



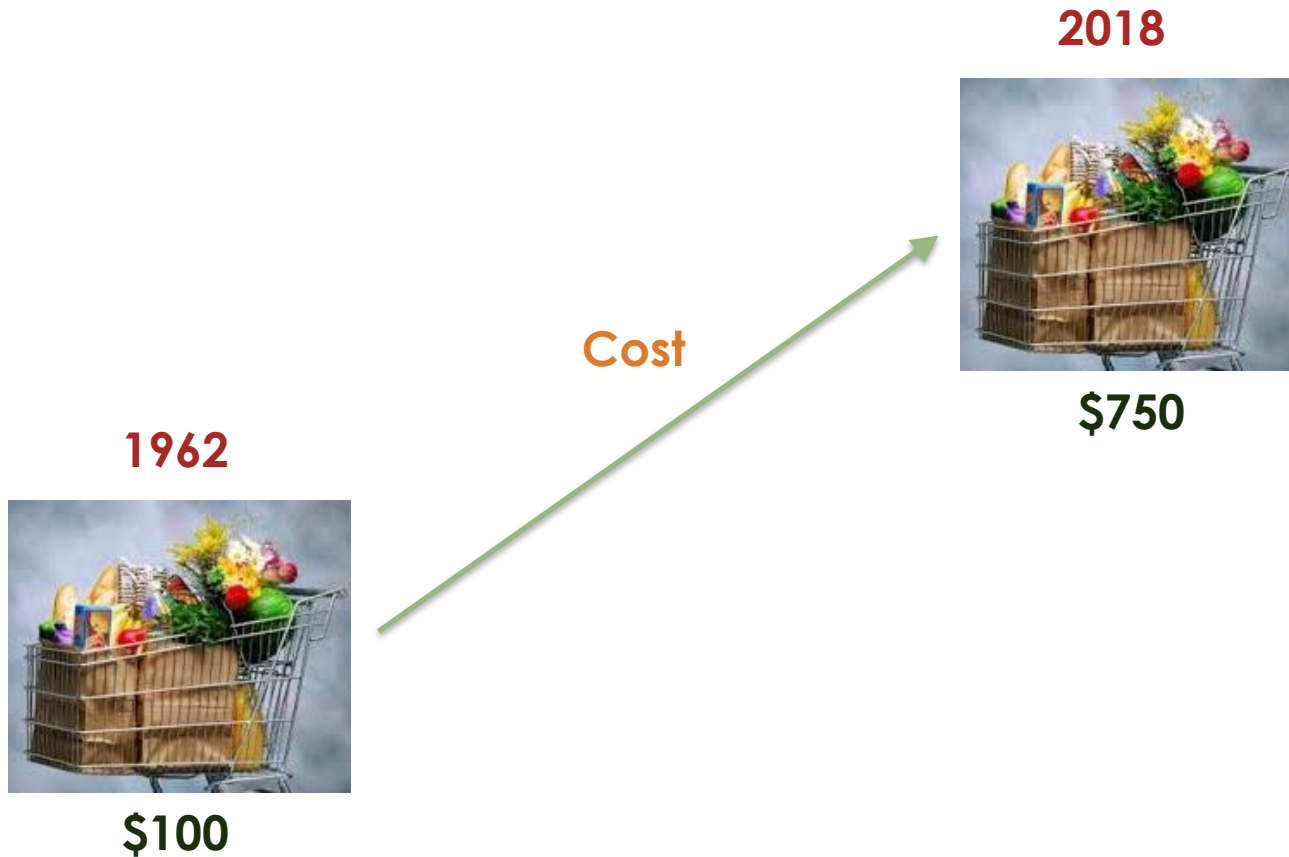
Community Information Session Beardy's & Okemasis Legacy Trust

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President

As managed by:
AIC Aboriginal Investment
Consulting GP Ltd.

PARTNERSHIP, GROWTH & GREATER PROSPERITY.

Purchasing Power & Inflation





Beardy's & Okemasis Legacy Trust

BOCN Legacy Trust Deed



Corporate Trustee – RBC Royal Trust



Custodian RBC Investment Treasury Services



Investment Policy Statement



Professional Investment Managers



4% Annual Payment



Beardy's & Okemasis Cree Nation



Beardy's & Okemasis Legacy Trust

Performance of the Trust

Portfolio Value is the value of the Trust. Total Contributions are the sum of all monies that have been settled into the Trust to be invested, minus withdrawals. The following table are the Trust's performance numbers as of June 30th, 2018.

June 30, 2018	Portfolio Value \$	Total Net Contributions \$	Dollar Gain \$
Beardy's & Okemasis Legacy Trust	4,429,179	4,213,145	216,033

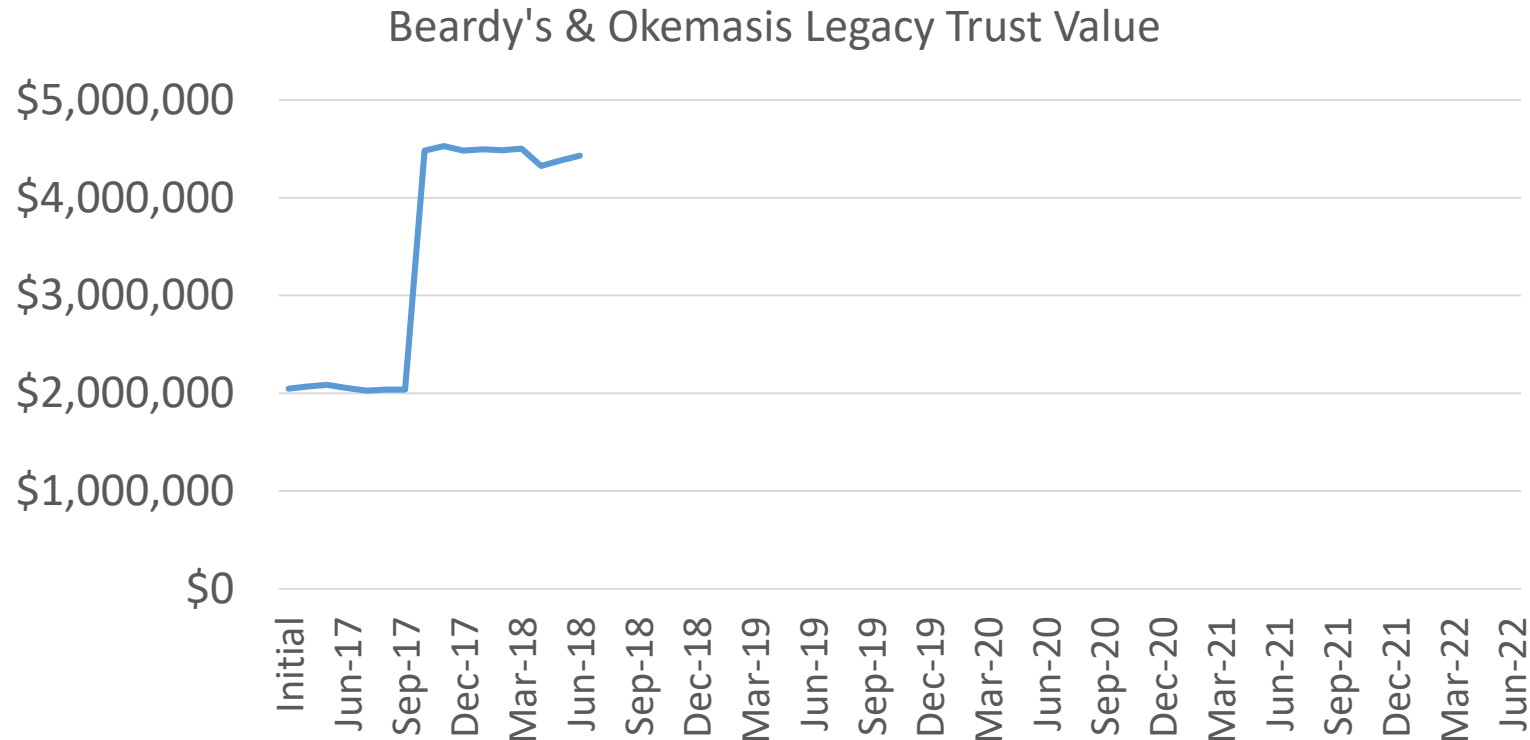
Average Annualised Rates of Return % at June 30, 2018	3 Months %	6 Month s %	9 Months %	1 Year %	NA %	Since April 30, 2017 %
Beardy's & Okemasis Legacy Trust	2.8	3.5	5.3	4.7		3.2



Beardy's & Okemasis Legacy Trust

Historic Value of the Trust

The following chart tracks the value of the Trust over time to June 30, 2018. The slight downward blip in April 2018 was the result of the 4% Annual Payment (\$179,262) to the Nation.



Different Asset Classes

Fixed Income - Represent a “Loan” (an I.O.U.)

Bonds

- Repayable (mature) in longer than 1 year.
- Make interest payments on the loan.
- Values go up and down based on changes in interest rate expectations.
- Bonds can be sold before they mature for a gain, or a loss.



Money Market (Cash & Equivalents)

- Repayable (mature) in less than 1 year.
- Generally values do not change and the investor receives a lower return.



Different Asset Classes

Equities (stocks) - Represents “Ownership”

- Means you own a company.
- Over longer-time periods the value of a company will be based on their growth of earnings.
- Over shorter-time periods investor sentiment will influence the stock markets & individual stocks.
- Some companies pay dividends – a portion of the company’s profits returned to the owners.
- Some companies purchase some of their own stock back (“Buy backs”) – reduces the number of shares to the benefit of existing holders as their ownership percentage increases.



Examples of Equities (Stocks)

Canadian Companies



Saputo



Finning



Global Companies



Nestle



General Mills



Kimberly Clark



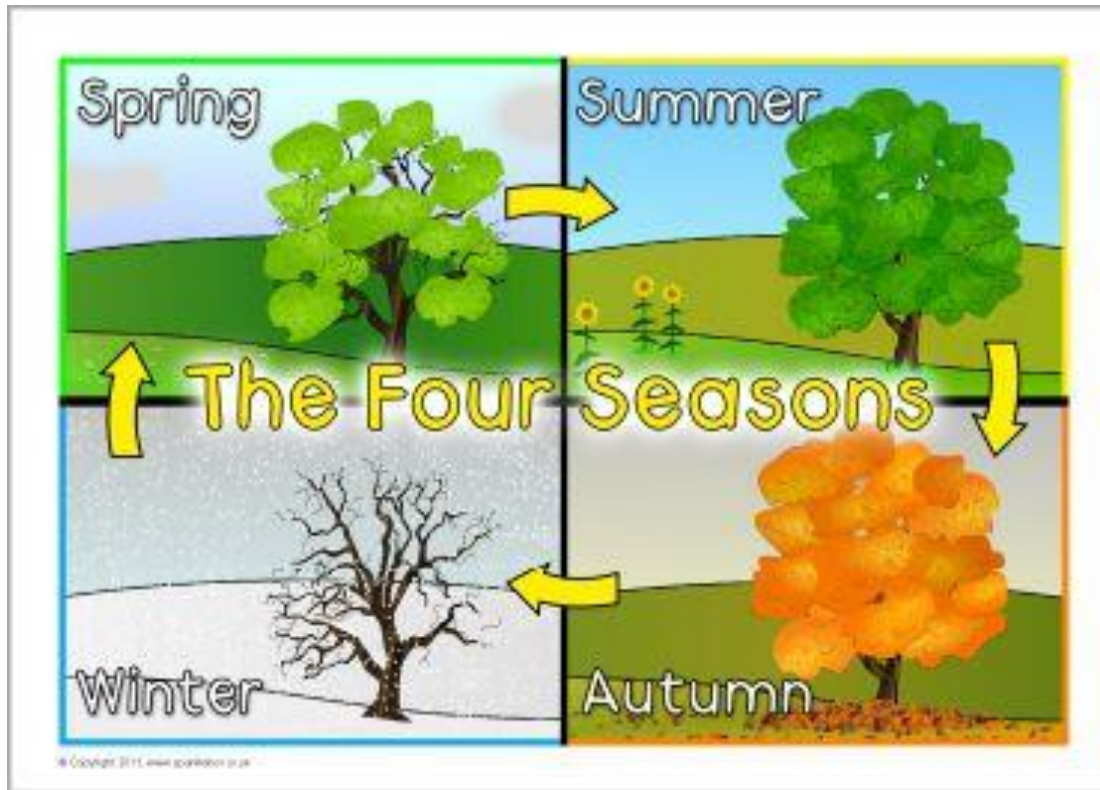
Tencent 腾讯



Asset Class Returns 1950-2013



Economies Go in Cycles



... and so do stock markets and bond markets.



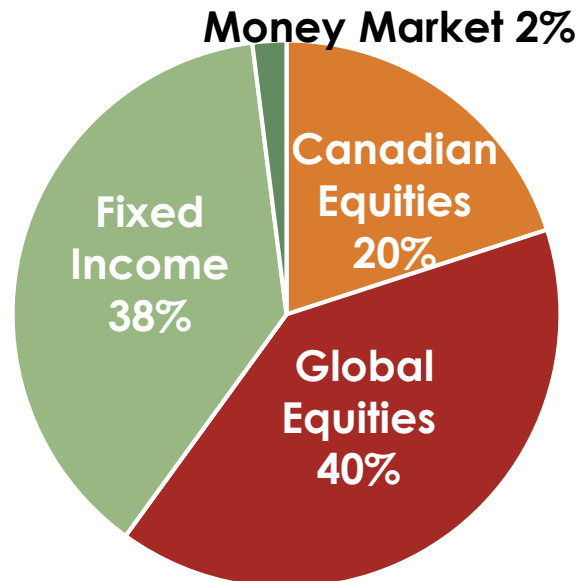
Investment Policy Statement

Goals and Objectives

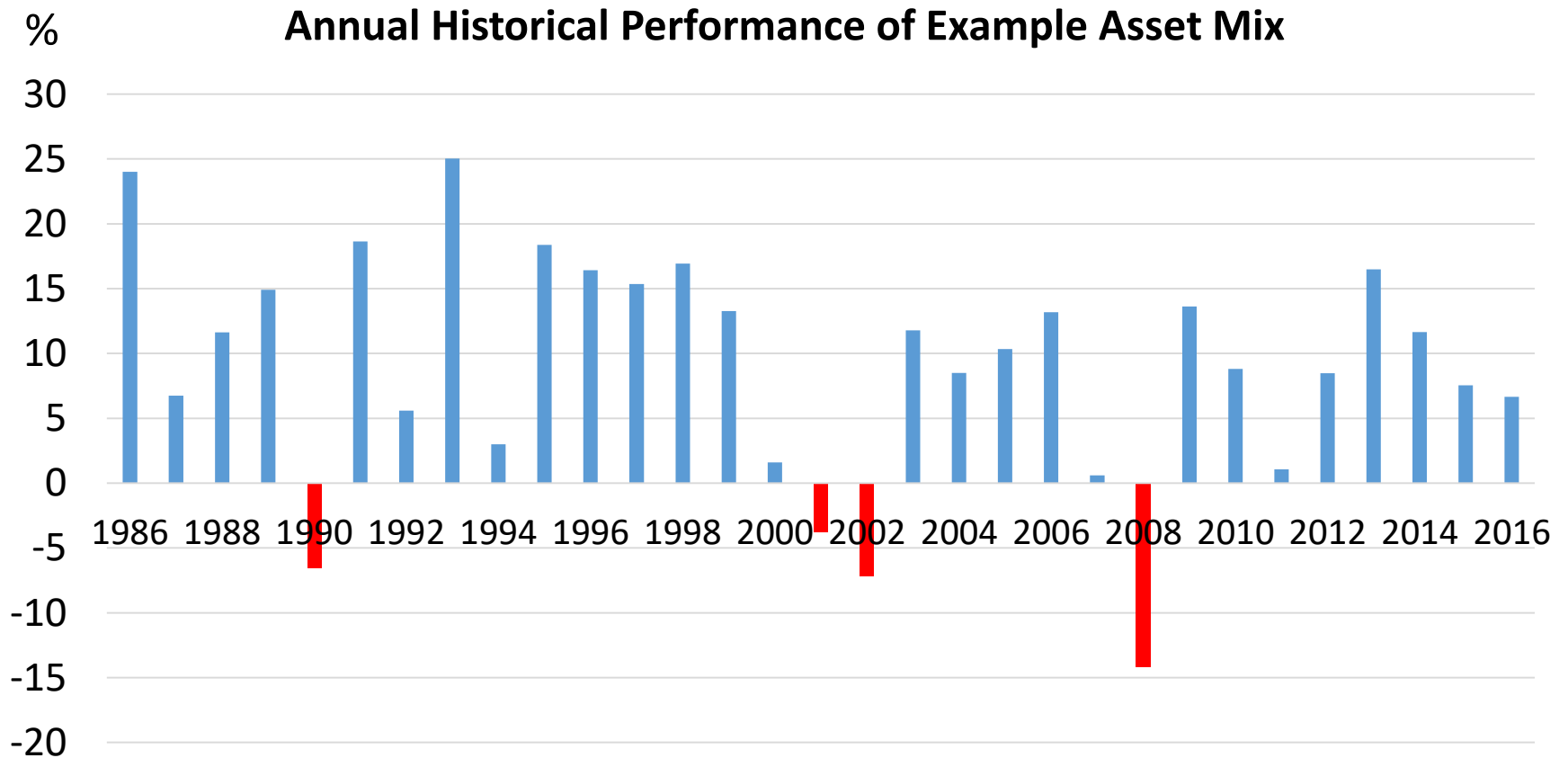
The Trust has a very long-term investment horizon.

The investment objectives of the Trust are to:

- Maintain the real purchasing power of the Trust after inflation, costs and spending (i.e. achieve “intergenerational equity”);
- Provide a stable 4% Annual Payment to the First Nation’s Revenue Account.
- Using 2% as an estimate of long-term annual inflation, to satisfy both requirements an after-cost average rate of return in excess of 6% will be needed.



Historical Market Returns of Asset Mix

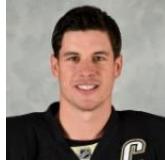


No Single Team Has All the Best Players

Best in Class Hockey *



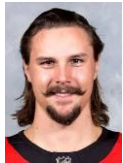
Alex Ovechkin
Washington



Sidney Crosby
Pittsburg



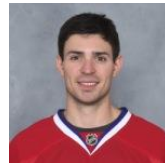
Patrick Laine
Winnipeg



Erik Karlsson
San Jose



Victor Hedman
Tampa Bay



Carey Price
Montreal

*JJ's Starting Line April 2018

Best in Class Investment Managers



Global Equities
Scotland, U.K.



Global Equities
Luxembourg



Canadian Equities
Vancouver



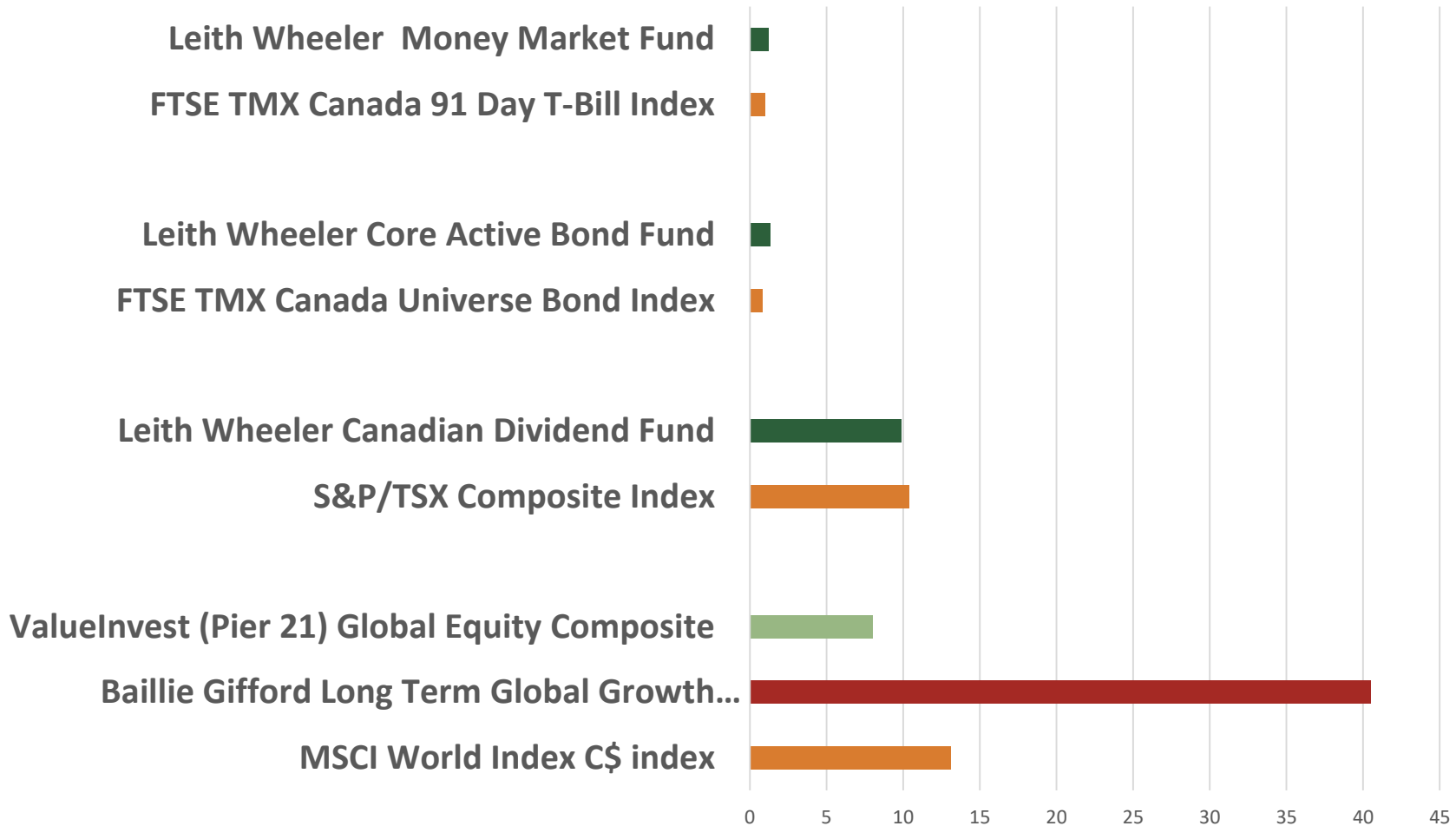
Canadian Bonds
Vancouver



Canadian Money Market
Vancouver

Investment Returns

1 Year @ June 30, 2018



Beardy's & Okemasis Legacy Trust



- Objective is to **Protect, Preserve & Growth**.
- Goals:
 - Seek attractive long-term potential returns.
 - Grow potential amounts of longer-term spending.
- Provide predictable and growing Annual Payments.
- Nation sets the rules how the moneys can be used.
- Control over how the moneys are invested.
- Short-term volatility (“risk”) in value of monies.



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