fdp
Private Wealth Management

Exclusive offer **pharmacist** profession

Financial projection	**Financial projection** worth $1,500, free of charge, with a wealth management advisor.
Tax service	**Assistance** from our team of tax specialists for complex financial planning needs.[1]
Notary service	**Assistance** from our team of notaries for complex financial planning needs.[1] **Complementary services** ◆ **Estate liquidation service:** Simplify life for your heirs with our turnkey service offered by fdp Private Wealth Management and Eterna Trust Inc., which includes comprehensive handling of your estate. Take advantage of a 15% discount on liquidator's fees.[2] ◆ **Testamentary trust:** By entrusting us with the role of trustee, to protect your family and your property, even after your death, while benefiting from advantageous discounts on fees.[3]
Welcome Advantages for practising clients[4]	**Tailored private management support**, including a personalized approach to investments and specialized advice on financial, tax, and estate planning for **you and your family**. Take advantage of one of our two welcome offers: ◆ 15% discount on management fees during the first full year.[5] ◆ Cash back of $300 when you open an account with our mutual fund solutions.[6] By signing up for our **Family Advantages** offer, you can enjoy savings on annual managament fees and share your **Advantages** with your entire family. Each member can benefit from private management support.[7]
fdp Referral Advantage[8]	Your trust deserves to be rewarded. Cash back of **$500** when you refer a client who is a member of one of our five shareholder groups and they open an account.
Pharmacy Student Advantages[9]	**Personalized support from the start of your pharmacy studies** to ensure that your financial success matches your career achievements. Access our private management services now: ◆ Personalized advice on budget planning ◆ Support for debt management ◆ Tailored banking solutions ◆ Line of credit for students **Give your savings a boost** with our attractive offers: ◆ **Cash back of $300 when you open an account.**[10] ◆ **Cash back of $150** to both **referring client** and **referred client** receive when the referred client opens an account.[11]

New Practice Advantages for pharmacists[12]	Personalized support that gives you the confidence to make the best decisions from the start of your career, thanks to our team's expertise. **Choose the financial advantage that best suits your needs:** ◆ Reimbursement of $1,000 of the notary fees associated with the purchase of a home.[13] ◆ Reimbursement of $1,000 of the notary fees associated with the preparation of your will, protection mandate, general power of attorney, and advance medical directives.[13] ◆ Reimbursement of $1,000 of the fees associated with financial expertise services related to your pratice.[13] ◆ Reimbursement up to $1,000 of the costs associated with the filling of your tax return for two years.[14]
Group RRSP service[15]	**Group RRSP** service that takes into account the needs of pharmacists and involves no administration or management fees for you as an employer.
Financing and transactional solutions	Offer for health care professionals.[16] Through our partner, National Bank of Canada.

1. Consultation hours covered by fdp Private Wealth Management. Charges may apply for the filing of certain documents for the client.
2. Fees apply for this service. Consult an fdp advisor for more information. The client must appoint fdp Private Wealth Management as first or second estate liquidator. The discount is only applicable if fdp Private Wealth Management is designated as liquidator at the time of the client's death. Fees are calculated on a sliding scale based on the fair market value of the assets on the date of death and adjusted quarterly in accordance with the service agreement. The client's family members advantage from the same pricing. The discount is applied according to the offer in effect at the time of death. The offer is subject to change without notice. Certain conditions apply.
3. Fees apply for this service. Consult an fdp advisor for more information. The discount on trustee fees applies according to a sliding scale based on the assets held in the testamentary trust at the time it is opened. These fees are adjusted quarterly in accordance with the service agreement. The client's family members advantage from the same pricing. The discount is applied when the trust is opened, based on the offer in effect at that time. The offer is subject to change without notice. Certain conditions apply.
4. Conditions of the Welcome Advantages offer: Applies to all new practising clients who are members of one of our five shareholder groups and their families. Eligible family members are spouses and children. The offer is subject to change without notice.
5. The client must have investments under private management. To receive the rebate on personal account fees, the client must have a personal non-registered investment account. To receive the rebate on corporate account fees, the client must have both a personal non-registered investment account and a corporate account. The rebate applies to the client's management fees during the first year, based on our sliding fee scale. The cash rebate will be deposited into the respective non-registered investment accounts in the quarter following the first anniversary date of the personal account. If the corporate account is opened after this date, the fees will still be calculated based on the anniversary date of the personal account. The Welcome Advantages offer cannot be combined with the Student Advantages offer. The offer is subject to change without notice.
6. The client must hold investments in FDP mutual funds (FDP Portfolios). To receive the individual cash reward, the client must have a personal non-registered investment account. In the case of the cash reward for opening a corporate account, the client must have both a personal non-registered investment account and a corporate account. The cash reward will be deposited into the respective non-registered investment accounts. To receive the reward, the corporate account must be opened in the same year as the personal account. fdp Private Wealth Management pays cash rewards in a single deposit on a quarterly basis. The Welcome Advantages offer cannot be combined with the Student Advantages offer. The offer is subject to change without notice.
7. Conditions of the Family Advantages offer: The household of the fdp member client must have assets of at least $250,000; eligible family members: children and grandchildren, parents, brothers and sisters, spouses, and their descendants, investing a minimum of $25,000 in assets per household; there is no limit on the number of generations or eligible family members. The offer is subject to change without notice.
8. Conditions of the fdp Referral Advantages offer: Applies to all practising clients who are members of one of our five shareholder groups who refer a practising member client or a student. The client can choose either a cash reward or a personalized gift card. To receive a cash reward, the client must have a non-registered investment account with fdp Private Wealth Management. The cash reward will be deposited into the referrer's non-registered investment account, or the personalized gift card will be given to the referrer when the referred client opens an account with fdp Private Wealth Management. fdp Private Wealth Management pays the cash reward in a single deposit on a quarterly basis. The offer is subject to change without notice.
9. Conditions of the Student Advantages offer: Applies to all pharmacy students in Quebec. fdp Private Wealth Management pays cash rewards in a single deposit on a quarterly basis. The offer is subject to change without notice.
10. Clients must meet with an fdp advisor and open a non-registered investment account. The cash reward is deposited into the non-registered investment account in the quarter following the account opening. Clients are eligible for this advantage only once. The Student Advantages offer cannot be combined with the Welcome Advantages offer. The offer is subject to change without notice.
11. This advantage applies when referring a student/resident client or a practising member of one of our five shareholder groups. Clients must have a non-registered investment account with fdp Private Wealth Management. The cash reward will be deposited into the non-registered investment account of the referrer and the referred client when the latter opens an account with fdp Private Wealth Management. If the referred member is practising, only the referrer will receive the cash reward. This advantage can be received up to a maximum of ten (10) times. The offer is subject to change without notice.
12. Conditions of the New Practice Advantages offer: Applies to all new pharmacists for a period of seven (7) years after obtaining their Doctor of Pharmacy degree. To receive the cash reimbursement offered by fdp Private Wealth Management, the client must have a personal non-registered investment account. They must have saved a minimum of $10,000 with fdp Private Wealth Management or enrolled in a periodic savings program with a minimum monthly contribution of $250 for a minimum of one year. The New Practice Advantages offer cannot be combined with the Periodic Savings promotion ($1,200 reward). The advantages cannot be combined; clients must choose only one of the options offered. The offer is subject to change without notice.
13. The cash reimbursement of up to $1,000 applies to notary fees incurred for the purchase of a home, the drafting of a will, protection mandate or general power of attorney, and advance medical directives, or financial consulting fees related to your practice (tax specialist, actuary, accountant, or pharmacy appraiser—supporting invoices required). The reimbursement will be deposited into the non-registered investment account. The offer is subject to change without notice.
14. The cash reimbursement for expenses incurred for the preparation of your tax return (supported by invoices) will be deposited into the non-registered investment account. The advantage is valid for a maximum of two (2) reimbursements during the first seven (7) years of practice. The client must apply each year to receive the cash reimbursement by submitting a new invoice to their advisor. The cash reimbursement is up to $500 per year. The offer is subject to change without notice.
15. Certain conditions apply.
16. Offer of National Bank of Canada. Certain conditions apply.

Professionals' Financial – Mutual Funds Inc. and Professionals' Financial – Private Management Inc. are wholly owned by Professionals' Financial Inc. Professionals' Financial – Mutual Funds Inc. is a portfolio manager and a mutual fund dealer which manages the funds of its family of funds and which offers financial planning advisory services. Professionals' Financial – Private Wealth Management Inc. is an investment dealer member of the Canadian Investment Regulatory Organization (CIRO) and the Canadian Investor Protection Fund (CIPF) which offers portfolio management services. fdp Private Wealth Management and related trademarks, names and logos are the property of Professionals' Financial Inc. and are registered and/or used in Canada. Used under licence from Professionals Financial Inc.