IPC Portfolio Services
Portfolio Solutions

Investment Planning Counsel®
FINANCIAL SOLUTIONS FOR LIFE

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 where appropriate.

	IPC Portfolios			Counsel Portfolios		IPC Private Wealth		
	ESSENTIALS	FOCUS	INCOME	RETIREMENT	STRATEGIC	VISIO	FUNDAMENTALS	PRIVATE WEALTH
WHY INVEST IN THIS FAMILY OF PORTFOLIOS?	You want investments with the core elements of portfolio management at a lower cost	You want a single portfolio solution combining top performing managers to benefit from their security selection expertise	You want a single portfolio solution combining top performing managers to benefit from their security selection expertise	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 portfolio solution that includes comprehensive strategies with the broadest diversification all in one investment	You want a sophisticated, yet simplified single portfolio solution that provides access to a concentrated selection of equity and fixed income securities combined with ETFs, at a lower cost	You want a discretionary portfolio that includes directly-held stock positions with tax 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
WHAT MAKES THIS FAMILY OF PORTFOLIOS DIFFERENT?	Lower-cost ETF-based portfolios including an ESG option	Focused multi-manager portfolios that are efficiently diversified for exposure to large-cap global growth companies	Multi-manager income solutions that derive income from multiple income sources for improved yield, diversification, and growth opportunities.	Primary focus on capital preservation for those in the retirement risk zone or who want enhanced protection strategies	Multi-manager, multi-asset, globally diversified solutions with access to various investment styles, factor strategies and investment expertise	Globally diversified portfolios that provide access to concentrated, high conviction strategies and a transparent and understandable investment approach	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
WHAT ARE THE FEATURES OF THIS FAMILY OF PORTFOLIOS?	• Strategically managed allocation within income, balanced, growth, and equity portfolio solutions • A mix of equity and fixed income lower-cost ETFs provide market exposure to key global asset classes	• Strategically managed asset allocation within conservative, balanced, growth, and equity portfolio solutions • A mix of lequity and fixed income asset classes that provide global large-cap market exposure based on security selection by a focused group of investment specialists	• Strategically managed income solutions with options geared to different investment goals. • Options include a conservative portfolio with lower equity exposure, a portfolio that invests primarily in Canadian securities, and a globally focused portfolio with greater potential for capital growth.	• Strategically managed allocation within conservative, balanced and growth portfolio solutions • A mix of equity, fixed income and alternative asset classes provide broad global market exposure • Key low-volatility and defensive equity holdings provide portfolio stability and protection against the depth and duration of market downturns	• Strategically managed allocation within conservative, balanced and growth portfolio solutions • A mix of equity, fixed income and alternative asset classes that provide global market exposure based on security selection by various investment specialists • Combines value, growth and factor investing strategies to optimize potential returns	• Strategically managed allocation within income, balanced and growth portfolio solutions • Leading investment specialists who invest in a relatively smaller set of equities and a select portfolio of investment grade bonds • A unique combination of individually selected stocks and bonds with international ETF holdings	• A mix of equity and fixed income ETFs provide global market exposure to key asset classes at a lower cost • A factor investing strategy provides exposure to directly-held Canadian stock positions	• A mix of actively managed, globally diversified equity and fixed income holdings • 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 • Personalized tax management strategies
VALUE-ADDED FEATURES								
Single portfolio solutions	•	•	•	•	•	•		
Multi-manager solutions		•	•	•	•	•		•
Direct ownership of equities						Replicated^	•	•
Direct ownership of bonds						Replicated^		•
Alternative strategies			Global Real Estate, Liquid Alternatives	Global Real Estate	Global Real Estate		Hedge Fund ETF	Multi-Strategy
Regular rebalancing	•	•		•	•	•	•	•
Tax management strategy			Portfolio Level	Portfolio Level	Portfolio Level	Portfolio Level	Personalized	Personalized
Active asset allocation	•	•	•	•	•		•	•
Currency risk management		•	Dynamic	Dynamic	Dynamic		•	Dynamic
Defensive strategies				•				
Trend-following risk strategy								Targeted
Household pricing		•	•	•	•	•	•	•
Household reporting options							•	•
Available in Quebec	•	•	•			•	•	•
ESG Portfolios available	•						•	
Management fee*	0.45%	0.80%	0.80% - 0.95%	0.85%-0.95%	0.94%-1.15%	0.75%-0.85%	0.60%	Custom
Minimum investment	$500	$500	$500	$1,000	$1,000	$150,000	$250,000	$500,000
Available portfolios	Income, Balanced, Growth, Equity	Conservative, Balanced, Growth, Equity	Conservative Income, Monthly Income, Global Income & Growth	Preservation, Foundation, Accumulation	Conservative, Balanced, Growth, All Equity	Income, Balanced Income, Balanced, Balanced Growth, Growth	Income, Balanced, Growth	Capital Preservation, Income, Income & Growth, Growth, All Equity

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

^Replicated through an allocation to investment funds with concentrated, high-conviction North American or U.S. equity and bond ladder investment strategies.

Key Takeaways

ESSENTIALS	• A simple lower-minimum, lower-cost single portfolio solution with core elements of portfolio management and an ESG option
FOCUS	• A lower-cost offering that provides a multi-manager, globally diversified single portfolio solution with access to a select group of investment managers
INCOME	• Strategically managed income solutions providing fixed monthly distributions with options geared to different investment goals
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
VISIO	• Globally diversified portfolios that provide access to concentrated, high conviction strategies and a transparent and understandable investment approach at a lower cost
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	• Our most personalized approach to investment management, with access to enhanced diversification and capital preservation strategies including alternative assets, overlay tax management, and the opportunity to hold equities and bonds directly • 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

Investment Planning Counsel®

FINANCIAL SOLUTIONS FOR LIFE