

Signature Service ACCOUNT

FREQUENTLY ASKED QUESTIONS

- 1** *How do you calculate fees and when are they billed?*

All fees are calculated monthly by the scheduled rate multiplied by the total value of the assets in the account on the last day of the month. Please see the GP Wealth Signature Service Account Addendum and refer to section 3, "Advisory Fee Schedule".
- 2** *Are fees pro-rated from account opening?*

Yes, an account fee is pro-rated from the start date to the end of the first month.
- 3** *How do I open a GP Wealth Signature Service Account?*

Complete the GP Wealth Signature Service Investment Rating Questionnaire with your Financial Advisor in order to prepare an Investment Policy Statement ("IPS"). Once the IPS has been completed then a GP Wealth Signature Service Account Addendum, GPWM New Account Application Form and CWT Account Application must be completed.
- 4** *Are fees based on the total value of assets in the account?*

Yes, each account is billed based on the total asset amounts and fees are reduced as the total asset amounts meet certain tiers. These asset amounts do not include any portion in a linked Q-Trade brokerage account (if applicable). Please see the GP Wealth Signature Service Account Addendum and refer to section 3, "Advisory Fee Schedule".
- 5** *What is the minimum asset amount to open a GP Wealth Signature Service Account? Do multiple related accounts let you deviate below the minimum requirements?*

There is no minimum asset amount requirement to open a GP Wealth Signature Service Account. Please see the GP Wealth Signature Service Account Addendum and refer to section 3, "Advisory Fee Schedule".
- 6** *What happens to the fee calculation if the asset amount grows dramatically?*

The calculation is aligned to the tiered rate schedule. Only the fee value changes accordingly based on the total asset amount. On a tiered rate model the calculation changes to include a weighting for the new pricing constant.
- 7** *How does the fee billing work with multiple related accounts? Does the charge apply to one or all accounts?*

The accounts are charged separately as if the accounts are all independent. However, our *Family Pricing and Bundling Program* could result in reduced pricing. Please speak to your GP Wealth Financial Advisor for full details.
- 8** *Are registered plans charged a trustee fee for fee based accounts?*

All trustee fees associated with the GP Wealth Signature Service Accounts that are registered plans are incorporated into the "Advisory Fee Schedule". There are no additional fees. Please refer to the GPWM Compensation Disclosure Document for a complete fee schedule.
- 9** *Can I invest in all different types of securities in the GP Wealth Signature Service Account?*

Yes, but there are some exceptions. You should inquire with your Financial Advisor to verify that the products you would like to purchase are on the GPWM product approval list.
- 10** *Can I hold individual securities in the GP Wealth Signature Service Account?*

Yes, through a partnership/referral agreement with Q-Trade, you have the option of opening a Q-Trade account and receive consolidated reporting (both online and in statement form) on your entire account.

