Caldwell Investment Management Ltd.

Independent Investment Managers

Annual Management Report of Fund Performance

For the Year Ended December 31, 2018

Clearpoint Global Dividend Fund

Note: The fund's auditor does not audit the Management Report of Fund Performance ("MRFP") but checks the figures to ensure they are consistent with the audited financial statements.

This annual management report of fund performance contains financial highlights, but does not contain the complete annual financial statements of the investment fund. You may obtain a copy of the annual financial statements at your request, free of charge, by calling 1-800-256-2441, by writing to us at Caldwell Investment Management Ltd., 150 King Street West, Suite 1702, P.O. Box 47, Toronto, ON M5H 1J9 or by visiting our website at www.caldwellinvestment.com or SEDAR at www.sedar.com.

Securityholders may also contact us by using one of these methods to request a copy of the investment fund's proxy voting policies and procedures, proxy voting disclosure record, or quarterly portfolio disclosure.

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Management Discussion of Fund Performance

Investment Objective and Strategies

The Clearpoint Global Dividend Fund seeks to achieve long-term capital growth through its investments in equity securities of companies around the world.

The Fund's investment philosophy focuses on purchasing companies with a demonstrable and consistent ability to generate cash flows and distribute those cash flows in the form of dividends.

The Fund will seek to be diversified by company, market capitalization, sector, industry and where appropriate, by region. Canadian or U.S. government debt and / or cash equivalents may be held from time to time as market conditions dictate. The Fund will also maintain the ability to invest in any other yield-based security or asset class that develops over time. The Fund may invest in issuers that do not currently generate yield but have a strong likelihood of doing so in the foreseeable future.

The investment objective of the Fund may only be changed with the approval of unitholders at a meeting called for that purpose.

Risk

The risks of investing in the Fund remain as described in the prospectus. There were no material changes to the Fund over the financial year that affected the overall level of risk. The Fund is suitable for growth-oriented investors with longer investment time horizons who are seeking equity exposure to companies throughout the world and are willing to accept moderate investment risk.

Results of Operations – sub-advisory comments

Introduction
The markets spent most of 2018 going nowhere over concerns that the Fed would overdo it, a Chinese- American Trade War, and late in the year fear of a Government Shutdown. Investor sentiment worsened and frankly a correction became inevitable. The market did correct, but without aggressive Fed action or fallout from the American-Chinese Trade War. Investors' bullish sentiment plunged despite confirmation of the Fed or the Trade Risk in a classic over reaction and has turned sharply higher since the December low. In our opinion, value is present when share prices fall and earnings worries remain just that worries. We now see the possibility that the broad equity market could rise 10-12% in 2019. Stay tuned?

Q4 2018 Performance Review
The equity markets suffered their worst quarterly decline in recent memory with the S&P 500 off; -13.52% for the quarter and -4.38% for the year. Your value benchmark fell -11.66% and -8.43% for the year and quarter respectively. Client equity portfolios outperformed the value benchmark roughly 1-2 percentage points in the quarter and roughly 3.75 percentage points for the year

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2019. Performance across market sectors was very uneven. The weakest performing sectors were off an average of -20.50% in the quarter and all of them reflect concern about the economic outlook going forward (Real Estate, Energy, Materials & Processing, and Industrials). The top performing sectors rose on average +2.62% and all were so-called defensive sectors (Healthcare, Utilities, and Communications Services).

The Top Performer List of individual stocks included 7 stocks that showed positive absolute returns in the range of +1.0% to +8.0%. Four of these were from the Utility Sector; American Electric Power, Southern Companies, Exelon Corporation, and Public Service Enterprise Group. The other two on the list were Merck & Co and Verizon. Rounding out the Top Performer List were Intel Corporation and Unilever PLC, ADR. The Poor Performer List was led by four stocks in the Energy Sector with declines on average of 27.59%; Apache Corp, ConocoPhillips, Occidental Petroleum, and Exxon Mobil Corporation. Two were from the Industrial Sector; Emerson Electric and L-3 Technologies and others from a diversity of sectors; Conagra, Senior Housing Properties, Nucor Corp, and Qualcomm.

When you boil down the results, strong performance from the overweight allocations to Cash and the Utility and Communications Services stocks offset weakness from the sector over-weight of the Energy Sector and poor stock selection in a diverse set of sectors. The net result is that client portfolios outperformed modestly in a very tough market.

Market Outlook

Frankly, when we look at the major reasons being given for the sharp declines such as credit conditions, inflation, Fed Policy, or Trade Policy we do not find anything near the normal level of instability associated with corrections just experienced. Nor do we find cause to think a bear market (decline of 25% or more) is just around the corner. Signs of an economic recession unfolding soon are scarce albeit the economy may grow at a somewhat slower pace. Instead what we see is market that was significantly oversold at the low on December 24, 2019 in the face Fed and Trade Risk. Sentiment was too negative also as the American Association of Individual Investors showed only 20.9% of its respondents said they were bullish 10 days before the market bottomed. This is a level from which bullishness has traditionally risen and the equity markets have rebounded sharply. Earnings expectations were severely depressed at the market bottom also. At the recent S&P 500 low of 2,506, we estimate that the market was pricing a -5.0% decline for S&P earnings in 2019 versus 2018. This instead of the double digit increase consensus expected a month or two before. Clearly, technical, sentiment, and earnings indicators at or headed towards extreme levels. But in our opinion, these concerns were ill founded.

Fed Risk should not be of excessive concern at this time because inflation and credit conditions are benign. First, we note the 10 Year Treasury Yield fell from its recent high of 3.10% to a recent low of 2.37% over the several months. Why, and is it a reflection of falling corporate earnings, fading inflation fears, or a Federal Reserve simply preparing to move more slowly? As we covered in the preceding paragraph, it’s not about corporate earnings, so is inflation a concern? A look at, the Fed’s Underlying Inflation Index shows a decline from 3.10% in June of 2018 to 2.80% at December 2018 as oil prices have declined. The price of oil (WTI) declined -42% from $77 bl to $45 bl between June and December. If the underlying inflation rate has fallen with oil prices tanking, we believe the Fed will be more hesitant to raise rates quickly. It is not that the Fed is

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anti-growth, it's that the FED is anti "inflationary growth." Are oil prices linked to the Fed's Underlying Inflation Index? Frankly the decline in the price of oil may simply reflect shifting global supply/demand factors; America's energy independence, alternative energy, and electric cars. As oil costs decline per unit of GDP – profits boost.

And then there is the issue of Trade Risk and the tariff battles between the United States and China. If tariffs are raised global economic activity could fall, but economic activity could increase, not forever, but in the short run. We continue to believe that neither side wants to tip the Global Economy into recession. To use brash language with one another is one thing. To take brash action is another.

When we step back, the equity market likely shook-up the Fed a bit, but based on their chatter they are "ready" to proceed with caution while committed to their target Fed Funds rate of 3.0%. We also believe the economy is doing better than the market weakness, oil prices and oil stocks, and microprocessor trends and technology stocks imply. We conclude that the market over-discounted the possibility of a profit recession, the precondition of pricing down S&P 500 earnings. Earnings expectations are therefore too low. We expected S&P 500 earnings to be $175 for 2019, versus expected earnings of $156 for 2018, an increase of 12.18%.

From time to time we see and hear pessimism about multi-year growth from the Tax Reform and Jobs Act (Tax Act). Some opine, it was temporary, a "Sugar High" – and then you crash. This is nonsense in our opinion. You may recall that we dug deep in assessing the impact of the Tax Act on S&P 500 earnings. In our 2018 Q4 Investment Bulletin, we outlined how a boost to earnings could approach 20%. It looks like the final 2018 S&P 500 earnings increase versus 2017 will be 20-22%. A key aspect of our 2018 earnings estimate was to differentiate between the effects of the Tax Act (+10-11% boost) and momentum already in place, the +8-9% trend pre the Tax Act.

The underlying trend is perhaps fading but GDP and profitability suggest the deceleration is not rapid and the corporate profit trend likely remains at or slightly above the earnings long-term growth rate 6.0%. We also do not believe the boost from the Tax Act will evaporate from the +10-11% boost in 2018. For example, deregulation may add another 0.3% to earnings growth. We see a 2-3% boost from the Tax Act in 2019 from; deregulation benefits should add another 0.3%, cap-ex and rising incomes another 0.7%, and share repurchases, while down they are not out another 1.0-2.0%, a total package increase of 2-3.0%. With an underlying profit trend of 6-7% we see up 9-11% doable perhaps a bit better.

Fair Value Raised to 2,841

We are estimating S&P 500 earnings for 2018 and 2019 to be $175 and $190 respectively. We believe a Fair P-E of 16.23X for the S&P 500 is reasonable with the 10 Year Treasury Yield under 3.0%. When you combine our estimates with our fair P-E, we see the Fair Value of the S&P 500 at 2,841. Our first cut at 2020 earnings suggests a 2020 Fair Value of 3,084 suggesting appreciation potential of 13% and 23% over one and two years, respectively.

Conclusion

The markets spent most of 2018 going nowhere over concerns that the Fed would overdo it and or, a Chinese American Trade War was evident. The Government shutdown was salt in the wound and

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investor concerns wound negative sentiment tighter. The market needed a correction and correct it did. But the earnings outlook is intact in our view and 10-12% appreciation over the balance of 2019 is possible.

Independent Review Committee

Under the provisions of National Instrument 81-107 – *Independent Review Committee for Investment Funds* ("NI 81-107"), which came into force on November 1, 2006, it is now required that all publicly offered investment funds, such as the Fund, establish an independent review committee ("IRC") to whom the Manager is to refer all potential conflict of interest matters in order to obtain a recommendation or approval, as applicable. NI 81-107 further mandates that the IRC be composed of at least three independent members and requires that they conduct assessments and regularly report to the Manager and unitholders in respect of its duties.

The current members of the Manager's IRC are Trent Morris, Sharon Kent and F. Michael Walsh.

Forward-looking Statements

Certain statements included in this report may constitute forward-looking statements, including those identified by the expressions "believe", "anticipate", "expect" or similar expressions to the extent they relate to the Fund, its Manager or its portfolio manager. Such forward-looking statements are not historical facts but reflect the Fund's, the Manager's or the portfolio manager's current expectations regarding future results or events. Such forward-looking statements are subject to a number of risks and uncertainties that could cause actual results or events to differ materially from current expectations. Readers are cautioned to consider these and other factors carefully when making decisions with respect to the Fund and not place undue reliance on forward-looking statements. Unless required by applicable law, the Fund does not undertake any obligation to update publicly or to revise any of such forward-looking statements, whether as a result of new information, future events or otherwise.

Forward-looking statements included or incorporated by reference in this report include statements with respect to:

- Interest rates
- Change in accounting policy

Related Party Transactions

Manager and Portfolio Adviser

The Manager is a wholly owned subsidiary of Caldwell Financial Ltd. The Manager is responsible for the Fund's day-to-day operations including providing or arranging for investment management, fund accounting and administrative services, including registrar and transfer agency services, to the Fund. For its services, the Manager is paid an annual fee based on the net asset value of the Fund. The annual rate of management fee for Series A units is 2% of average net assets and for Series F units, the annual rate of management fees is 1% of average net assets.

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Trustee

The trustee of the Fund is Caldwell Investment Management Ltd.

Principal Distributor

Caldwell Securities Ltd. is related to the Manager in that both are wholly-owned subsidiaries of Caldwell Financial Ltd. Caldwell Securities Ltd. has entered into an agreement with Clearpoint Asset Management Inc. which provides to Clearpoint the exclusive right to market the Fund to dealers. Caldwell Securities Ltd. clients may hold units of the Fund and Caldwell Securities Ltd. receives sales commissions and trailer fees based on the total value of their clients' holdings in the Fund on the same basis as other dealers that distribute units to the public.

Brokerage

The purchase and sale of portfolio securities is arranged by the Manager through registered brokers or dealers. The Manager has a regulatory obligation to make reasonable efforts to achieve best execution of those portfolio trades when acting for the Funds. Best execution refers to the most advantageous execution terms reasonably available under the circumstances.

The Manager may choose to execute a portion of the Funds' portfolio transactions with Caldwell Securities Ltd., an affiliate of the Manager. The Manager applies its best execution policy in respect of both affiliated and non-affiliated dealers. Specifically, any trade allocation to an affiliated dealer is based on an assessment of the same best execution criteria.

Because Caldwell Securities Ltd. is an affiliate of the Manager and the interrelationship of their businesses, a conflict of interest exists that has the potential of influencing the Manager's choice of Caldwell Securities Ltd. to execute Fund portfolio transactions. The Manager addresses this conflict of interest by applying its best execution policy and by following best execution standing instructions issued by the Funds' independent review committee.

In 2018, the Fund has paid $28,449 in commissions to Caldwell Securities Ltd. and in 2017, the Fund paid $20,136.

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Financial Highlights

The following tables show selected key financial information about the Fund and are intended to help you understand the Fund's financial performance for the past five years. This information is derived from the Fund's audited annual financial statements and is presented for Series A units of the Fund and Series F units of the Fund.

The Fund's Net Asset Value (NAV), per Series A Unit, as at December 31.

	2018	**2017**	**2016**	**2015**	**2014**
Net Assets, beginning of year (3) (4)	7.14	7.36	7.03	7.31	6.85
Increase (decrease) from operations:					
Total Revenue	0.23	0.22	0.23	0.25	0.24
Total Expenses	(0.32)	(0.23)	(0.26)	(0.27)	(0.28)
Realized gains (losses) for the period	0.90	0.66	0.60	(0.33)	0.37
Unrealized gains (losses) for the period	(0.94)	(0.56)	0.07	0.39	0.50
Total increase (decrease) from operations (1)	(0.13)	0.09	0.65	0.04	0.83
Distributions:					
From Income (excluding dividends)	0.00	0.00	0.00	0.00	0.00
From Dividends	0.00	0.00	0.00	0.00	0.00
From Capital Gains	0.00	0.00	0.00	0.00	0.00
Return of Capital	(0.36)	(0.36)	(0.36)	(0.42)	(0.35)
Total Annual Distributions (2)	(0.36)	(0.36)	(0.36)	(0.42)	(0.35)
Net Assets at December 31 of year shown (4) (5)	6.62	7.14	7.36	7.03	7.31

(1) Net asset value and distributions are based on the actual number of units outstanding at the relevant time. The increase/decrease from operations is based on the weighted average number of units outstanding over the financial period.
(2) Distributions were paid in cash or reinvested in additional units of the Fund.
(3) This information is provided as at December 31 for Years 2014 to 2018.
(4) All per unit figures presented from 2014 to 2018 are referenced to net assets determined in accordance with IFRS and are derived from the Fund's financial statements for the period ended December 31, 2018. Net assets per unit is the difference between the aggregate value of the assets and the aggregate value of the liabilities, divided by the number of units then outstanding

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The Fund's Net Asset Value (NAV), per Series F Unit, as at December 31.

	2018	2017	2016	2015	2014
Net Assets, beginning of year (3) (4)	8.46	8.57	8.04	8.21	7.57
Increase (decrease) from operations:					
Total Revenue	0.27	0.26	0.27	0.29	0.26
Total Expenses	(0.29)	(0.18)	(0.21)	(0.21)	(0.22)
Realized gains (losses) for the period	1.05	0.78	0.68	(0.32)	0.42
Unrealized gains (losses) for the period	(1.11)	(0.62)	0.11	0.29	0.56
Total increase (decrease) from operations (1)	(0.09)	0.24	0.85	0.05	1.02
Distributions:					
From Income (excluding dividends)	0.00	0.00	0.00	0.00	0.00
From Dividends	0.00	0.00	0.00	0.00	0.00
From Capital Gains	0.00	0.00	0.00	0.00	0.00
Return of Capital	(0.36)	(0.36)	(0.36)	(0.43)	(0.34)
Total Annual Distributions (2)	(0.36)	(0.36)	(0.36)	(0.43)	(0.34)
Net Assets at December 31 of year shown (4) (5)	8.01	8.46	8.57	8.04	8.21

(1) Net asset value and distributions are based on the actual number of units outstanding at the relevant time. The increase/decrease from operations is based on the weighted average number of units outstanding over the financial period.

(2) Distributions were paid in cash or reinvested in additional units of the Fund.

(3) This information is provided as at December 31 for Years 2014 to 2018.

(4) All per unit figures presented from 2014 to 2018 are referenced to net assets determined in accordance with IFRS and are derived from the Fund's financial statements for the period ended December 31, 2018. Net assets per unit is the difference between the aggregate value of the assets and the aggregate value of the liabilities, divided by the number of units then outstanding

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Ratios and Supplemental Data

Series A

	2018	2017	2016	2015	2014
Net asset value (000's) [1]	4,243	4,837	6,972	7,645	10,552
Number of units outstanding [1]	640,542	677,764	947,331	1,087,048	1,443,343
Management expense ratio [1] [2]	4.11%	2.83%	3.33%	3.34%	3.13%
Management expense ratio before waivers or absorptions[1]	4.11%	2.83%	3.33%	3.34%	3.17%
Portfolio turnover rate [1] [3]	24.20%	2.31%	20.91%	0%	25.68%
Trading expense ratio[1] [4]	0.24%	0.15%	0.27%	0.17%	0.23%

Series F

	2018	2017	2016	2015	2014
Net asset value (000's) [1]	6,822	7,332	8,354	8,477	10,327
Number of units outstanding [1]	852,009	866,509	975,216	1,054,500	1,257,801
Management expense ratio [1] [2]	3.03%	1.73%	2.20%	2.18%	1.99%
Management expense ratio before waivers or absorptions [1]	3.03%	1.73%	2.20%	2.18%	1.99%
Portfolio turnover rate[1] [3]	24.20%	2.31%	20.91%	0%	25.68%
Trading expense ratio[1] [4]	0.24%	0.15%	0.27%	0.17%	0.23%

[1] This information is provided as at December 31 of the year shown.

[2] Management expense ratio is based on total expenses for the stated period and is expressed as an annualized percentage of daily average net assets during the period.

[3] The Fund's portfolio turnover rate indicates how actively the Fund's portfolio adviser manages its portfolio investments. A portfolio turnover rate of 100% is equivalent to the Fund buying and selling all of the securities in its portfolio once in the course of the year. The higher a fund's portfolio turnover rate in a year, the greater the trading costs payable by the fund in the year, and the greater the chance of an investor receiving taxable capital gains in the year. There is not necessarily a relationship between a high turnover rate and the performance of a fund.

[4] The trading expense ratio represents total commissions and other portfolio transaction costs expressed as an annualized percentage of daily average net assets during the period.

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Management Fees

As compensation for managing the Fund, the Manager can receive an annual fee of up to 2% of the average net asset value of Series A units of the Fund and an annual fee of up to 1% of the average net asset value of Series F units of the Fund. Such fees are calculated daily and payable monthly. The Manager in turn is responsible for paying investment adviser fees, trustee fees, sales commissions and trailer fees.

Distribution	28%
Management and Portfolio Adviser Services	72%
Waivers and Absorption of Fund Expenses	0%

Past Performance

The following charts shows how the Fund has performed in the past, and can help you understand the risks of investing in the Fund. These returns include the reinvestment of all distributions and would be lower if they did not. They don't include deduction of sales, switch, redemption, or other optional charges (which distributors may charge) or income taxes payable, and would be lower if they did. The Fund's past performance is no guarantee of how it will perform in the future.

Year-by-Year Returns

The bar charts shows how the Fund's annual past performance has varied from year to year for each of the years shown. It shows in percentage terms how an investment made on January 1 would have increased or decreased by December 31 for that year.

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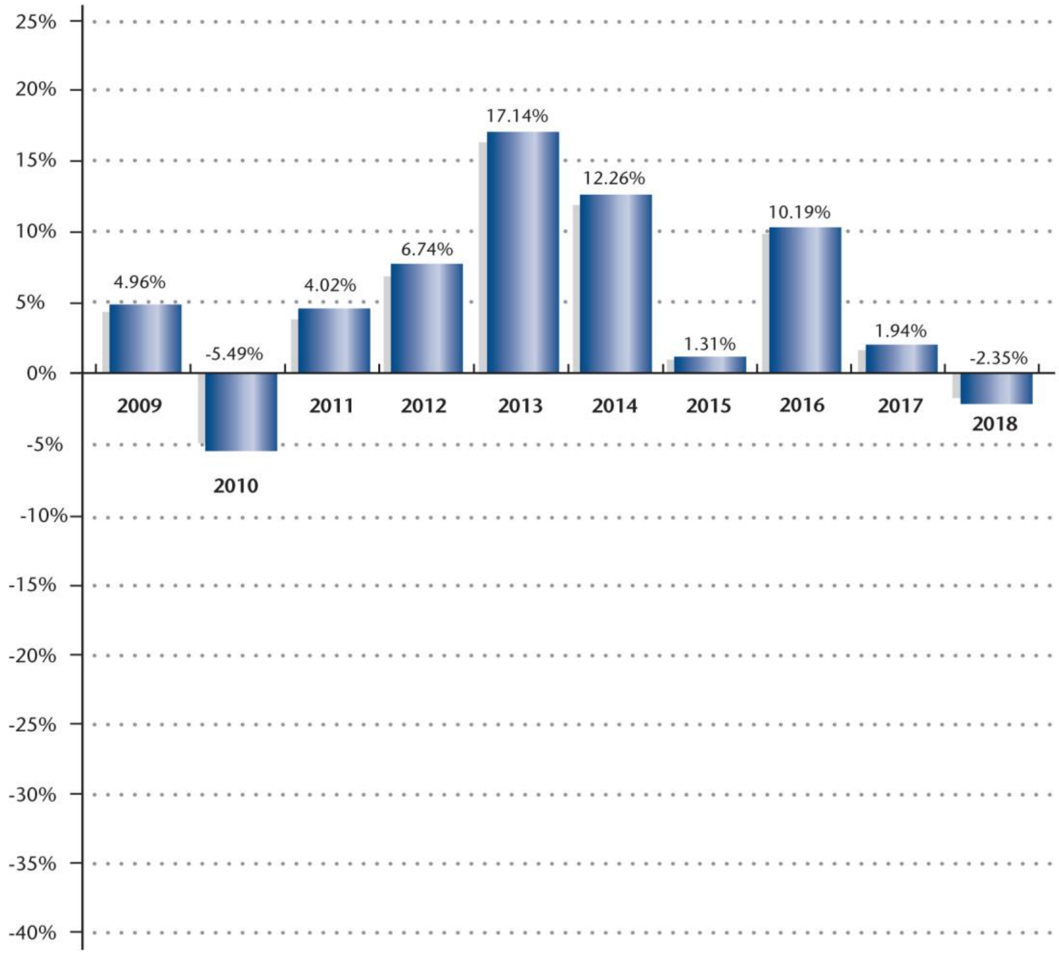

Clearpoint Global Dividend Fund - Series A

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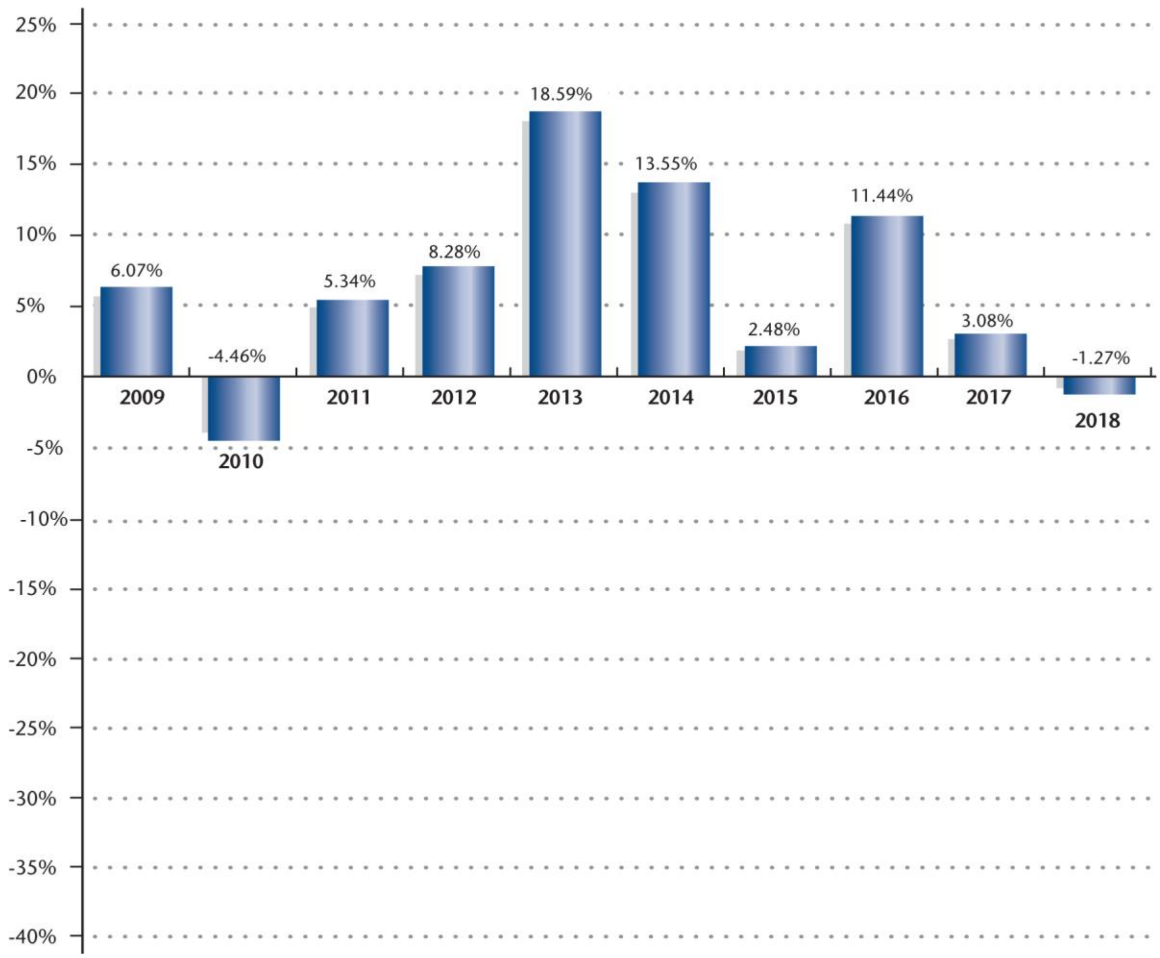

Clearpoint Global Dividend Fund - Series F

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For the years ended December 31

Annual Compound Returns

The table shows the Fund's historical annual compound total return for each period since inception of the Fund, compared with the Fund benchmark. The benchmark is: the Russell 1000 Value TR Index (CAD).

Annualized Compound Returns	1 Year	3 Years	5 Years	10 Years
Fund – Series A	(2.35%)	10.19%	12.26%	4.96%
Fund – Series F	(1.28%)	11.44%	13.55%	6.07%
Index	(0.01%)	6.35%	11.40%	12.31%

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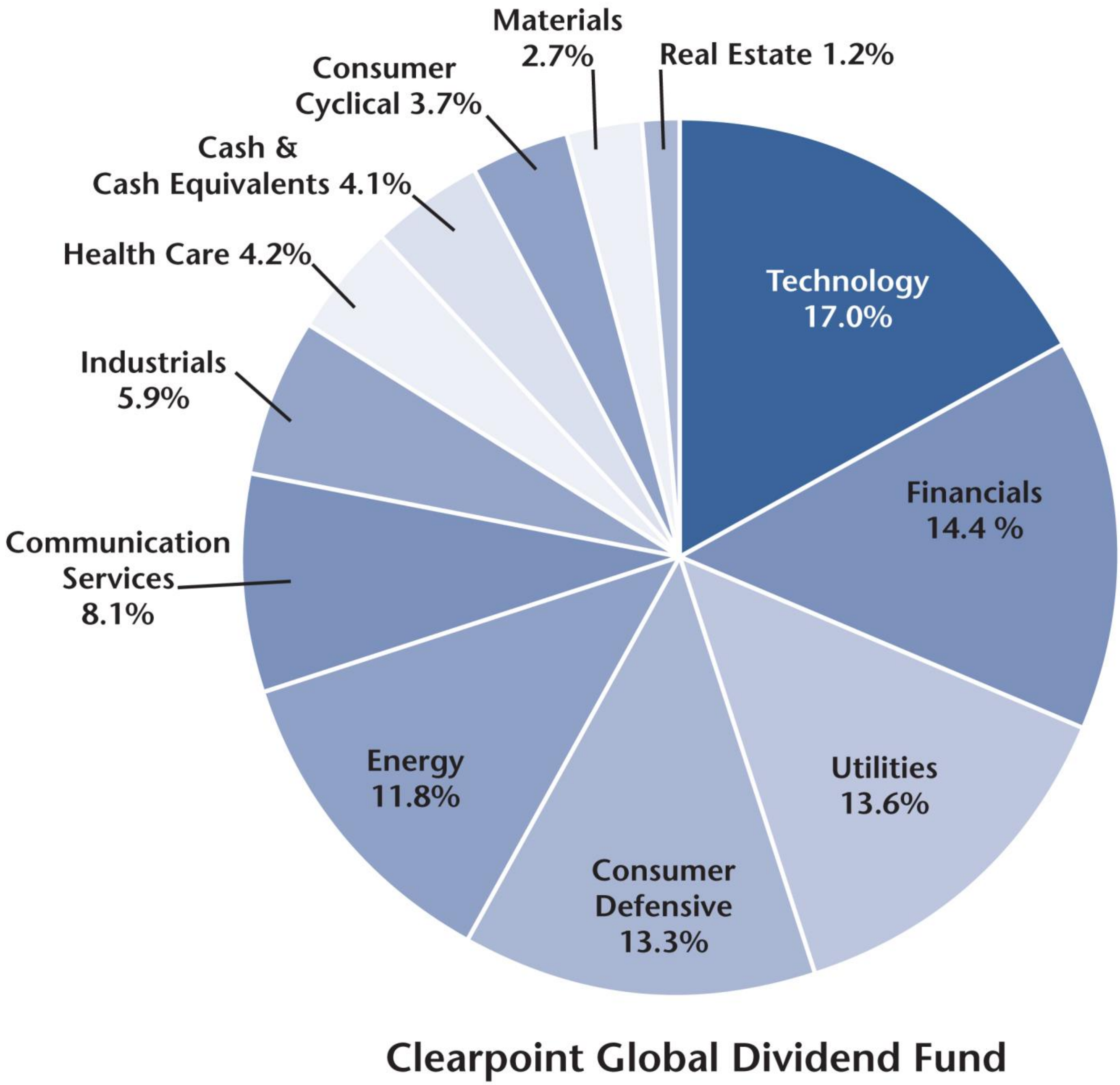
Summary of Investment Portfolio

Portfolio Breakdown as at December 31, 2018



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Top 25 Holdings
As at December 31, 2018

SECURITY	Percentage of Net Assets
Microsoft Corp.	5.2%
Cisco Systems Inc.	5.2%
Cash & Cash Equivalents	4.7%
Verizon Communications Inc.	4.6%
Intel Corp.	4.3%
Merck & Co Inc.	4.2%
JPMorgan Chase & Co.	4.1%
Exelon Corp.	3.7%
Unilever PLC	3.5%
AT&T Inc.	3.5%
American Electric Power Co Inc.	3.5%
Public Service Enterprise Group Inc.	3.4%
Wells Fargo & Co.	3.3%
The Southern Co.	3.1%
Emerson Electric Co.	3.0%
L3 Technologies Inc.	2.9%
MetLife Inc.	2.9%
Nucor Corp.	2.7%
The Walt Disney Co.	2.5%
Chevron Corp.	2.4%
QUALCOMM Inc.	2.3%
Exxon Mobil Corp.	2.3%
Chubb Ltd	2.1%
Altria Group Inc.	2.1%
The Allstate Corp.	2.0%
Top 25 Holdings	**83.50%**

The summary of investment portfolio may change. A quarterly update is available at www.caldwellinvestment.com.

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