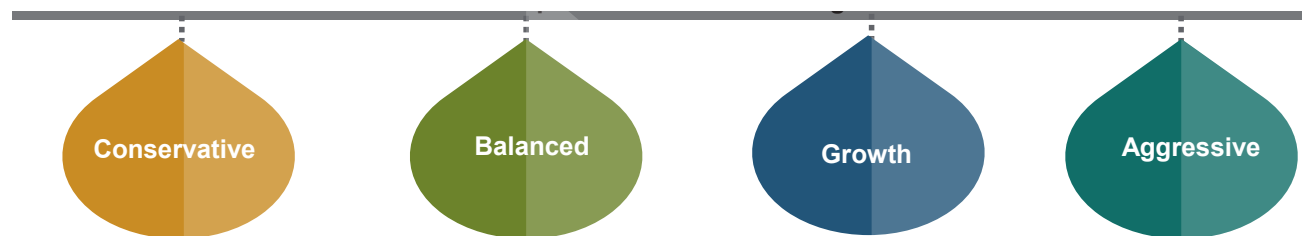


# Benefits of Educators Monitored Portfolios

	Educators Monitored Portfolios
<b>Convenient – all in one investment solution</b>	A well-diversified solution in one fund (a “Fund of Funds” which are mutual funds that invest in other mutual funds) Helps investors accumulate wealth over a medium to long term time horizon
<b>Well-rounded</b>	Multiple asset classes provide the appropriate level of diversification for various risk-profiles (four risk profiles)
<b>Professionally managed</b>	Professionally managed by investment professionals at HSBC Global Asset Management. Offices in 26 countries with over 600 investment professionals. HSBC has been named ‘World’s Best Bank’(1) and is one of the best capitalized and well reputed financial services organizations in the world, with 150 years of operating history
<b>Active management</b>	Reassurance that portfolios adjust to current market conditions and are rebalanced to continuously meet investment objectives
<b>Gives peace of mind/less investment stress</b>	Investors don’t need to worry about managing their portfolios, offers immediate access to a professionally constructed diversified portfolio, allocated across a variety of asset classes – all wrapped in one fund
<b>Reduced volatility</b>	Diversification in multiple asset classes helps to spread a portfolio’s risk
<b>Cost effective</b>	Pay one management fee but get access to multiple funds versus investing in multiple funds and paying multiple MERs

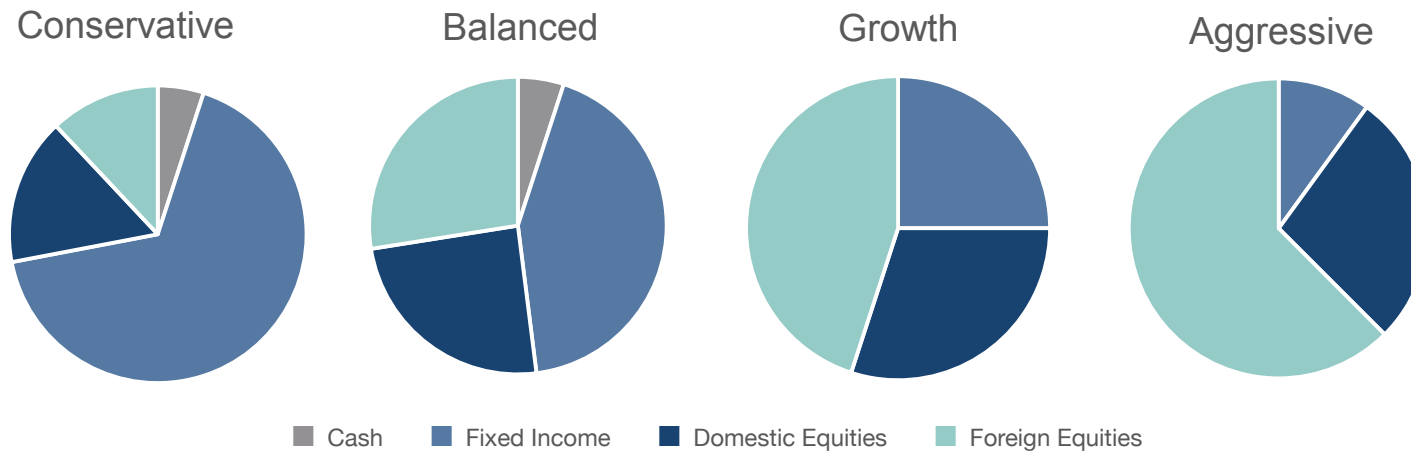
## Four portfolios within the range



1. Source: Euromoney Awards for Excellence 2017. <https://www.euromoney.com/article/b13qtmrjic2kp4/hsbc-morgan-stanley-and-unicredit-scoop-top-honours-at-the-euromoney-awards-for-excellence-2017>



# Educators Monitored Portfolios



	Conservative	Balanced	Growth	Aggressive
<b>Target volatility</b>	4.5%	7.0%	9.5%	12.0%
<b>Target weights</b>				
Cash	5.0%	5.0%	0.0%	0.0%
Fixed income	67.0%	43.0%	25.0%	10.0%
Domestic equities	16.0%	24.5%	30.0%	27.5%
Foreign equities	12.0%	27.5%	45.0%	62.5%

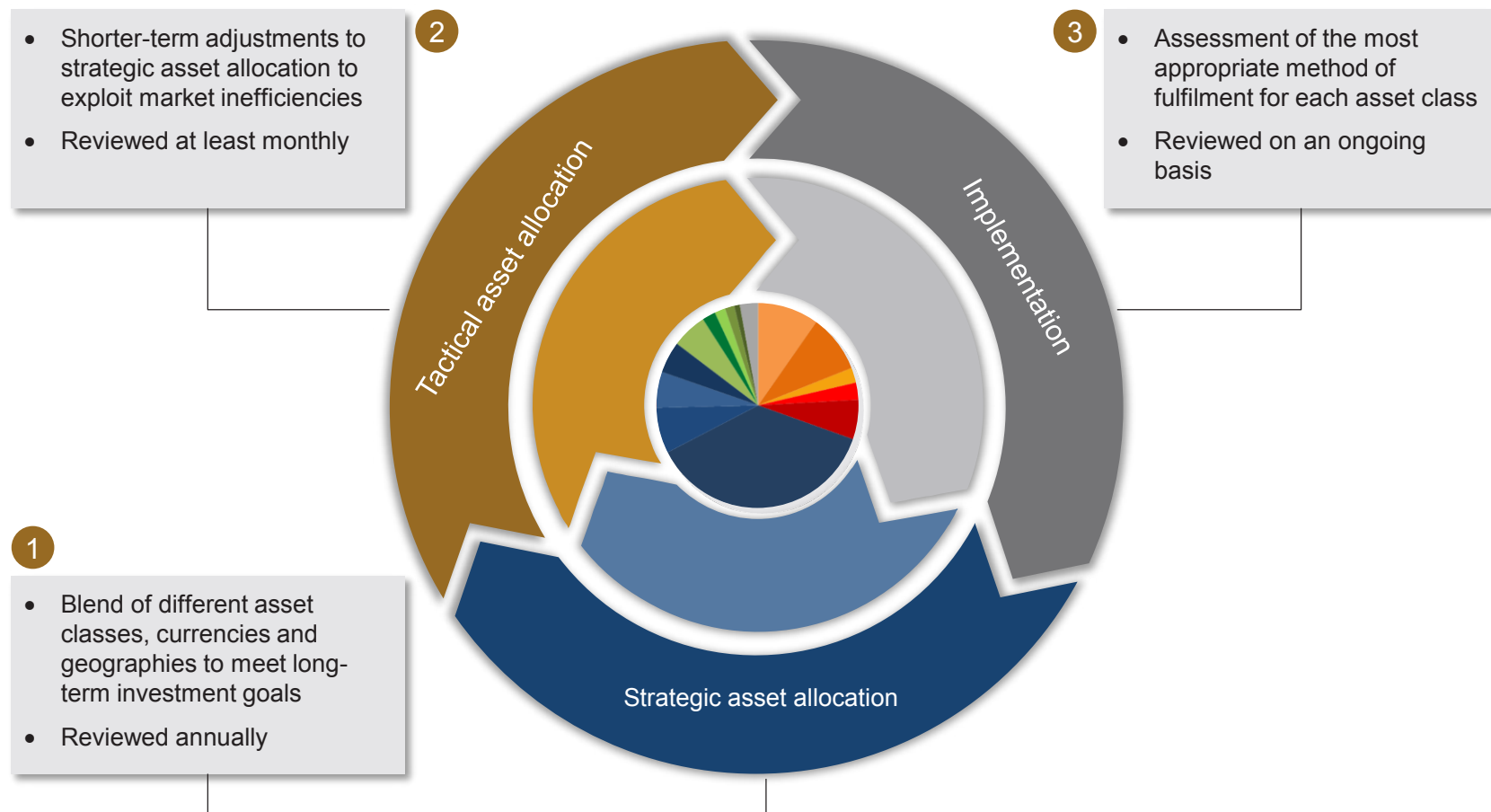
Source: HSBC Global Asset Management as of September 30, 2017

Please read the prospectus before investing. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated.



# Building A Diversified Portfolio

## Our 3-step Investment Process



Source: HSBC Global Asset Management.

Commissions, trailing commissions, management fees and expenses may all be associated with mutual funds. Please read the prospectus before investing. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated.

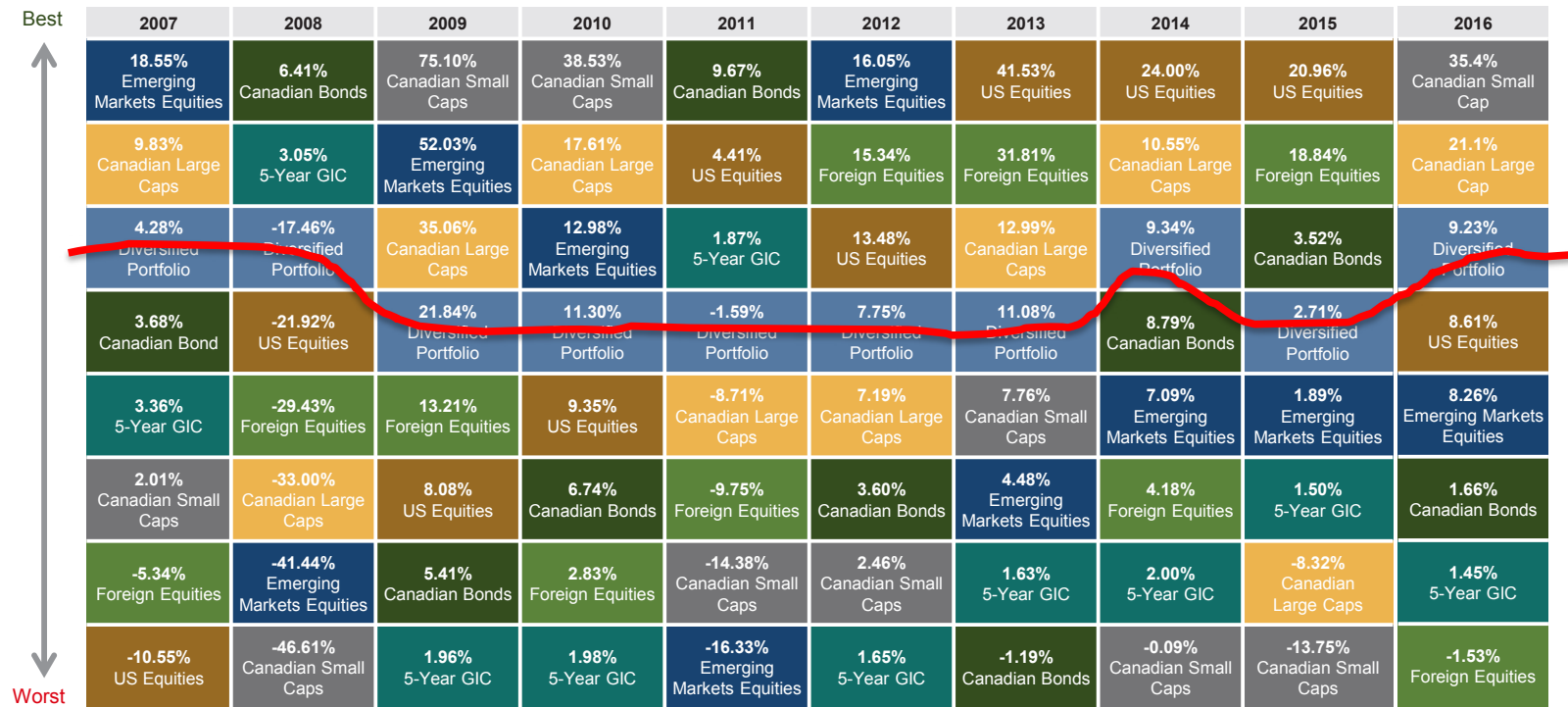


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# No Single Asset Class Constantly Outperform

- Trying to anticipate which asset class will perform best in the short term is challenging
- Assets exhibiting high returns in one year can post sharp drawdowns in the following year



Sources: RIMES, TD Securities, FTSE TMX Canada and Bank of Canada. Data as at 12/31/2016.  
 Indices to represent each class shown are: BMO Small Cap Blended Weight Index (Canadian Small Cap Equities), MSCI EAFE TR (\$ Cdn) (Foreign Equities), MSCI Emerging Markets (\$ CDN) (Emerging Markets Equities), S&P 500 Total Return Index (\$ CDN) (US Equities), S&P/TSX Capped Composite Total Return Index (Canadian Large Cap Equities), FTSE TMX Canada Universe Bond Index (Canadian Bonds), 5-Year AvgGIC Index (5-Year GIC). Diversified Portfolio asset allocation consists of: 10% Foreign Equities; 10% Emerging Markets Equities; 10% US Equities; 5% Canadian Small Cap Equities; 25% Canadian Large Cap Equities; 35% Canadian Bonds; 5% 5-Year GIC.

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