

WHO WE ARE

Encasa Financial is a Canadian social purpose investment fund manager with a longstanding commitment to Responsible Investing (RI). We offer low-cost, responsible investment options to meet the needs of investors. Our investment fund advisors work with each investor to optimize investments, and provide access to investment tools and expertise to help meet their financial goals.

Owned by four of the leading housing organizations across Canada (Housing Services Corporation, Co-Operative Housing Federation of Canada, BC Non-Profit Housing Association and Co-operative Housing Federation of British Columbia), Encasa provides customized, competitive and responsible investment solutions.

Encasa funds allow organizations to invest capital, operating reserves and other investable funds. Our three investment funds offer low-cost, responsible investment options to meet investors' short and long-term investment needs. Our funds are designed to match investors' future financial requirements and risk tolerance to an appropriate mix of investments.

INVESTMENT TEAM

Derek Ballantyne, Chief Executive Officer, brings over 30 years of experience in the housing, real estate management and development business. In addition to his role at Encasa, Derek currently serves as Chair of the Board of Directors of Canada Mortgage and Housing Corporation.



Audrey Robinson, Portfolio Manager, holds over 30 years of experience in the financial services industry. Previously, Audrey was Chief Investment Officer at WaterStreet Family Offices where she built a successful multi-manager investment platform focused on risk mitigation and capital preservation.



Mike Ames, Investment Funds Advisor, brings over 10 years of finance experience. Prior to joining Encasa, Mike was an Assistant Branch Manager and Senior Financial Advisor at Envision Financial. Mike specializes in investment management and client services.



Marc De Leeuw, Investment Funds Advisor, holds over 6 years of investment experience, including investment advising, financial reporting and forecasting, and client services. Previously, Marc was a Senior Financial Services Representative at CIBC and Associate Investment Advisor with BMO Nesbitt Burns.



Sean Elbourne, Investment Funds Advisor, holds 5 years of investment experience. Sean has previously held roles in team operations. Sean specializes in investment management, business development, client services and portfolio analysis.



WHY INVEST WITH ENCASA?

Encasa caters to investors with unique and diverse needs. We work with investors across the risk tolerance spectrum ranging from low risk appetites to higher risk tolerances. Whether your focus is on capital growth, interest income or both, our experienced investment fund advisors will help to build a portfolio suited to your goals. We can develop an investment program that meets a range of risk tolerance and growth expectations. Our investment program is accessible to a variety of investors, which is why we accept a minimum investment of as low as \$1,000.

Our deep-rooted expertise within the social sector gives us a unique understanding of non-profit and co-operative business models. We understand the programs under which many providers operate, and the risks that investors are seeking to mitigate.

We are proud to offer low management expense ratios (MER). As of June 30, 2020, Encasa's MER rates for Encasa Funds are between 0.8% to 1.1%, which is lower than the average MER of comparable Canadian funds of 1.1% to 1.8%¹.

**\$551
million**
assets under
management²

**Responsible
Investing**
as a fundamental
principle

WHAT IS RESPONSIBLE INVESTING?

Responsible Investing incorporates environmental, social and governance (ESG) factors into financial investment decisions. We integrate RI into our investment process to contribute to the promotion of healthy communities, addressing issues of social and economic justice, and support good environmental stewardship. We go beyond simple screens and seek impact investments that provide financial returns and measurable benefit to communities.

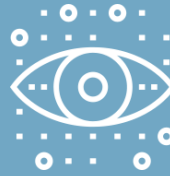
Environmental Factors

- Climate change
- Clean energy
- Resource sustainability
- Pollution



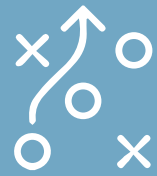
Social Factors

- Affordable housing
- Diversity policies
- Work & safety standards
- Human rights



Governance Factors

- Leadership
- Corporate culture
- Corruption
- Fair dealing



ENCASA FUNDS

Canadian Short-Term Bond Fund

For investors who:

- are seeking higher levels of current interest income compared to money market fund investments
- are interested in investing primarily in both government and corporate securities
- are ideally planning for investments up to 5 years

Canadian Bond Fund

For investors who:

- are seeking higher levels of current interest income compared to money market fund investments
- interested in investing in both government and corporate securities
- are ideally planning for investments of more than 5 years

Equity Fund

For investors who:

- are seeking exposure to investments in primarily non-Canadian growth companies
- are interested in investing broadly across sectors of the global stock market
- are ideally planning for investments of more than 7 years

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1. The Management Fee is for units of the Encasa Funds as described in the prospectus. MER data is updated on a semi-annual basis. The MER data for comparable funds is from Morningstar Financial Research, which is updated on an annual basis. Comparable funds may have additional fees or charges.

2. As at October 31, 2020.

Encasa Financial Inc. is the Fund Manager and Portfolio Manager for all Encasa Funds. Worldsource Financial Management Inc. is the Distributor of the units of the Encasa Funds.



WORLDSOURCE
 FINANCIAL MANAGEMENT INC.

Sponsoring Mutual Fund Dealer