Expect more

IPC PRIVATE WEALTH


A personalized solution to
protect and build your wealth.
Get more

Welcome to **IPC Private Wealth**

Take your portfolio to the next level

It's time to expect more – a more personalized service offering, access to a broader range of investment vehicles and enhanced strategies to help you reach your financial goals.

If you want an individualized approach to growing and preserving your capital, you will find it here. IPC Private Wealth is a disciplined, fully customized program designed to meet your growing wealth management needs.

Implemented with the assistance and expertise of your IPC Advisor, the program draws on three key areas of IPC Private Wealth:

- **Individual analysis.** You will receive individualized analysis of your investment and financial goals.
- **Portfolio selection.** We will recommend a customized portfolio to meet your needs – with access to leading investment specialists from Canada and around the world.
- **Ongoing active management and monitoring.** We will oversee the ongoing management of your portfolio – and will monitor your investments and investment specialists.

In short, IPC Private Wealth is an investment solution that is tailored, designed, and built for you.

Expect more **customization**

INDIVIDUAL HOLDINGS
Tailored to you

PORTFOLIO TAX STRATEGIES
Personalized

Flexibility and direct ownership of your investments

Your portfolio is held separately from other IPC Private Wealth assets – so you have direct ownership of your investments. This means that your portfolio can be tailored to suit your particular liquidity needs, tolerance for risk, and personal values.

For example, you can:

- customize your holdings to avoid exposure to a specific security for ethical reasons
- adapt your portfolio to factor in existing corporate equity holdings you may have
- establish and maintain your individual cost base for bond and equity holdings – so we can personalize your portfolio's tax management strategies with an aim to minimize any realized taxable gains arising from your investments


Expect **more**

Expect more **access**

Gain access to leading investment management – and rigorous performance reviews and standards

IPC Private Wealth is dedicated to conducting objective, ongoing reviews to determine the optimal asset allocation for your portfolio and any changes that are needed over time.

From there, you have access to leading institutional investment specialists – with expertise across the range of asset classes and geographic markets. Using their research and expertise, our investment specialists make the actual decisions on the timing and choice of securities that will be purchased or sold to meet your objectives.

All investment specialists have passed our rigorous due diligence screening process – and IPC Private Wealth professionals continually monitor these specialists to ensure this quality is maintained and that their activities are aligned to your stated investment objectives.

OPTIMAL ALLOCATION
customized to you

GLOBAL EXPERTISE
across markets & asset classes

RIGOROUS MONITORING
ensures alignment

Expect more **transparency**

Know exactly what you're invested in

Benefit from detailed quarterly portfolio reports, which include your personalized performance, a breakdown of your portfolio composition and a market commentary. You will receive a year-end summary of the transactions within your IPC Private Wealth portfolio, detailing the gains and losses that have been generated.

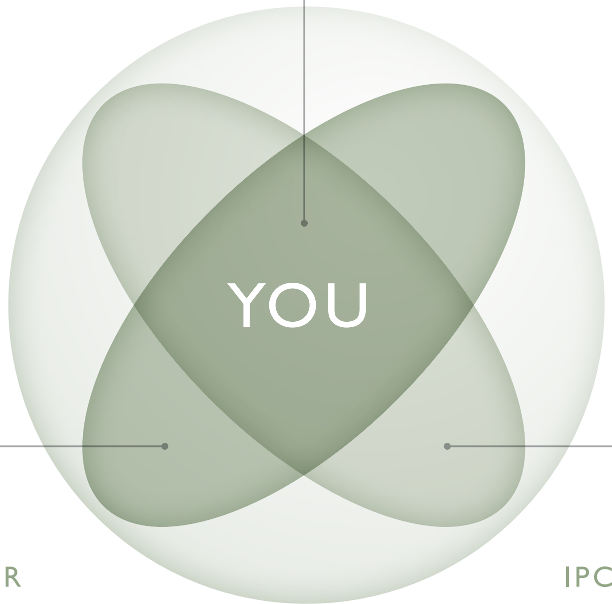
Your program fee will be clearly displayed on your account statements. It includes investment advisory services such as performance measurement, transaction reporting, and compensation to portfolio managers. As a client of IPC Private Wealth, a preferred rate for brokerage commissions is applied.

Expect **more**

Expect more **attention**

Open communication and unparalleled expertise

Work with your Advisor during the discovery process to determine your wealth management needs – and consult with your Advisor on an ongoing basis as these needs change.



YOUR IPC ADVISOR

Works with you to determine your unique financial goals, objectives and tolerance for risk – then after implementation, ensures your portfolio continues to meet your expectations.

IPC PRIVATE WEALTH

Implements your optimum portfolio, and monitors the investment specialists and your assets – also providing ongoing reports that measure your personal performance.

A process built around you

1 **Discovery**

We will learn about your financial needs and goals, your lifestyle, your values, and your investing preferences. We'll also review your investment history and undertake an assessment to understand your comfort level with investment value fluctuations.

2 **In-depth analysis**

We will do an in-depth review of your current holdings to determine if they meet your personal investing benchmarks, including acceptable risk levels and investment time horizon.

3 **Portfolio recommendations**

We will create a personalized investment strategy proposal that documents our understanding of you – and recommends a portfolio solution that is the best fit.

4 **Optimal portfolio implementation**

Once you approve these recommendations, your existing holdings will be allocated to an optimal portfolio solution, designed to achieve your specific investment objectives.

5 **Ongoing reviews**

Regular reviews are essential to the success of any carefully-planned investment strategy. By constantly monitoring your portfolio and staying in touch with you, we can make necessary adjustments as the markets or your needs change to ensure that your long-term objectives are satisfied.

Expect more **freedom**

The benefit of experience, the power of partnership

With the exclusive benefits that IPC Private Wealth provides, you have security in knowing that your portfolio is expertly managed to build and protect your personal wealth. And with the ongoing guidance of your IPC Advisor, you know that your portfolio will always be aligned with your evolving wealth management needs.

So expect more.

We look forward to welcoming you as a client of IPC Private Wealth. For more information, please speak to your IPC Advisor.

I P C P R I V A T E W E A L T H