



Let us help you grow your wealth with
responsible investment solutions

Agenda

1. Who is OceanRock Investments?
2. The RI Industry
3. Shareholder Engagement
4. Questions

Who is OceanRock Investments?

Who is OceanRock Investments?

- Dynamic, rapidly-growing investment management organization
- Core focus on Responsible Investing (RI)
 - Majority of investors desire some allocation to RI
 - 80% of advisors satisfied with the performance of recommended RI products¹
- Robust, disciplined investment management process, using leading global investment organizations
 - Clients have access to institutional-quality managers for their investments
- Offer full range of investment solutions for individuals across the wealth spectrum

¹ Standard Life - Ipsos Descarie Research, September 2011

Who is OceanRock Investments?

A brief history

- 1999** Qtrade Financial Group was established in Vancouver
- 2001** Launch of Meritas SRI Funds (formerly Meritas Mutual Funds)
- 2005** Launch of QFM Funds (now OceanRock Mutual Funds)
- April 2010** Qtrade Financial Group and Meritas Financial Inc. complete merger
- October 2010** Meritas SRI Funds and OceanRock Mutual Funds restructured as divisions of OceanRock Investments Inc.

Responsible Investments

The RI industry in Canada

- RI investments represent **31%** of investable assets in Canada and are worth more than **\$1** trillion.
- RI mutual fund assets up **52.3%** vs. **29.8%** for non-RI mutual funds.
- RI pension assets grew **70%** representing the most significant area of growth in RI

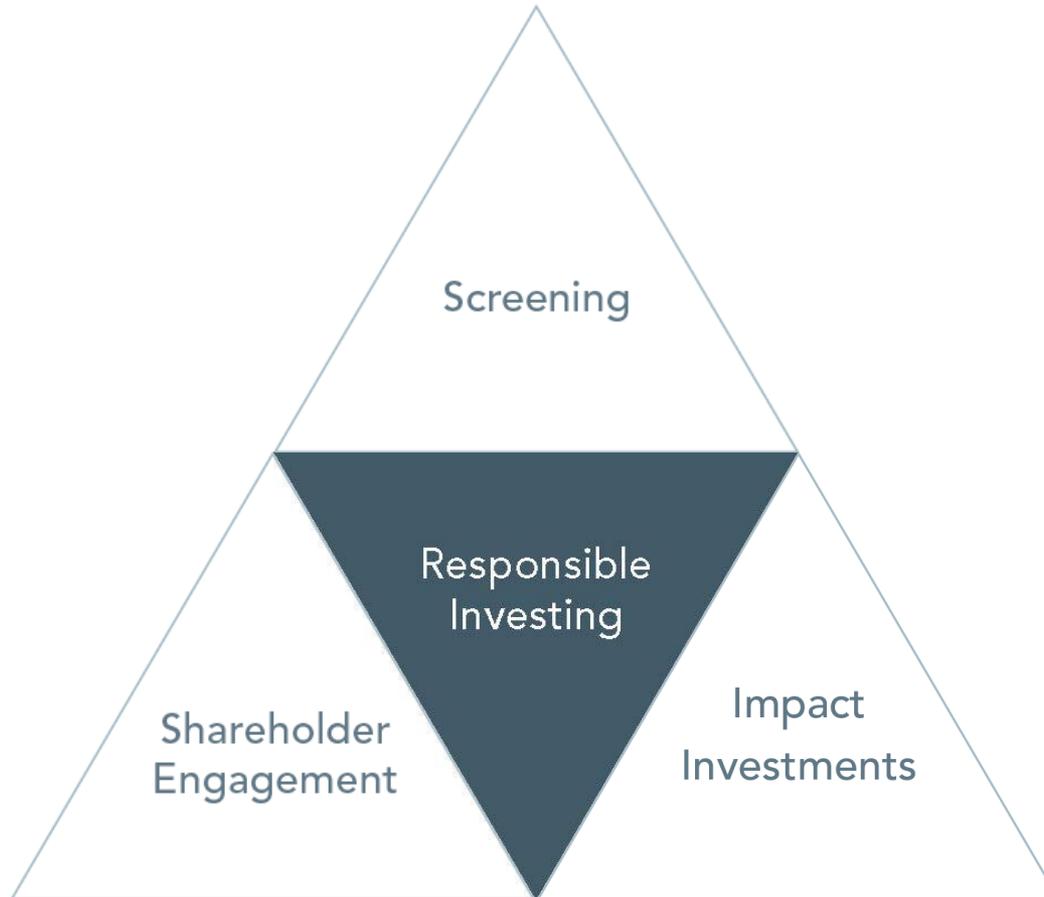
Source: "2015 Canadian Responsible Investment Trends" Responsible Investment Association

RI investment opportunities

We only invest in companies that aim to:

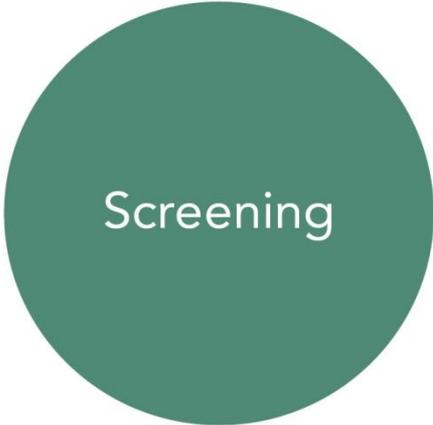
- Respect the dignity and value of all people
- Build a world at peace and free from violence
- Internalize a concern for justice globally
- Exhibit responsible management practices
- Support and involve communities
- Practice environmental stewardship

Our approach



Responsible investing

Our approach



Screening

Selecting responsible, well-performing companies to invest in



Shareholder Engagement

Influencing positive, measurable change



Community Development Investments

Impacting those in poverty by investing in programs that earn financial returns, while achieving lasting social impacts

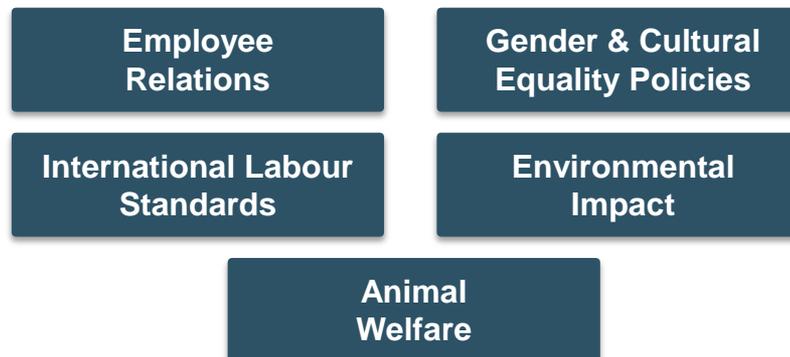
Our approach to screening

Positive and negative SRI screens

Negative screens



Positive screens



Shareholder engagement

Influencing positive, measurable change

Conflict-free mineral sourcing

- Blackberry
- Potash

Responsible supply chain management

- Loblaw's

Board Diversity

- Tim Horton's

Say-on-pay

- RBC
- CIBC
- Bank of Nova Scotia
- Bank of Montreal
- TD Financial

Sustainability reporting and toxic chemicals

- Shopper's Drug Mart

OceanRock engagement milestone

OceanRock has engaged Loblaw on sustainable, fair and safe global supply chain since 2008. In 2013, Loblaw stood out among Canadian retailers when it signed the ground-breaking Bangladesh Fire & Safety Accord. More recently, Loblaw signed a global pledge to eliminate Uzbekistan cotton from its supply chain.

Impact Investing

A great topic for a story

Allocating up to 2% of the portfolio

- One of 2 fund families with a ongoing commitment to impact investments
- Only one in Canada investment in CDI

Impacting people and the planet

- Affordable housing for Canadians - New market Funds
- Sustainable food and farming – InvestEco
- Lives changed around the world – CDI
- Coming soon – environmental impact investment

Impact beyond the loan

Aza's story | a shrimp fridge for product and space



Aza used to travel 40 miles to the coast of Tanzania by bus each day to purchase the prawns she sells to restaurants and families in her hometown.

Aza sought a micro-loan to buy a fridge to store her prawns and sell them on days when they weren't available. She generated additional income by renting out space in the fridge to local fishermen.

Responsible investments

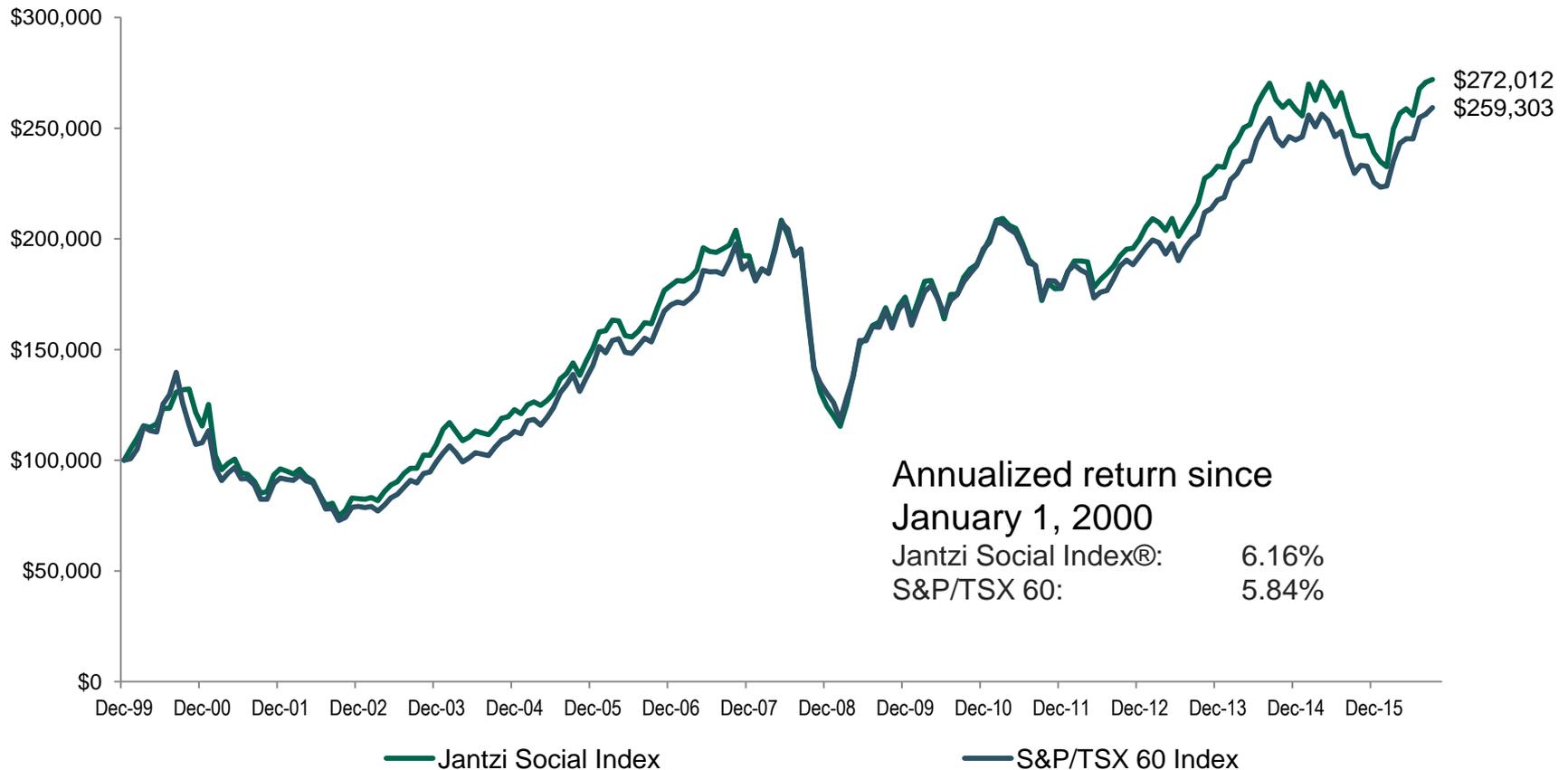
Do well, doing good™

Do well

- Earn financial returns similar to traditional investments
- RI funds deliver strong, competitive risk-adjusted returns
- Since its inception in January 2000, the Jantzi Social Index® has experienced similar returns, compared to the S&P/TSX 60 Index.

Jantzi Social Index® vs. TSX 60 Index

Value at September 30, 2016 of \$100K Invested on January 1, 2000

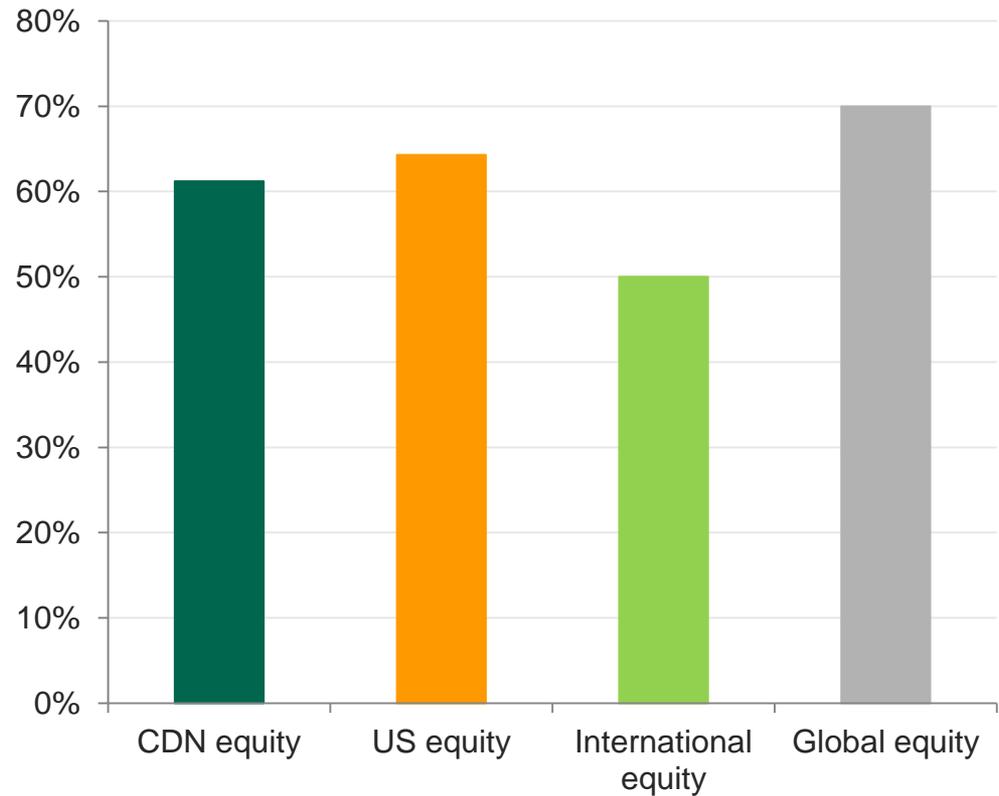


Do well

RI equity mutual funds return outperform benchmark

63

Percent of the time financially outperformed peer benchmarks



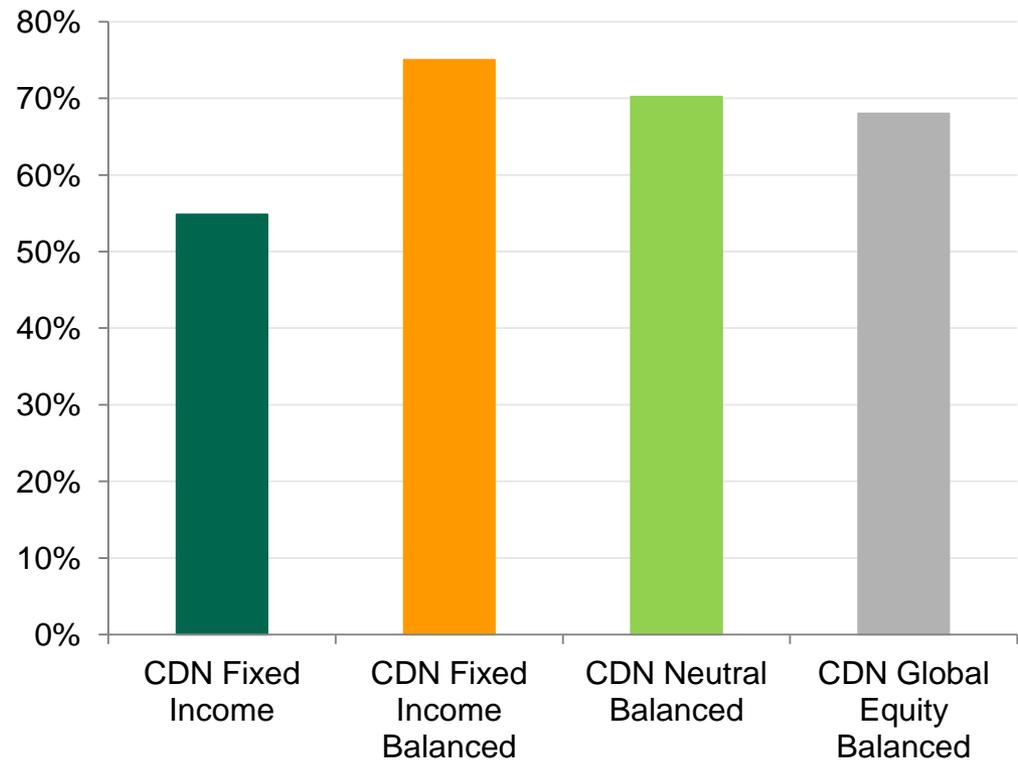
Source: Carleton Centre for Community and Innovation 2015

Do well

Canadian RI fixed income and balanced mutual funds

67

Percent of the time financially outperformed peer benchmarks



Source: Carleton Centre for Community and Innovation 2015

Do well

RI equity mutual funds risk summary

55

Percent
outperformed the
benchmark key risk
metrics

63

Percent
outperformed the
benchmark Sharpe
ratios

72

Percent
outperformed the
benchmark Sortino
ratios

Source: Carleton Centre for Community and Innovation 2015

OceanRock and Meritas Portfolios

Portfolio diversification and risk reduction



Our individual fund line-up

Meritas SRI Funds

- Meritas Strategic Income Fund
- Meritas Canadian Bond Fund
- Meritas Monthly Dividend and Income Fund
- Meritas Jantzi Social Index Fund
- Meritas U.S. Equity Fund
- Meritas International Equity Fund

OceanRock Mutual Funds

- OceanRock Canadian Equity Fund
- OceanRock U.S. Equity Fund
- OceanRock International Equity Fund

Notes and disclaimers

1 After receiving unitholder approval in April 2014, the Meritas Money Market Fund was changed to the Meritas Strategic Income Fund. As a result of this change and the subsequent changes to the underlying holdings, the fund will be affected to a greater extent by Canadian economic factors and to a lesser extent short-term interest rates than was previously the case.

2 After receiving unitholder approval in September 2010, the OceanRock Canadian Equity Fund changed its investment objective from a global, yield-based strategy to a Canadian equity-based strategy. As a result of this change and the subsequent changes to the underlying holdings, the fund will be largely affected by Canadian economic factors and to a lesser extent global economic factors than was previously the case.

3 After receiving unitholder approval in September 2010, the OceanRock U.S. Equity Fund changed its investment objective from a global, geographic allocation-based strategy to a U.S. equity-based strategy. As a result of this change and the subsequent changes to the underlying holdings, the fund will be largely affected by U.S. economic factors and to a lesser extent, global economic factors than was previously the case.

4 After receiving unitholder approval in September 2010, the OceanRock International Equity Fund changed its investment objective from a global, sector-based strategy to an International equity-based strategy. As a result of this change and the subsequent changes to the underlying holdings, the fund will be affected to a greater extent by non-North American economic factors and to a lesser extent economic factors in Canada and the U.S. than was previously the case.

Notes and disclaimers

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