PRIVATE WEALTH MANAGEMENT

Welcome

Your goals and dreams will be at the cornerstone of everything we do, every day.

We’re delighted to be your financial partner

Thank you for trusting us with your wealth management needs.

Our team is dedicated to providing you with expert advice and financial solutions, delivered with an exceptional level of personalized service.

This welcome guide contains an overview of our client experience and key products and services available to you.

Should you have any questions, please don’t hesitate to reach out to any member of our team. We’re always here for you.

We look forward to helping you and your family pursue your dreams and continue to thrive.

Delivering exceptional service throughout your life

We understand your time is precious. That's why we'll clarify outcomes with straightforward advice and practical solutions across all aspects of your financial life.

As your life moves through different phases, our team and flexible five step process will respond to you – as your circumstances change, dreams evolve and priorities adapt.

1 **Discover & clarify** your values, dreams, goals and concerns to help us tailor our relationship with you and prioritize your financial needs.

2 **Analyze & explore options** of concepts and scenarios to apply to your personal situation that minimize taxes, mitigate risk and protect your wealth.

3 **Develop & present** a holistic financial plan – your IG Living Plan – that also integrates your customized investment program.

4 **Finalize & implement** the custom strategies in your IG Living Plan – that synchronizes all dimensions of your financial well-being.

5 **Proactively service & respond** as your life, family circumstances and markets change – we will identify and present all relevant scenarios before adjusting any element of your IG Living Plan.

A streamlined, personalized onboarding experience

As a valued IG Private Wealth Management client, your IG Consultant has access to a dedicated High Net Worth (HNW) Services Specialist team to provide you an enhanced and personalized onboarding experience[1].

You will benefit from priority processing of requests and investments transactions, and enhanced controls to process your investment instructions.

[1] Client qualifications: New client households with $1,000,000 or more in assets of investment products only, including third party mutual funds; Existing clients with $1,000,000 or more in assets with subsequent deposit and/or asset transfer-in (regardless of the value); or Existing clients with new deposit and/or asset transfer-in totaling $1,000,000 threshold, bringing them to high-net-worth status.

Tax and estate expertise for all your needs

Your IG Consultant and local team is supported by a national network of financial planning professionals with expertise across a range of disciplines. This includes, but is not limited to:

- Executive compensation
- US cross-border advice
- Family law questions
- Business succession
- Intergenerational wealth transfer
- Philanthropic and legacy planning
- Corporate and personal taxation
- Insurance coverage

Concentra® TRUST

We also partner with **Concentra Trust** – a leading Canadian trust company that has been providing estate and trust solutions for over 65 years. They have the experience and expertise you expect as a power of attorney, trustee or executor. Whether your situation is straightforward or complex, Concentra Trust can help[2]. Contact your IG Consultant to arrange for a consultation.

Providing you the best advice also means we can involve your own personal advisors to ensure a truly coordinated and efficient approach. Whether you are planning for a new goal or navigating the unexpected, our collaborative model is designed to respond to all your needs.

[2]Concentra services not offered in the province of Quebec.

Industry-leading investment strategies and solutions

When building and optimizing your financial plan, your IG Consultant has the support of IG Investments' leading investment strategists. With core areas of expertise that include asset allocation, investment planning, sub-advisor selection and oversight, we partner with the world's very best asset managers to provide our clients exclusive investment solutions and expert market insights.

IG Wealth Management Charitable Giving Program

When it comes to philanthropy, it's important to understand how best to give, maximize tax efficiencies and create a lasting legacy. The IG Wealth Management Charitable Giving Program provides our clients great flexibility – it's a donor-advised charitable giving program that facilitates philanthropy without the administrative responsibilities, time commitment or expensive setup and continuing costs of a private foundation.

Competitive program pricing

Competitive

We are working to offer you the best financial advice combined with a competitive fee structure.

Transparent

The proposed fee structure includes taxes and custodian costs.

Declining fee

Starting at $250,000, the fee structure decreases gradually according to the level of assets invested.

Consolidation

Speak with your IG Consultant about the benefits of consolidating family assets.

Unbundled fees

The management fees and advisory fees are unbundled and may allow for a tax deduction for non-registered accounts for advisory fees.

Your digital client experience

As the world becomes increasingly digital, IG Private Wealth Management is continuously innovating to provide you with a seamless and secure online client experience.

Online access is a way for you to view your account 24/7 on any device.

5 reasons to take advantage of **online access**:

- Access your portfolio account information in real time
- View your online IG Living Plan
- Sign up to receive paperless e-statements
- View past statements, transaction history and tax documents
- Receive digital e-statement notifications

Signing up is quick – register today

Before you begin, make sure you have your client, policy or loan number on hand.

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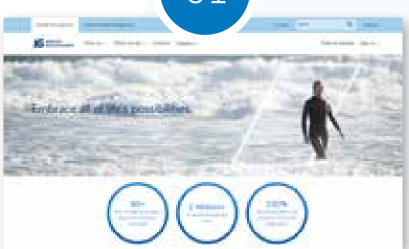

Visit **investorsgroup.com**

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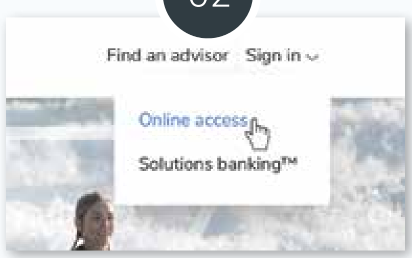

Under the **Sign in** drop down menu, click on **Online access**

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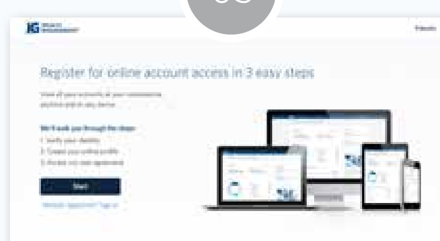

Click **Register now** and complete the information – you're now online.

Additional support

Frequently asked questions: **secure.investorsgroup.com/en/s/help**
T: 1.877.796.3788
E: onlineaccess@investorsgroup.com

Our commitment to you

Focus on you

We will manage your financial plan and investments with a total focus on your personal goals and financial strategy.

Provide confidence

Your success is our ultimate goal. We will provide clear financial guidance to help you gain greater visibility and control.

Keep you informed

We will be transparent with our fees and provide you with ongoing updates tracking your progress toward your goals.

Delivering service excellence

Though our approach is sophisticated, the way we explain it is not. You can expect excellent and ongoing service on many levels.

Committed to the community

Our people invest their time, skills and passion in making our community the very best, now and for the future.

Guiding all generations of your family

Your needs may be complex, but your solutions don't have to be. Your IG Private Wealth Management team will always put your values and evolving family needs first. Our role in guiding multi-generational families ranges from strategic tax and estate advice to facilitating tailored family meetings. Ask us how to begin the conversation.

> Someone's sitting in the shade today because someone planted a tree a long time ago.

Warren Buffett

We look forward to helping you achieve the clarity and financial confidence you deserve to live the life you want.

Thank you for choosing our team.

PRIVATE WEALTH MANAGEMENT

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*To learn more about the IG Living Plan, visit https://www.investorsgroup.com/en/why-us/living-plan

The IG Wealth Management Charitable Giving Program is offered together with the Strategic Charitable Giving Foundation, which operates independently from IG Wealth Management. Donations are irrevocable and vest with the Foundation. This information is general in nature and not intended to be professional tax advice. Please read the Program Guide for complete details, including fees and expenses.