

RIVEMONT



Rivemont Crypto Fund

Future investment results will differ from past results. The units of the Fund are available under the National Instrument 45-106 Prospectus and Registration Exemptions and are therefore only available to accredited investors. This document does not constitute a recommendation nor an investment advice and is presented for information purposes only.

December 2018



The Rivemont Crypto Fund, launched on December 14th, 2017, is aimed at qualified Canadian investors. It is currently the only actively managed crypto fund in Canada.



Rivemont Investments

Rivemont Investments is a Canadian-based firm founded in 2010 and duly registered with the securities commissions in British-Columbia, Alberta, Ontario and Quebec.

At Rivemont, our objective is to grow the portfolios of our clients by offering performing strategies in all market conditions.

- President and Founder: Martin Lalonde, CFA, MBA
- Firm assets: \$45 million

Our product offering





Our Team



Martin Lalonde

MBA, CFA
President and portfolio
manager

Martin is responsible for the management of the investment strategies of the firm. He has many years of experience in the financial markets and held the position of Senior analyst, investment and mergers and acquisitions for a major Canadian organization.

- Master's degree in Business Administration (MBA) from the University of Ottawa.
- Specialization in international trade at l'École supérieure de commerce de Reims, in France.
- Chartered Financial Analyst (CFA).
- Member of Leaders Club of the Gatineau Chamber of Commerce
- Member of the "*Table d'action en entrepreneuriat*" for the Outaouais region.
- Financial commentator and hosts a weekly chronicle at 104.7 FM



Jean Lamontagne

CFA
Vice President, Business
Development and Client Servicing

Jean is mainly responsible for promoting the strategies of the firm with private clients, brokers, consultants and financial planners. He has more than 30 years of experience in the areas of investment and retirement plans.

- Bachelor's degree in actuarial science from Laval University.
- Chartered Financial Analyst (CFA).
- Previously held the position of Vice President at Triasima Portfolio Management and occupied senior consulting roles at Towers Watson and Towers Perrin.
- President of the Board of the "*Fondation du Grand séminaire de Montréal*".



Our Team

**Keven Perrault**

Analyst, Investments and
Administration

Keven assists the portfolio managers in market analysis and in seeking new investment opportunities for the Rivemont Absolute Return Fund and the private wealth mandates. He also assumes responsibilities in portfolio administration and compliance.

- BSc in Business Administration with major in Finance from University of Québec
- Currently pursues CFA Designation

**Philippe Jetté**

Main Consultant,
Rivemont Crypto Fund

Philippe is responsible for the analysis of the cryptocurrencies for the Rivemont Crypto Fund. Passionate about emerging technologies, Mr. Jetté has closely followed the development of the blockchain technology and has an in-depth understanding of its many advantages, both as a currency and on the various industries that can be reinvented thanks to this revolution.

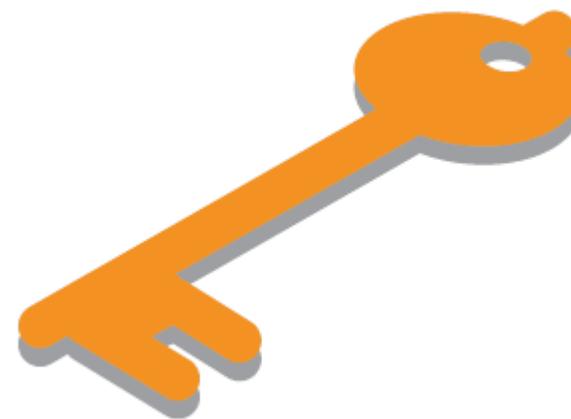
- Active on the cryptocurrency market since 2013.
- Compelling returns.
- Advanced expertise in fundamental analysis of cryptocurrencies.

Cryptocurrencies versus Traditional Currencies

The main difference between traditional currencies (fiat money) and cryptocurrencies is the complete decentralization of the latter. Purely electronic, they do not require any banking intermediary.

The main features of cryptocurrencies are as follows :

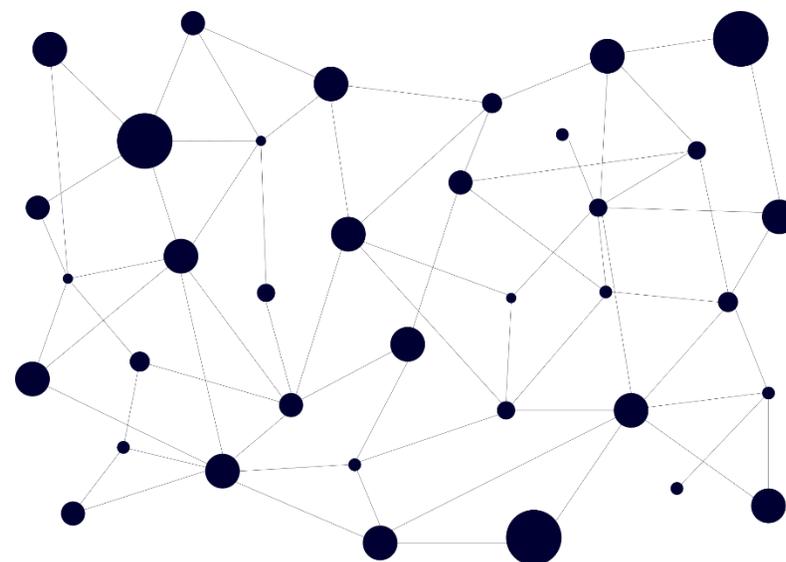
- Completely decentralized. Not issued by a central authority.
- Virtually instantaneous transfers.
- Very low transaction fees in comparison to traditional bank transfers.
- All transactions are fully public and easily identifiable.
- They are nevertheless anonymous, since they use a cryptographic address rather than your own identity.





What is a cryptocurrency? And a *Blockchain*?

- At its core, a cryptocurrency is a large ledger containing all the transactions in its history.
- It relies on cryptographic technology, which allows to authenticate the transactions via a personal signature impossible to guess or duplicate.
- All transactions are electronically announced on the network. They are integrated into transaction blocks, which are then validated by computers that solve complex calculations to get there. When a block is validated, it is added right after all the blocks that precede it.
- All of these blocks constitute the Blockchain. The latter is completely immutable, preventing any possible fraud on the protocol itself.
- While blockchain technology was initially developed to reinvent the financial transaction system, its scope is now much broader. This revolution is considered as important as the arrival of the internet was in the 1990s.





The *Blockchain* Technology – A new paradigm

Blockchain technology has the potential to have an impact on our society as wide as the birth of the internet. If one already knows its advantages as a currency, many other industries are likely to be the subject of a revolution linked to the blockchain in the decade to come:



- Online security
- Global voting systems
- Car sales and rental
- Networking
- Gaming industry
- Online music industry
- Sharing economy
- Online market exchanges
- Real estate market
- Insurance industry
- Health system data
- Supply chain transactions
- Cloud data storage
- Energy management
- Loyalty programs
- Government payment systems
- Firearms registry
- Notarial contracts, including wills
- Charitable donations integrity
- Human resources management
- And many more!



The *Blockchain* Technology – The beginning of a new revolution

"Bitcoin is a remarkable cryptographic achievement and the ability to create something that is not duplicable in the digital world has enormous value."

Eric Schmidt, CEO of Google

"It's a significant innovation that could transform the financial system more generally."

The Bank of England

"You can't stop things like Bitcoin. It will be everywhere and the world will have to readjust. World governments will have to readjust."

John McAfee, Founder of McAfee

"Innovations in network technology and cryptography could change the speed and mechanics of moving money."

Goldman Sachs

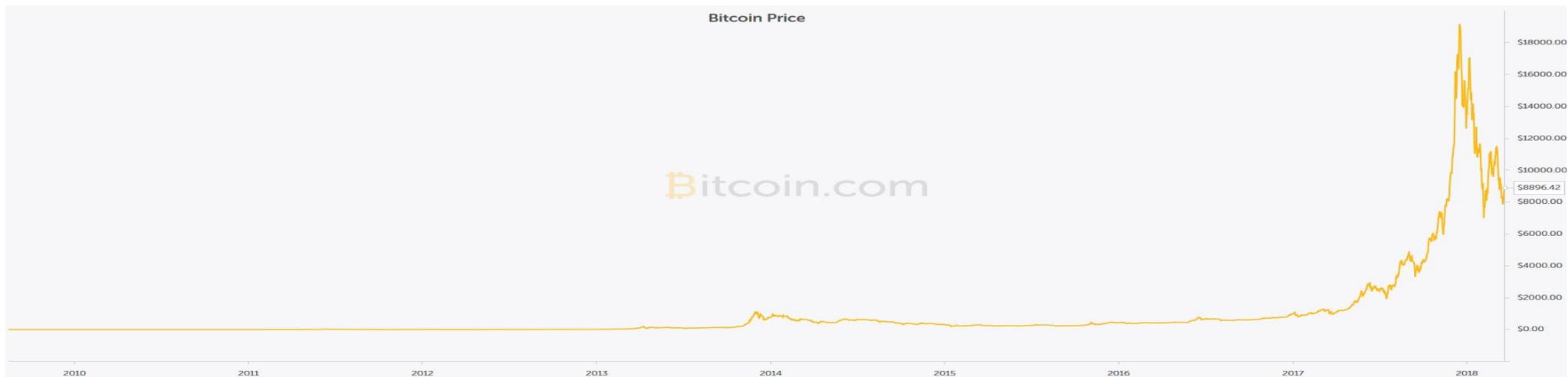


The *Bitcoin*

The most popular cryptocurrency is undoubtedly the Bitcoin.

Here are some relevant information about the Bitcoin.

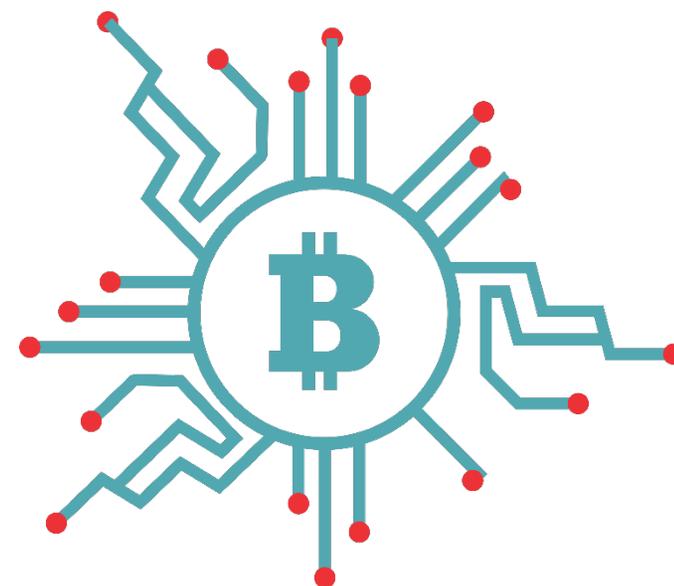
- Founded in 2009 by a mysterious programmer nicknamed Satoshi Nakamoto.
- Capitalization of \$67 billion US as of December 31st, 2018.
- The blockchain is one of the “engine” component behind the Bitcoin.



Historical price of Bitcoin

Why investing in cryptocurrencies?

- A revolutionary technology that is just entering the adoption phase. It is no longer a question of whether it will be implemented in many industries, but rather when, how, and with which protocol.
- Institutional and traditional investor money is just starting to get in the market. It is so complex for the average person to buy cryptocurrencies. Soon, it won't be the case anymore.
- Overall capitalization of only 130 billion US\$ as of December 31st, 2018. The growth potential is huge.
- A non-correlation that could, in the opinion of many analysts, become an inverse correlation to traditional investments. A perfect hedge in a balanced portfolio.
- Without a doubt, the most promising asset class for the risky part of a diversified portfolio.





Rivemont Crypto Fund

- Launched on December 14th, 2017
- This is one of three Rivemont alternative funds, alongside the Rivemont Absolute Return Fund and the Rivemont MicroCap Fund. Rivemont also offers traditional private wealth strategies.
- The objective of the Fund is to generate a return higher than the bitcoin price.
- Rivemont is registered as a portfolio manager with the Autorité des marchés financiers (AMF), the Ontario Securities Commission (OSC), the Alberta Securities Commission (ASC) and the British Columbia Securities Commission (BCSC).



Rivemont Crypto Fund – The Investors

The Rivemont Crypto Fund is for investors:

- Looking for an investment with high return potential.
- In search of diversification and opportunities uncorrelated to traditional markets.
- That are risk-tolerant and able to withstand short-term volatility in return of a significantly higher return potential over the medium and long term.
- Having a long investment horizon and no short-term needs to liquidate their position in the Fund.

Rivemont is registered with the AMF (Quebec), OSC (Ontario), ASC (Alberta) and BCSC (British-Columbia).



Why use the Rivemont Crypto Fund to invest in cryptocurrencies?

- The only actively managed crypto fund in Canada.
- Eligible for RRSP and TFSA investments.
- Take advantage of the cryptocurrency performance without compromising the security element and without the personal ownership of assets risk.
- Access to cash. No investment lock-up.
- A team at the forefront of the industry solutions.
- Ability to quickly protect against drops by converting to fiat money.



RIVEMONT
CRYPTO





Appendix A Stakeholders

Administrator	SGGG Fund Services
Registrar	SGGG Fund Services
Principal exchanges	Available on request
Auditor	KPMG
Legal Documents	Fasken Martineau
Trustee	TMX Trust

Appendix B Structure

Structure	Mutual Fund Trust
Units	Private placements, accredited investors only
Investment Fund Manager	Majestic Asset Management
Investment Advisor	Rivemont Investments Inc.
Eligible for RRSP and TFSA	Yes
Valuation/subscriptions/redemptions	Weekly/weekly/Monthly
High Water Mark	Yes

Appendix C Management Fees

Annual Rate	CLASS A [MAJ710]	CLASS B [MAJ714]	CLASS F [MAJ711]
Fixed fee	2.0%	1.5 %	1.0%
Performance fee	20%	20%	20%
High water mark	Yes	Yes	Yes

- Class I is also available for the investors that wish to pay fees outside the fund.