

Core Fixed Income

FUND



KEY FEATURES

INCOME-FOCUSED

Aims to provide **consistent monthly distributions**.

TOTAL RETURN POTENTIAL

Seeks a **4-7% targeted long-term total return** primarily through income.

MANAGE RISK

Designed to align with benchmark volatility while seeking improved **risk-adjusted returns**.

DAILY LIQUIDITY

Provides transparency and **accessibility** for investors.

A Foundational Holding Seeking Stability and Income

The **Raintree Core Fixed Income Fund** is designed to offer investors broad access to high-quality fixed-income opportunities while **prioritizing income generation and capital preservation**. Tailored for those seeking stability and attractive risk-adjusted returns, the fund employs a disciplined risk management approach to help safeguard investments.

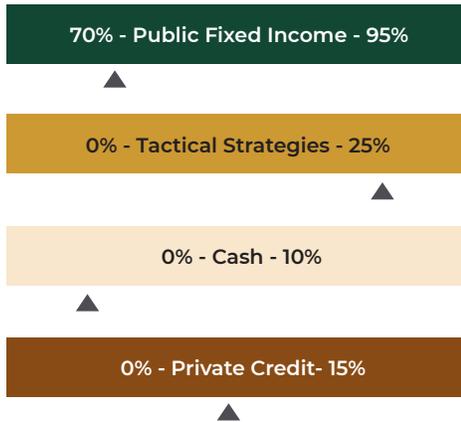
By blending public fixed-income investments with the potential for active returns beyond its benchmark, the fund aims to enhance investor outcomes without introducing unnecessary volatility. It provides a balanced strategy focused on **stability, diversification, and consistent income generation**.

With its strategic emphasis on both **income and risk management**, the Core Fixed Income Fund serves as a strong foundation for investors looking to preserve capital, generate reliable income, and navigate market fluctuations with confidence.

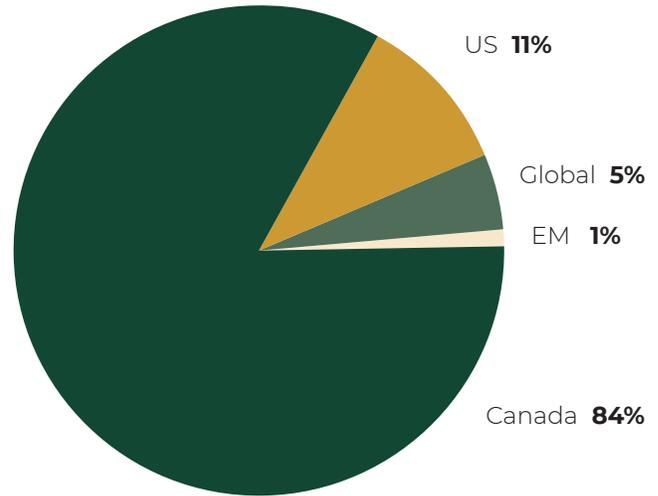
Core Fixed Income

FUND

ALLOCATION RANGES



GEOGRAPHIC BREAKDOWN



ESTIMATED CURRENCY EXPOSURE

CAN:	86%
USD:	14%

FUND PERFORMANCE STARTING APRIL 01 2025

YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	ANNUAL	SI
2025				-1.25	0.83	0.59	0.24	0.35	1.63	0.66	0.47	-0.25	3.29	
2026	0.52	1.08											1.61	4.96

FUND DETAILS

Fund Type:	Mutual Fund Trust
Investment Objectives:	Income
Targeted Total Return:	4-7% per annum
Targeted Distributions:	3% Per Annum, paid Quarterly
NAV Updates:	Daily

CURRENT HOLDINGS

FGP Short Term Bond Fund	iShares Core Canadian Universe Bond (XBB)	Blackstone Private Credit Fund
FGP Core+ Bond Fund	iShares Core MSCI Canadian Quality Dividend (XDIV)	Carlyle Tactical Private Credit Access Fund
FGP Corporate+ Bond Fund	Morgan Stanley NorthHaven Private Credit Fund	AGF SAF Private Credit
FGP Preferred Share Bond Fund		Wealhouse Amplus Credit Income Fund
FGP Long-Term Bond Fund	Orchard Global Chapelgate Credit Fund	

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Alternative Strategies

FUND



KEY FEATURES

DIVERSIFICATION & STABILITY

Designed to **complement traditional portfolios** by targeting alternative investment strategies.

GROWTH

Aims to deliver a **targeted long-term total return of 8-12%**.

PUBLIC & PRIVATE MARKET EXPOSURE

Provides access to unique opportunities beyond traditional long-only public equities.

MONTHLY LIQUIDITY

A unique structure that allows you to gain exposure to both public and private investments while providing monthly access.

Seeking Diversification Beyond Traditional Markets

The **Raintree Alternative Strategies Fund** is designed for investors seeking diversification beyond traditional stock and bond markets. By utilizing a blend of **public and private investments**, this fund aims to generate **absolute returns**, striving for positive performance in each calendar year regardless of market conditions.

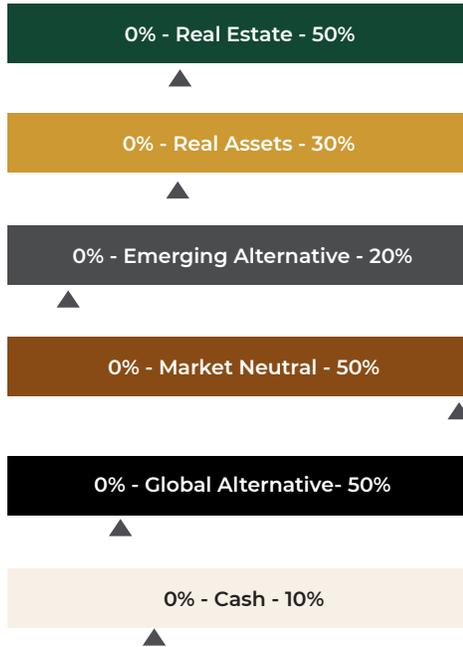
With an investment approach focused on **low correlation to traditional equity markets**, the fund provides access to asset classes and opportunities not typically available in standard portfolios. It seeks to enhance portfolio resilience through exposure to **real estate, hedge funds, absolute return and market-neutral strategies, global alternative investments, emerging managers, real assets, and other alternative investments**.

With a focus on **alternative investment strategies and downside risk management**, the Alternative Strategies Fund aims to be a **powerful diversifier** for investors looking to expand their portfolio beyond conventional markets while maintaining a balance of income and growth.

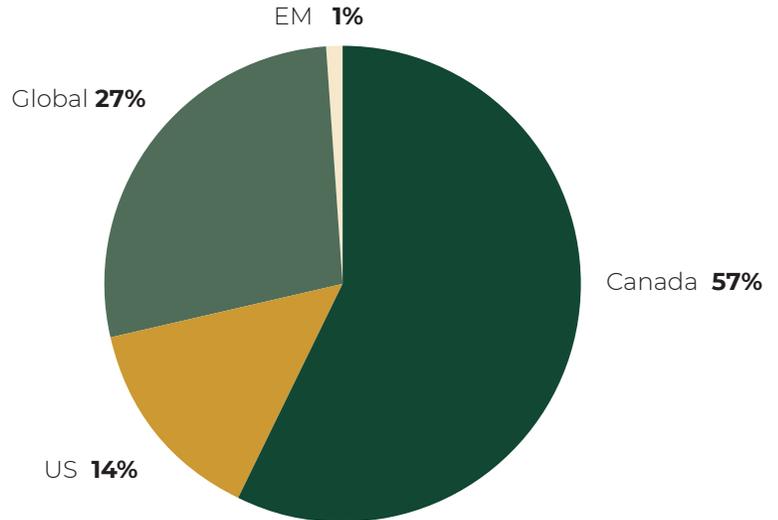
Alternative Strategies

FUND

ALLOCATION RANGES



GEOGRAPHIC BREAKDOWN



ESTIMATED CURRENCY EXPOSURE

CAN:	82%
USD:	18%

FUND PERFORMANCE STARTING APRIL 01 2025

YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	ANNUAL	SI
2025				0.70	1.75	0.98	0.44	0.61	1.08	0.92	1.11	0.65	8.55	
2026	0.52	2.14											2.68	11.45

FUND DETAILS

Fund Type:	Mutual Fund Trust
Investment Objectives:	Growth
Targeted Total Return:	8-12% per annum
Distribution Frequency:	Annual
NAV Updates:	Monthly

TARGETED MARKET NEUTRAL FUNDS:

AQR Apex Fund
Wealth Lion's Bay Fund
XIB Fund
MMCAP Canadian Fund
Accelerate Absolute Return Fund (HDGE)
Forge First Long Short Alternative Fund
Picton Mahoney Fortified Market Neutral Fund
Warratah Performance Fund

TARGETED ALTERNATIVE INVESTMENTS:

Vision Opportunity Fund
Partners Group Global Private Equity
Blackstone Private Equity
NewGen Focused Alpha Fund
ICM Crescendo Music Royalty Fund
Revesco Properties Trust
Avenue Living Real Estate
Core Trust
Tract Farmland Partners
Partners Group Next-Gen Infrastructure
Newlook Capital Industrial and Infrastructure Services
Forum Make Space Storage Fund

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Raintree
WEALTH MANAGEMENT

Enhanced Yield

FUND



KEY FEATURES

ENHANCED YIELD POTENTIAL

Targets **an 8% yield per annum**, for those seeking higher income potential than traditional fixed income strategies.

DIVERSIFIED CREDIT EXPOSURE

Invests across **liquid & private credit** along with **alternative income strategies** to balance income and risk.

INCOME-FIRST APPROACH

Distributions primarily come from **income and return of capital**, offering investors a predictable and tax-efficient yield.

FLEXIBLE DISTRIBUTIONS

Investors can choose between **cash payouts or a dividend reinvestment plan (DRIP)** with **monthly distributions**.

Maximizing Income Potential with a Diversified Credit Strategy

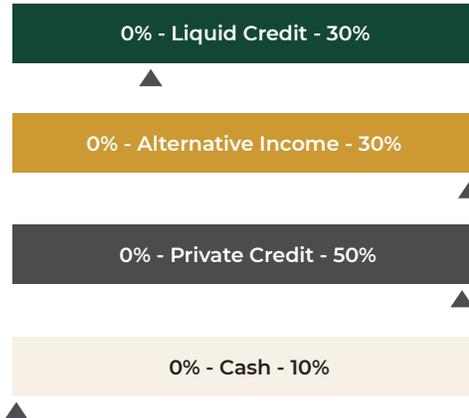
The **Raintree Enhanced Yield Fund** is designed for investors **seeking higher yields** than traditional fixed-income investments. By integrating public and private credit securities, the fund aims to enhance income generation while maintaining a strong focus on capital preservation and risk adjusted returns.

With exposure to **liquid credit, private credit, and alternative income strategies**, the fund is structured to provide steady cash flow and income-focused returns, making it a potentially valuable addition to an income-oriented portfolio. Its **distributions primarily consist of income and return of capital**.

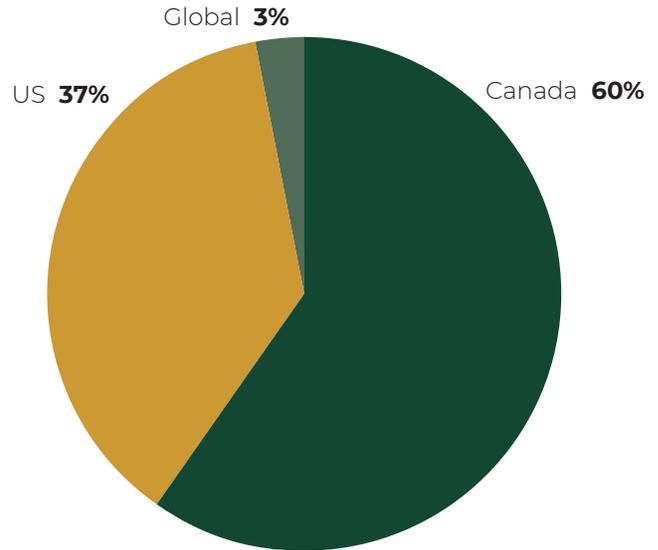
By leveraging a dynamic blend of public and private credit strategies, the Enhanced Yield Fund seeks to maximize income potential while maintaining **disciplined risk management**—making it an excellent choice for investors focused on consistent cash flow and long-term income stability.

Enhanced Yield FUND

ALLOCATION RANGES



GEOGRAPHIC BREAKDOWN



ESTIMATED CURRENCY EXPOSURE

CAN:	78%
USD:	19%
FOREIGN:	3%

FUND PERFORMANCE STARTING APRIL 01 2025

YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	ANNUAL	SI
2025				-1.81	1.11	1.14	0.96	1.07	1.02	1.15	1.07	0.29	6.12	
2026	0.17	0.34											0.51	6.67

FUND DETAILS

Fund Type:	Mutual Fund Trust
Investment Objectives:	Income 1st and Growth 2nd
Targeted Yield:	8% per annum
Distribution Frequency:	Monthly (DRIP or Cash)
NAV Updates:	Monthly

TARGETED HOLDINGS:

iShares Core MSCI Canadian Quality Div Index ETF (XDIV)	Blue Owl Credit Income Trust	Carlyle Tactical Private Credit Fund
Hamilton Maximizer Funds*	Blackstone Private Credit Fund	Regimen Equity Partners Preferred Securities
Invesco Income Advantage Funds*	AGF SAF Private Credit	Invico Diversified Income Fund (IDIF)
Amur Mortgage Investment Corporation	Morgan Stanley – North Haven Private Income	Dawson Partners Evergreen Fund
	Accelerate Diversified Credit Fund	Newlook Dental Debenture
		Espresso CLO Mezzanine Trust

*The fund utilizes a number of different Hamilton Maximizer Funds and Invesco Income Advantage Funds in any given month. Please send a request to Raintree Wealth Management for a full list of the holdings.

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Raintree
WEALTH MANAGEMENT

Core Equity

FUND



KEY FEATURES

GLOBAL EQUITY EXPOSURE

Access to a broad range of global markets for **diversified growth potential**.

ACTIVE INVESTMENT APPROACH

Enhances market participation by incorporating **active allocation strategies**.

GROWTH-ORIENTED

Targets a **7-10% long-term total return per annum**, aligning with long-term wealth accumulation goals.

RISK MANAGEMENT

Optimizing **risk adjusted returns** by focusing on prudent risk management and diversification.

Broad Global Equity Exposure with an Active Investment Approach

The **Core Equity Fund** is designed for investors seeking **long-term growth** through broad exposure to global equity markets. By blending **active investment strategies** with a diversified selection of market ETFs, the fund aims to optimize risk-adjusted returns while capitalizing on global market opportunities.

With a strong focus on **growth**, the fund strategically balances broad market exposure with enhanced equity **positioning**, offering a **dynamic and adaptable investment approach**. The portfolio is structured to capture long-term market appreciation while maintaining a disciplined approach to managing volatility.

By combining **broad-based market exposure** with active portfolio enhancements, the **Core Equity Fund** serves as a foundational growth investment, helping investors **build long-term wealth** through strategic global equity participation.



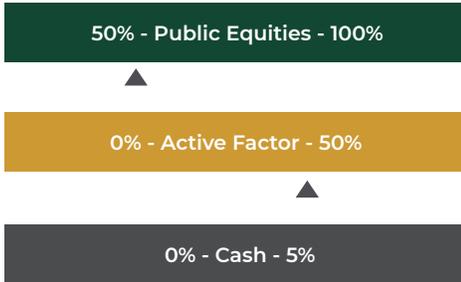
Raintree

WEALTH MANAGEMENT

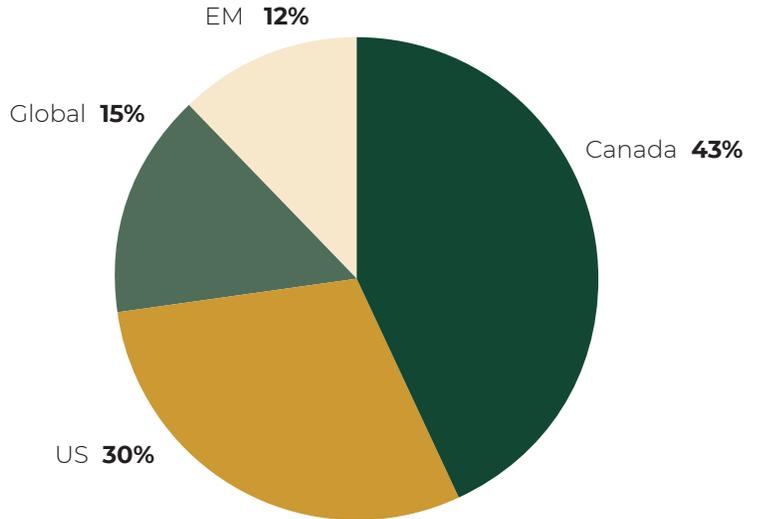
Core Equity

FUND

ALLOCATION RANGES



GEOGRAPHIC BREAKDOWN



ESTIMATED EQUITY EXPOSURE	
LARGE CAP	67%
SMALL CAP	21%
VALUE	42%
GROWTH	42%

ESTIMATED CURRENCY EXPOSURE	
CAN:	78%
USD:	22%

FUND PERFORMANCE STARTING APRIL 01 2025														
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	ANNUAL	SI
2025				-1.29	4.95	3.73	1.90	3.23	3.91	1.82	0.98	0.65	21.53	
2026	2.44	3.98											6.52	29.46

FUND DETAILS	
Fund Type:	Mutual Fund Trust
Investment Objectives:	Growth
Targeted Total Return:	7-10% per annum
Target Volatility:	12-15%
NAV Updates:	Daily

TARGETED HOLDINGS:	
iShares Core S&P/TSX Capped Composite Index ETF (XIC)	Hillsdale US Small Cap
Hillsdale Canadian Small Cap Fund	iShares Core S&P 500 ETF (CAD Hedged)
Hillsdale Canadian Micro Cap Fund	iShares Core MSCI EAFE ETF (IEFA)
Turtle Creek Equity Fund	iShares Core MSCI Emerging Markets IMI Index ETF (XEC)
AQR Apex Fund	SPDR S&P 500 ETF (SPY)
iShares Core MSCI EAFE IMI Index (XEF)	
Voyager Fund	

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Raintree
WEALTH MANAGEMENT

Your Investment, Your Way

Exploring Portfolio Choices at Raintree Wealth Management

Raintree Wealth Management has built a strong reputation for its expertise in risk management and disciplined global portfolio construction. As part of its continued evolution, RWM is expanding its offerings to include a broader range of investment solutions that cater to investors across all risk profiles and financial goals.

OUR PORTFOLIOS

Core+

The Core+ Portfolios offer a balanced approach to investing, combining global diversification with an emphasis on liquidity. Core+ is built to provide access to high-quality global investments while preserving the ability to adapt as markets change.

Explore+

Portfolios that focus on alternative investments to generate absolute returns with private and public assets.

Flex+

The Flex+ Portfolios are designed for investors who value liquidity, transparency, and adaptability within a globally diversified framework. Focused primarily on liquid public-market investments, Flex+ maintains minimal to no alternative exposure while retaining the flexibility to adjust as market conditions evolve.

Income+

Yield-focused portfolios leveraging both public and private credit strategies for enhanced income generation.

Tailor+

A customizable solution allowing investors to enhance their portfolios with access to curated public and alternative investments in combination with a Raintree Portfolio.

OUR FUNDS

CORE FIXED INCOME FUND – Aims to provide broad exposure to public fixed income solutions, seeking to generate consistent income with the potential for active returns over its benchmark.

ENHANCED YIELD FUND – Designed to deliver a higher yield than traditional fixed income by blending public and private credit, targeting stable income and capital preservation.

CORE EQUITY FUND – Provides broad global equity exposure through active investment strategies and broad public investment strategies aiming for long-term growth while managing risk.

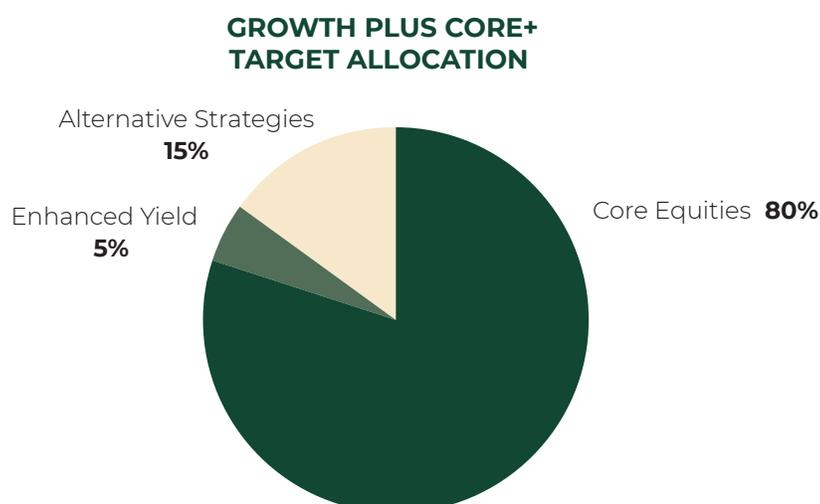
ALTERNATIVE STRATEGIES FUND – Seeks to generate absolute returns with low correlation to traditional markets, offering exposure to private and alternative asset classes for enhanced portfolio diversification.

Growth Plus Portfolios

Objective: Aggressive growth through high-conviction strategies

The most growth-oriented model, **Growth Plus** prioritizes equity exposure and alternative investments. With minimal or no fixed income, this model is for investors with a long-term time-horizon and high risk tolerance who are comfortable with short-term volatility and reduced liquidity.

TYPICAL ALLOCATION	
Core Fixed Income:	0%
Core Equities:	55–100%
Enhanced Yield:	0–5%
Alternative Strategies:	15–40%



Available Portfolios based on your Investment Goals & Risk Objectives

Growth Plus*	MTD	QTD	YTD	1 YEAR	3 YEAR	5 YEAR	Since Inception
Core+	3.52%	5.64%	5.64%	N/A	N/A	N/A	25.41%
Explore+	3.06%	4.67%	4.67%	N/A	N/A	N/A	20.82%
Flex+	3.98%	6.52%	6.52%	N/A	N/A	N/A	29.46%
Benchmark	4.03%	5.71%	5.71%	N/A	N/A	N/A	27.16%

*Model and benchmark performance inception date is April 01, 2025

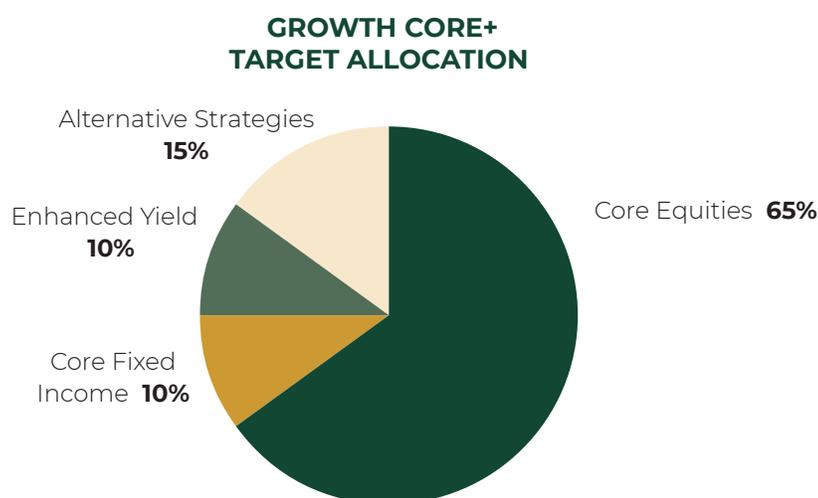
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Growth Portfolios

Objective: Targeting long-term capital appreciation

Growth is designed for clients focused on building wealth over time. With high exposure to **Core Equities** and smaller allocations to **Fixed Income, Enhanced Yield, and Alternative Strategies**, this model is appropriate for investors who can tolerate greater market fluctuations in pursuit of higher long-term returns. This model targets a higher allocation to **Alternative Strategies**, providing access to more diversified return sources in exchange for a higher degree of illiquidity.

TYPICAL ALLOCATION	
Core Fixed Income:	10–15%
Core Equities:	55–85%
Enhanced Yield:	10%
Alternative Strategies:	15–25%



Available Portfolios based on your Investment Goals & Risk Objectives

Growth*	MTD	QTD	YTD	1 YEAR	3 YEAR	5 YEAR	Since Inception
Core+	3.05%	4.84%	4.84%	N/A	N/A	N/A	21.65%
Explore+	2.87%	4.45%	4.45%	N/A	N/A	N/A	19.84%
Flex+	3.54%	5.78%	5.78%	N/A	N/A	N/A	25.49%
Benchmark	3.86%	5.29%	5.29%	N/A	N/A	N/A	23.51%

*Model and benchmark performance inception date is April 01, 2025

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Balanced Growth Portfolios

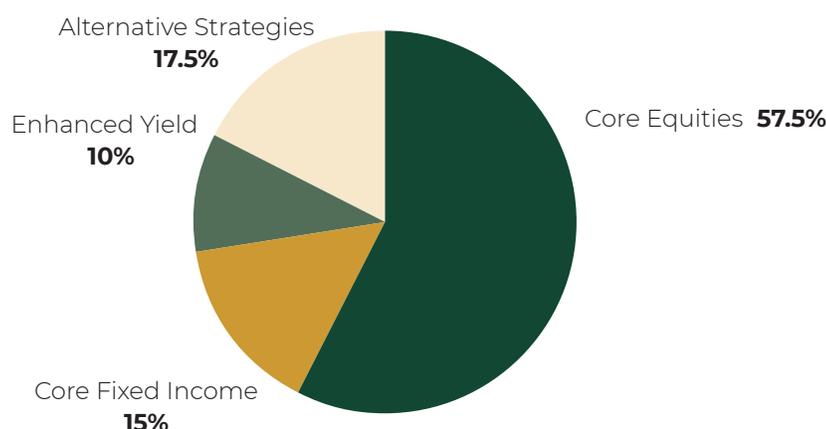
Objective: Pursue growth with thoughtful diversification

Balanced Growth is ideal for clients with a higher risk tolerance than the previous models and seeking long-term capital appreciation. It includes greater exposure to **Core Equities**, while still maintaining allocations to **Core Fixed Income, Enhanced Yield**, and **Alternatives** to help manage volatility and seize diverse return opportunities. **Balanced Growth** offers an Income+ version that targets approximately 80% exposure to the **Enhanced Yield** pool, with the remaining exposure in **Core Fixed Income** - targeting a higher yield to investors for those willing to accept a higher degree of risk.

TYPICAL ALLOCATION	
Core Fixed Income:	15–30%
Core Equities:	50–70%
Enhanced Yield:	0–80%*
Alternative Strategies:	0–20%

*80% Enhanced Yield allocation is only for the Income+ version. Targeted allocations for the other models is between 0-15%

BALANCED GROWTH CORE+ TARGET ALLOCATION



Balanced Growth	Available Portfolios based on your Investment Goals & Risk Objectives						
	MTD	QTD	YTD	1 YEAR	3 YEAR	5 YEAR	Since Inception
Core+*	2.86%	4.50%	4.50%	18.12%	12.14%	8.48%	7.04%
Explore+**	2.63%	4.10%	4.10%	N/A	N/A	N/A	18.34%
Flex+**	3.11%	5.03%	5.03%	N/A	N/A	N/A	21.63%
Income+**	0.49%	0.73%	0.73%	N/A	N/A	N/A	6.33%
Benchmark*	4.01%	5.31%	5.31%	20.55%	16.36%	10.85%	9.28%

* Model and benchmark performance inception date is December 2017.

** Model performance inception date is April 01, 2025.

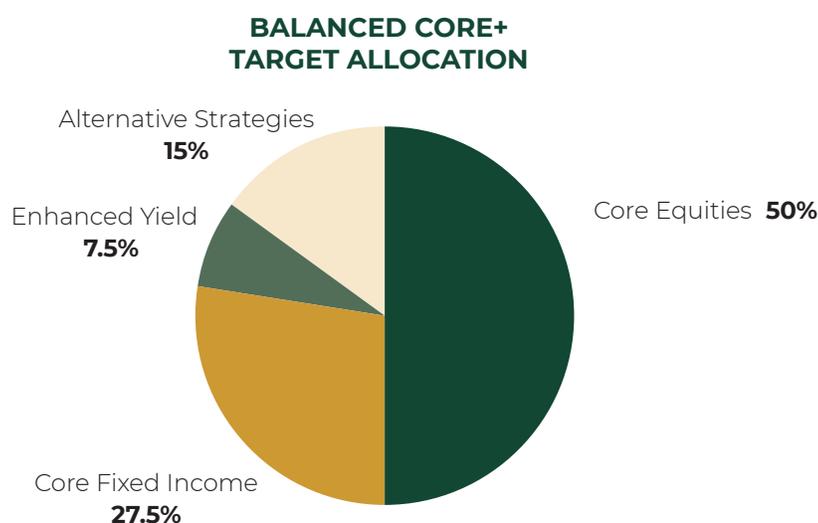
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Balanced Portfolios

Objective: Blend of income and growth for long-term balance

This model targets a well-rounded mix of public equities and fixed income, with meaningful allocations to **Enhanced Yield** and **Alternative Strategies**. Designed for clients with moderate risk tolerance and a long-term outlook, **Balanced** seeks consistent returns through diversified sources.

TYPICAL ALLOCATION	
Core Fixed Income:	20–40%
Core Equities:	50–60%
Enhanced Yield:	0–15%
Alternative Strategies:	12.5–15%



Available Portfolios based on your Investment Goals & Risk Objectives

Balanced	MTD	QTD	YTD	1 YEAR	3 YEAR	5 YEAR	Since Inception
Core+*	2.63%	4.13%	4.13%	16.28%	11.28%	7.78%	6.52%
Explore+**	2.62%	4.14%	4.14%	N/A	N/A	N/A	18.43%
Flex+**	2.82%	4.54%	4.54%	N/A	N/A	N/A	19.11%
Benchmark*	3.70%	4.88%	4.88%	17.96%	14.68%	9.40%	8.24%

* Model and benchmark performance inception date is December 2017.

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Balanced Conservative Portfolios

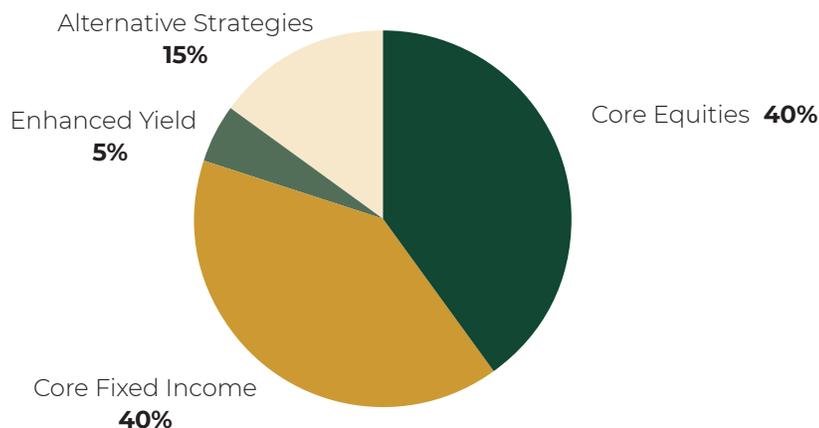
Objective: Targeting modest growth with targeted downside protection

Balanced Conservative introduces more growth potential while keeping a strong foundation of fixed income and diversified yield sources. It includes a mix of all four pools, offering a solid balance for clients wanting targeting capital appreciation without excessive risk. **Balanced Conservative** offers an **Income+** version for clients prioritizing an income investment objective, which balances allocations across **Core Fixed Income** and **Enhanced Yield**.

TYPICAL ALLOCATION	
Core Fixed Income:	37.5–50%
Core Equities:	35–50%
Enhanced Yield:	0–50%*
Alternative Strategies:	0–15%

*50% Enhanced Yield allocation is only for the Income+ version. Targeted allocations for the other models is between 0-15%

BALANCED CONSERVATIVE CORE+ TARGET ALLOCATION



Available Portfolios based on your Investment Goals & Risk Objectives

Balanced Conservative*	MTD	QTD	YTD	1 YEAR	3 YEAR	5 YEAR	Since Inception
Core +*	2.36%	3.67%	3.67%	N/A	N/A	N/A	15.35%
Explore +**	2.16%	3.38%	3.38%	N/A	N/A	N/A	14.58%
Flex +**	2.53%	4.05%	4.05%	N/A	N/A	N/A	16.64%
Income +**	0.71%	1.06%	1.06%	N/A	N/A	N/A	5.81%
Benchmark*	3.54%	4.67%	4.67%	N/A	N/A	N/A	18.49%

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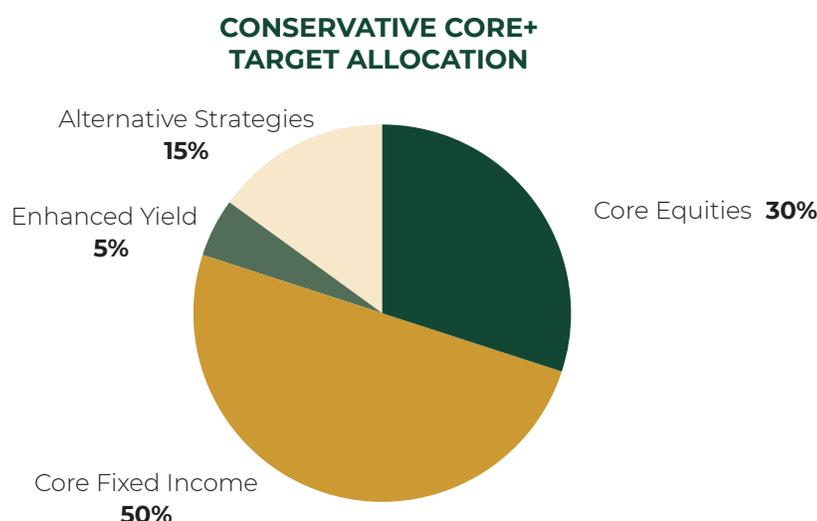
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Conservative Portfolios

Objective: Targeting capital preservation with modest income and growth

Ideal for clients who are targeting minimal volatility with a conservative approach, the **Conservative** model blends **Core Fixed Income** and **Core Equities** with **select exposure to Enhanced Yield** and **Alternative Strategies**. This model targets greater return potential than Preservation while maintaining a low risk profile.

TYPICAL ALLOCATION	
Core Fixed Income:	50–65%
Core Equities:	20–35%
Enhanced Yield:	0–15%
Alternative Strategies:	0–15%



Available Portfolios based on your Investment Goals & Risk Objectives

Conservative	MTD	QTD	YTD	1 YEAR	3 YEAR	5 YEAR	Since Inception
Core+*	2.07%	3.18%	3.18%	11.58%	9.60%	6.68%	5.80%
Explore+**	1.66%	2.52%	2.52%	N/A	N/A	N/A	10.43%
Flex+**	2.09%	3.32%	3.32%	N/A	N/A	N/A	13.02%
Benchmark*	3.26%	4.28%	4.28%	14.41%	12.35%	7.40%	6.79%

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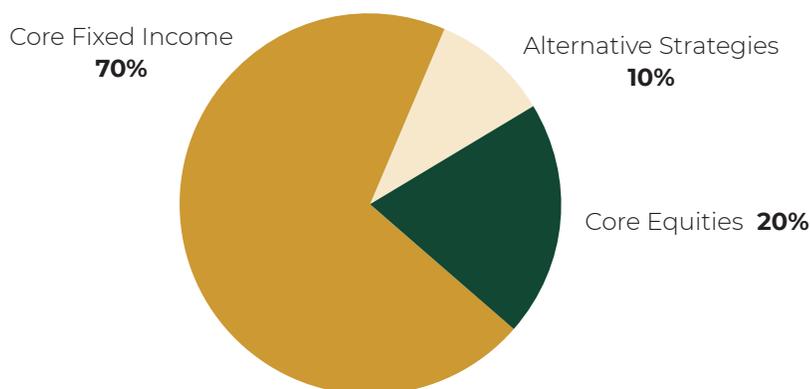
Preservation Portfolios

Objective: Targeting capital preservation with minimal targeted risk

For clients seeking maximum stability and capital preservation, the **Preservation** model is designed with nearly all assets in **Core Fixed Income**, complemented by a small allocation to **Core Equities**. There is minimal exposure to alternative or illiquid investments. This model is typically best suited for shorter time horizons or more risk averse investors. **Preservation** offers an Income+ version for investors that are seeking 100% liquid fixed income by way of **Core Fixed Income**

TYPICAL ALLOCATION	
Core Fixed Income:	80–100%
Core Equities:	10–20%
Enhanced Yield:	0–10%
Alternative Strategies:	0–10%

TARGETED ASSET ALLOCATION PRESERVATION CORE+



Available Portfolios based on your Investment Goals & Risk Objectives

Preservation	MTD	QTD	YTD	1 YEAR	3 YEAR	5 YEAR	Since Inception
Core+*	1.77%	2.69%	2.69%	9.33%	8.21%	5.37%	4.77%
Explore+**	1.40%	2.09%	2.09%	N/A	N/A	N/A	8.03%
Flex+**	1.66%	2.58%	2.58%	N/A	N/A	N/A	9.50%
Income+**	1.08%	1.61%	1.61%	N/A	N/A	N/A	4.96%
Benchmark*	2.76%	3.60%	3.60%	10.46%	9.73%	5.14%	5.13%

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About the Underlying Pools

Each Raintree model portfolio is built from a combination of four institutional-quality investment pools:

Core Equities – Public equity investments designed to capture long-term growth across global markets.

Core Fixed Income – Majority public fixed income investments that target income and lower volatility.

Enhanced Yield – Income-generating strategies, including high-yield and alternative lending.

Alternative Strategies – Market-neutral, illiquid, and alternative investments designed to enhance diversification and target long-term returns.



GET IN TOUCH

For more information on any of our portfolios or funds, we invite you to reach out to our team.

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