



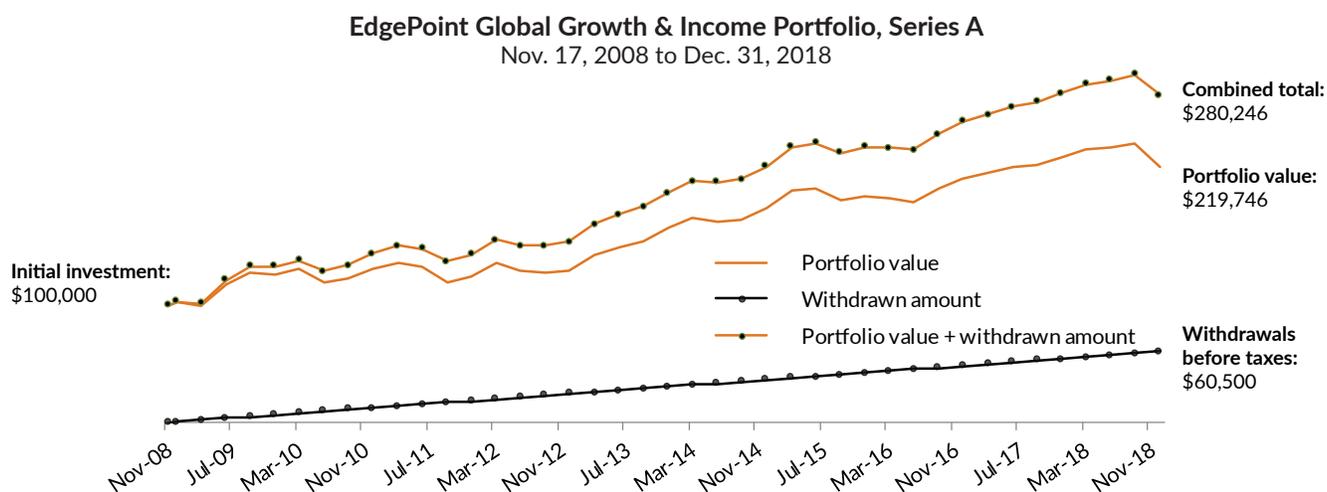
# EDGEPOINT®

## EDGEPOINT SWPS – MONEY NOW, MONEY LATER

As much as investing is about delaying immediate gratification for future gain, a systematic withdrawal plan (SWP) done right 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 Portfolio's start date and immediately began redeeming \$500 per month. Annually, this represented 6% of your original \$100,000 investment. Distributions were reinvested.

Ten years later, on December 31, 2018, your investment was worth **\$219,746**. Your pre-tax withdrawals over that timeframe amounted to **\$60,500**.



Date	Total annual redemption	Cumulative return of capital	Cumulative capital gain/loss	Cumulative total redemptions	Reinvested distributions	Cumulative tax liability	Portfolio value
17-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	\$5.22	\$103,560.00
31-Dec-09	\$6,000.00	\$5,541.62	\$958.38	\$6,500.00	\$3,070.57	\$1,078.55	\$126,928.83
31-Dec-10	\$6,000.00	\$10,084.99	\$2,415.01	\$12,500.00	\$3,959.42	\$2,636.42	\$131,985.48
31-Dec-11	\$6,000.00	\$14,443.35	\$4,056.65	\$18,500.00	\$4,265.73	\$4,288.41	\$125,507.96
31-Dec-12	\$6,000.00	\$18,820.47	\$5,679.53	\$24,500.00	\$709.61	\$5,102.71	\$130,642.20
31-Dec-13	\$6,000.00	\$22,464.20	\$8,035.80	\$30,500.00	\$5,396.31	\$7,271.78	\$166,257.27
31-Dec-14	\$6,000.00	\$25,693.70	\$10,806.30	\$36,500.00	\$7,246.23	\$9,994.40	\$182,896.10
31-Dec-15	\$6,000.00	\$28,704.30	\$13,795.70	\$42,500.00	\$12,175.36	\$14,065.12	\$193,366.98
31-Dec-16	\$6,000.00	\$31,988.70	\$16,511.30	\$48,500.00	\$7,570.56	\$16,870.04	\$209,160.43
31-Dec-17	\$6,000.00	\$35,046.44	\$19,453.56	\$54,500.00	\$14,268.12	\$21,543.54	\$228,158.71
31-Dec-18	\$6,000.00	\$38,206.62	\$22,293.38	\$60,500.00	\$8,966.61	\$24,846.79	\$219,746.08

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

<sup>1</sup> Cumulative return of capital is the difference between the amount withdrawn minus any capital gain/loss from the initial investment to the listed date.

<sup>2</sup> Cumulative capital gain/loss is the amount withdrawn attributable to the portfolio's growth from the initial investment to the listed date, gross of taxes.



---

<b>Performance as at Dec. 31, 2018</b> <b>Annualized, total returns, net of fees, in C\$.</b>	<b>YTD</b>	<b>1-year</b>	<b>3-year</b>	<b>5-year</b>	<b>10-year</b>	<b>Since inception*</b>
EdgePoint Global Portfolio, Series A	-3.42%	-3.42%	8.51%	11.32%	13.98%	14.92%
EdgePoint Global Growth & Income Portfolio , Series A	-1.18%	-1.18%	7.30%	8.94%	11.99%	12.28%
EdgePoint Canadian Portfolio, Series A	-16.34%	-16.34%	4.21%	3.45%	10.15%	10.54%
EdgePoint Canadian Growth & Income Portfolio, Series A	-10.36%	-10.36%	4.74%	3.92%	9.26%	9.30%

\* November 17, 2008.

As at December 31, 2018. For illustrative purposes only. Uses Series A Portfolio returns and assumes monthly withdrawals. Assumed tax on income: 53.53%; Canadian dividends: 39.34%; capital gains: 26.77%. 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](http://www.edgepointwealth.com). 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 11, 2019.