

DELOITTE PRIVATE
INVESTMENT PROGRAM

INVESTMENT FUND OPTIONS

March 2019

TABLE OF CONTENTS	PAGE NUMBER
FUNDS FOR SAFETY	
Lincluden Short Term Investment Fund	4
FUNDS FOR INCOME	
Beutel Goodman Income Fund	5
Beutel Goodman Short Term Bond Fund	6
Integra Bond Fund	7
Lincluden Private Client Bond Pooled Fund	8
Templeton Global Bond Fund	9
Invesco Active Multi-Sector Credit Fund	10
FUNDS FOR INCOME AND CAPITAL GROWTH	
Beutel Goodman Balanced Fund	11
Franklin Bissett Canadian Balanced Fund	12
Integra Balanced Fund	13
Lincluden Income Plus Pooled Fund	14
Invesco Income Growth Fund	15
FUNDS FOR CAPITAL GROWTH	
Acadian Core International Equity Fund	16
Beutel Goodman American Equity Fund	17
Beutel Goodman Canadian Dividend Fund	18
Beutel Goodman Canadian Equity Fund	19
Beutel Goodman Global Fund	20
Beutel Goodman International Equity Fund	21
Franklin Bissett Canadian Equity Fund	22
Franklin U.S. Rising Dividends Fund	23
Integra Canadian Value Growth Fund	24
Integra Equity Fund	25
Integra International Equity Fund	26
Integra U.S. Value Growth Fund	27
Templeton Growth Fund	28
Templeton International Stock Fund	29
Invesco Canadian Fund	30
Invesco Global Companies Fund	31
Invesco Global Endeavour Fund	32
Invesco U.S. Companies Fund	33
FUNDS FOR AGGRESSIVE CAPITAL GROWTH	
Franklin Bissett Small Cap Fund	34
Integra Emerging Markets Equity Fund	35
Templeton Global Smaller Companies Fund	36

IMPORTANT INFORMATION

General Disclaimer

Integra Capital Limited has taken all reasonable care to ensure that the information contained in this material is accurate at the time of distribution, no representation or warranty, express or implied, is made to the accuracy, reliability or completeness of such information. All returns presented are in Canadian dollar terms, gross of investment management fees unless denoted otherwise. Past performance is not indicative of future results. Returns for periods less than one year are not annualized. Information pertaining to non-Integra Funds has been provided to us by Fundata Canada Inc. Fundata Canada Inc. is an independent third party vendor that specializes in data collection and distribution. Fundata Canada Inc. is not an affiliate of Integra Capital Limited.

These fund fact sheets are provided for information purposes only.

Integra Funds Risk Disclosure Statement

The risks associated with investing in an investment fund are the risks associated with the securities in which the investment fund invests. The value of these investments will change from day to day, reflecting changes in interest rates, economic conditions, and market and company news. As a result, the value of an investment fund's units may go up and down, and the value of an investment in an investment fund may be more or less when it is redeemed than when it was purchased. Integra does not guarantee that the full amount of the original investment or subsequent investments in any of the Integra funds will be paid when an investor submits a redemption request. Unlike bank accounts or GICs, fund units are not covered by the Canada Deposit Insurance Corporation or any other government deposit insurer.

The specific risks associated with the Integra funds are set out in the Relationship Disclosure Statement section of the Statement of Investment Policies and Procedures of the Integra Funds which has been made available to you.

Non-Integra Funds Risk Disclosure Statement

The risks associated with investing in any of the funds available for investment with the below listed managers are set out in their respective prospectus. Please refer to the index of each prospectus which lists the page numbers for a description of the risks for the fund you are thinking of selecting.

Investment Fund Company	Web Link for Prospectus
Beutel Goodman Funds	www.beutelgoodman.com/MutualFunds/Reports/prospectus.pdf
Franklin Templeton/Bissett Funds	www.franklintempleton.ca/downloadsServlet?docid=ioqkno39
Invesco/Trimark Funds	www.invesco.ca/ivz/servlets/getfile/SP_MF_amend_0916.pdf?dDocName=ID_058153_EN

In respect of the Lincluded Funds:

An investment in the Private Client Bond Fund may expose an investor to specific issuer risk, interest rate risk, credit risk, currency risk, and foreign securities risk.

An investment in the Income Plus Fund may expose an investor to stock market risk, specific issuer risk, interest rate risk, credit risk, currency risk and foreign securities risk.

Stock Market Risk: the value of a Fund's securities, in particular equity securities, changes with stock market conditions. These conditions are affected by general economic and market conditions.

Specific Issuer Risk: the value of a Fund's securities will vary positively and negatively with developments within the specific companies or governments that issue such securities.

Interest Rate Risk: the value of a Fund's bonds, debentures, notes and other fixed-income debt instruments will vary with interest rates. When interest rates rise, the value of securities with a fixed rate of interest will decline. Conversely, when interest rates fall, the value of such securities will increase.

Credit Risk: the value of fixed income securities depends, in part, on the perceived ability of the government or company that issued the securities to pay the interest and to repay the original investments. Securities issued by issuers that have a low credit rating are considered to have a higher credit risk than securities issued by issuers that have a high credit rating.

Foreign Securities Risk: the value of foreign securities will be affected by factors affecting other similar securities (such as stock market risk, specific issuer risk, interest rate risk and credit risk) and could be affected by additional factors such as the absence of timely information, less stringent auditing standards and less liquid markets. As well, different financial, political and social factors in foreign countries may result in risks not typically associated with investing in Canada.

Currency Risk: the value of a security that a Fund invests in that is denominated in a currency other than Canadian dollars will be affected by changes in the value of the Canadian dollar in relation to the value of the currency in which the security is denominated.

Fund & Administrative Fees

Fund Company	Description	RRSP Eligible	Taxable Plan Eligible	Deloitte Program Fee (per annum)**	Retail Management Fee (per annum)
Franklin Bissett Funds					
Franklin Bissett Canadian Balanced Fund	Balanced	Yes	Yes	0.40%	1.75%
Franklin Bissett Canadian Equity Fund	Canadian Equity GARP	Yes	Yes	0.40%	2.00%
Franklin Bissett Small Cap Fund	Small Cap Equity	Yes	Yes	0.95%	2.50%
Beutel Goodman					
BG American Equity Fund	US Equity	Yes	Yes	0.60%	1.25%
BG Balanced Fund	Balanced	Yes	Yes	0.60%	1.00%
BG Canadian Dividend Fund	Canadian Dividend	Yes	Yes	0.40%	1.25%
BG Canadian Equity Fund	Canadian Equity	Yes	Yes	0.60%	1.25%
BG Global Fund	Global Equity	Yes	Yes	0.75%	1.25%
BG Income Fund	Income Fund	Yes	Yes	0.30%	0.50%
BG International Equity Fund	International Equity	Yes	Yes	0.75%	1.25%
BG Short Term Bond Fund	Fixed Income	Yes	Yes	0.20%	N/A
Integra Funds					
Acadian International Equity Fund	International Equity	No	Yes	0.75%	N/A
Integra Balanced Fund	Balanced	Yes	Yes	0.50%	N/A
Integra Bond	Fixed Income	Yes	Yes	0.40%	N/A
Integra Canadian Value Growth Fund	Canadian Equity	Yes	Yes	0.50%	N/A
Integra Emerging Markets Equity Fund	Emerging Markets Equity	No	Yes	0.85%	N/A
Integra Equity Fund	Total Equity	Yes	Yes	0.50%	N/A
Integra International Equity Fund	International Equity	Yes	Yes	0.75%	N/A
Integra US Value Growth Fund	US Equity	Yes	Yes	0.70%	N/A
Lincluden Short Term Investment Fund	Money market	Yes	Yes	0.11%	N/A
Lincluden					
Lincluden Income Plus Pooled Fund	Balanced	Yes	Yes	0.45%	1.75%
Lincluden Private Client Bond Pooled Fund	Fixed Income	Yes	Yes	0.30%	N/A
Trimark Funds					
Invesco Active Multi-Sector Credit Fund	Fixed Income	Yes	Yes	0.75%	1.75%
Invesco Canadian Fund	Canadian Equity	Yes	Yes	0.70%	1.75%
Invesco Global Companies Fund	Global Equity	Yes	Yes	0.70%	1.75%
Invesco Global Endeavour Fund	Global Equity	Yes	Yes	0.70%	1.75%
Invesco Income Growth Fund	Balanced	Yes	Yes	0.70%	1.75%
Invesco U.S. Companies Fund	US Equity	Yes	Yes	0.70%	1.75%
Templeton Funds					
Franklin U.S. Rising Dividends Fund	US Equity	Yes	Yes	0.65%	2.00%
Templeton Global Bond Fund	Fixed Income	Yes	Yes	0.75%	2.00%
Templeton Global Smaller Companies	Global Small Cap Equity	Yes	Yes	0.85%	2.00%
Templeton Growth Fund	Global Equity	Yes	Yes	0.85%	2.00%
Templeton International Stock Fund	International Equity	Yes	Yes	0.85%	2.00%

Administrative Fees:

The Administration fee that your record-keeper charges for your accounts is 0.10% per annum or 1/12th of this amount monthly, plus applical (guaranteed for a period of one year)

NOTES

Questions – How to Contact Us

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