You're one-of-a-kind.

So is your portfolio.

Custom Managed Portfolios

aviso wealth

Custom Managed Portfolios

A premium wealth solution designed and managed **just for you.**

Activities performed by Aviso Wealth are conducted through Aviso Financial Inc.

Simplicity

Your Custom Managed Portfolios is an account that holds your unique investment portfolio of stocks, bonds, pooled funds and ETFs

Ease

As a discretionary managed program, all day-to-day details such as portfolio management, trading and oversight are managed by the portfolio management team

Savings

A single, annual fee for all-inclusive advisory services, plus potential tax efficiencies

Expertise

Pension-calibre investment managers selected and monitored by Aviso Wealth

Exclusive

Available only to credit union members

Welcome to your **wealth management solution.**

There comes a time when your wealth requires special attention. You have built considerable assets and your needs have become more complex.

We have a simple solution.

Your Custom Managed Portfolios holds a customized investment portfolio that matches your unique needs, goals, and risk tolerance.

Our simplified process offers a range of experts to help you achieve your financial objectives.

1. With your financial advisor, complete a thorough questionnaire to capture all of your relevant details
2. Aviso Wealth develops your investment strategy and builds your portfolio, combining a variety of investment management firms, strategies, and asset classes to get the best fit
3. Your portfolio is managed and monitored by investment professionals at Aviso Wealth
4. Meet with your financial advisor regularly to discuss your progress towards achieving your financial goals.

How do you want to spend your time?

Managing wealth successfully is complex and time-consuming. By entrusting your wealth to the experts, you can feel confident while you focus on other priorities.

What's better than one great manager? Multiple managers.

A Custom Managed Portfolios gives you access to pension-calibre investment management firms. Your portfolio combines the expertise of firms such as Dixon Mitchell, Beutel Goodman, Lazard Asset Management, Guardian Capital, QV Investors, Jarislowsky Fraser, Manning & Napier and Brookfield.

Separately managed account means undivided attention.

Your assets are managed separately—not combined with other investors—so your portfolio receives individual attention by your financial advisor, Aviso Wealth, and the investment managers.

It pays to bring your investments together in one place.

One simple, annual fee based on account size is paid monthly with no transaction fees or commissions.

Investing that's less taxing.

The portfolio managers implement strategies aimed at optimizing your after-tax returns. And since you directly own the underlying securities, in addition to units of pooled funds, there's the opportunity for greater tax efficiency. Management fees are also potentially tax deductible for non-registered accounts.

You'll be in the know.

Customized reporting lets you see what's happening in your portfolio with clear and detailed explanations of your strategy, holdings, performance, the markets, fees, and more.

When you want to do well, and do good.

You have access to responsible investing options overseen by NEI Investments, a Canadian asset manager specializing in responsible investing.

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How Custom Managed Portfolios **works.**

A wide range of experts work together to help you achieve your financial objectives.

- Your financial advisor
- Select investment management firms
- Portfolio management team

Discover	Plan	Entrust	Build
Fills out the Private Client Questionnaire with you to capture all relevant details for making your investment plan	Formulates your investment strategy, articulated into your Investment Policy Statement (IPS)	Prepares the account opening documentation for you to sign	Sets your portfolio's unique asset allocation Selects investment managers and mandates Applies strategic modeling

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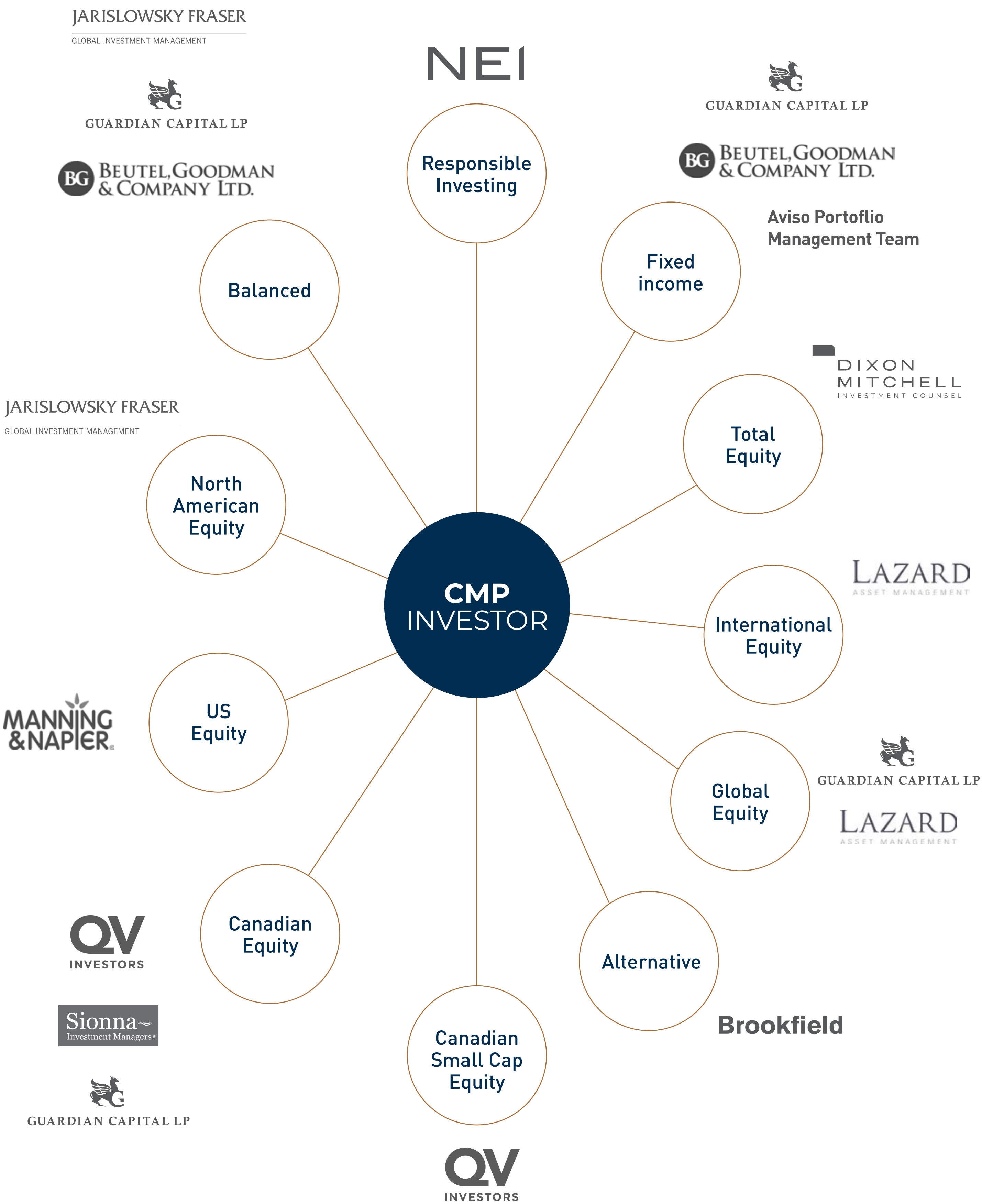
Manage	Monitor	Review
Conducts investment research and security analysis Makes buy/sell decisions	Executes trades Rebalancing Ongoing due diligence and monitoring for style and performance consistency Administration Reporting, including detailed quarterly investment reviews	Regularly reviews portfolio with you Stays apprised of changes in your personal situation that could affect your investment objectives and/or strategy

Broad selection of investment managers and asset classes

The Custom Managed Portfolios has access to global investment managers.

Each investment manager is a specialist, focused on an asset class, geography, or style of investment management. The investment manager oversees a specific mandate of securities that represent their area of expertise and on your behalf, make all the buy and sell decisions for the securities within each mandate. With each investment manager, a team of qualified analysts conducts thorough research on securities before implementing into a portfolio.

The portfolio management team who plans, builds and monitors your portfolio, works closely with the investment managers and conducts due diligence to ensure that investment managers are adhering to style and performance consistency. The portfolio management team is comprised of qualified investment professionals who often hold their CFA (Chartered Financial Analyst) designation.


CMP
INVESTOR
Responsible Investing
NEI
Fixed income
Guardian Capital LP
Beutel, Goodman & Company Ltd.
Aviso Portoflio Management Team
Total Equity
Dixon Mitchell Investment Counsel
International Equity
Lazard Asset Management
Global Equity
Guardian Capital LP
Lazard Asset Management
Alternative
Brookfield
Canadian Small Cap Equity
QV Investors
Canadian Equity
QV Investors
Sionna Investment Managers
Guardian Capital LP
US Equity
Manning & Napier
North American Equity
Jarislowsky Fraser Global Investment Management
Balanced
Jarislowsky Fraser Global Investment Management
Guardian Capital LP
Beutel, Goodman & Company Ltd.

Aviso Wealth, a strong foundation for your success.

Aviso Wealth is part of Aviso, one of Canada's largest independent wealth management firms. Owned by the credit unions, we serve over 600,000 investors at 150 credit unions across Canada. With approximately $125 billion of assets under administration and management, Aviso has the resources to bring the best products and services to credit unions and their members.

Invest with confidence, with your credit union and Aviso.

- Over 30 years as the wealth management provider to credit unions across Canada.*
- One of Canada's largest independent wealth management firms.
- Parent company of Aviso Wealth, NEI Investments, and Qtrade.
- Owned by Canada's credit unions and Desjardins.

* Formerly Credential Financial (1992-2019)

Activities performed by Aviso Wealth are conducted through Aviso Financial Inc.

Owned by credit unions, serving credit unions.

67% Credit Union Centrals

co-operators 33%

50% **CU CUMIS Wealth Holdings LP**

Desjardins 50%

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Wealth management

Investments

Aviso Wealth

Asset management

NEI Investments

Direct investing

Qtrade Direct Investing

Qtrade Guided Portfolios

Correspondent & institutional

Aviso Correspondent Partners

Learn more about Custom Managed Portfolios designed for credit union members.

Speak to your financial advisor.

Custom Managed Portfolios is available exclusively to credit union members across Canada.

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