

## SSQ Private Wealth Management

# Wealth across generations for your clients

Canadians are in the middle of a \$1 trillion transfer of wealth from the Boomer generation to their kids and grandkids. When these families take a multi-generational view of their finances, they can experience better investment, tax and estate planning with improved cost efficiency. SSQ Private Wealth Management (PWM), is designed to help you grow your practice by delivering wealth across generations.

The unique program has five powerful benefits for you and your clients:

### 1. Private portfolio design

Your clients' portfolios are custom-designed for their goals.

- Work directly with an SSQ Private Portfolio Manager
- Benefit from a pension-style portfolio design process
- Receive an expert portfolio review up to twice per year

### 2. Institutional asset managers

Your clients get best-of-the-best money managers handpicked for their goals. Our selection process is truly objective.

- Access to 40+ funds managed by close to 20 world-class institutional asset managers
- Selected based on rigorous and ongoing review
- Independent analysis of external managers



### 3. Capital protection

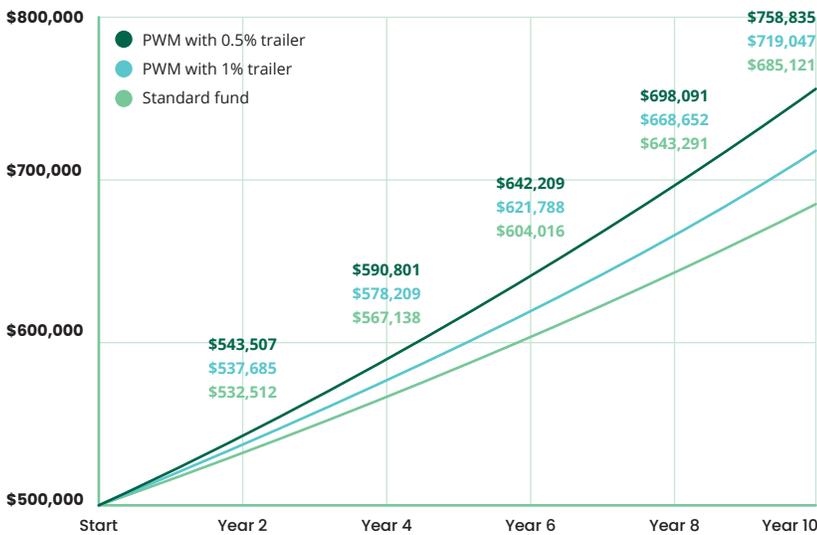
Your clients benefit from built-in capital protection at maturity and upon death. They can invest up to age 100 with a 100% death benefit guarantee<sup>1</sup>.

- Protection from volatility with up to 100% capital guarantee
- Potential creditor protection
- Fully guaranteed by A-rated SSQ Insurance

### 4. Lower fees for families

Your clients enjoy lower MERs when they invest \$500,000 or more. They can bundle accounts across the whole family to share the savings.

- Reduced management fees
- Bundle accounts across multiple family households
- Option to further reduce fees by lowering your trailer



#### Standard fund

MER	2.80%
Net return	3.20%
<b>Result</b>	<b>\$685,121</b>

#### PWM with 1% trailer

MER	2.30%
Net return	3.70%
<b>Result</b>	<b>\$719,047</b> <b>(+\$33,926)</b>

#### PWM with 0.5% trailer

MER	1.74%
Net return	4.26%
<b>Result</b>	<b>\$758,835</b> <b>(+\$73,714)</b>

*This example shows a \$500,000 investment in a balanced fund with a hypothetical 6% annual return before considering the MER. The MER varies first according to the choice of a fund, then according to whether it is in regular funds or in SSQ PWM, and finally, according to the % of trailer commission chosen. The scenarios reflect the variation in the estimated net return between the regular fund and SSQ PWM.*

### 5. Compensation and support

Capitalize on this opportunity by engaging with the families in your book. We provide expert support and flexible compensation.

- Develop new clients with an SSQ Director of Business Development
- Execute like a pro with our Private Portfolio Managers, tools and resources
- Optional 2% upfront commission with 1% trailer starting in month 25



**To learn more, speak to your SSQ  
Director of Business Development**

<sup>1</sup> For contracts with the optimal capital guarantee option.

Subject to the guarantees offered upon maturity and upon death described herein, as the case may be, any amount allocated to a segregated fund is invested at the risk of the contractholder and may increase or decrease in value.