

# Management Fee

Goes towards a variety of portfolio management and operational services provided by the Program.

## MULTI MANAGER

Discretionary money management with multiple investment managers to provide you with access to global expertise

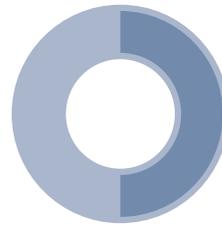


### TAX LOSS HARVESTING

Strategies to minimize realized taxable gains in your portfolio

## OVERLAY PORTFOLIO MANAGEMENT

Oversight: selecting, monitoring and replacing investment managers

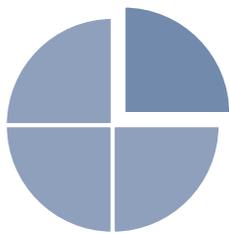


### PORTFOLIO REBALANCING

To maintain your portfolio's allocation over time

## PORTFOLIO DESIGN OPTIMIZATION

Dedicated Portfolio Management Team to review market trends and analyze asset classes to optimize the design of portfolios



### ASSET CUSTODY & RECORD KEEPING

Online account access, safekeeping of individual accounts and mandate records

## PORTFOLIO CONSTRAINT MANAGEMENT

Monitoring: to ensure we honour your request to avoid exposure to specific securities



### OPERATIONAL OVERSIGHT

Legal, compliance, technology and operational support



### REPORTING & COMMUNICATION

Detailed and customized account performance reports, manager commentaries, manager audiocasts, trading summaries and realized capital gains/losses

Management fees vary depending on the complexity of managing a portfolio.