TALL OAK

CAPITAL ADVISORS

2024

Q3

CONTENTS

WEALTH ADVISORY HIGHLIGHT – THE HEIGHTENED IMPORTANCE OF LIFE INSURANCE IN LIGHT OF 2024 CAPITAL GAINS TAX CHANGES

With the 2024 Federal Budget increasing the capital gains inclusion rate from 50% to 66.67%, significant changes are underway for individuals, corporations, and trusts in Ontario. This shift introduces higher tax burdens for those realizing gains over $250,000 annually, and for corporations on all gains, making it critical to reassess estate planning strategies. Life insurance plays an even more vital role in minimizing the impact of these tax increases and protecting your wealth.

A Recap of the 2024 Capital Gains Tax Changes

Previously, only 50% of capital gains were taxable, allowing investors to retain a larger portion of their profits. However, with the new rules, two-thirds of your capital gains are now included in your taxable income once they exceed $250,000 for individuals, and for every dollar of gain within a corporation or trust. This directly impacts profits from assets like stocks, real estate, and other investments.

For instance, if you realize a $100,000 profit in your corporation today, $66,667 will be taxable, compared to the $50,000 under the previous rules. This translates into a higher tax bill.

For a detailed explanation of these changes, take a look at our previous blog post [**here**].

Without proper planning, death can be the most expensive tax event an individual in Canada might experience.

*From the **Government of Canada website**: A person who died is considered to have disposed of all the property they own right before death. This is called a deemed disposition. If the person who died owned capital property (such as real estate, investments or personal belongings), the deemed disposition can result in a capital gain or capital loss.*

There are important tools available to Canadians to assist in planning to minimize taxes and to pass on a greater portion of an estate to beneficiaries including family or community.

One of those tools is life insurance.

Why Life Insurance is Essential Considering These Changes

As capital gains taxes rise, the importance of life insurance in estate and tax planning increases. Here's how life insurance can provide a strategic advantage:

1. Creating Estate Liquidity

Settling an estate often requires liquid assets, and with the capital gains inclusion rate hike, more of your estate could be subject to taxes. Life insurance can provide an immediate source of liquidity, enabling your beneficiaries to pay any tax liabilities without the need to sell or leverage key assets at the wrong time.

2. Tax-Sheltered Growth with Permanent Insurance

Permanent life insurance policies, like whole life or universal life insurance, offer the benefit of tax-sheltered growth. Profits generated within these policies are protected from capital gains taxes, and upon death, may be entirely shielded from tax. This makes them a powerful tool for high-net-worth individuals and business owners looking to maximize the value of their estate.

3. Protecting Family Assets

The new capital gains inclusion rate can create a significant tax burden when passing on business or property to your beneficiaries. Life insurance can help cover these taxes, allowing you to transfer assets seamlessly to the next generation, without the financial strain of selling assets to cover tax bills.

THE HEIGHTENED IMPORTANCE OF LIFE INSURANCE IN LIGHT OF 2024 CAPITAL GAINS TAX CHANGES CONT…

Corporate-Owned Investments: The Hidden Impact

Corporate investments are particularly affected by the capital gains tax changes. Corporations, especially those owned by professionals like physicians and dentists, don't benefit from the $250,000 individual exemption. That means every dollar of capital gain is taxed at a two-thirds inclusion rate, reducing the value of corporate investments.

Life insurance offers a way to offset this impact. By integrating corporate-owned life insurance into your financial strategy, you can protect against these new tax burdens, ensuring your company's wealth remains intact.

Family Enterprises

Family enterprises also face similar challenges under the new capital gains tax rules. While the Lifetime Capital Gains Exemption (LCGE) was increased to $1.25 million for qualified small business shares, gains over and above those amounts may now be taxed more heavily. Family businesses risk seeing their generational wealth diminished. Life insurance can be an important tool for family enterprises to plan and mitigate some of the tax impacts of the increased capital gains, and to ensure that more of their wealth is preserved for future generations.

Real Estate Investors

Individuals or corporations that own multiple real estate properties are likely to be significantly affected by the recent changes. Imagine a property investor with multiple rental properties who now faces a much higher tax burden when selling, particularly if gains surpass the $250,000 threshold. Without proper planning, they may be forced to sell properties to cover these taxes.

By incorporating life insurance into their estate plan, the investor could generate the liquidity necessary to pay these taxes upon death, allowing the real estate portfolio to be passed down without requiring the sale of assets. This not only preserves the legacy but also avoids unnecessary financial strain on their family.

Conclusion: Life Insurance as a Financial Strategy

The 2024 capital gains tax changes bring a new set of challenges, but with the right strategies, they can be effectively managed. Life insurance offers a reliable way to address these rising tax liabilities, protect your wealth, and preserve your estate for future generations.

At Tall Oak, we specialize in creating personalized financial strategies that include life insurance, tax planning, and wealth preservation. If you'd like to explore how life insurance can help you navigate these new capital gains tax rules, please don't hesitate to reach out to your Tall Oak team.

MARKET REVIEW

The third quarter of 2024 marked a significant period of resilience and opportunity in global financial markets, characterized by notable shifts in monetary policy, sector performance, and investor sentiment.

Q3 Market Review
Investors went into the third quarter waiting for the all-clear on inflation, and as inflationary pressures eased, the landscape for investors became more favorable, with reduced uncertainty supporting both equity and fixed-income markets. Easing inflation and a normalizing labour market during the third quarter triggered rate cuts across global central banks, with the Bank of Canada announcing its third rate cut of the year.

Market Trends and Sector Shifts
This report provides a review of third quarter market dynamics, focusing on the impact of falling interest rates on equity and fixed-income markets and highlighting key shifts across various sectors, including information technology and energy.

In Canada, the S&P/TSX Composite Index saw modest gains, led by strength in the materials and financials sectors. In contrast, the U.S. stock market performed strongly, with the S&P 500 Index rallying after a significant interest rate cut. Emerging markets also benefited from supportive global monetary policies and China's stimulus measures.

Global market sentiment improved as investor confidence grew amid easing inflation and supportive monetary policies worldwide. This environment allowed for renewed interest in growth-oriented sectors, while also benefiting defensive assets as part of balanced portfolios. The alignment of monetary policy with economic recovery efforts provided a foundation for cautious optimism, encouraging diverse asset performance across both developed and emerging markets.

YTD Market Returns

Index or Proxy

EQUITIES	%
US Dollar	
S&P 500 Index	22.1
Dow Jones Industrials Average	13.9
NASDAQ Composite Index	21.8
Canadian Dollar	
S&P/TSX Composite Index	17.2
iShares MSCI ACWI ETF	22.0
iShares MSCI EAFE ETF	16.3
BONDS	
iShares 20+ Year Treasury Bond ETF	1.9
iShares Core Canadian Universe Bond Index ETF	4.2
S&P 500 SECTORS	
Communication Services	28.8
Consumer Discretionary	13.9
Consumer Staples	18.7
Energy	8.4
Financials	21.9
Health Care	14.4
Industrials	20.2
Information Technology	30.3
Materials	14.1
Real Estate	14.3
Utilities	30.6

Sources: SPGlobal, MorningStar, FACTSET, iShares

Global Market Summary

Canada

In Canada, basic materials stocks posted a 5.3% return, contributing 0.65% to the index, while energy stocks rebounded in September, driven by rising oil prices earlier in the quarter, although they ultimately finished lower than expected. The Royal Bank of Canada (RBC) emerged as a notable performer in the financials sector, gaining 6.1% and adding 0.42% to the index. However, financials overall detracted slightly with a 1.3% sector decline. The information technology sector, particularly Shopify Inc., faced challenges, posting a 7.9% decline that dragged the index down by 0.58%. Investors appeared to hedge against volatility by favouring defensive sectors, such as utilities and basic materials, reflecting cautious sentiment surrounding potential interest rate movements and high consumer debt levels in Canada.

US

The U.S. stock market performed well in the third quarter, with the S&P 500 Index returning 5.9%. After a volatile August, which saw stocks hit hard by weaker economic data, September brought relief with the U.S Federal Reserve's (Fed) long-anticipated rate cut of 50 basis points, leading to a strong equity rally. Small-cap stocks were a standout, delivering 9.5%, while global REITs surged 16.2%. Large-cap information technology stocks, while still strong, gave up some of their prior outperformance. NVIDIA Corp., a significant player in the Artificial Intelligence (AI) space, maintained its position with impressive returns, although concerns about high valuations persisted across the sector. On the fixed income side, U.S. Treasuries returned 4.7%, benefiting from the improved outlook on interest rates. Despite the broader market gains, growth stocks showed a slight pullback, although they remain up more than 20% year-to-date.

Europe

European markets had a quieter third quarter, with European equities (excluding the U.K.) delivering a 1.6% return. The region's economic recovery continued to lag, especially in Germany, where the manufacturing sector struggled amid weak Chinese demand and rising competition from lower-cost Chinese exports. U.K. equities fared slightly better, posting a 2.3% return for the quarter, with domestic economic data providing some optimism, although consumer confidence dipped in September. The European Central Bank (ECB) implemented a 25-basis point rate cut in September, taking interest rates down to 3.5%, while the Bank of England initiated its own easing cycle, delivering a 25-basis point cut in August. U.K. gilts underperformed, returning 2.4%, as the country's tighter labour market kept wage growth elevated and slowed the pace of further interest rate cuts.

Japan

Japanese equities struggled in the third quarter, with stocks falling by 4.9%. The Bank of Japan's July interest rate hike, followed by guidance indicating potential further hikes, spooked investors, leading to a sharp rise in the yen and unwinding of many carry trades. This led to significant pressure on its stock market, which, despite some late recovery driven by a softer tone from policymakers, finished the quarter in negative territory. As a result, Japan was the worst-performing major market in the region.

Sources: Quarterly Market Review, JP Morgan, Morningstar

Global Market Summary

Asia Ex-Japan

Conversely, Asia (excluding Japan) emerged as the top-performing region in the third quarter, returning 10.6%. Chinese equities rallied strongly towards the end of September after the government announced a series of coordinated stimulus measures, which included interest rate cuts and reductions in down payment requirements for home purchases. These actions were seen as a signal of Beijing's commitment to supporting the economy, resulting in a strong rebound in both Chinese and regional stocks.

Emerging Markets

Emerging markets experienced a strong third quarter, particularly in fixed income and equity markets, with emerging market debt delivering a robust 6.1% return. Investor sentiment was buoyed by China's stimulus measures and the Fed rate cuts, which provided a favourable environment for emerging market equities.

Fixed Income: Navigating Market Movements

On the fixed income side, the Barclays Global Aggregate Index gained 7.0%, largely driven by expectations for lower interest rates in major economies. In contrast, commodities had muted performance, returning just 0.7%, as oil prices saw a sharp decline, while gold experienced a strong rally, reaching new all-time highs.

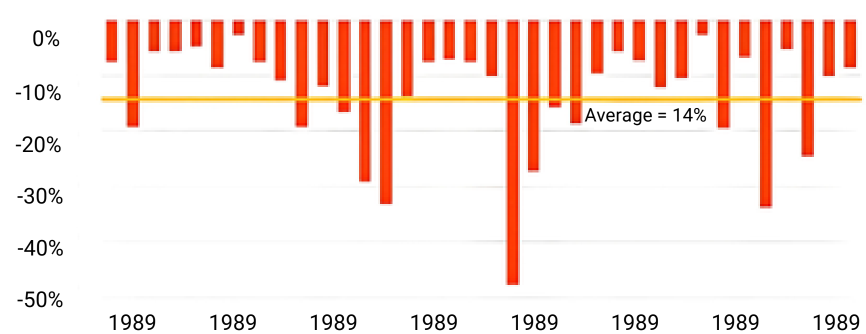
Volatility: Fixed Income Strength and Equity Opportunities

Despite recent volatility, fixed income markets remained strong, with the Canadian Universe Bond Index gaining 1.73% in Q3. Unexpected inflation data caused a brief spike in Canadian 5-year yields, which dampened hopes for lower mortgage rates.

Historical data since 1990 suggests that periods of heightened volatility often correspond with stronger short-term returns. When the Volatility Index (VIX) is at lower levels, around 12 or below, the S&P 500 typically generates returns of about 5% over the subsequent six months. However, during periods of increased volatility, such as when the VIX spikes to 29 or higher, six-month returns have reached as high as 16%. This summer's volatility spike, with levels peaking at 65 before normalizing, underscored the potential for near-term gains.

Corrections are common

S&P 500 largest intra-year drawdowns. 1989-2024



Source: Blackrock Fundamental Equities with data from Bloomberg as of August 2024. Chart shows the maximum drawdown of the S&P 500 Index each year since 1989 and the average across that time**. Past performance is not indicative of current or future results**. Indexes are unmanaged. It is not possible to invest directly in an index.

Sources: Quarterly Market Review, JP Morgan, Morningstar

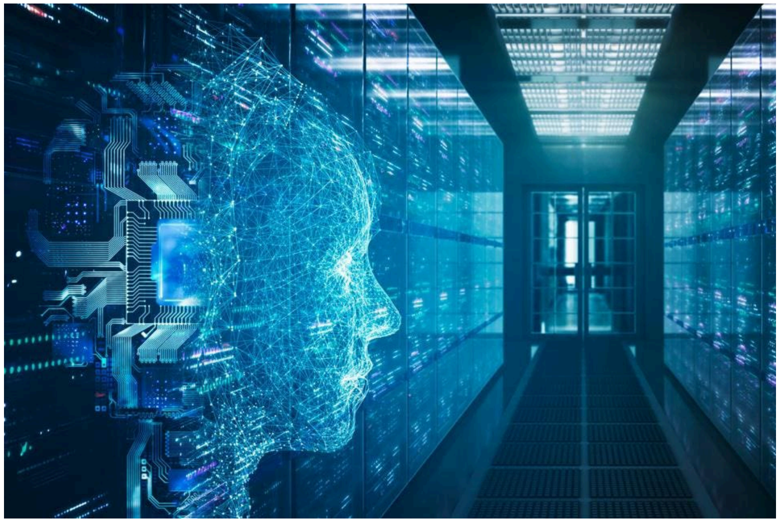
INVESTING THEME – POWERING AI & DATA CENTER GROWTH

As we continue to navigate the evolving landscape of information technology, it's crucial to acknowledge the significant trends shaping the future of investment. Among these, the explosive growth of AI stands out as a transformative force. AI's impact stretches across industries, but its most profound influence is on the demand for infrastructure capable of supporting its immense computing needs.

Today, we want to highlight the investing opportunities in the critical components that power AI, the rapid growth of data centers, and the role of utilities and energy infrastructure in fueling this expansion. The rise of AI is driving unparalleled demand for high-performance computing, which, in turn, is creating massive growth in the data center industry. Companies developing AI applications require vast amounts of data to be processed, stored, and analyzed, all of which depends on the robustness of data centers. This has led to significant capital investments from tech giants and smaller firms alike, aiming to build or expand these facilities. Data centers, as the backbone of modern AI operations, are not just increasing in number but also in complexity and capacity, creating a growing market for innovative solutions in both real estate and technology infrastructure.

With the surge in data center development, the need for utility power has also skyrocketed. Data centers are among the most energy-intensive facilities, consuming vast amounts of electricity to keep servers running and to maintain cooling systems. This trend is pushing the boundaries of power generation and distribution, highlighting the importance of reliable, scalable energy sources. Renewable energy, particularly solar and wind, is gaining attention as companies look to power their data centers sustainably.

This shift not only opens investment opportunities in green energy but also in energy storage solutions that ensure uninterrupted power supply. At the core of data center functionality lies the demand for specialized components, including semiconductors, networking equipment, and power management systems. AI-driven workloads require cutting-edge hardware such as GPUs, ASICs, and accelerators, which are crucial for high-speed data processing. This has spurred tremendous growth in the semiconductor industry, making it an attractive area for investment. Moreover, as the complexity of AI systems grows, there is increasing demand for advanced cooling technologies, cybersecurity solutions, and innovative power management systems, all of which represent key investment areas.



Sources: Forbes

SECURITY HIGHLIGHT – VISTRA CORP

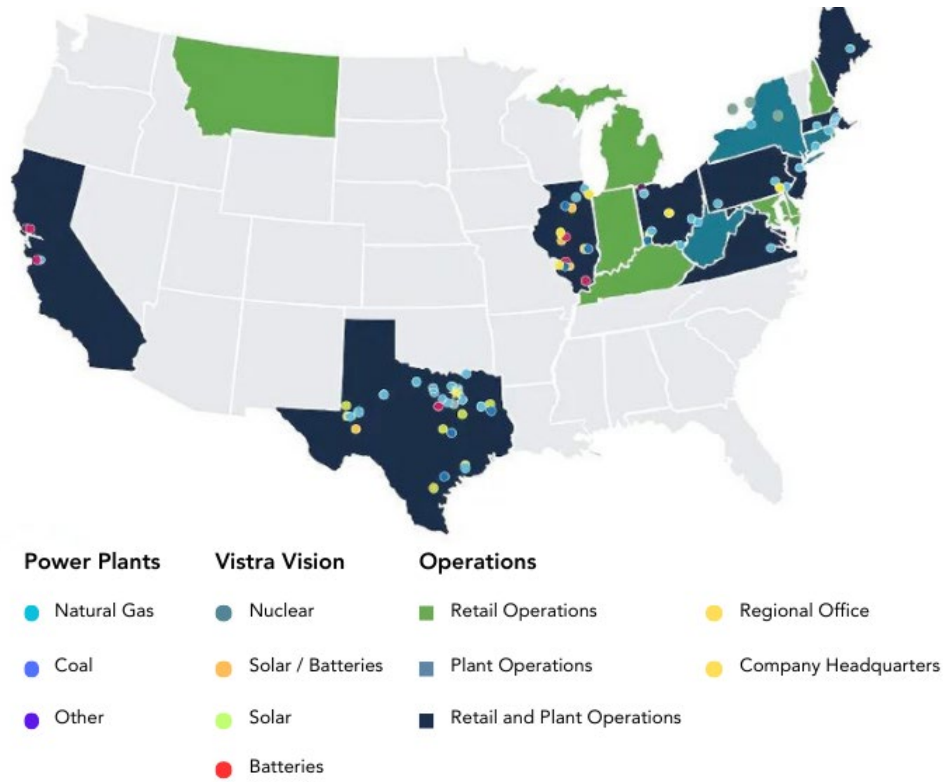
In our view, one of the biggest questions around the boom in generative AI has been how much energy will be needed to bring the full potential of the revolutionary—but incredibly power-intensive—technology to businesses and consumers. As demand for generative AI continues to escalate and it becomes embedded into more products and services, energy demand is expected to intensify.

Vistra Corp is a leading energy company that provides essential resources to customers, businesses, and communities from California to Maine. Based in Irving, Texas, Vistra is a leader in energy transformation with a focus on reliability, affordability, and sustainability and takes an innovative, customer-centric approach to its retail business.

The company's integrated business model combines power generation with retail electricity, serving about 51 million customers across competitive U.S. states. This model allows Vistra to generate consistent free cash flow, supporting robust shareholder returns.

Vistra has a significant focus on decarbonization, aiming for a 60% emission reduction by 2030 and net-zero emissions by 2050. Its portfolio includes a mix of natural gas, nuclear, solar, and battery energy storage assets, emphasizing the importance of reliable, dispatchable power generation to support grid stability. The company is expanding its nuclear generation fleet and renewable energy assets, including solar and battery storage projects, to capitalize on the growing demand for clean energy.

Vistra Asset Locations (Pro Forma for Energy Harbor Acquisition)



Sources: Vistra-January 2024 Investor Presentation

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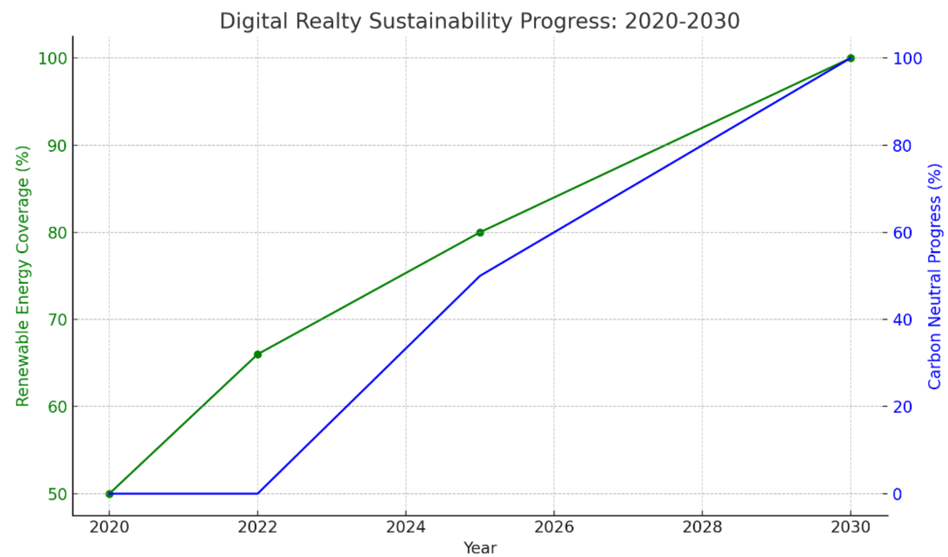
SECURITY HIGHLIGHT - DIGITAL REALTY

Digital Realty Trust Inc. is a global leader in data center solutions, offering a comprehensive portfolio of colocation, interconnection, and cloud-enabling services. With over 300 data centers across six continents, the company provides critical infrastructure that supports the exponential growth of data-driven technologies, including cloud computing, AI, and big data. Digital Realty's commitment to sustainability and innovation has positioned it as a trusted partner for enterprises, service providers, and tech giants seeking to scale their digital operations while minimizing their environmental impact.

The company's business model is built on leasing data center space and services to a diverse range of customers, from small businesses to Fortune 500 companies. Digital Realty's expansive global footprint, coupled with its ability to offer customizable and scalable solutions, has allowed it to capture a significant share of the growing data center market. As AI applications and cloud services proliferate, demand for data processing, storage, and connectivity continues to surge, driving revenue growth for Digital Realty. Furthermore, the company's interconnection services, which allow clients to directly connect to cloud providers and networks, provide an additional revenue stream and competitive advantage.

Digital Realty's strategic focus on sustainability also differentiates it from competitors. The company has been at the forefront of adopting renewable energy sources for its data centers and aims to achieve carbon neutrality by 2030. This commitment aligns with the increasing demand from tech companies to operate more sustainably, making Digital Realty an attractive partner for environmentally-conscious businesses. With strong financial performance, a growing global footprint, and a clear focus on innovation and sustainability, Digital Realty is well-positioned to capitalize on the ongoing digital transformation across industries.



Renewable Energy Coverage: Starting at 50% in 2020 and projected to reach 100% by 2030.
Carbon Neutral Target: Gradual progress toward 100% carbon neutrality by 2030.

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TALL OAK CAPITAL APPRECIATION POOL

As of September 30 2024

Portfolio Manager

TALL OAK CAPITAL ADVISORS

Shawn Jakupi, CFA
Chief Executive Officer & Portfolio Manager

Mehendi Kamani CFP, CIM, CLU
President & Portfolio Manager

About Tall Oak Capital Advisors

Tall Oak Capital Advisors is a boutique investment manager based in London, Ontario Canada.

We work closely with our clients to understand all aspects of their finances. Our fully integrated approach begins with getting to know each client's unique challenges and goals, building a plan to reach those goals, and then executing the plan with precision.

Our Approach

The key to developing successful portfolios is correctly identifying **long-term structural investment themes** that align with the prevailing market and macroeconomic conditions.
Diversification matters. In a world where correlations between markets have converged yet continue to change, understanding how each security will react to different market forces leads to better risk-adjusted returns.
Having a deep **understanding of company fundamentals** is essential to finding businesses with stable cash flows, robust earnings power, and strong long- term growth prospects.
Capital preservation is of utmost importance. The priority is to avoid high-risk situations in the portfolio by adding safeguards to minimize loss.
Risk management at all levels – from portfolio construction to security selection – is key to building long-term resilient portfolios.
Taking a **collaborative approach** where knowledge and different viewpoints are shared, strengthens our insights when evaluating companies.

Investment Objective

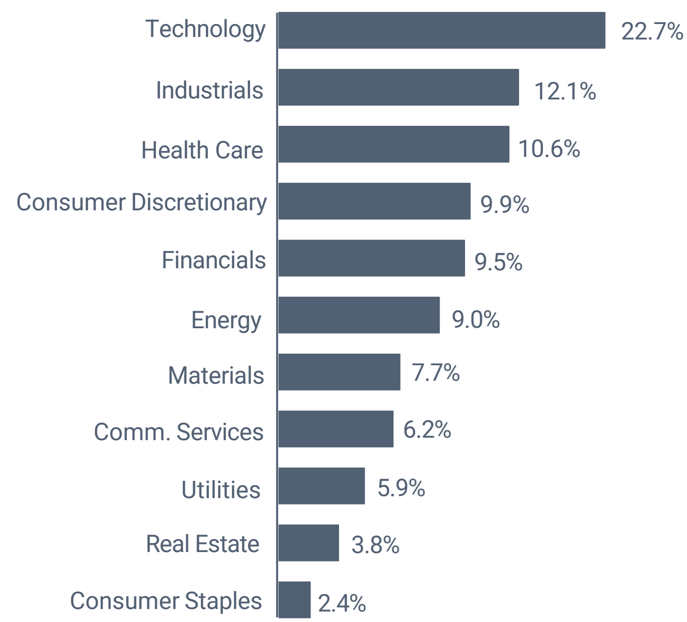
To achieve long-term capital appreciation with a focus on diversification and downside protection by investing across asset classes in Canadian and Global companies with market cap exceeding $500 million.

Investment Philosophy

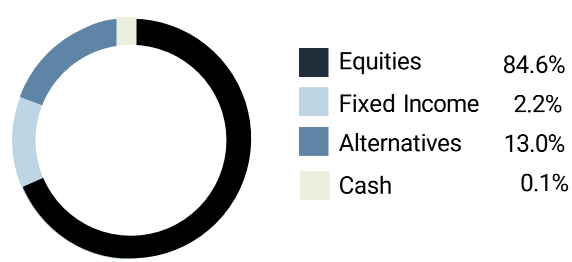
The team employs a disciplined approach by combining a systematic, quantitative and fundamental selection process that favours quality companies with growing earnings, healthy free cash flows purchased at reasonable prices.

When building a balanced portfolio, the strategy will invest in a mix of fixed income and equities securities, diversified across various geographic regions, sectors and industries.

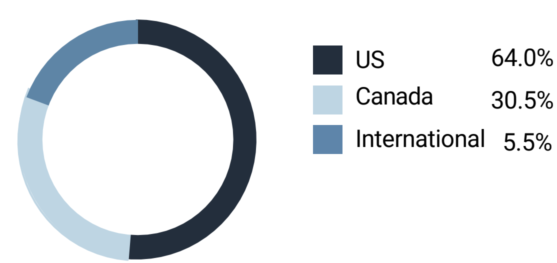
Equity Sector Breakdown



Asset Allocation



Regional Breakdown



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TALL OAK CAPITAL APPRECIATION POOL

As of September 30 2024

TOP POSITIONS

Top Equity Holdings	Sector	%
Microsoft Corp	Information Technology	2.3
Alphabet Inc	Communication Services	2.2
Vistra Corp	Utilities	2.1
Amazon.Com	Consumer Discretionary	2.1
Equinix Inc REIT	Real Estate	2.1
Eli Lilly & Co	Health Care	2.1
Mercadolibre Inc	Consumer Discretionary	2.0
Nvidia Corp	Information Technology	1.7
Meta Platforms Inc	Communication Services	1.6
Palo Alto Networks Inc	Information Technology	1.6
Lam Research Corp	Information Technology	1.6
Apple Inc	Information Technology	1.6
Mastercard Inc	Financials	1.6
Applied Materials Inc	Information Technology	1.5
Vertiv Holdings	Industrials	1.5
Autozone Inc	Consumer Discretionary	1.5
Caterpillar Inc	Industrials	1.5
Fortinet Inc	Information Technology	1.5
Toll Bros Inc	Consumer Discretionary	1.5
Cameco Corp	Energy	1.5

Fixed Income & Alternatives	%
Oaktree Strategic Credit Fund	3.8
Picton Mahoney Special Situations Fund	2.3
AQR Apex Strategy	2.1
Agriroots Diversified Lending Fund	1.5
KKR Infrastructure Fund	1.5
Bank Of Montreal 4.3% 26Nov80	0.5
Royal Bank Of Canada 7.408% 31Dec2146	0.4
Manulife Financial 7.117% 19Jul82	0.4
Rogers Communications 5.00% 17Dec2081	0.3
Transcanada 4.65% 18May77	0.3

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TALL OAK DIVERSIFIED INCOME POOL

As of September 30 2024

Portfolio Manager

TALL OAK CAPITAL ADVISORS

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Having a deep **understanding of company fundamentals** is essential to finding businesses with stable cash flows, robust earnings power, and strong long- term growth prospects.
Capital preservation is of utmost importance. The priority is to avoid high-risk situations in the portfolio by adding safeguards to minimize loss.
Risk management at all levels – from portfolio construction to security selection – is key to building long-term resilient portfolios.
Taking a **collaborative approach** where knowledge and different viewpoints are shared, strengthens our insights when evaluating companies.

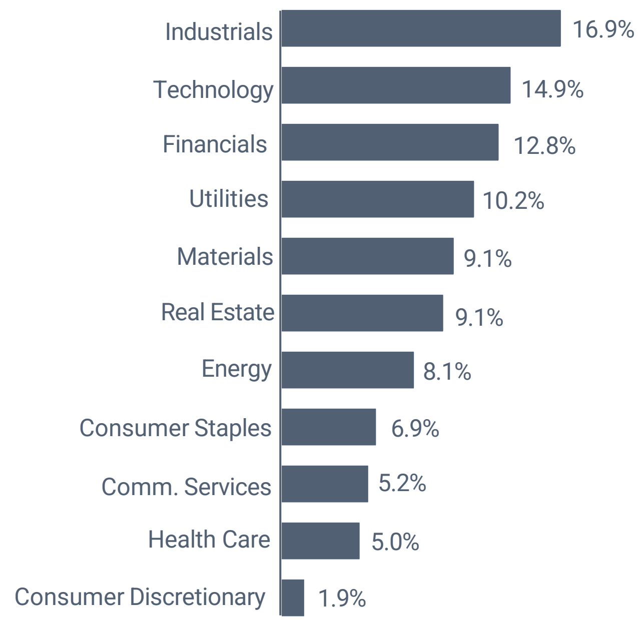
Investment Objective

To achieve consistent portfolio returns from predictable income streams provided by high quality fixed income and alternative investments along with stable and growing dividends paid by large cap North American listed companies.

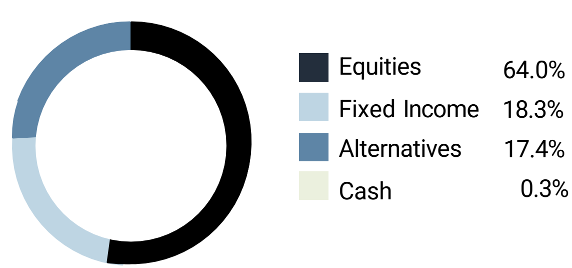
Investment Philosophy

We believe owning high-quality businesses is one of the best ways to preserve and grow capital in the long term. The team employs a disciplined approach by combining a systematic, quantitative and fundamental selection process that favours high quality companies that have a track record for paying and growing dividends over time.

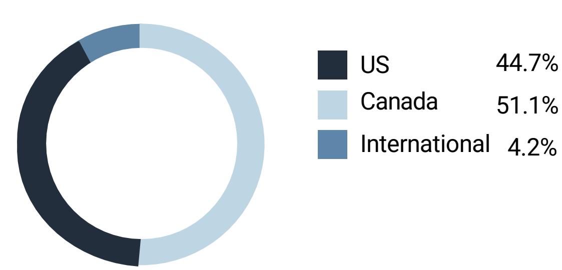
Equity Sector Breakdown



Asset Allocation



Regional Breakdown



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TALL OAK DIVERSIFIED INCOME POOL

As of September 30 2024

TOP POSITIONS

Top Equity Holdings	Sector	%
Eaton Corp	Industrials	1.8
Apple Inc	Information Technology	1.8
Taiwan Semiconductor	Information Technology	1.5
Broadcom Inc	Information Technology	1.5
Oracle Corp	Information Technology	1.5
Deere & Co	Industrials	1.4
Equinix Inc REIT	Real Estate	1.4
Ge Aerospace	Industrials	1.2
Dollarama Inc	Consumer Discretionary	1.2
Manulife Financial Corp	Financials	1.2
Amgen Inc	Health Care	1.2
Cheniere Energy Inc	Energy	1.2
Waste Connections Inc	Industrials	1.2
WSP Global Inc	Industrials	1.2
Eli Lilly & Co	Health Care	1.2
Cogeco Communications	Communication Services	1.2
Southern Copper Corp	Materials	1.2
Entergy Corp	Utilities	1.2
T-mobile Inc	Communication Services	1.1

Fixed Income & Alternatives	%
Picton Mahoney Special Situations Fund	6.1
Trez Capital Yield Trust U.S. (Cad)	3.5
Oaktree Strategic Credit Fund	3.4
Agriroots Diversified Lending Fund	1.7
KKR Infrastructure Fund	1.7
Altagas 7.35% 17Aug82	1.1
Kraft Foods Inc 6.50% 01Nov31	1.0
Manulife Financial 3.375% 19Jun81	1.0
Rogers Communications 5.00% 17Dec81	1.0
NASDAQ Inc 5.35% 28Jun28	0.9

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