



What these changes mean for you

More possibilities thanks to a new major business partner: Aviso Wealth*

Because we want the best for you, we have opted for a new, reputable business partner in our industry.

Aviso Wealth* has more than 25 years of wealth management experience and is one of the largest independent wealth management companies in Canada. With 300 partner financial institutions and more than 500,000 individual clients, it manages approximately \$65 billion in combined assets. Aviso Wealth* collaborates with several investment and insurance firms in Canada, including Jarislowsky Fraser, Sun Life Financial and Canada Life.

Its expertise, its commitment to innovation and its ability to provide cutting-edge products and services make it a trusted partner for Professionals' Financial. It provides us with superior service, a rigorous approach and a reliable, secure and proven infrastructure to ensure your peace of mind.

To learn more, <https://www.aviso.ca/fr/>

New plan agreements of our new trustee

Want to read all the details contained in one of the new agreements of our new trustee? View them on our website: <https://www.fprofessionnels.com/en/our-investments/declaration-of-trust/>

Exceptional changes to your automatic withdrawals and pre-authorized payments scheduled between June 17 and 28, 2020

Exceptionally, your automatic withdrawals (AWs) scheduled during this period will be **temporarily moved forward to June 16, 2020**, while your pre-authorized payments (PAPs) will be **deferred to June 29, 2020**.

If you wish to make a change to this temporary measure, please contact your advisor as soon as possible.

See over

Standardized fee schedule

A standardized fee schedule will come into effect on **August 15, 2020** for certain types of transactions:

Transaction	Price
Security registration (urgent)	\$200
Security registration (excluding third-party fees)	\$50
Certificate deposit/withdrawal	\$50
Certificate deposit/withdrawal (urgent)	\$200
Registration of a dividend reinvestment program (shares)	\$24
Complete transfer (to another institution)	\$175
Partial transfer (to another institution)	\$50
Wire transfer (payment)	\$20
Wire transfer in \$US (payment)	\$30
NSF cheque	\$25
Stop payment	\$20
Issuance of a certified cheque	\$25
Complete deregistration	\$25
Partial deregistration	\$15
Lump sum RRIF withdrawal	\$10

Specific fees may still apply depending on the type of portfolio held and the type of transactions made.

A slightly redesigned Client Area on professionalsf.com

Slight changes have been made to your Client Area, making it easier to navigate the main menus. You will notice that new account numbers, assigned by our partner Aviso*, will appear on your statements as well as in your Client Area. Your usual identification data will still allow you to access your accounts.

Some explanations concerning your next account statements

As usual, you will receive a June 30 statement from our new partner, showing the market value of your assets at the end of this quarter. You will also receive a statement from our current partner(s) showing the transactions made up to the conversion date, as well as the closing value of your investments at June 30, 2020, which will be 0, thereby confirming the transfer of your assets to Aviso Wealth*.

* Credential Qtrade Securities Inc. is an investment dealer registered in the Canadian provinces and territories in which Aviso Wealth accepts accounts and is a member of the Investment Industry Regulatory Organization of Canada and the Canadian Investor Protection Fund.