



## Investment Management Services

We will complete our Whole Life™ Financial Planning – Full Comprehensive process prior to the commencement of investment management.

Our advisory fee is based on the market value of the assets under management:

Assets Under Management	Annual Fee as a Percentage
\$500,000 - \$1,000,000	1.00%
\$1,000,001 - \$4,000,000	0.75%
\$4,000,001 – and above	0.40%

The annual fees are pro-rated and paid in advance on a quarterly basis. The advisory fee is a blended fee and is calculated by assessing the percentage rates using the predefined levels of assets as shown in the above chart and applying the fee to the account value as of the last day of the previous quarter resulting in a combined weighted fee.

For example, an account valued at \$2,000,000 would pay an effective fee of 0.75% with the annual fee of \$15,000. The quarterly fee is determined by the following calculation:  $(\$1,000,000 \times 1.00\%) + (\$1,000,000 \times 0.50\%) \div 4 = \$3,750$ .

No increase in the annual fee shall be effective without agreement from the client by signing a new agreement or amendment to their current advisory agreement.

Account minimum: \$500,000.00. However, account minimum can be negotiated in certain circumstances.

Advisory fees for investment management are directly debited from client accounts, with client's signed consent. Accounts initiated or terminated during a calendar quarter will be charged a pro-rated fee based on the amount of time remaining in the billing period. An account may be terminated with written notice at least 15 calendar days in advance. Upon termination of the account, any unearned fee will be refunded to the client.