes only. Uses Series A Portfolio returns and assumes monthly withdrawals. Commissions, trailing commissions, management fees and expenses may all be associated with mutual fund investments. Please read the prospectus and Fund Facts before investing. Copies are available from your financial advisor or at www.edgepointwealth.com. Unless otherwise indicated, rates of return for periods greater than one year are historical annual compound total returns including changes in unit value and reinvestment of all distributions, and do not take into account any sales, redemption, distribution or optional charges, or income taxes payable by any securityholder, which would have reduced returns. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated. This is not an offer to purchase. Mutual funds can only be purchased through a registered dealer and are available only in those jurisdictions where they may be lawfully offered for sale. This document is not intended to provide legal, accounting, tax or specific investment advice. Information contained in this document was obtained from sources believed to be reliable; however, EdgePoint does not assume any responsibility for losses, whether direct, special or consequential, that arise out of the use of this information. Portfolio holdings are subject to change. EdgePoint mutual funds are managed by EdgePoint Investment Group Inc., a related party of EdgePoint Wealth Management Inc. EdgePoint® and Owned and Operated by Investors™ are registered trademarks of EdgePoint Investment Group Inc. Published February 28, 2018.