

Live *your* dream.

# IPC Portfolio Services Portfolio Solutions



# PORTFOLIO SOLUTIONS

	ESSENTIALS	RETIREMENT	STRATEGIC	FUNDAMENTALS	PRIVATE WEALTH
<b>WHY INVEST IN THIS FAMILY OF PORTFOLIOS?</b>	You want core elements of portfolio management with downside protection strategies at a lower cost	You are in or nearing retirement or want portfolio management strategies that provide enhanced downside protection to preserve capital in periods of sustained market downturns	You want a single portfolio solution with comprehensive portfolio management strategies to enhance growth and manage volatility	You want a discretionary portfolio that includes directly-held stock positions with managed volatility strategies at a lower cost	You want a robust, personalized solution with discretionary portfolio management that includes directly-held securities, enhanced capital preservation and tax management strategies as well as comprehensive portfolio oversight
<b>WHAT MAKES THIS FAMILY OF PORTFOLIOS DIFFERENT?</b>	Lower-cost ETF-based portfolios that include downside protection and currency risk management strategies which are not typically found in similar offerings	Primary focus on capital preservation for those in the retirement risk zone or who want enhanced protection strategies	Globally-focused, multi-manager portfolios that are efficiently diversified and have key strategies such as currency risk management and market-risk mitigation	Discretionary portfolio management including directly-held stock positions with tax management strategies at a lower cost	Personalized discretionary portfolio management that includes directly-held securities, enhanced volatility and tax management strategies
<b>WHAT ARE THE FEATURES OF THIS FAMILY OF PORTFOLIOS?</b>	<ul style="list-style-type: none"> <li>Strategically managed allocation within income, balanced and growth portfolio solutions</li> <li>A mix of equity and fixed income lower-cost ETFs provide market exposure to key global asset classes</li> <li>Trend-following asset allocation strategy provides protection during market downturns by moving assets from equities to bonds or cash</li> </ul>	<ul style="list-style-type: none"> <li>Strategically managed allocation within income, balanced and growth portfolio solutions</li> <li>A mix of equity, fixed income and alternative asset classes provide broad global market exposure</li> <li>Key low-volatility and defensive equity holdings provide portfolio stability and protection against the depth and duration of market downturns</li> </ul>	<ul style="list-style-type: none"> <li>Strategically managed allocation within income, balanced and growth portfolio solutions</li> <li>A mix of equity, fixed income and alternative asset classes that provide global market exposure based on security selection by various investment specialists</li> <li>Combines value, growth and factor investing strategies to optimize potential returns with trend-following asset allocation strategy to manage volatility</li> </ul>	<ul style="list-style-type: none"> <li>A mix of equity and fixed income ETFs provide global market exposure to key asset classes at a lower cost</li> <li>A factor investing strategy provides exposure to directly-held Canadian stock positions</li> </ul>	<ul style="list-style-type: none"> <li>A mix of actively managed, globally diversified equity and fixed income holdings</li> <li>Includes exposure to directly-held equities and access to multi-strategy alternative assets (real estate, hedge funds, infrastructure, and private equity) that provide different sources of return and strategies to reduce volatility</li> <li>Personalized tax management strategies</li> </ul>
<b>VALUE ADDED FEATURES</b>					
Single portfolio solutions	•	•	•		
Multi-manager solutions		•	•		•
Direct ownership of equities				•	•
Direct ownership of bonds					•
Alternative strategies		Global Real Estate	Global Real Estate	Hedge Fund ETF	Multi-Strategy
Regular rebalancing	•	•	•	•	•
Tax management strategy		Portfolio Level	Portfolio Level	Personalized	Personalized
Active asset allocation	•	•	•	•	•
Currency risk management	Binary	Dynamic	Dynamic	Binary	Dynamic
Defensive strategies		•			
Trend-following risk strategy	Broad-Based		Targeted		Targeted
Household pricing		Series F and I	Series F and I	•	•
Household reporting options				•	•
Available in Quebec	•			•	
<b>Management fee*</b>	0.55%	0.85%-0.95%	0.94%-1.15%	0.60%	Custom
<b>Minimum investment</b>	\$500	\$1,000	\$1,000	\$250,000	\$500,000
<b>Available portfolios</b>	Income, Balanced, Growth	Income, Preservation, Foundation, Accumulation	High Income, Conservative, Monthly Income, Balanced, Growth, All Equity	Income, Balanced, Growth	Capital Preservation, Income, Income & Growth, Growth, All Equity

## Our Investment Philosophy

With IPC Portfolio Services, we give you the confidence to stick to a well-defined investment strategy and achieve your long-term goals.



### DISCIPLINE

A systematic process to efficiently diversify, manage and continuously monitor your portfolio to help meet your goals.

### OBJECTIVE

An objective approach to money management, which means access to top investment expertise from around the globe - each monitored against stringent criteria and held accountable to their respective mandates.



### BEST THINKING

Ongoing oversight of your asset allocation strategy to capture investment opportunities and implement risk management strategies.

\*Pricing for Seires F. Please refer to the Prospectus for the management fee of all other Series.

# Key Takeaways

## PORTFOLIO SOLUTIONS

### ESSENTIALS

- A simple lower-minimum, lower-cost single portfolio solution with core elements of portfolio management and downside protection strategies

### RETIREMENT

- Provides a multi-manager, multi-asset, globally diversified portfolio solution with a primary focus on downside protection to provide capital preservation in market downturns

### STRATEGIC

- Provides a multi-manager, multi-asset, globally diversified single portfolio solution with access to various investment styles, factor strategies and investment expertise
- Includes downside protection strategies to manage volatility

### FUNDAMENTALS

- A cost-efficient discretionary offering with multiple protection strategies, and a factor-based stock selection process to provide direct security holdings
- Includes overlay tax management
- Provides opportunities for family pricing and reporting options at the household level

### PRIVATE WEALTH

- Offers a high degree of active management, access to a broad range of investments, including alternative assets, a range of capital preservation strategies as well as the opportunity to hold equities and bonds directly
- A personalized strategy that pays more attention to your preferences with enhanced overlay portfolio and tax management oversight
- Provides opportunities for family pricing and reporting options at the household level

### TAILORED SOLUTIONS

- An option to build your own portfolio with access to various asset classes and individual components



Mutual funds sponsored by Counsel Portfolio Services Inc. are only qualified for sale in the provinces (except Quebec) and territories of Canada. IPC Essentials Portfolios are qualified for sale in all provinces including Quebec. See the appropriate Simplified Prospectus for more information. Counsel Portfolio Services is a wholly-owned subsidiary of Investment Planning Counsel Inc. IPC Private Wealth is a division of IPC Securities Corporation. IPC Securities Corporation is a member of the Canadian Investor Protection Fund. Trademarks owned by Investment Planning Counsel Inc. and licensed to its subsidiary corporations. Investment Planning Counsel is a fully integrated wealth management company. Mutual funds available through IPC Investment Corporation and IPC Securities Corporation. Securities available through IPC Securities Corporation.