

# Management Fee

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

## MULTI MANAGER

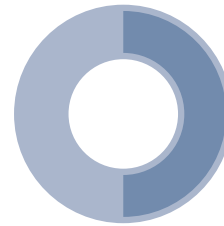
Discretionary money management with multiple investment managers to provide you with access to global expertise



**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.