GUARDIAN PARTNERS INC ™

# EXPERIENCE
# DEDICATION
# INNOVATION

The Strategies and Solutions Group ("SSG") within Guardian Partners is responsible for overall investment strategy. SSG combines top-down macro analysis with rigorous investment manager due diligence to identify investment opportunities and assist in the portfolio construction and asset allocation process. The team conducts research across all asset classes, including fixed income, equities, and alternative investments. SSG composes model portfolios based on various client types (foundations, endowments, private clients, etc.) inclusive of their highest conviction underlying investment strategies. From there, the client team works alongside SSG to develop an appropriate asset and manager mix for clients specific to their portfolio objectives, risk tolerance, and investment constraints.

## EXTENSIVE EXPERIENCE

- 50+ years of combined experience in investment strategy and manager research
- Investment team has proven track record through key industry roles at:
  - AON
  - University of Toronto Asset Management
  - Nova Scotia Health Employees' Pension Plan
  - Albourne Partners

## DEDICATED RESOURCES

- Advanaced technology and tools for superior analysis:
  - Access to databases such as eVestment, Morningstar, Bloomberg
  - Access to independent, external research for unbiased decision-making
- An independent team strategically aligned with market trends and and client objectives
- A global perspective on investment management and portfolio construction

## INNOVATIVE THINKING AND GOAL TO CREATE BEST-OF-BREED SOLUTIONS

- Safety and Growth: A balanced, strategic approach to portfolio construction
- Expertise across public and private investments, emphasizing uncorrelated return profiles
- Commitment to creating tailored solutions that address client-specific goals and challenges

## YOUR TEAM

**Cameron Richards, MBA, LLB, CFA**
Chief Investment Officer, Multi-Asset Strategies and Solutions

Cameron "Cam" Richards is the Chief Investment Officer (CIO), Multi-Asset Strategies and Solutions and Head of Research at Guardian Partners. He combines disciplined portfolio construction, investment strategies, and risk management practices - commonly used by pension funds and endowments - with the customization and client responsiveness required by private clients, enhancing both the robustness of investment solutions and the overall client experience.

Before joining the Guardian team in 2021, Cam served as CIO of the Nova Scotia Health Employees' Pension Plan, where he developed the infrastructure that led to strong performance against the plan's objectives. He also held the position of Head of Real Assets at Albourne Partners in London, England - a leading alternatives research and advisory firm - and was Co-CIO at University of Toronto Asset Management, where he chaired the Investment Committee overseeing the university's full investment portfolio. Also predating his time on the Guardian team, Cam founded Isengard Capital Management, which provided capital markets research to Albourne Partners and developed a research platform combining global macro, stock selection, and quantitative strategies for long and short positions.

Cam is the Chair of the Guardian Partners Investment Committee and a member of the Guardian Capital Asset Mix Committee, which oversees asset allocation and tactical decisions across all Guardian business units. He is a graduate of Osgoode Hall Law School, holds a Bachelor's degree in Mathematics from Queen's University, earned an MBA from the Schulich School of Business and is a CFA® Charterholder. He has been called to the Bar in Ontario.

**Payton Liu, MA**
Director, Investment Research

Payton Liu is Director of Investment Research for Guardian Partners and a key member of the Strategies and Solutions Group (SSG) research team. He joined the Guardian team in 2021, and assists with manager selection, with the responsibility of supporting portfolio construction, asset allocation, and risk management.

With over 10 years of experience with University of Toronto Asset Management Corporation (UTAM), Payton further strengthens SSG's investment research capability. At UTAM, his responsibilities included assisting with strategic and tactical asset allocation, portfolio construction, currency exposure management, investment risk management, and manager selection.

Payton has a Master's Degree in Economics from Dalhousie University and a Bachelor's Degree in Economics from the University of Western Ontario. He also published his master's thesis in the International Journal of Managerial Finance and won Best Paper Award at the Northern Finance Association.

**Neil Collins, CAIA, MFin**
Director, Investment Research

Neil Collins is Director of Investment Research for Guardian Partners and a key member of the Strategy and Solutions Group (SSG) research team. He joined the Guardian team in 2023, with a broad mandate to support the delivery of customized investment solutions. His role includes conducting manager research, providing macroeconomic and thematic insights, and contributing to portfolio construction, asset allocation, and risk management for SSG.

Neil's career began in 2004, and over the years he has held various roles across trade operations, fund accounting, financial analysis, portfolio management and consulting. Prior to joining the Guardian team, Neil was a Senior Consultant & ESG Lead for Canada at Aon, focusing on public equities. Before Aon, he worked at Counsel Portfolio Services as a Portfolio Manager & Senior Analyst, where he was responsible for manager selection, portfolio construction, asset allocation, and overseeing the currency hedging program. This extensive experience enhances SSG's investment research capability.

Neil holds a Master's degree in Finance from the Smith School of Business at Queen's University, and a Bachelor's degree in Finance from Toronto Metropolitan University (formerly Ryerson University). Neil also holds the CAIA Charter and CIM designation.

GUARDIAN PARTNERS INC ™

**Follow us on LinkedIn and stay in the know.**

199 Bay Street, Suite 2700, PO Box 201, Toronto ON M5L 1E8
T: 1 416 840 8001 | T: 1 855 763 5263 | guardiancapital.com/gpi