

# The value we deliver

## What we do for you

Your Living Plan™ is built for real life — your life. We help you build a real plan that organizes every part of your financial world — your goals, cash flow, investments, retirement, taxes, debt, insurance and legacy — into a single, well-coordinated strategy. It's a plan that gives you clarity now, confidence in the choices ahead and the flexibility to adapt as life changes.

## Our commitment to you

To provide you with a customized Living Plan that will help you comfortably achieve your objectives, by:

- Listening and offering the most appropriate advice.
- Taking the time to thoroughly understand your personal and financial situation.
- Staying connected to ensure your plan continues to reflect your life as it evolves.

## Understanding your goals

We work with you to define your goals, preferences and timelines, and build a financial plan that aligns with what matters most to you.

| Activity  | Date | Value Added and/or Time Spent | Notes |
|---|------|-------------------------------|-------|
| Review your goals, key priorities and concerns. |      |                               |       |
| Complete planning documents.                    |      |                               |       |
| Review your personal and financial information. |      |                               |       |
| Create your IG Living Plan.                     |      |                               |       |
| Other.  |      |                               |       |

# The IG Wealth Management experience

We help you understand your Living Plan, the services available to you, how to track your progress and how to reach us when needed.

| Activity  | Date | Value Added and/or Time Spent | Notes |
|---|------|-------------------------------|-------|
| Regularly examine your Living Plan and walk through any recommendations/changes.    |      |                               |       |
| Review of Online Access to ensure accurate, up-to-date visibility of your progress. |      |                               |       |
| Review your statements.   |      |                               |       |
| Discuss how fees work and what you receive in return.                               |      |                               |       |
| Other.  |      |                               |       |

## Investment planning

Investment planning helps ensure your money is working for you today and in the future. Your investment portfolio is a key part of your Living Plan. It is an important engine that can grow your wealth over time and can support your income needs in retirement. We'll help ensure your assets and contributions are invested strategically and in line with your goals, timelines and risk comfort, so you can invest with confidence through all market cycles.

| Activity   | Date | Value Added and/or Time Spent | Notes |
|--|------|-------------------------------|-------|
| Develop an investment strategy aligned with your values, timeline and risk tolerance.                                    |      |                               |       |
| Review assets held outside IG Wealth Management (including employer pension plans and stock plans).                      |      |                               |       |
| Monitor and adjust asset mix to keep it aligned with your goals and timelines.   |      |                               |       |
| Prepare financial reports that summarize your current financial position.  |      |                               |       |
| Coordinate your investments across accounts so they work together effectively.   |      |                               |       |
| Assess how private investments can fit into your financial plan.   |      |                               |       |
| Identify realized and unrealized gains and losses.   |      |                               |       |
| Review tax implications of different investment products   |      |                               |       |
| Assess foreign investment property and determine if T1135 (Foreign Income Verification Statement) reporting is required. |      |                               |       |
| Other.   |      |                               |       |

## Debt and cash flow management

We'll work with you to understand your cash flow, make smart debt decisions and prepare for life's major milestones, whether it's buying a home or a vacation property, funding education or helping your children buy their first home.

| Activity   | Date | Value Added and/or Time Spent | Notes |
|--|------|-------------------------------|-------|
| Assess current household income, expenses and cash flow.   |      |                               |       |
| Discuss major expenditures and goals (home, vacation property, business, helping children).            |      |                               |       |
| Establish a plan to fund major expenditures and goals.   |      |                               |       |
| Evaluate current mortgage arrangements (fixed versus variable comparisons, opportunities to optimize). |      |                               |       |
| Review other financial obligations (loans, credit cards, etc.).  |      |                               |       |
| Prepare statements of net worth, and cash flow and budget.   |      |                               |       |
| Review liquidity options to meet short-term needs.   |      |                               |       |
| Evaluate tax efficiency of current debt structure.   |      |                               |       |
| Other.   |      |                               |       |

## Tax planning

Minimizing taxes helps you keep more of what you earn. We'll look for tax-efficient strategies to keep more of your money supporting your goals, now and in the future.

| Activity  | Date | Value Added and/or Time Spent | Notes |
|---|------|-------------------------------|-------|
| Analysis of T1 General (tax return).  |      |                               |       |
| Identify tax cost, current value and future growth potential of your assets.        |      |                               |       |
| Conduct analysis using interVal Personal Tax to uncover tax planning opportunities. |      |                               |       |
| Identify available tax deductions and credits to reduce taxable income.             |      |                               |       |
| Coordinate tax-loss selling where appropriate to improve overall tax-efficiency.    |      |                               |       |
| Evaluate whether insurance can help manage tax, risk and wealth-transfer goals.     |      |                               |       |
| Review tax considerations for retirement income and estate planning.                |      |                               |       |
| Other.  |      |                               |       |

## Insurance planning

Insurance can help protect and provide for your family in the event of death, disability or critical illness, minimize taxes and help ensure the fair distribution of your estate. We'll review your current coverage, identify any gaps or opportunities and recommend cost-effective insurance solutions to help protect what matters most.

| Activity  | Date | Value Added and/or Time Spent | Notes |
|---|------|-------------------------------|-------|
| Complete a full review of insurance needs (life, disability, critical illness, long-term care).   |      |                               |       |
| Explore strategies to help prepare for life's unexpected events.                                  |      |                               |       |
| Discuss CDIC protection coverage.   |      |                               |       |
| Examine your current policies for suitability and performance (including in-force illustrations). |      |                               |       |
| Review recommended coverage adjustments (if applicable).  |      |                               |       |
| Review policy ownership for risk protection and tax efficiency.                                   |      |                               |       |
| Prepare financial risk reports.   |      |                               |       |
| Collect relevant health and underwriting details to move applications forward.                    |      |                               |       |
| Prioritize which risks need protection.   |      |                               |       |
| Other.  |      |                               |       |

## Retirement planning

Your Living Plan includes a thoughtful approach to retirement: defining your desired lifestyle, projecting income requirements and crafting tax-efficient saving and withdrawal strategies to support a comfortable and confident retirement.

| Activity  | Date | Value Added and/or Time Spent | Notes |
|---|------|-------------------------------|-------|
| Discuss and define your vision for retirement.                                    |      |                               |       |
| Project retirement income needs.  |      |                               |       |
| Measure projections against retirement goals, and identify gaps or opportunities. |      |                               |       |
| Stress test the plan against unforeseen circumstances or events.                  |      |                               |       |
| Develop optimized retirement income and withdrawal strategies.                    |      |                               |       |
| Determine optimal CPP/QPP and OAS timing.   |      |                               |       |

| Activity  | Date | Value Added and/or Time Spent | Notes |
|---|------|-------------------------------|-------|
| Discuss potential retirement planning strategies (evaluate advantages and disadvantages of each). |      |                               |       |
| Discuss consolidating assets to simplify income planning.   |      |                               |       |
| Other.  |      |                               |       |

## Estate and legacy planning

We help you define the legacy you want to leave, formalize your wishes and create a plan that supports the people and causes that matter most to you.

| Activity   | Date | Value Added and/or Time Spent | Notes |
|--|------|-------------------------------|-------|
| Determine your distribution intentions and philanthropic goals.                                |      |                               |       |
| Creation of a family tree to assist in the generational planning process.                      |      |                               |       |
| Review wills, powers of attorney, trusts and other key estate documents.                       |      |                               |       |
| Confirm if you have been designated as an executor, trustee, guardian or attorney for others.  |      |                               |       |
| Ensure wills and powers of attorney are current and have been properly drafted.                |      |                               |       |
| Identify potential creditors and potential estate claims that may impact distribution.         |      |                               |       |
| Assess estate liquidity to support tax, debt and final obligations.                            |      |                               |       |
| Identify strategies to preserve estate value and optimize distributions.                       |      |                               |       |
| Support development of a Family Mission Statement.   |      |                               |       |
| Facilitate family conversations to promote clarity, alignment and minimize potential conflict. |      |                               |       |
| Evaluate estate strategies, such as an estate freeze, where appropriate.                       |      |                               |       |
| Develop a recommended wealth-sharing plan to guide the transfer of assets.                     |      |                               |       |
| Other.   |      |                               |       |

## Charitable giving

We help you create a charitable giving strategy that reflects your values, amplifies your impact and integrates seamlessly into your broader financial plan.

| Activity   | Date | Value Added and/or Time Spent | Notes |
|--|------|-------------------------------|-------|
| Explore philanthropic goals and motivations.             |      |                               |       |
| Review charitable giving strategies and structures.      |      |                               |       |
| Introduce the IGWM charitable giving program.            |      |                               |       |
| Review legal documentation related to charitable giving. |      |                               |       |
| Other.   |      |                               |       |

## Business services and succession planning (for business owners)

Your business represents years of commitment and investment. We work with you to protect that legacy — whether you intend to keep it in the family, transition to partners or sell it — by identifying thoughtful tax-effective structures and transfer strategies to support continuity and future success.

| Activity  | Date | Value Added and/or Time Spent | Notes |
|---|------|-------------------------------|-------|
| Review business structure, finances, valuation and goals.                                     |      |                               |       |
| Examine shareholder arrangements and salary/dividend mix.                                     |      |                               |       |
| Review strategies to optimize compensation and maximize deductions.                           |      |                               |       |
| Review strategies to preserve and multiply access to lifetime capital gains exemption.        |      |                               |       |
| Identify risks and constraints that may impact business objectives.                           |      |                               |       |
| Explore strategies to protect, grow and enhance business value.                               |      |                               |       |
| Review business succession options (family transfer, shareholder transfer, third-party sale). |      |                               |       |
| Determine preferred succession path.  |      |                               |       |
| Discuss importance of a business will.  |      |                               |       |
| Review corporate financial statements and key filings.  |      |                               |       |

| Activity  | Date | Value Added and/or Time Spent | Notes |
|---|------|-------------------------------|-------|
| Assess and optimize passive investments within the corporation.                   |      |                               |       |
| Determine whether insurance policies should be owned personally or corporately.   |      |                               |       |
| Recommend structures to support a tax-efficient transfer or sale of the business. |      |                               |       |
| Identify business risks if death or disability were to occur.                     |      |                               |       |
| Other.  |      |                               |       |

## Education and engagement

We offer continued education and behavioural support through webinars, seminars and personalized sessions so you can stay informed and make financial decisions with confidence.

| Activity   | Date | Value Added and/or Time Spent | Notes |
|--|------|-------------------------------|-------|
| Events and education sessions attended (for example, webinars and seminars). |      |                               |       |
| Coaching and insights to help guide decisions aligned with your Living Plan. |      |                               |       |
| Guidance and advice on supporting children and parents.                      |      |                               |       |
| Other.   |      |                               |       |

## Specialized resources and partnerships

We provide you with access to specialized tools and partnerships that support your planning and help simplify complex decisions.

| Activity  | Date | Value Added and/or Time Spent | Notes |
|---|------|-------------------------------|-------|
| Portfolio visualization through CapIntel to track your investment portfolio's progress. |      |                               |       |
| ClearEstate for tools and guidance to streamline estate planning and settlement.        |      |                               |       |
| Access to Cleveland Clinic and its leading health expertise and wellness programs.      |      |                               |       |
| Private Company Advisory services for business advisory support.                        |      |                               |       |
| Other.  |      |                               |       |

## Collaborating with your professional network

We simplify decision making by collaborating with your accountants, lawyers and other specialists. This coordination helps keep your plan aligned, saves you time and reduces complexity.

| Activity  | Date | Value Added and/or Time Spent | Notes |
|---|------|-------------------------------|-------|
| Work collaboratively with your accountant, lawyer and specialists (with your permission). |      |                               |       |
| Other.  |      |                               |       |

[igprivatewealth.com](http://igprivatewealth.com) / [f](#) / [t](#) / [v](#) / [in](#)

Dates noted are target time frames only. They may be adjusted, and some planning steps may be omitted based on your needs, availability and preferences. This document is intended for planning and discussion purposes only and is not a contract. This document is presented as a general source of information only and is not intended as a solicitation to buy or sell specific investments, nor is it intended to provide personalized tax, legal or investment advice. Clients should consult with their personal tax advisor on tax-related matters. Prospective investors should review the annual report, simplified prospectus and annual information form of any fund carefully before making an investment decision. Clients should discuss their situation with their Advisor for advice based on their specific circumstances. Insurance products and services distributed through I.G. Insurance Services Inc. (in Québec, a Firm in the insurance of persons). Insurance licence sponsored by The Canada Life Assurance Company (outside of Québec). Read the prospectus before investing.

Commissions, fees and expenses may be associated with mutual fund investments. Read the prospectus before investing. Mutual funds are not guaranteed, values change frequently, and past performance may not be repeated. Mutual funds and investment products and services are offered through the Mutual Fund Division of IG Wealth Management Inc. (in Quebec, a firm in financial planning). And additional investment products and brokerage services are offered through the Investment Dealer, IG Wealth Management Inc. (in Quebec, a firm in financial planning), a member of the Canadian Investor Protection Fund.

© IGWM Inc. 2026. CVP2213HNW\_E (01/2026)