A PLATFORM for
PREMIUM ADVISORS

WHETHER YOU ARE GROWING OR EXITING

LET'S MAKE IT HAPPEN

Optimize
Wealth Management

Optimize Wealth Management

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THE CHOICE OF PREMIUM ADVISORS

Optimize Wealth Management

WELCOME TO OPTIMIZE WEALTH

Independence, flexibility and empowerment are key reasons why top advisors choose Optimize Wealth. Yet it's our people and culture that keep them so energized and growth-minded.

Optimize Wealth is a people-driven, values-based, future-focused firm. Working together, our people build teams, families, communities and a better future.

We offer Advisors premium compensation, superior investment solutions, and an industry-leading platform to help grow their business or map out their exit.

2022 CANADIAN WORKPLACE CULTURE LEADER

We empower and encourage our people, constantly.

NETWORK FOR DIVERSITY AND CHANGE

Attracting and retaining the best in the industry, from all groups.

OPTIMIZE WEALTH CHARITIES

Helping individuals, families and organizations build a legacy of giving.

INTRODUCTION

AS A FINANCIAL ADVISOR, YOU HELP YOUR CLIENTS UNDERSTAND THEIR OPTIONS, MAKE WISE DECISIONS AND BUILD A BETTER FUTURE

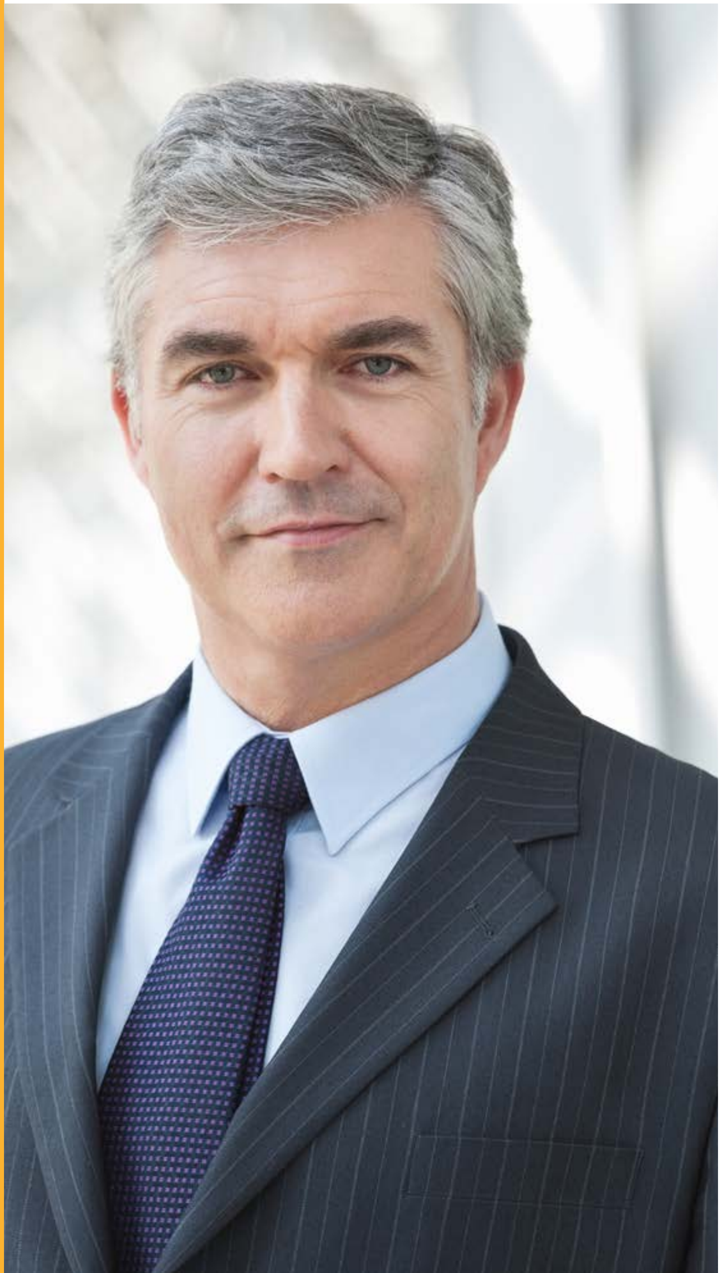
SHOULDN'T YOU DO THE SAME FOR YOUR CAREER?

At **Optimize Wealth**, we believe in giving advisors the tools, resources and support they need to thrive.

You deserve to be at a firm that will give you the support and independence you need to flourish.

If not now, when?

JOIN OPTIMIZE WEALTH



A FIRM BUILT BY ADVISORS, FOR ADVISORS

Founded in 2009, Optimize Wealth has become one of Canada's fastest growing Full Service Wealth Management Firms by building an extremely robust Advisor Platform whereby Advisors can provide their clients with a superior client offering and investment solutions. We have in-house tax and will specialists that can prepare all of your clients' tax returns as well as all of their wills. We also have in-house Mortgage and Insurance specialists when needed and all of that augments our core Financial Planning and Portfolio Management services. We built our Advisor Platform with the belief that technology could make the financial management process simpler, more transparent, and more cost-effective for clients and for your business. It has quickly become clear to us that these services when provided alongside our in-house technology enables advisors, relationship managers, and financial planners alike to deliver significant value to their clients well above the industry norms, which empowers them to grow their business exponentially.

The Result? Your Clients win. You win. And joining us could not get any easier.

01

HOW WE HELP YOUR CLIENTS

At Optimize Wealth, we judge our success by how well we achieve you and your client's goals, not ours.

Bring your clients the next generation in Wealth Management.

BRING YOUR CLIENTS THE NEXT GENERATION IN WEALTH MANAGEMENT

At Optimize Wealth, we judge our success by how well we achieve your client's goals, not ours.

1. **MULTI-FAMILY OFFICE SERVICES**
   Offer the full-suite of services:
   - Investment Management
   - Financial Planning
   - Will and Tax Preparation
   - Mortgage and Insurance Solutions

2. **PURE NO LOAD FEE STRUCTURE**
   Eliminate unnecessary costs:
   - No annual administration fees
   - No up-front fund loads
   - No back-end commissions

3. **COMPLETE INDEPENDENCE**
   No more product pushing:
   - Strategies are based on each client's specific goals and objectives
   - Broad array of in-house and third-party portfolio solutions
   - Institutional Level of Portfolio Management and Asset Classes

"I TRULY VALUE THE IMMENSE SUPPORT AND RESOURCES OF A FINANCIALLY INDEPENDENT AND GROWTH MINDED FIRM WITH A LONG HISTORY ROOTED IN MONEY MANAGEMENT AND MULTI-FAMILY OFFICE SERVICES, NOT IN BANKING OR IN PUSHING RETAIL PRODUCTS."

Optimize Wealth Management

BRING YOUR CLIENTS THE NEXT GENERATION IN WEALTH MANAGEMENT

"OPTIMIZE PROVIDES A BROAD ARRAY OF MANAGED PORTFOLIO SOLUTIONS USING BOTH IN-HOUSE AND THIRD-PARTY ASSET MANAGERS. THIS TOTALLY ALIGNS WITH OUR APPROACH TO PROVIDING ENTIRELY INDEPENDENT FINANCIAL ADVICE TO CLIENTS."

4 PENSION STYLE ASSET CLASSES

Go beyond retail products:

- Exposure to low correlated asset classes
- Institutional Pension Managers such as Goldman Sachs, Morgan Stanley, and KKR

5 PREMIUM INVESTMENT RETURNS

Increase client's ROI instantly:

- Top quartile returns
- Emphasis on growth and principal protection
- Dynamic asset allocation

6 GLOBAL FINANCIAL STRENGTH

Provide bank-level security:

- All accounts custodied at National Bank (NBIN)
- Over $300 billion in assets and 1,000,000 investors
- All client positions are segregated and not cross-collateralized
- CIPF and CDIC insured

The Result? Take your clients to the next level in wealth management and prosper together.

02

HOW WE HELP YOU

We know that you bring
a ton to the table.

We make sure we do too.

Optimize Wealth Management

WHAT WE BRING TO THE TABLE

Focus on your client relationships and let us take care of the rest.

1 PREMIUM COMPENSATION, WELL ABOVE INDUSTRY RATES

Despite grids and payouts getting continuously squeezed, we offer a compensation structure well above industry norms

- We recognize the true value of your client relationships
- The industry has long undervalued Financial Advisors, until now
- We are always happy to put our money where our mouth is

2 SUPERIOR CLIENT OFFERING AND INVESTMENT SOLUTIONS

Bring your clients the Next Generation in Wealth Management

- Multi-Family office platform
- Premium Investment Returns
- Broad array of in-house and third-party portfolio solutions
- Pension Style asset management
- Pure no-load fund fee structure
- User-friendly client statements and online account access
- Bank-level security

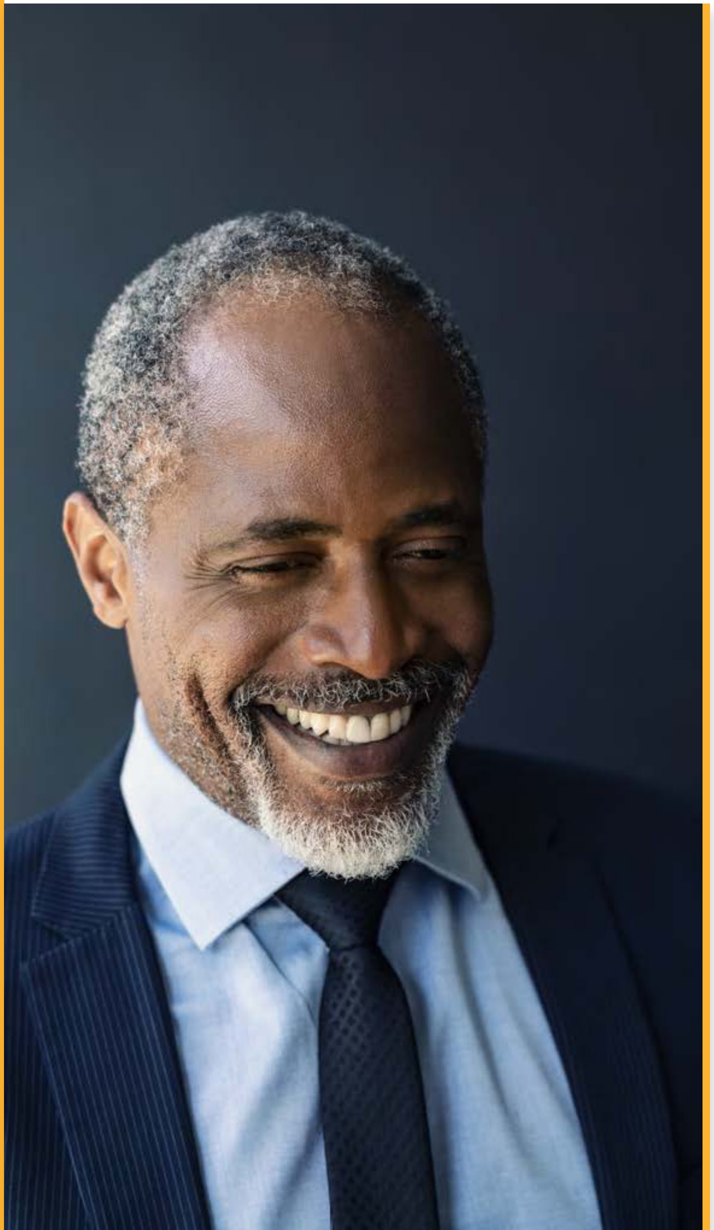
3 NEXT GENERATION MARKETING SUPPORT

Our Marketing Team will create engaging content to always keep you front and centre with your clients

- Personalized brochures and monthly e-newsletters
- Quarterly newsletters and market commentary
- Social media campaigns across multiple platforms
- Customized marketing initiatives

Optimize Wealth Management

WHAT WE BRING TO THE TABLE



4 AN ENTREPRENEURIAL CULTURE LIKE NO OTHER

We are fixated on your Growth and Independence

- You help your clients with their goals while we help you with yours
- Complete freedom in your succession planning
- Acquire new books of business with our Pre-Arranged Financing Solutions

5 STREAMLINE YOUR BUSINESS IN A MAJOR WAY

Significant time savings for you to grow… or to simply smell the roses

- Online platform to onboard and service clients quicker and more efficiently
- Automate and leverage our in-house compliance system
- Industry leading back-office and performance reporting systems
- Cutting edge enterprise software and CRM for every aspect of your business

6 OPEN PLATFORM FOR EVERY WEALTH PROFESSIONAL

If you have solid long term client relationships we want to work with you, regardless of your registration

- OSC Portfolio Managers
- Registered IIROC Advisors
- Licensed MFDA Reps
- Financial Planners, Relationship Managers, and Insurance Advisors

The Result? Unlock opportunities while building a better and more profitable business.

03

Optimize Wealth Management

OUR TRANSITION PROGRAM

Quickly and smoothly transition clients.

Leave the heavy lifting to us.

Optimize Wealth Management

INDUSTRY LEADING TRANSITION PROGRAM

Our industry leading Transition Program ensures your move is quick and effortless. We won't stop until you are completely satisified with your Transition.

"I WAS PARTICULARLY APPRECIATIVE OF THE INTEGRITY WITH WHICH OPTIMIZE APPROACHED THE TRANSITION PROCESS. IT CERTAINLY WENT WAY ABOVE MY EXPECTATIONS."

1 RECEIVE SIGNIFICANT TRAINING AND PLANNING AHEAD OF TIME

- Thorough planning is critical for any successful transition
- Robust Transition planning through Optimize Academy
- Transition best practices and advice through our Knowledge-Base Program
- Checklists, Suggested Scripts, and Clear Timelines
- Business Cards, Signage, and Brochures

2 LEVERAGE OUR ROBUST ONBOARDING PLATFORM AND TECHNOLOGY

- Clients can sign up online or with paper, your choice
- All necessary Paperwork can be pre-populated by our team with client consent
- Instantly initiate transfers, effortlessly set up and adjust ongoing payments
- Track your progress by the minute through your Optimize Dashboard
- Onboard and service new clients at the click of a button

Optimize Wealth Management

INDUSTRY LEADING TRANSITION PROGRAM

We know making the leap from one firm to another is both daunting and challenging. That's why we have a full-time dedicated transition team to help you every step of the way.

3 USE OUR TRANSITION SWAT TEAM

- A dedicated Onboarding Manager guides you through every step of the onboarding process
- A full-time Transition Portfolio Manager assists you with every single transition meeting to ensure every client feels properly welcomed
- Your Relationship Manager is always available to ensure your transition is a massive success
- Our transition team of experienced financial, compliance, technology, and operations professionals literally does not stop until your Transition is fully completed.

"WHAT OPTIMIZE CALLS THEIR TRANSITION SWAT TEAM IS DEFINITELY AN UNDERSTATEMENT. AT EVERY TURN, THEIR TEAM WAS THERE FOR US AND WAS WORKING AROUND THE CLOCK, ON THE WEEKEND, AND DID NOT STOP UNTIL THE TRANSITION WAS SAFELY AND SUCCESSFULLY COMPLETED, WITH EFFICIENCY AND MINDFULNESS TO THE CLIENTS' CHOICES AND PRIORITIES."

Optimize Wealth Management

INDUSTRY LEADING TRANSITION PROGRAM

4 LET OUR SUPERIOR CLIENT OFFERING SPEAK FOR ITSELF

- Multi-Family Office Platform
- Premium Investment Returns
- Broad array of in-house and third party portfolio solutions
- Pension Style Asset Management
- Pure no-load fund fee structure
- User-friendly statements and online account access
- Bank-level security through our firm and our custodian National Bank (NBIN)

The Result? We provide the opportunity to transition clients and advisors faster and easier than any other firm in Canada. Pure and Simple.

"HAVING THE OPTIMIZE CLIENT SERVICE MANAGER GUIDING MY ASSISTANT AND I THROUGH EVERY STEP OF THE TRANSITION WITH A 'NO FUSS, NO HASTLE' PHILOSOPHY REALLY MADE THE ENTIRE MOVE TO OPTIMIZE SEEM EFFORTLESS."

04

EXITING THE BUSINESS

Looking to exit the business?

We are interested. Very interested.

EXITING THE BUSINESS

If you run a money management firm or are an Advisor, Portfolio Manager, Relationship Manager, or Financial Planner who is looking for a buyout plan **now or in the future**, we want to connect with you.

PREMIUM VALUATIONS

Optimize Wealth offers more money than any other firm in the industry in addition to being able to offer your clients a superior client offering and investment solutions. We uniquely recognize how much value is in all of the client relationships which you have nurtured.

PAYMENT TERMS

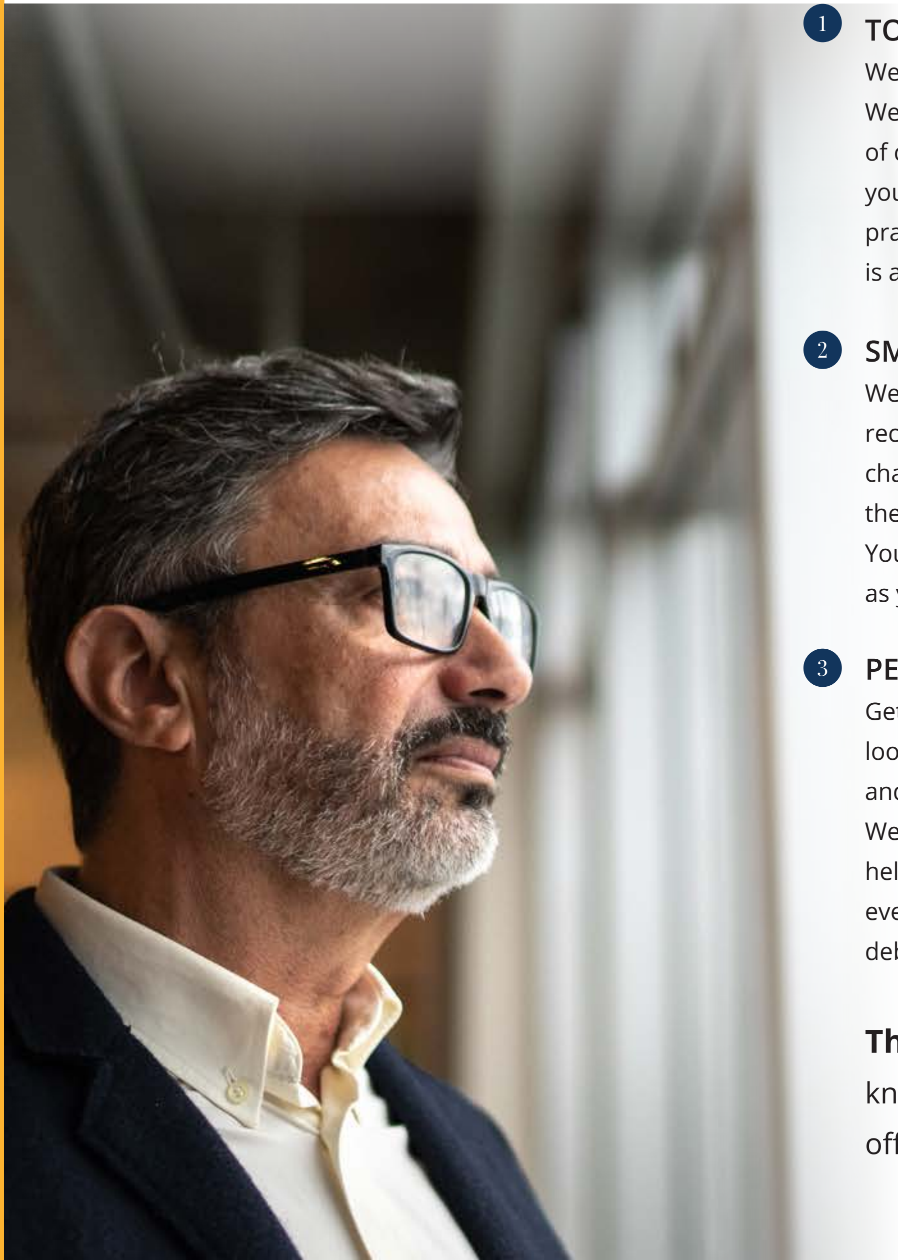
We can structure the buyout around you and your particular situation. And so whether you want an immediate buyout, a two-stage transition, or something in between, we are keen to work with you.

“WHAT I ESPECIALLY LIKED ABOUT MY TRANSITION OUT OF THE BUSINESS WAS THAT OPTIMIZE WENT AT MY PACE, NOT THEIRS...NOT TO MENTION HOW MUCH COMFORT I TOOK IN KNOWING THAT MY CLIENTS WERE GOING TO BE SO WELL LOOKED AFTER.”

Optimize Wealth Management

SOME SAY WE PAY TOO MUCH

We frankly don't care.



1 TOP DOLLAR PAYMENT STRUCTURE

We are happy to pay top dollar where others scrutinize or 'nickel and dime'. We know just how hard you have worked to build your business and your book of clients over the years. We know better than the rest, just how invaluable your relationships are and how much future potential there is within your practice. As such, we are only too happy to put our money where our mouth is and will move as quickly as you need us to.

2 SMOOTH TRANSITION PROCESS

We offer the smoothest transition with minimal investment on your part. We recognize that you are looking to exit the business and move on to the next chapter in your life. Accordingly, we will handle everything from getting 'boots on the ground', the paperwork, the client meetings, to any regulatory requirements. Your involvement with the transition will be entirely on your terms and as involved as you want it to be.

3 PEACE OF MIND

Get the peace of mind you deserve, knowing your clients' needs will be completely looked after. Think of the comfort you will have knowing that we judge our success and value based on how well your clients' financial goals are achieved, not ours. We will provide your clients with personalized financial solutions and advice to help them at every stage of their lives. Our Financial Services and solutions cover everything from financial planning and portfolio management to tax preparation, debit management, and estate planning.

The Result? Monetize the full value of your business while knowing your clients will receive a superior client offering and investment solutions.

05

COMPENSATION STRUCTURE

We recognize the true value of what a Financial Advisor brings to the table.

Realize and monetize what you have spent your career building.

COMPENSATION STRUCTURE OVERVIEW

KEY COMPENSATION COMPONENTS

- Transition Bonus: 2% of Assets
- Annual Payments: 1% of Assets, paid monthly
- Succession Payout: 5% of Assets*
- Dealer Fees: $0

SUCCESSION PLANNING OPTIONS

You may opt to receive your Succession Payout by way of any of the below options:

# of Years to Retirement	Succession Payout	Transition Bonus	**Total** (excluding recurring Annual Payments)
1	2.5%	2%	**4.5%**
2	2.5%	2%	**4.5%**
3	3%	2%	**5%**
4	4%	2%	**6%**
5 or more	5%	2%	**7%**

The Result? Get the compensation you deserve, with the flexibility you desire.

Optimize Wealth Management

SAMPLE COMPENSATION COMPARISON

COMPARISON ASSUMPTIONS

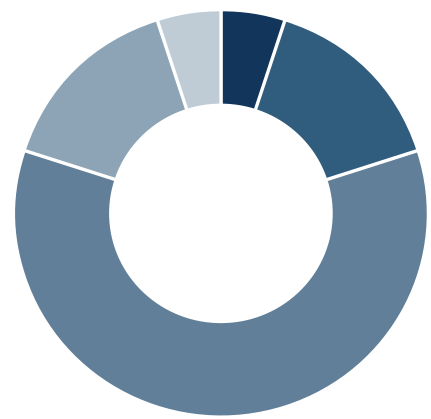
Your Book of Clients

Current Book size (AUM)	$75,000,000
Number of Households	200
Expected Organic Growth Rate	5%
Years to Retirement	10

Your Current Dealer

Current Annual Trailers/Fees	1.00%
Payout from Dealer (Grid)	80%
Fixed Dealer Fees (Annual)	$12,000
Succession Payout	2.5 X Net Revenue

YOUR CLIENT'S RISK/RETURN PROFILES



All Growth	5%
Growth Balanced	15%
Balanced Growth	60%
Income Balanced	15%
Income	5%

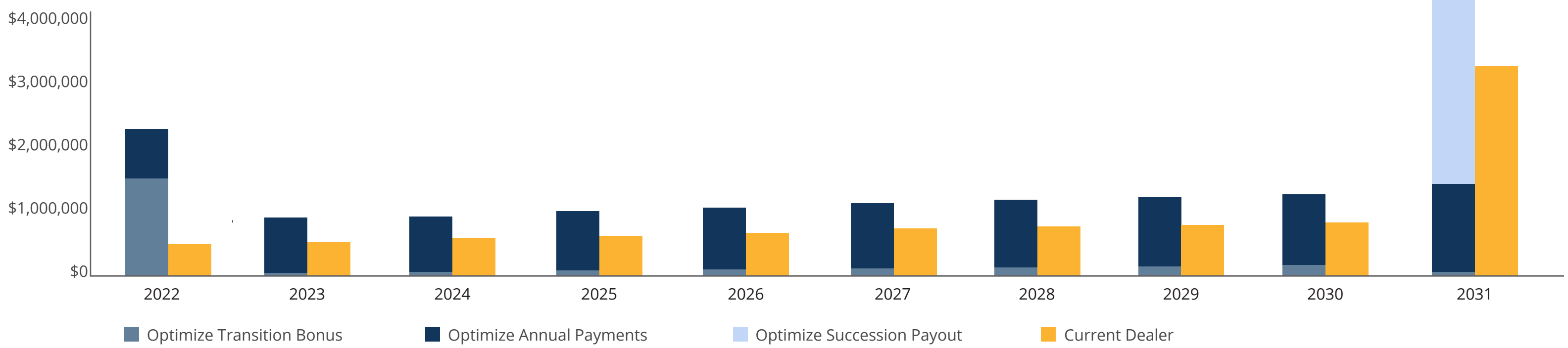
Optimize Wealth Management

Significant Value Add for Premium Advisors and Financial Professionals

Over the course of your career, you could earn **$7,824,165** more than with your Current Dealer

- Receive a Transition Bonus totalling **$2,326,992**
- Earn **27%** more than your Current Annual Income worth an additional **$2,006,684** over the course of your career
- Receive a Succession Payout of **$5,817,481**

Compensation Comparison



Summary

	Transition Bonus	Annual Payments (in Year 1)	Succession Payout	Total
Current Dealer	0	$588,000	$2,326,992	**$9,753,728**
Optimize Wealth Management	$2,326,992	$750,000	$5,817,481	**$17,577,893**
Additional Compensation under Optimize	$2,326,992	$162,000	$3,490,488	**$7,824,165**

The **Optimize Transition Bonus** is calculated as 2% of assets which come over initially plus any assets which come over based on the assumed Expected Organic Growth Rate.
The **Annual Payments in Year One** are arrived at by multiplying the Current Book Size by both the Current Annual Trailers percentage (%) and by the Payout (Grid) in the case of the Current Dealer; and by 1% in the case of Optimize. Annual Payments in future years will also factor in the assumed Expected Organic Growth Rate for the book of assets.
The **Succession Payout** is calculated as 5% of the projected Market Value of the book of assets at retirement (taking into account the assumed Expected Organic Growth rate) in the case of Optimize and 2.5 times the Projected Net Revenue in the final year at retirement in the case of the Current Dealer.
The **Additional Compensation under Optimize** value is arrived at by summing the Optimize Transition Bonus, the difference between all of the Current Dealer and Optimize's Annual Payments for all years leading up to retirement, and the difference between Optimize's and the Current Dealer's Succession Payouts.

Significant Value Add for Your Clients

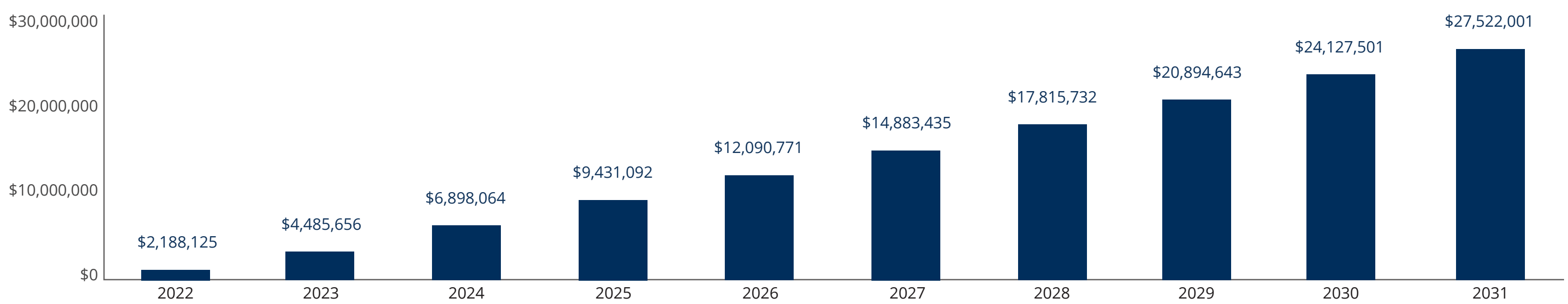
Over the course of your career, we could bring your clients **$27,522,001** more by way of Better Returns

In addition, provide your Clients with Instant Access to Our Full Suite of Financial Services:

- Portfolio Management
- Financial Planning
- Will & Estate Planning
- Tax Preparation & Planning
- Insurance Solutions
- Loans & Mortgage

Current Risk/Return Profile of Your Clients	Current Amount	Current Percent	Optimize Outperformance
All Growth	$3,750,000	5%	3.90%
Growth Balanced	$11,250,000	15%	3.20%
Balanced Growth	$45,000,000	60%	2.85%
Income Balanced	$11,250,000	15%	2.70%
Income	$3,750,000	5%	2.55%
Total	**$75,000,000**	**100%**	**2.92%**

Cumulative Outperformance for Your Clients



The Optimize Outperformance numbers above are arrived at by multiplying the value of your book of assets in each year leading up until retirement (factoring in your assumed Expected Organic Growth Rate) by the weighted average of the Optimize Outperformance numbers provided above. The Optimize Outperformance numbers refer to the alpha returns on its various models which correspond to your assumed book of clients' risk/return profiles.

Optimize
Wealth Management

INTERESTED IN DISCUSSING OUR PREMIER ADVISOR PLATFORM?

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SET YOUR GOALS. WE'LL MAKE THEM HAPPEN.