

Bellwether Investment Management

INVESTING IN OPPORTUNITIES
BEYOND TRADITIONAL MARKETS

Bellwether Investment Management Inc. (“Bellwether”) is a leading North American investment management firm that specializes in providing a wide range of investment solutions to clients. Our team is committed to safeguarding our clients’ financial well-being and assisting them in achieving their financial objectives. Bellwether offers access to both traditional and alternative asset classes, including public and private markets and is dedicated to helping clients achieve their investment goals while managing risk. Whether you are a family, business owner, not-for-profit, or foundation, we have the expertise, resources, and proven track record to help you succeed in today’s complex investment landscape.

Our Investment Philosophy

We take a globally diversified approach, seeking the best investment opportunities for our clients while keeping a strong focus on risk management.

Our “Disciplined Dividend Growth” process uses quantitative and qualitative methods to find securities with consistent dividend growth at reasonable valuations. We prioritize dividends because they offer reliable income, are taxed at lower rates than interest, and add stability during turbulent markets. We also focus on growth, balancing current shareholder rewards with future business investment for sustainability. This process guides our public market investments, which are combined with private market opportunities.

Our Strategy for Effectively Managing Risk: A Proven Approach

Our industry often prioritizes returns and underestimates potential risks. Bellwether’s Portfolio Managers give as much—and sometimes more—attention to potential risks as to returns. We tactically adjust our asset mix to reduce risk and position ourselves to capture arising opportunities. **Effective risk management requires a multi-pronged approach. We make unbiased decisions to protect your interests, free from the influences and conflicts of large financial institutions.**



Diversification



Tactical Asset Mix



Integrated Global Solution



Dividend Growth Investing



Evenly-Weighted



Beta Management



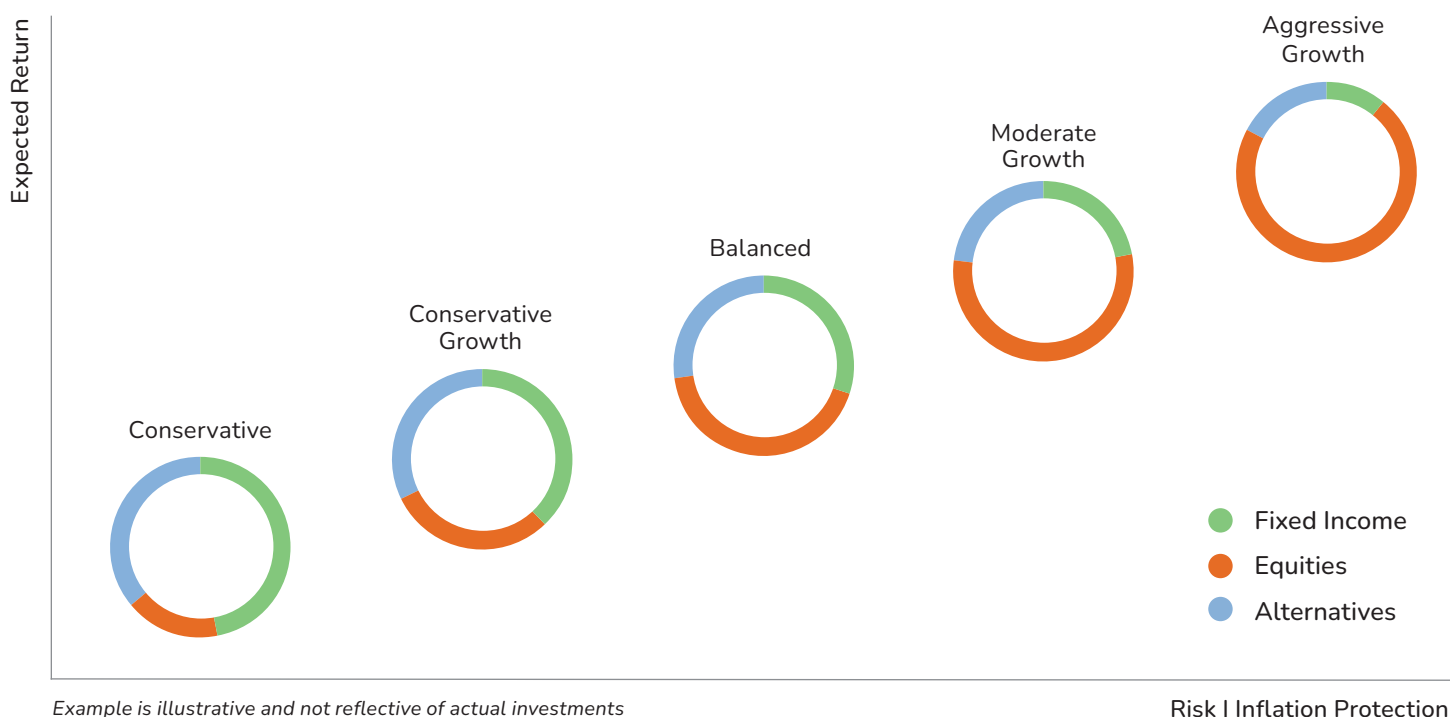
Covered Call Writing

Our Edge

At Bellwether, we have access to a diverse range of global investments across both public and private markets. Our approach extends beyond traditional asset classes, which allows client portfolios to be better diversified and potentially achieve consistent returns by further reducing risk and volatility.

Our Portfolio Solution

Diversification is a critical component when it comes to managing your portfolio. Our solution offers an effective way to diversify your investments across multiple asset classes in both the public and private markets. **Our portfolios are constructed with the objective of reducing risk and increasing returns over the long term.**



Bellwether Fixed Income Solution

Bellwether's goal is to generate an attractive level of income relative to current interest rates while maintaining a low level of portfolio volatility. We achieve this goal by investing in a portfolio of global fixed income securities, including government and corporate bonds, mortgage-backed securities, and preferred shares.

Bellwether Global Equity Solution

Our investment objective is to achieve a combination of income generation and long-term capital appreciation with a lower level of portfolio volatility than equity markets. We do this by constructing a globally diversified portfolio of public companies that have demonstrated a strong track record of growing their dividend. We seek out stocks that generate sufficient cash flow to grow their businesses and return capital to shareholders via dividends—we are not trying to maximize yields. While we typically have exposure to a wide range of industry sectors, our strategy looks and performs quite differently from market indices.

Bellwether Alternatives Solution

Alternative investments encompass securities beyond traditional stocks and bonds. Our approach provides income through private lending strategies as well as long-term growth potential in global real estate and infrastructure. By including alternatives, client portfolios can expect fewer fluctuations in value—they tend to perform differently than public market securities, reducing risk through economic cycles. Inflation protection comes from contracts and rental agreements that offer stable cash flows.

For further information please contact your Family Wealth Advisor or visit our website at: bellvest.ca

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