



Investment Counselling Program

CANACCORD | Genuity
Wealth Management

To us there are no foreign markets.™

N19°70'56"
W155°08'58"

INVESTMENT OUTCOME
GOLFING WITH FRIENDS, HAWAII

Your life has a geography. Where you're from, where you're going, where you aspire to be. More often than not, that geography is global. By asking our clients, "Where will your investments take you?" we are able to customize our services to help successful families like yours reach the coordinates that define their life goals.

Where will
your investments
take you?

A pension fund approach for individual investors



INVESTMENT
COUNSELLING
PROGRAM

With today's more complex and globally interconnected markets, many investors put their trust in professional portfolio management to build and protect wealth. The Complete Canaccord Investment Counselling Program (ICP) provides discretionary money management from world-class portfolio managers with diverse styles and investment mandates.

For decades, institutional investors have tested, refined and proven the value of an approach that engages the specialized talents of multiple portfolio managers. Through the ICP, your investment portfolio is managed with the same expectations for expertise, discipline and performance that institutional investors demand. Over time, these portfolios have consistently generated value for investors as a result of their well-articulated process, expertly executed strategies and commitment to continual monitoring.

Charted to your life goals

Your Canaccord advisor will consult closely with you to customize the ICP to your particular financial goals and risk tolerance. The process will include discussions that give your advisor a deep understanding of your values, responsibilities, interests, overall assets, financial needs and desired investment outcomes. Your advisor will also schedule regular meetings with you so you can track your progress towards the coordinates that define your life goals.



N 26° 03' 41"
W 77° 20' 59"

INVESTMENT OUTCOME
FAMILY ADVENTURE, BAHAMAS

Whether you want your whole family to get scuba-certified and visit the world's great dive sites, or enjoy a different series of adventures, the ICP gives you the time to focus on your family goals.

We've structured the Complete Canaccord Investment Counselling Program with the following points of distinction.

Globally renowned portfolio managers

The portfolio managers selected to be part of this program are considered to be some of the most seasoned and respected money managers in the world. They undergo our rigorous due diligence process in order to be invited into the program, and the investment mandates they fulfill are carefully selected to deliver best-in-class opportunities to you.

Discretionary money management

The ICP is ideal for clients who are busy and focused on activities other than market research and day-to-day investment decision-making. The portfolio managers who partner with you in this program handle all tactical decisions related to your investments, freeing you to build your career or business, steward your family and achieve your other life goals.

Tax advantages

Investing through this program may provide you with considerable tax advantages:

- You have direct ownership of the securities in your portfolio, so you are not subject to the hidden or embedded capital gains often incurred through mutual fund ownership. Direct ownership also reduces tax inefficiencies created by the high portfolio turnover associated with some mutual funds.
- You have the ability to minimize tax on capital gains by taking profits or losses at appropriate times for tax planning purposes.
- If you hold the ICP in a non-registered account, you may be able to claim the all-inclusive program management fee as a tax-deductible expense.

Ask your tax advisor about the specific tax advantages that apply to you.



N 43°35'00"
E 11°01'67"

INVESTMENT OUTCOME
A MONTH IN EUROPE, TUSCANY

Live your dreams in retirement,
surrounding yourself with the
places and people you love.



N 49° 25' 00"
W 123° 16' 69"

INVESTMENT OUTCOME
SECURING YOUR CHILDREN'S FUTURE, VANCOUVER

We understand that you want to give the world to your children, and help them make it an even better one. The ICP can help your family reach those coordinates.

Our consultative process

Step 1

Create your Complete Canaccord Client Profile

Step 2

Construct your investment guidelines & asset allocation strategy

Step 3

Align your investment mandates

Step 4

Ongoing consultation

Step 1

Create your Complete Canaccord Client Profile

We believe that effective wealth management requires coordinated thinking across all aspects of your financial affairs, allowing you to gain strong control over your financial well-being.

Your Canaccord advisor will guide you through a broad discussion about your values, responsibilities, interests, overall assets, financial needs and desired investment outcomes to help create your Client Profile. This important document enables your advisor to personalize all available strategies and services to your specific financial objectives.

Step 2

Construct your investment guidelines & asset allocation strategy

Your advisor will use all the details that make up your Complete Canaccord Client Profile to construct your investment guidelines and asset allocation strategy.

Your investment guidelines reflect a clear understanding of your investment objectives, short- and long-term financial goals, risk tolerance, and preferred level of control over your portfolio.

Your asset allocation strategy incorporates capital markets expectations and historical data to arrive at a suitable asset mix of cash, equities and fixed-income that helps to reduce the effect of market volatility in your portfolio.

Step 3 Align your investment mandates

Now your advisor can align specific investment mandates to your investment guidelines and asset allocation strategy.

Once you have come to a mutual agreement with your advisor about your investment mandates, you can be confident that prudent decisions concerning your investments will be made on your behalf, and always in line with your Complete Canaccord Client Profile, investment guidelines and asset allocation strategy.

Step 4 Ongoing consultation

You and your advisor establish the frequency of **regular progress meetings** to review your investment portfolio and your advancement towards your goals. These meetings allow you to discuss any updates to your Client Profile, or changes to your individual, professional or family circumstances. If any of your investment mandates are not moving you towards your goals, your advisor may recommend suitable alternatives.

Our **portfolio reporting** will keep you up to date on your investments through detailed monthly and quarterly reports, and year-end accounting summaries.

Your **quarterly report** presents:

- A consolidated view of your ICP portfolio
- Rates of return for each of your investment mandates
- Performance comparisons against the relevant benchmarks
- Investment mandate summaries showing contributions, withdrawals, gains and losses
- A detailed report of your individual holdings
- Market commentary

Your **year-end accounting summary** provides additional information that will assist your accountant in preparing your annual tax filings, such as your capital gains or losses and non-registered account fees for the calendar year.

Your Canaccord advisor is always available to review each of these reports with you and your tax specialist.

N 49° 58' 33"
W 119° 58' 33"

INVESTMENT OUTCOME
WEEKENDS WITH FRIENDS, MUSKOKA, ONTARIO

The ICP can give you the freedom and peace of mind to enjoy your cottage, cabin or other second home.





N 38° 41' 58"
W 109° 42' 9"

INVESTMENT OUTCOME
DEFINING FREEDOM, UTAH

Follow the open road in retirement, mapping your own route towards the wide horizon, while your ICP investments go global, too, in the capable hands of professional managers.

Comprehensive due diligence

Delivering peace of mind

We take great care in all stages and aspects of this program to deliver an exceptional investment offering and experience to clients. One way we do this is by engaging in multiple levels of due diligence on your behalf. This work is done in addition to the rigorous screening process the portfolio managers undergo to qualify for inclusion in the program.

Your Canaccord advisor has deep knowledge of this program, the individual portfolio managers and the mandates available to you. The ICP process ensures that your advisor develops a very thorough understanding of your values, responsibilities, interests, overall assets, financial needs, time horizon, risk tolerance and desired investment outcomes. Your advisor performs due diligence by mapping this robust program to your life's distinct coordinates.

The Canaccord Investment Management Committee provides a prudent watch over the ongoing governance and accountability of this program. The Committee meets on a quarterly basis to review the performance of the portfolio managers in the program and ensure that the managers remain aligned to their investment mandates as market conditions evolve.

A third-party consultant reports to the Investment Management Committee and assists with identifying and retaining best-in-class portfolio managers, as well as determining the appropriate mix of investment mandates. This team also monitors the performance of each portfolio manager relative to that manager's stated guideline, ensuring that every participant in the program is held directly accountable to the mandate that participant was selected to fulfill.

About Canaccord Genuity Wealth Management

When you invest through the Complete Canaccord Investment Counselling Program, you partner with an established and respected global firm entrusted to protect and grow your investments through a strategy tailored exclusively to you.

Canaccord Genuity Wealth Management is a premier global wealth management firm. We focus on helping successful families reach the coordinates that define their life goals. To achieve this, we search the globe for investment opportunities, and deliver targeted long-term and near-term investment strategies for clients in Canada, Australia, the U.K. and Europe. To us there are no foreign markets.™

Canaccord advisors are entrusted with more than \$25 billion* in assets under administration and management. With access to the Complete Canaccord full range of investment options and financial, estate and insurance planning services**, our advisors are committed to providing clients with a broad array of solutions to simplify their busy lives and realize their desired investment outcomes.

canaccord.com/ca



*Administered and managed by Canaccord Genuity Wealth Management in Canada and affiliated operating companies of the Canaccord Genuity group worldwide.

**Services provided by Canaccord Estate Planning Services Ltd.

Safeguarding your investments

Our commitment is to understand and exceed the expectations of our clients. The safeguarding of your investments will always be our top consideration.

Canaccord Genuity Group Inc. is a participant organization with the **Canadian Depository for Securities (CDS)**. CDS is Canada's national securities depository, clearing and settlement hub. CDS is accountable for the safe custody and movement of equity, fixed-income and money market securities, accurate recordkeeping, the processing of post-trade transactions, and the collection and distribution of entitlements relating to the securities that have been deposited by participants. CDS is regulated by the Ontario and Quebec securities commissions and the Bank of Canada, with working and reporting relationships with the Canadian Securities Administrators (CSA), other provincial securities commissions and the Office of the Superintendent of Financial Institutions. For more information, please visit cds.ca.

Client accounts with Canaccord Genuity Wealth Management are protected through additional agencies including the **Investment Industry Regulatory Organization of Canada (IIROC)** and the **Canadian Investor Protection Fund (CIPF)**.* While no investment strategy offers complete protection from changing market values or investment product performance, the CIPF protects investors from losses due to insolvency of a CIPF member. For more information, please visit cipf.ca.

*Canaccord Genuity Wealth Management is a division of Canaccord Genuity Corp., a Member of the Canadian Investor Protection Fund and IIROC.



N 43° 38' 49"
W 79° 22' 43"

CANACCORD GENUITY WEALTH MANAGEMENT, CANADA

Leverage the informed perspective and resources of Canada's largest global, independent wealth manager.

Our values

Canaccord advisors are driven by core company values and recognize that building lasting relationships is key to delivering results to our clients and community.

We put our clients first.

We develop deep trust with our clients through detailed consultation, appropriate investment ideas and value-added services.

A good reputation is our most valued currency.

Integrity and respect for client confidentiality are the basis of all our relationships.

Ideas are the engine of our business.

Our originality in the generation of quality ideas positions us ahead of the competition globally.

We are an entrepreneurial, hard-working culture.

We believe that highly qualified, motivated professionals working together in an entrepreneurial environment results in superior client service and shareholder value.

We strive for client intimacy.

The more detailed our understanding of our clients' needs and objectives, the better positioned we are to meet them.

We are dedicated to creating exemplary shareholder value.

We are committed to aligning the interests of our people with fellow Canaccord shareholders through share ownership. We believe that ownership motivates the ideas and efforts that lead to value creation.

To us there are no foreign markets.™

Our clients benefit from our truly global perspective. We deliver insightful, actionable ideas from both local and international markets through our continued pursuit and evaluation of global opportunities.

About Canaccord Genuity Group Inc.

Through its principal subsidiaries, Canaccord Genuity Group Inc. (the “Company”) is a leading independent, full-service financial services firm, with operations in two principal segments of the securities industry: wealth management and capital markets. Since its establishment in 1950, the Company has been driven by an unwavering commitment to building lasting client relationships. We achieve this by generating value for our individual, institutional and corporate clients through comprehensive investment solutions, brokerage services and investment banking services. The Company has offices in 11 countries worldwide, including wealth management offices located in Canada, Australia, the U.K. and Europe. Canaccord Genuity, the international capital markets division, operates in Canada, the U.S., the U.K., France, Germany, Ireland, Hong Kong, mainland China, Singapore, Australia and Barbados. To us there are no foreign markets.™

Canaccord Genuity Group Inc. is publicly traded under the symbol CF on the TSX and the symbol CF. on the London Stock Exchange.

canaccordgenuity.com

Australia

Canada

China

France

Germany

Guernsey

Ireland

Isle of Man

Jersey

Singapore

United States

United Kingdom

Canaccord Genuity Wealth Management is a division of Canaccord Genuity Corp.
Member – Canadian Investor Protection Fund

Member of all Canadian stock exchanges and the Investment Industry Regulatory Organization of Canada

The company of the Canaccord Genuity group of companies through which products and services are offered may differ by location and service. See canaccordgenuitygroup.com/en/companies for more information.

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