FUNDAMENTAL WEALTH | HARBOURFRONT WEALTH MANAGEMENT

ADVISORY FEE

Less than $300,000 - 1.5%
$300,000 - $600,000 - 1.35%
$600,000 - $1,000,000 - 1.25%
$1,000,000 - $3,000,000 - 1.00%
$3,000,000 - $5,000,000 - 0.75%
$5,000,000+ - Negotiable

Less than $300,000

Service Priority 5

- 1 work week response to calls, emails, and inquires.

Level of Contact & Commitment

- Access to your Senior Investment Advisor and Support assistant
- Annual meeting
- Access to online booking calendar for phone, virtual and in person meeting

Custom Reporting

- Basic NaviPlan report at initial financial plan
- Asset - Map to visualize complete financial picture.

Financial Planning

- "One - Page" Financial plan with Action Items
- Annual review and amendments

Portfolio Structure

- Custom mutual fund/ETF model strategy with automatic rebalancing.

Specialized Services

- Access to educational podcast, weekly curated retirement newsletter

$300,000 - $600,000

Service Priority 4

- 1-3 business day response to calls, emails, and inquires.

Level of Contact & Commitment

- Access to your Senior Investment Advisor and Support assistant
- Annual meeting
- Access to online booking calendar for phone, virtual and in person meeting

Custom Reporting

- Customized NaviPlan report at initial financial plan
- Asset - Map to visualize complete financial picture.

Financial Planning

- "One - Page" Financial plan with Action Items
- Scheduled accountability check-ins on implementation of action items.
- Annual review and amendments

Portfolio Structure

- Custom mutual fund/ETF model strategy with automatic rebalancing.
- Pension Style investing for income accounts (RRIF, PRIF, Non-Reg)

Specialized Services

- Access to educational podcast, weekly curated retirement newsletter
- Monthly Investment commentary (For pension style accounts)
- Customized tax prep letter – (Q1)
- Fall Tax Planning letter (Q4)

TRUE INDEPENDENCE™

$600,000 - $1,000,000

Service Priority 3

- 24-hour response to calls, emails, and inquires.

Level of Contact & Commitment

- Access to Senior Investment Advisor and Support assistant
- Access to Portfolio Manager
- Annual meetings – or as required.
- Timely updates to legislative changes as required.
- Access to online booking calendar for phone, virtual and in person meeting

Custom Reporting

- Comprehensive NaviPlan report at initial financial plan, scenario analysis, probability reporting
- Asset - Map to visualize complete financial picture.

Financial Planning

- “One - Page” Financial plan with Action Items
- Scheduled accountability check-ins on implementation of action items.
- Annual review and amendments
- Retirement Income Guardrails implementation
- Progress & Strategy reviews
- Estate analysis reporting, beneficiary and will review
- Coordination with outside professionals – Accountant – Lawyer

Portfolio Structure

- Custom mutual fund/ETF model strategy with automatic rebalancing.
- Pension Style investing for income accounts (RRIF, PRIF, Non-Reg)

Specialized Services

- Access to educational podcast, weekly curated retirement newsletter
- Monthly Investment commentary (For pension style accounts)
- Customized tax prep letter – (Q1)
- Retirement income guardrail letter (Q3)
- Fall Tax Planning letter (Q4)

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$1,000,000 - $3,000,000

Service Priority 2

- Immediate response to calls, emails, and inquires

Level of Contact & Commitment

- Access to Senior Investment Advisor and Support assistant
- Access to Portfolio Manager
- Bi – Annual meetings Q2 & Q4 – or as required.
- Timely updates to legislative changes as required.
- Periodic market reports or updates as warranted.
- Access to online booking calendar for phone, virtual and in person meeting

Custom Reporting

- Comprehensive NaviPlan report at initial financial plan, scenario analysis, probability reporting
- Asset – Map to visualize complete financial picture.

Financial Planning

- "One – Page" Financial plan with Action Items
- Scheduled accountability check-ins on implementation of action items.
- Annual review and amendments with unlimited consultations
- Retirement Income Guardrails implementation
- Progress & Strategy reviews
- Estate analysis reporting, beneficiary and will review
- Coordination with outside professionals – Accountant – Lawyer
- Tailored review of personal and corporate returns to help with tax planning opportunities
- Access to the HWM estate planning specialist

Portfolio Structure

- Investment policy statement
- Custom portfolio with all available product offerings
- Pension Style investing for income accounts (RRIF, PRIF, Non-Reg)

Specialized Services

- Access to educational podcast, weekly curated retirement newsletter
- Monthly Investment commentary (For pension style accounts)
- Customized tax prep letter – (Q1)
- Net-Worth Update letter (Q2)
- Retirement income guardrail (Q3)
- Fall Tax Planning letter (Q4)

$3,000,000+
Service Priority 1

- Immediate response to calls, emails, and inquires

Level of Contact & Commitment

- Direct Access to partners and entire team
- Access to Portfolio Manager
- Bi - Annual meetings Q2 & Q4 – or as required.
- Timely updates to legislative changes as required.
- Periodic market reports or updates as warranted.
- Access to online booking calendar for phone, virtual and in person meeting

Custom Reporting

- Comprehensive NaviPlan financial planning report including personalized executive summary, initial analysis report, recommended action plan, implementation action plan, results summary and summary of strategies.
- Semi-annual yChart investment analysis
- Asset - Map to visualize complete financial picture.

Financial Planning

- "One - Page" Financial plan with Action Items
- Scheduled accountability check-ins on implementation of action items.
- Annual review and amendments with unlimited consultations
- Retirement Income Guardrails implementation
- Progress & Strategy reviews
- Estate analysis reporting, beneficiary and will review
- Coordination with outside professionals – Accountant – Lawyer
- Tailored review of personal and corporate returns to help with tax planning opportunities
- Access to the HWM estate planning specialist

Portfolio Structure

- Investment policy statement developed.
- Custom portfolio with all available product offerings
- Pension Style investing for income accounts (RRIF, PRIF, Non-Reg)
- Active portfolio management and monitoring

Specialized Services

- Access to educational podcast, weekly curated retirement newsletter
- Monthly Investment commentary (For pension style accounts)
- Customized tax prep letter – (Q1)
- Net-Worth Update letter (Q2)
- Retirement income guardrail (Q3)
- Fall Tax Planning letter (Q4)
- Access to investment wholesalers' materials and contacts
- Priority access to in-person events