



Introducing IG Wealth Management

Creating Financial Security for the whole family.

Committed to your financial well-being

What you can expect:

- 1 A commitment to your financial well-being.
- 2 Our industry leading approach to financial planning.
- 3 Exclusive access to world class asset managers.
- 4 Highly personalized service and dedicated advisor across generations of your family.
- 5 Highest standard of professional advice. Fiduciary duty.



A Wealth Management leader in Canada

Inspiring confidence for over 90 years:

- Canadian owned and operated since 1926
- Over 2,000 advisor practices in Canada
- \$109B in assets under advisement*
- **Proprietary IG Living Plan™** – a sophisticated, interactive financial planning experience
- Access to world-leading asset management expertise and exclusive managed investment solutions

*As of May 31, 2021



Uniquely positioned in the Canadian marketplace



POWER CORPORATION
OF CANADA

GREAT-WEST
LIFECO INC.

IGM
Financial

Wealth Management

IG WEALTH
MANAGEMENT

Investment
Planning Counsel®
IPC INVESTMENT CORPORATION

Asset Management

 **MACKENZIE**
Investments

Strategic Investments

 **ChinaAMC** **Wealthsimple**
PORTAGE **Northleaf**

 **Putnam**
INVESTMENTS

canada **life**

 **EMPOWER**
RETIREMENT™

 PanAgora

PERSONAL CAPITAL®

Commitment to local and global communities

IG Wealth Management community investment and partnerships

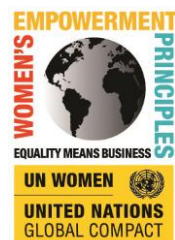


- For over 90 years, +\$100M in support to the communities where we live, work and play
- Annually, more than \$7M in community support across Canada, and \$1.6M allocated directly by regional offices at the grassroots level
- 'Answering the call' COVID-19 pandemic response, delivering support to Canada's small and medium-sized businesses and their communities

IGM & IG Wealth Management commitments for a more sustainable future



IGM named 29th in Corporate Knights' Global 100 Most Sustainable Corporations, and 1st in the investment services sector in 2021.



FTSE4Good

Advocate and ally for Canadians living with a Disability

Local community investment and partnerships



- Volunteer to provide services, education and financial support to local organizations fostering inclusion and community access
- 2019, recipient of the Everyone Belongs “Inclusion Award”
*(Developmental Disability Rehabilitation Services)

Commitment for a more accessible, inclusive and secure future



A Federal initiative towards the creation of a Disability Supplement payment.



DTC & DAC



Disabled Canadians and their families face similar financial challenges

Now more than ever, it is important to get financial advice because:

- 1 Volatility and constant change impact all investors, the disabled often face higher levels of both need and uncertainty
- 2 Disabled Canadians experience workplace challenges and government programs are simply not enough
- 3 Funding programs are complex, ever changing and carry burdensome application processes
- 4 Supports have impractical cut-offs, which negatively impact the ability to secure a comfortable and healthy future
- 5 All Canadians are living longer which means we need to think differently about how we save for all our futures



Our focus: **Everyone's** financial well-being

We offer a holistic approach to managing your wealth by considering all dimensions of your and your dependents financial life and developing strategies to meet your short and long-term needs.

We are committed to:

- Simplifying your entire financial plan
- Creating peace of mind by reducing your financial concerns.
- Guiding you through critical financial events and the ever changing landscape of federal, provincial and municipal programs
- Delivering tax-efficient strategies that improve your and your dependents financial position
- Proactively adjusting your plan as opportunities are identified



What is the extra we do for you

Our service includes:

- 1 Application and oversight of the disability tax credit, and all other tax credits, measures, and benefits
- 2 Access and support to navigate programs, FSCD, PUFF, early childhood, educational supports, and extra curricular
- 3 Transitioning to adulthood support, AISH, PDD, Guardianship, Trusteeship
- 4 Deeper understanding of how to manage and leverage the registered disability saving plan
- 5 Estate planning including discretionary or Henson trusts, wills, POA and PD
- 6 Ensuring the use of all available strategies such as: rollovers and insured investment planning for your dependent
- 7 The creation of a Living Plan™ for both you and for your dependent
- 8 Working with an advocate and ally, who is committed to progressing the status of Canadians living with a disability

Discover six dimensions of financial well-being



Experience our next generation IG Living Plan

Key features and benefits:

- Complete snapshot of your whole financial picture
- “What if” scenarios analysis
- Plan with even more confidence
- Easily monitor your progress to your goals
- Far greater collaboration and real-time access
- IG Living Plan Assessment:
Score out of 100 and personal recommendations



Keeping you on track to meet your financial goals

Your IG Living Plan is proactively monitored and updated. We stay on top of these key areas of your financial life:

- 1 Goals**
A look at whether you're on track to meet or exceed your financial goals.
- 2 Assets**
An outline of the assets you're holding and whether your current portfolio is right for your situation.
- 3 Insurance**
An assessment of whether you have enough insurance to keep you financially secure during an unexpected event.
- 4 Cash flow**
A look at how much you're saving versus how much you're spending and ideas on how to adjust.
- 5 Probability**
A determination of how likely you are to reach your goals.
- 6 Net worth**
A summary of your net worth, which is the total value of your assets minus your debts.

Your IG Living Plan Assessment

This report comes with a score and a list of recommendations that relate to the six dimensions of financial well-being.



Our process: Creating your IG Living Plan

There's no such thing as a one-size-fits-all approach to financial planning, so our **five-step process** begins by understanding what really matters to you.



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



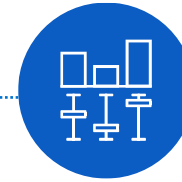
Analyze & explore
concepts and
scenarios to apply to
your personal
situation that
minimizes taxes,
mitigates risk and
protects your wealth.



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



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



**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

Investment advice and category leading performance

Our investment philosophy includes:

- 1 Partnering with top performing asset managers across the globe, because no single manager can do it all.
- 2 Offering solutions that meet the investment needs of all Canadians, from the straightforward to the most complex.
- 3 A fundamental belief that diversification is the cornerstone of any portfolio.
- 4 A rigorous selection and monitoring process with world class asset managers.
- 5 Access to investments typically only available to institutional investors.



Solutions for **everyone's** investment needs

Including a wide selection of options with industry leading risk-adjusted performance exclusive to IG clients

Grow capital and provide income

Portfolio building blocks

IG Mutual Funds:

A selection of top performing mandates that can be used as building blocks for any portfolio objective

Professionally managed portfolio solutions

iProfile Program:

Complete and diversified portfolio solutions

IG Wealth Portfolios:

Designed to achieve various investment outcomes

Capital safety and preservation

Guaranteed investment Funds (GIF):

Combines an insurance policy with the growth potential of an investment fund

High Interest Savings Account (HISA):

Effective saving vehicle that offers an elevated level of interest income

Guaranteed Investment Certificates (GICs):

Offers a fixed level of interest income for a specified term

Life Annuity: Insurance product that provides a guaranteed lifetime income

Expertly Managed Registered Disability Savings Plans

IG RDSP Core Portfolios:

Designed to achieve investment outcomes matched to the beneficiaries needs

Customizable and transparent investment accounts

Brokerage Services:

Personalized brokerage services and products

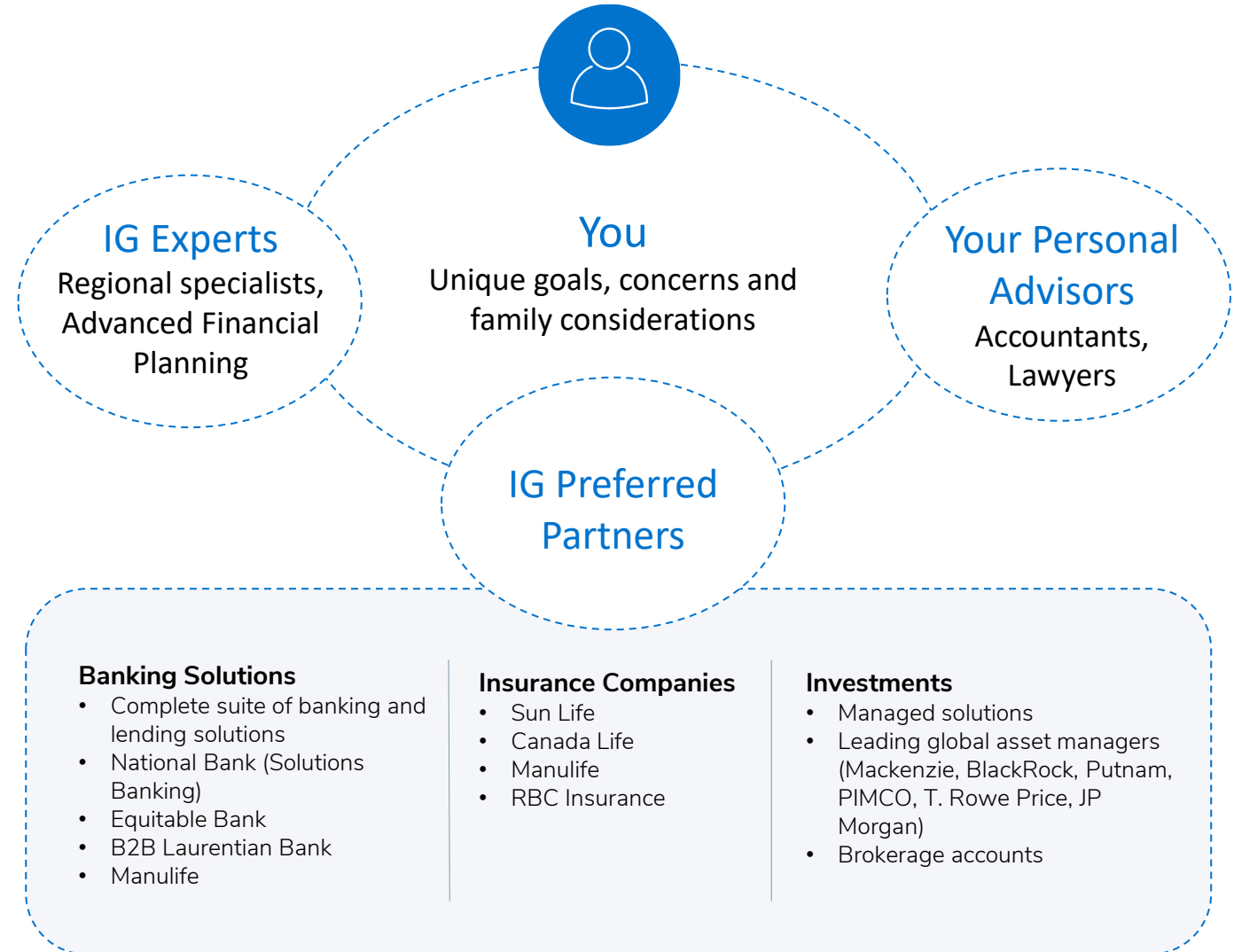
Separately Managed Accounts (SMAs):

Offers personalized direction and choice along with tax efficiency

It takes a team

We inspire confidence and trust with:

- A commitment to helping you manage, protect and grow your wealth
- Our multi-generational focus
- A team of industry-leading specialists with global and local expertise
- Advanced Financial Planning support for more complex situations



Our advice leads to better financial outcomes and opportunities

Difference in household financial assets attributable to financial advice



Source: More on the Value of Financial Advice, CIRANO (2020)

Our commitment to your family



Focus on you

We 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.



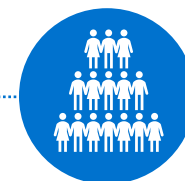
Keep you informed

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



Committed to the community

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



Pay-it-Forward

We are always looking to help more Canadians and are on a mission to increase financial well-being. Pay it forward and don't keep us a secret.



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Fees Explainer

The facts about fees

Mutual fund MER fee

Series U & I | Investment management + Operating expenses + Taxes = MER

Example: .50 + .13 + .12 = .75

- Professional investment management
 - Supervision of fund
 - Service support
 - Fund operations
 - Administration
- Accounting
 - Fund valuation costs
 - Custody fees
 - Audit and legal fees
 - Legally required documents, such as annual reports and prospectus
 - Record keeping
- Required to pay HST on management fees and administration fees



Advisory fee

A separate advisory fee is charged for advice, which can include:

- Wealth accumulation strategies
- Financial planning
- Tax planning
- Household budgeting
- Protection against emotional decision making
- Actively monitoring your portfolio to ensure they stay on track and within your financial objectives
- Client communication

For illustrative purposes only MER based on Series U Balanced Portfolio Fund

Management expense ratio (MER)



What is an MER?

An MER stands for management expense ratio, which is a built-in fee that covers all the costs associated with the management and operation of the fund.



How do MERs work?

An MER includes several components: a management fee, operating expenses and taxes charged to a fund during a given year expressed as a percentage of a fund's average net assets for that year.

For example if an investor holds assets of **\$10,000** and the fund incurs annual costs of **\$100**, the MER is **1%**.



Mutual fund performance is reported after MERs are deducted

MERs are paid indirectly, as they are automatically deducted from a mutual fund. This means that the reported mutual fund performance on your account statement is shown on an after-MER or “net of MER” basis.

10% performance before fees – **1%** MER = **9%** reported investment performance

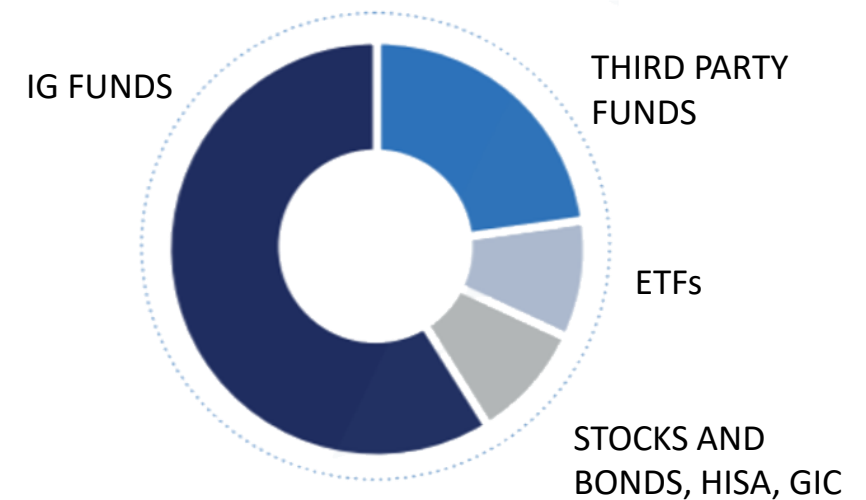
For Illustrative Purposes Only

IG Advisory Account fee rate

Household investment tier*	Advisory fee rate**
Less than \$249,999	1.35%
\$250,000 to \$499,999	1.25%
\$500,000 to \$999,999	1.10%
\$1,000,000 to \$2,999,999	0.80%
\$3,000,000 to \$4,999,999	0.60%
\$5,000,000 to \$9,999,999	0.50%
Over \$10 million	Negotiable

*The advisory fee rate will automatically adjust as household assets move between asset tiers as per the fee schedule selected.

**Advisory fee rate does not include applicable taxes.



Consolidate assets into
a single account

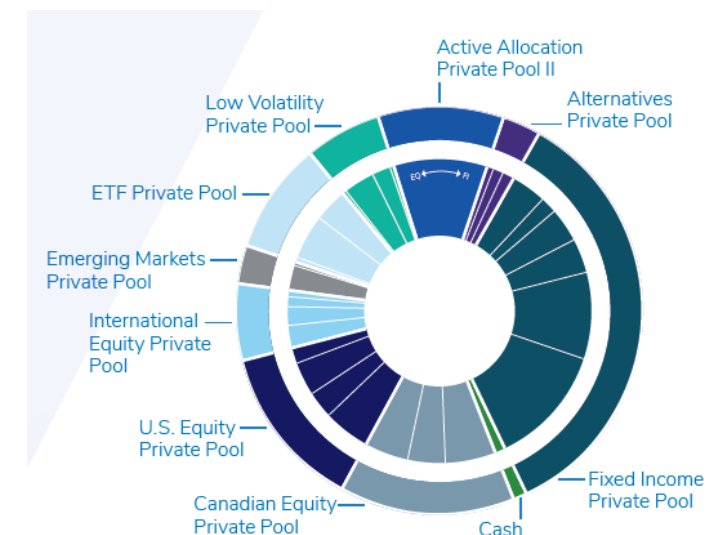
iProfile program advisory fee rate

Household investment tier*	Advisory fee rate**
Less than \$249,999	1.75%
\$250,000 to \$499,999	1.65%
\$500,000 to \$999,999	1.50%
\$1,000,000 to \$2,999,999	1.15%
\$3,000,000 to \$4,999,999	0.95%
\$5,000,000 to \$9,999,999	0.85%
Over \$10 Million	Negotiable

Rates are effective as of May 31, 2021 and subject to change.

*The advisory fee rate will automatically adjust as household assets move between asset tiers as per the fee schedule selected.

**Advisory fee rate does not include applicable taxes



Allocations are for illustrative purposes only and not proportionally accurate.

Higher Advisory fee lower MER,
designed for tax
efficiency/deductibility

Registered Disability Savings Plan Fees

Mutual fund MER fee and Advisory fee are bundled

$$\text{Series B} \mid \begin{array}{c} \text{Investment} \\ \text{management} \end{array} + \begin{array}{c} \text{Advisory} \\ \text{fee} \end{array} + \begin{array}{c} \text{Operating} \\ \text{expenses} \end{array} + \text{Taxes} = \text{MER}$$

$$\text{Example: } .50 + 1.3 + .13 + .12 = 2.05$$

- Professional investment management
- Supervision of fund
- Service support
- Fund operations
- Administration
- Wealth accumulation strategies
- Disability planning
- Tax planning, rollovers
- Household budgeting
- Protection against emotional decision making
- Actively monitoring your portfolio to ensure they stay on track and within your financial objectives
- Client communication
- Accounting
- Fund valuation costs
- Custody fees
- Audit and legal fees
- Legally required documents, such as annual reports and prospectus
- Record keeping
- Required to pay HST on management fees and administration fees

Lower your fees with our multi-generational pricing program

- Lower fees for all qualifying members
- With a competitive tiered pricing structure, the advisory fee declines as the level of household investments increases
- Integrated advice and personalized financial planning
- Introduce younger generations to wealth planning

