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IN PARTNERSHIP WITH

ALIGNED CAPITAL PARTNERS: ALIGNED ONE PROGRAM

MICHAEL THEODOR, MBA, CIM
VICE PRESIDENT, STRATEGIC RELATIONSHIPS AND DISTRIBUTION

MICHAEL.THEODOR@FRANKLINTEMPLETON.CA

Franklin Templeton Is a Global Leader In Asset Management Serving Clients In Over 160 Countries

FRANKLIN TEMPLETON

We are the sixth largest independent asset manager in the world, with[1]:

70+	$1.9T	1,250+	10,900+
years of asset management experience	(CAD) total assets under management	investment professionals[2]	employees globally

We have one of the industry's broadest global footprints

34

Countries with Offices

The strength and experience of a global leader[3]

- We are the world's top cross-border fund manager[4]
- Located in countries representing 84% of the world's GDP[5]

1. Information is restated to combine the results and operations of Franklin Templeton and Legg Mason, Inc. as of June 30, 2021. Franklin Templeton acquired Legg Mason on July 31, 2020.
2. Investment professionals include portfolio managers, research analysts, research associates, investment support and executives of Franklin Templeton, Legg Mason and subsidiary investment management groups.
3. Leadership is based on ranking among the largest independent asset managers and our top cross-border fund manager ranking.
4. As of March 2021. Based on findings for Franklin Templeton from PwC's 2020 Benchmark Your Global Fund Distribution Report which ranks asset managers on the number of countries in which their cross-border funds are distributed.
5. Based on information from the International Monetary Fund, World Economic Outlook Database, October 2019.

We Are One of The World's Largest Independent Investment Managers

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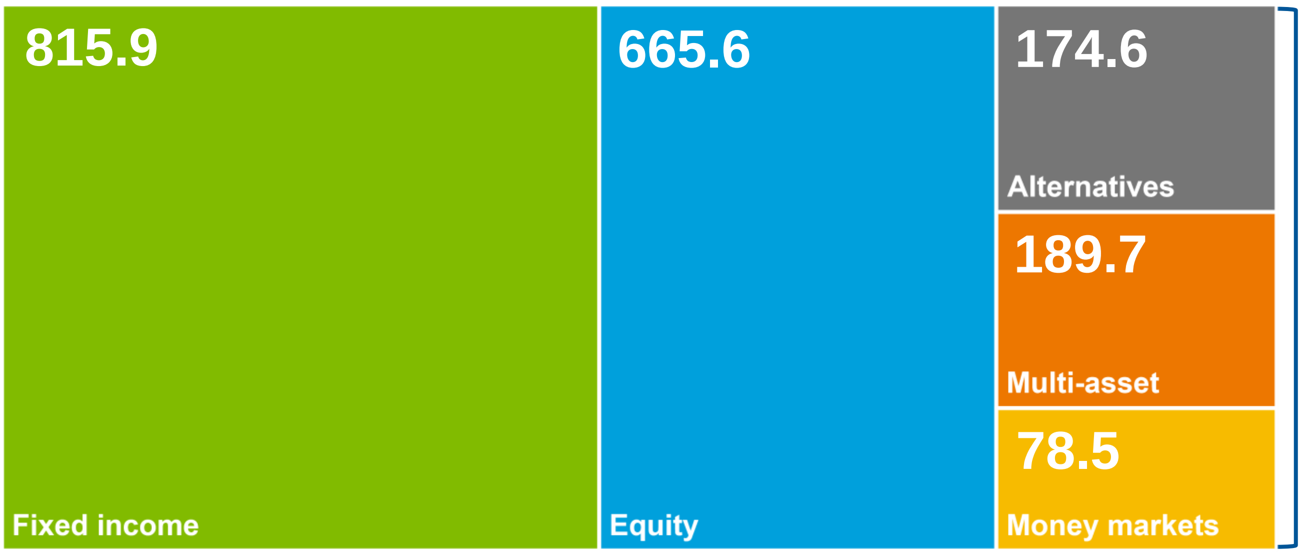
AUM Asset Mix (CAD Billion)

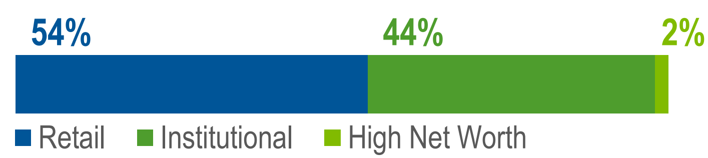


$1.9 Trillion
total assets
under management

$846.0 Billion
in institutional assets under management

AUM by Region

AUM by Client Type



All data as of June 30, 2021. Assets under management represent combined assets of Franklin Templeton, Legg Mason, and subsidiary investment management groups. Franklin Templeton acquired Legg Mason on July 31, 2020.

We Offer a Full Range of Investment Strategies Across Asset Classes and Geographies

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Our investment capabilities

Equity

- Value
- Deep Value
- Core Value
- Blend
- GARP
- Growth
- Convertibles
- Sector
- Shariah
- Smart Beta
- Thematic

Fixed Income

- Government
- Municipals
- Corporate Credit
- Bank Loans
- Securitized
- Multi-Sector
- Currencies
- Sukuk

Multi-Asset Solutions

- Income
- Real Return
- Balanced/Hybrid
- Total Return
- Target Date/Risk
- Absolute Return
- Tactical Asset Allocation
- Managed Volatility

Alternatives

- Private Debt
- Hedge Funds
- Private Equity
- Real Estate
- Infrastructure

Our specialist investment managers

	Equity	Fixed Income	Multi-Asset Solutions	Alternatives
Benefit Street Partners (2008)				■
Brandywine Global (1986)	■	■		■
Clarion Partners (1982)				■
ClearBridge (2005)	■			■
Darby (1994)				■
Edinburgh Partners (2003)	■			
Franklin Bissett Investment Management (1982)	■	■	■	
Franklin Equity Group (1947)	■			■
Franklin LAM – Developed Markets Equity (1954)	■			
Franklin Mutual Series (1949)	■			
Franklin Real Asset Advisors (1984)				■
Franklin Templeton Emerging Markets Equity (1940)	■			
Franklin Templeton Fixed Income (1970)		■		
Franklin Templeton Investment Solutions (1996)			■	
K2 Advisors (1994)				■
Martin Currie (1881)	■		■	
Royce (1972)	■			
Templeton Global Equity Group (1940)	■			
Templeton Global Macro (1986)		■		■
Western Asset (1971)		■		

Our recent acquisition of Legg Mason brings complementary capabilities to Franklin Templeton

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Brandywine Global

Acting with conviction and discipline, Brandywine Global looks beyond short-term, conventional thinking to rigorously pursue long-term value across differentiated fixed income, equity and alternative solutions.

Clarion Partners

Clarion Partners has been a leading U.S. real estate investment manager since 1982. Headquartered in New York, the firm has offices across the U.S. and in Europe, managing a broad range of real estate strategies across the risk/return spectrum for global investors.

ClearBridge Investments

With a legacy dating back over 50 years, ClearBridge Investments is a leading global equity manager committed to delivering differentiated long-term results through authentic active management.

Martin Currie

Martin Currie builds global, stock-driven portfolios based on fundamental research, devoting its resources to delivering optimum investment outcomes and superior client relationships.

Royce Investment Partners

Royce Investment Partners is generally regarded as a pioneer in small-cap investing and has focused on this distinctive asset class for more than 45 years, leading to unparalleled domain knowledge of the smaller-company investment universe.

Western Asset

One of the world's leading global fixed income managers. Founded in 1971, the firm is known for team management and proprietary research, supported by robust risk management and a long-term fundamental value approach.

Brandywine Global Investment Management, LLC, Royce Investment Partners, ClearBridge Investments, LLC, Martin Currie Investment Management Limited, Clarion Partners, LLC, Western Asset Management Company, LLC and Legg Mason Investor Services, LLC, are subsidiaries of Franklin Resources, Inc.

All data as of 31/12/2020, unless otherwise noted.

Notable Products that should be on your Radar

- Franklin Brandywine Global Income Optimiser Fund
- Franklin ClearBridge International Growth Fund ADR SMA
- Franklin Royce Global Small Cap
- Franklin Martin Currie Global Equity Fund
- Franklin Global Multi-Sector Fixed Income SMA
- Franklin Innovation Fund
- Franklin Bissett Core Plus Bond Fund
- Franklin Concentrated Global Equity ADR SMA

What our Partnership Offers to Aligned Capital Partners

- **Fiduciary Trust Services**
- **Portfolio Constructing Services**
- **FT Academy**
- **Franklin Investment Institute**

Your Franklin Templeton Retail Sales Team

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Franklin Templeton Retail Sales Canada - Contact List

Mike Theodor	Vice President, Strategic Relationship Manager for IPC Securities	647-393-6312	October 1, 2021

Regional Sales Contacts

VP	Coverage	Mobile	AVP	Phone	Sales Coordinator	Phone
Justin Belliveau	Newfoundland, Nova Scotia, New Brunswick, PEI	506-377-2654	Brayden Speight	416-957-6145	Mercedes Flores	416-957-6087
Tasos Dovolos	Downtown Toronto & North York	416-418-4926	Justin Nguyen	416-957-6126	Luisa Amabile	416-957-6021
Scott Siegers	London to Windsor	519 281-6294	Chanel Lawrence	416-957-6527 / 519-643-6087	Alexis Fartsalas	416-957-6026
Rob Rocoff	Mississauga, Oakville, Brampton, Orangeville, Burlington, Hamilton, Niagara & St.Catherines	905-301-8313	Alfie Sanvictores	416-957-6126	Alexis Fartsalas	416-957-6026
Jon Durst	Downtown Toronto	416-806-4077	May Ola	416-957-6094	Luisa Amabile	416-957-6021
Patrick Graham	Southern Ontario (Ex-Downtown Toronto)	647-274-3704	Adam Zerrouk	416-957-6051	Mercedes Flores	416-957-6087
			Jojeth Unciano	416-957-6164		
Xavier Saab	Anjou - Blainville - Boisbriand - Dollard-des-Ormeaux - Dorval - Joliette - La Sarre - Laval - Mascouche - Mont-Royal- Pierrefonds - Pointe-Claire - Repentigny- Rosemere - Rouyn-Noranda - Saint Jerome - Saint-Leonard - Saint-Laurent - Terrebonne - Val-D'Or -Verdun -Ville-Marie -Westmount	514-914-4752	Francois Leroux	514-281-1182	Jameela Dufaan	514-281-9666 ext.1575525
Mana Diakite	Alma - Chicoutimi -Jonquiere -Levis - Quebec City - Rimouski - Riviere-Du-Loup - Saint-Georges	418-563-8400	Sebastien Bernier	514—281-0935/ 581-443-9781	Jameela Dufaan	514-281-9666 ext.1575525
David Vazzoler	Brossard - Drummondville - Granby - Longueuil - Magog - Mont-Saint-Hilaire - Saint-Hyacinthe - Saint-Jean-Sur-Richelieu - Saint-Lambert - Shawinigan - Sherbrooke - Sorel-Tracy - Thetford Mines -Trois-Rvières- Victoriaville	514-298-9763	Francois Leroux	514-281-1182	Jameela Dufaan	514-281-9666 ext.1575525
Jared Goodman	Kingston to Cornwall to Ottawa/Gatineau	613-371-5977	Lettie Mzwinila	613-720-1272	Sherryl Monette	613-858-2156
Joe Gill	Northern Alberta, Saskatchewan, Manitoba	306-491-2779	Patrice Cloutier AVP	514-281-3004 (C) 514-292 6159	Huong Gee	403-543-4715
Ken Eslinger	Red Deer & Southern Alberta: Greater Calgary - Medicine Hat and Lethbridge	403-831-5767	Mark Parchamento	403-543-4711	Sherryl Monette	403-266-7873
	Dedicated Sales Distribution		Anthony Amante	403-543-4713	Huong Gee	403-543-4715
Andre Alves	British Columbia - Richmond, Burnaby, Coquitlam and Vancouver	604-358-2532	Chris Van	604-399-8362	Pauline Marcial	604-681-5877
Conor Savage	British Columbia - Vancouver, Lower Mainland and Fraser Valley	604-404-7452	Thea Lepore	604-687-5733	Pauline Marcial	604-681-5877
Jocelyn Duncan	British Columbia - Vancouver Island & B.C Interior	250-216-7137	Kristen Bonin	416-957-6143/ 250-532-3639	Pauline Marcial	604-681-5877

FIDUCIARY TRUST SERVICES

Fiduciary Trust Canada Capabilities

Discretionary Investment Management

Individual Holdings

- U.S. Resident Capabilities
- SEC Licensed
- U.S. Residents/Canadians who want to hold assets in Canada

Pricing and Minimums

- $5M – US Residents, work with global arm

Trust and Estate Services

Estate Planning

Living Trusts

- Alter Ego/Joint Partner
- Protective Trusts
- Charitable Trusts

Testamentary Trusts

- Insurance Trust
- Protective Trust
- Charitable Trust
- Minors Trust

Executor Services

Power of Attorney – for property (not medical)

Minimums-*$2M for each estate, $1M to create a trust*

Fiduciary Trust Canada

Webinars

- Clients and Cross Border Tax Issues
- The Burden of Wealth: Estate planning with trusts
- The Benefits of Appointing a Professional Executor

Quarterly Trust and Estate "hangouts"

with Tom Junkin, SVP Personal Trust Services, Fiduciary Trust Co. of Canada

Co-Branding with Aligned One

ftc Fiduciary Trust Canada

GROWING AND PROTECTING WEALTH FOR GENERATIONS

Who we are

For more than 35 years, Fiduciary Trust Canada has been providing customized wealth management solutions to affluent Canadian investors.

And, as part of Franklin Templeton, we are powered by the deep resources, financial stability, and broad capabilities of the world's sixth largest, independent asset manager.

70+ years of asset management experience

$1.4T (USD) total assets under management[1]

1,300 investment professionals[2]

34 countries with offices

Who we work with

Our goal is to develop strong, long-term relationships with our clients and their families.

We are proud to serve a variety of clients, including entrepreneurs, executives, professionals, beneficiaries of trusts and estates, and professional athletes—on both sides of the border.

All clients are unique, but their investment needs are often complex and may require advice spanning a multitude of areas, such as portfolio and investment management, wills, trusts and estates, and philanthropy. Our solutions and services are tailored to a client's individual circumstances.

Over the years, our list of clients has grown to include family offices, pensions, charities and institutions such as municipalities and crown corporations.

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1. As of 9/30/20.
2. Approximate total. Investment professionals include portfolio managers, research analysts, research associates, investment support and executives of Franklin Templeton, Legg Mason and subsidiary investment management groups.

Sample of Fees

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Executor Services

Gross Value of Estate Assets	Fee Factor
On the first $1,000,000	4.25%
On the next $1,000,000	3.00%
On the next $2,000,000	2.25%
On the next $6,000,000	1.00%
On the remainder	0.25%

Trustee Services

One time set-up fee upon creation of trust	$2,500
Annual care and management fee	
On the first $2 million	0.75% per annum
On the remainder	0.60% per annum
Capital distribution fee	0.75% of major capital distributions

The minimum annual fee payable to Fiduciary Trust for trustee services shall be $5,000 per annum for each separate trust account.

PORTFOLIO CONSTRUCTION SERVICE

PORTFOLIO CONSULTING SERVICES

PHILOSOPHY

Consultations must be **Fair & Unbiased**.

We are product agnostic and focus on what's best for the portfolio.

Our priority is **Trust, Integrity & Long-Term Relationships**

"BEST" PORTFOLIO MAY INCLUDE

1. Reduced Volatility
2. Improved Return
3. Better Efficiency
4. Lower Drawdown
5. Increased Yield
6. Greater Diversification

Portfolio Consulting – Use Cases

REASSURANCE

Advisor/Team wants to scale their practice by moving to a model-driven structure but needs help if they are to retain portfolio manager responsibility

SOPHISTICATION

Advisor/Team has a new client opportunity and wants to assemble the best possible portfolio to make an impression with their thoughtfulness

NON-BIASED

Advisor/Team has great staff and certifications but not all the software necessary to properly analyse portfolios or conduct manager research

Analytical Review

RISK FACTOR DECOMPOSITION

STRESS TESTING

EX-ANTE RISK ANALYSIS

TABLE OF CONTENTS

Portfolio Consulting Benefits

Customization

- Build Models that fit your practice
- Implement Strategic and Tactical Views
- Use your Funds & Fund Families

Scale

- Partner with Franklin Templeton
- Keep the focus on Clients
- Time – the most precious commodity!

Expertise

Research

Reporting & Analytics

How to get your Portfolio Evaluation

1

Initial consultation allows Portfolio Consultant to better understand current model and any concerns or constraints in portfolio construction.

2

Advisor provides model portfolio with ticker symbols, including percentage weights or values and custom benchmarks if applicable.

3

We deliver a customized dashboard of analytics and arrange time to discuss findings and opportunities for better risk optimization.

FT ACADEMY

Franklin Templeton Academy

Education and CE credits online: Investment Fundamentals and Practice Management

FRANKLIN TEMPLETON

Timely course content, with new material added regularly

More than 2,000 registered learners since launching in June 2018

CE certificate available for download immediately after course completion

Most popular course: Psychology of Investing

franklintempleton.ca/ftacademy

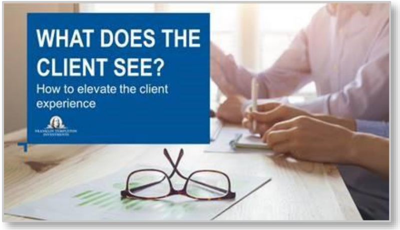
Sample Courses Available

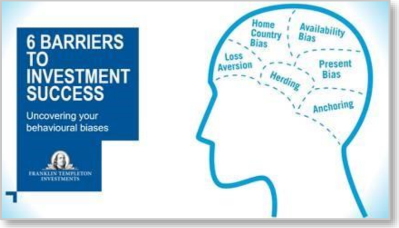
- Psychology of Investing
- Responsible Investing
- Beyond Bond Basics
- Alternative Investments
- ETF Essentials
- Strategies for Generating Income
- The Social Savvy Advisor
- Risk Management
- Convertible Securities
- Demystifying Derivatives
- Understanding Smart Beta
- Power up your Personal Brand
- The Great Debate: Active vs. Passive Management
- Emerging Market Nuances: Equities
- Unchartered Waters

IIROC; CSF and Institute (Advocis)

Business Building Programs

Value-add to support you and your clients





Professional Development Themes

- Goals-based retirement income planning
- Supporting aging/elderly clientele
- Supporting millennial/next gen investors
- Referrals/COIs
- Mastering first impressions
- Women and wealth
- Developing a business plan
- Communicating your value and brand
- On-camera presence
- Social media for advisors

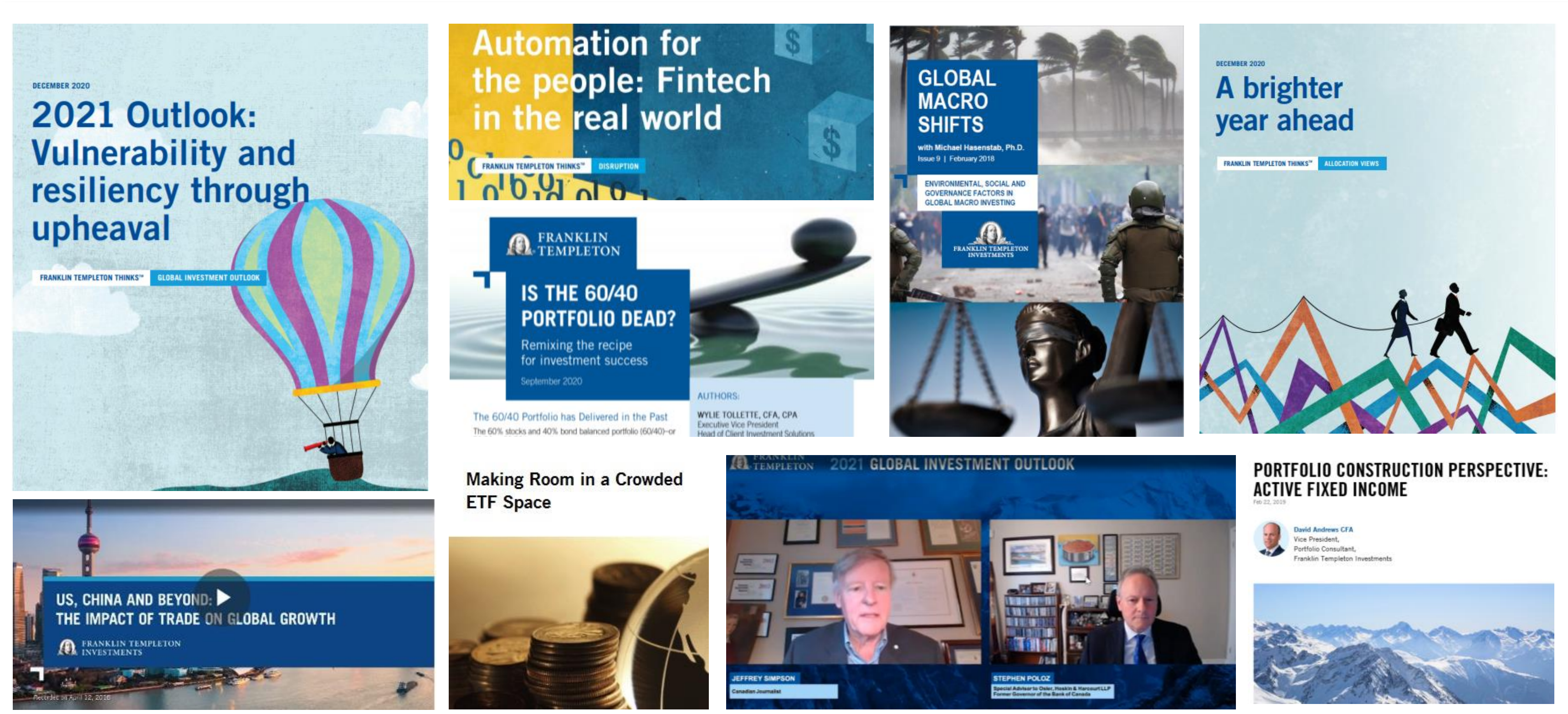
Advisor or Client Education

- Navigating finances through COVID-19
- Behavioural economics
- Women and wealth
- ETF Essentials
- ESG investing
- Dollar-cost averaging and compounding
- Aging with Dignity

FRANKLIN TEMPLETON INVESTMENT INSTITUTE

Market Insights & Thought Leadership at Your Fingertips

Whitepapers, blogs, webinars, and podcasts



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QUESTIONS?

Franklin Templeton Investments

Michael Theodor, MBA, CIM
Vice President, Strategic Relationships and Distribution

Franklin Templeton Investments Corp.
Toronto, Ontario, Canada

Michael Theodor is Vice President, Strategic Relationships and Distribution, for Franklin Templeton Investments in Toronto. Michael is responsible for the sales and growth of retail platform relationships for mutual fund trusts, offering memorandums, and separately managed accounts. A veteran in the Financial Services Industry with over 25 years of experience, his primary focus is building relationships with head office executives, investment analysts and platform decision makers in Canada.

Michael holds a Master of Business Administration from the Sandermoen School of Business at the University of Fredericton and an undergraduate degree from York University, majoring in Political Science and Mass Communications. He currently holds the Chartered Investment Manager (CIM®) designation with the Canadian Securities Institute.

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